



Private Banking Division RATES & CHARGES

> UCITS of Overseas Third-Party Providers

> NBG Asset Management MFMC

> Bonds

> Equities

> FX

> Transfer of securities/customer portfolios to non-NBG Group fund managers in Greece or abroad

> Custody of securities

UCITS of Overseas Third-Party Providers		
1.	Money market funds	
	Fee for Receiving and Forwarding Orders for UCITS of Overseas Third-Party Providers:	up to 0.10% on the investment amount. This specific charge is collected upon sale of the units.
2.	Bond Funds	
	Investment amount in EURO	Sale Fee
	2.1. Up to 100,000.00	up to 1.00%
	2.2. 100,001.00– 300,000.00	up to 0.75%
	2.3. 300,001.00– 1,000,000.00	up to 0.50%
	2.4. Over 1,000,001.00	up to 0.25%
3.	Mixed Funds	
	Investment amount in EURO	Sale Fee
	3.1. Up to 100,000.00	up to 1.50%
	3.2. 100,001.00– 300,000.00	up to 1.00%
	3.3. 300,001.00– 1,000,000.00	up to 0.75%
	3.4. Over 1,000,001.00	up to 0.35%
4.	Equity Funds	
	Investment amount in EURO	Sale Fee
	4.1. Up to 100,000.00	up to 2.00%
	4.2. 100,001.00– 300,000.00	up to 1.50%
	4.3. 300,001.00– 1,000,000.00	up to 1.00%
	4.4. Over 1,000,001.00	up to 0.50%
Notes:		
1. In the case of exchange of UCITS units of a higher subscription fee with other UCITS units of a lower subscription fee, no subscription fee will be withheld. In the event of exchange of UCITS units of a lower subscription fee with UCITS units of a higher subscription fee, the corresponding difference in subscription fees will be withheld during the exchange order from the initiating UCITS.		
2. The Bank collects the Agent's Fee (Inducement) calculated as a percentage of the net management fee for the Units that have been sold through its Network. In particular, as per the Agreement with the Operator of each Mutual Fund, this Fee, until further notice, shall be as follows: - DELOS Mutual Funds and N.P. INSURANCE NEW POSIDON BALANCED FUND managed by NBG Asset Management: 50% on the management fee - SICAV & FCP managed by NBG Asset Management Luxembourg: 40.75% on the management fee, including fees paid to authorized agent (i.e. 40% fees paid to overseas distributor and 0.75% fees paid to authorized agent) -UCITS of Overseas Third-Party Providers 34%-55% on the management fee (depending on the agreement with the Provider).		
NBG Asset Management M.F.M.C.		
Said fees apply as posted on the Bank's website Rates and charges for other basic banking transactions		
Bonds		
	Term through to maturity of the bond	Fee (included in the bond price)
	Up to 1 year	0.10%-0.30%
	More than 1 year	0.20%-1%
Equities		
The Rates and Charges of National Securities S.A., as posted on its website http://www.nbgsecurities.com/eng		
FX		
Transactions <€15,000, as per the Bank's FX rates as posted on the Bank's website Bank's FX rates .		
Transactions >€15,000, 0.5‰-5‰ on the transaction amount		

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Transfer of securities/customer portfolios to non-NBG Group fund managers in Greece or abroad		
	Category	Fee (amount in euro)
	Greek Government Bonds	50 per order for delivery ¹
	International Bonds	30 per title/ max ² 200 per order for delivery
	ATHEX/ CSE Stocks/Products	50 per order for delivery
	Overseas Equities	30 per title/max 200 per order for delivery
	UCITS (excluding UCITS managed by NBG Asset Management MFMC)	50 per ISIN
Custody of securities		
-	Annual fee of 0.10% for the custody of Bonds and Treasury bills issued overseas. The fee shall be calculated on the average nominal value of the said securities on a quarterly basis.	
-	Annual fee of 0.10% for the custody and keeping of Register of domestic and international UCITS (Undertakings for Collective Investment in Transferable Securities) and MF units, SICAV and similar products by issuers other than the NBG Group. The fee shall be calculated on the average current value of titles/units on a quarterly basis.	
Remarks		
<p>1. Fees are subject to VAT, if applicable.</p> <p>2. This list of Rates & Charges concerns services provided within the context of the Agreement for Investment Services of the Private Banking Division and may be subject to periodical revision. Customers should ask the relevant staff of the Private Banking Division about any specialised services which are not mentioned in this version, as well as any issue related to this Rates & Charges List. The said Rates & Charges List is a special list and in the event of discrepancies the Bank's Rates for Other Basic Banking Transactions shall prevail. In all other respects, NBG's Transaction Terms - Fees & Other Expenses as per NBG's relevant Rates & Charges for other Basic Banking Transactions posted on the Bank's website at www.nbg.gr shall apply. In the event that part of the total price regarding the financial instrument is to be paid in foreign currency, or concerns an amount denominated in foreign currency, the Payer is informed about the relevant currency, the applicable currency exchange rate and the cost of the currency conversion. Charges concerning rights and fees of third parties are subject to changes or amendments. The Bank is under obligation to withhold any tax as provided for in the applicable law and to discharge any other relevant legislative and regulatory obligations</p>		

¹ By "order for delivery" is meant each request by the customer.

² I.e., the maximum fee amount, which concerns the calculation of the fee on the respective order for delivery.