

> **UCITS of Overseas Third-Party Providers**

> **NBG Asset Management M.F.M.C.**

> **Bonds**

> **Transactions in Financial Instruments traded on the ATHEX and the CSE**

> **New Generation Investment**

> **FX**

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

> **Custody of securities**

> **Portfolio Management Service**

<b>UCITS of Overseas Third-Party Providers</b>		
<b>1.</b>	<b>Money market funds</b>	
	Fee for Receiving and Forwarding Orders for UCITS of Overseas Third-Party Providers:	<b>up to 0.10%</b> on the investment amount. This specific charge is collected upon sale of the units.
<b>2.</b>	<b>Bond Funds</b>	
	<b>Investment amount in EURO</b>	<b>Sale Fee</b>
	<b>2.1.</b> Up to 100,000.00	up to 1.00%
	<b>2.2.</b> 100,001.00– 300,000.00	up to 0.75%
	<b>2.3.</b> 300,001.00– 1,000,000.00	up to 0.50%
	<b>2.4.</b> Over 1,000,001.00	up to 0.25%
<b>3.</b>	<b>Mixed Funds</b>	
	<b>Investment amount in EURO</b>	<b>Sale Fee</b>
	<b>3.1.</b> Up to 100,000.00	up to 1.50%
	<b>3.2.</b> 100,001.00– 300,000.00	up to 1.00%
	<b>3.3.</b> 300,001.00– 1,000,000.00	up to 0.75%
	<b>3.4.</b> Over 1,000,001.00	up to 0.35%
<b>4.</b>	<b>Equity Funds</b>	
	<b>Investment amount in EURO</b>	<b>Sale Fee</b>
	<b>4.1.</b> Up to 100,000.00	up to 2.00%
	<b>4.2.</b> 100,001.00– 300,000.00	up to 1.50%
	<b>4.3.</b> 300,001.00– 1,000,000.00	up to 1.00%
	<b>4.4.</b> 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**

<b>Term through to maturity of the bond</b>	<b>Fee</b> (included in the bond price)
Up to 1 year	0.10%-0.30%
More than 1 year	0.20%-1%

**Transactions in Financial Instruments traded on the ATHEX and the CSE**

The commissions as posted on the Bank's website under "[Rates and charges for other basic banking transactions](#)" apply

**New Generation Investment**

The commissions as posted on the Bank's website under "[Rates and charges for other basic banking transactions](#)" apply

**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

<b>Transfer of securities/customer portfolios to non-NBG Group fund managers in Greece or abroad</b>		
	<b>Category</b>	<b>Fee (amount in euro)</b>
	Greek Government Bonds	50 per order for delivery <sup>1</sup>
	International Bonds	30 per title/ max <sup>2</sup> 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
<b>Custody Services – Custody Fee</b>		
The commissions as posted on the Bank's website under " <a href="#">Rates and charges for other basic banking transactions</a> " apply		
<b>Remarks</b>		
<p>1. The Custody Fee, the Handling Fee and the Overperformance Fee are subject to VAT.</p> <p>2. This list of Rates &amp; Charges concerns services provided within the context of the Agreement for Investment Services of the Private Banking and may be subject to periodical revision. Customers should ask the relevant staff of the Private Banking about any specialised services which are not mentioned in this version, as well as any issue related to this Rates &amp; Charges List. The said Rates &amp; 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 &amp; Other Expenses as per NBG's relevant Rates &amp; Charges for other Basic Banking Transactions posted on the Bank's website at <a href="http://www.nbg.gr">www.nbg.gr</a> 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>		
<b>Portfolio Management Service</b>		
Management fee		
	<b>Portfolio type</b>	<b>Management Fee</b>
	NBGAM INCOME	Up to 0.90% on APVV
	NBGAM BALANCED	Up to 1.50% on APVV
	NBGAM GROWTH	Up to 2.00% on APVV
	SPECIAL INVESTMENT POLICY	Up to 1.25% on APVV
<p>It is noted that:</p> <ul style="list-style-type: none"> <li>The management fee is calculated at the annual fee for each quarter and is charged quarterly within the first 10 working days based on the Average Portfolio Valuation Value (APVV) of the previous quarter, plus VAT. The term Average Portfolio Valuation Value means the average value of the Portfolio, taking into account its valuation each day of the period to which the calculation refers. The calculation of the value of the Portfolio is carried out on the basis of the valuation methods of Law 4099/2012 on UCITS, as applicable.</li> </ul> <p>Example:  (APVV) X ANNUAL MANAGEMENT FEE (e.g. 1.5%) X CALCULATION PERIOD (e.g. 3 months = 90 days) / TOTAL DAYS OF YEAR (365 DAYS)  In the above example (APVV) X 1.5% X 90/365</p>		

<sup>1</sup> By "order for delivery" is meant each request by the customer.

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

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General Commercial Registry (G.E.M.I.) No 237901000

- The client's management transactions shall not be charged with the Bank's fees for the execution and settlement of transactions on the Portfolio, or with commissions for participation in investment products charged with such commissions in favour of the Bank (such as Delos Mutual Funds, third-party UCITS, New Generation Investment).
- Third-party fees and expenses, as well as taxes on management transactions, are borne by the Client and charged to the Portfolio.

**Custody / clearing fees**

	<b>Custody Fee on the Average Portfolio Valuation Value</b>	<b>Fees per transaction in EUR</b>
Domestic Shares	0.06%	0
Domestic Bonds	0.04%	0
Domestic UCITS	0.04%	0
International Shares	0.06%	27
International Bonds	0.04%	0 (if the transaction is carried out through NBG DR); otherwise, 27
International UCITS	0.04%	0

**Note:**

The custody fee is calculated on an annual basis and is collected monthly within the first 10 working days and based on the Average Portfolio Valuation value of the previous month.

**Third-party expenses and other charges and taxes for the execution of transactions**
**Transaction Fees**
**1) Costs of carrying out stock exchange transactions on securities**

	<b>Percentage on the value of the transaction</b>
Athens Exchange (ATHEX) Securities	0%
Foreign Stock Exchange Securities	0.20%
Clearing member commission	0%

**2) Other charges for transactions on ATHEX securities**

ATHEX charges on ATHEX securities	0.0325% on the value of the transaction
Sale Tax	0.10% on the value of the transaction

**3) HELEX costs**

Transfer of ATHEX securities from an Individual Investor Trading Account to a Joint Investor Trading Account, and vice versa;	20 per security and on each leg of the transaction
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**4) Stock exchange derivatives transaction commissions (Greece)**

a. Futures Contracts – Indices	€12.50 per contract
b. Futures Contracts – Shares	0,20% on the nominal value of the contract
c. Options – Indices:	
I. 1 – 50 points	€6 per option
II. >50 points	€10 per option
d. Options-Shares	
I. 0.01-1 points	€3 per option
II. >1.01 points	€6 per option

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5) Stock exchange derivatives transaction commissions (foreign markets):		
	a. Futures Contracts – Indices	€15
	b. Futures Contracts – Foreign Exchange	€15
	c. Futures Contracts– Bonds	€15
	d. Futures Contracts– Interest rates	€15
	e. Options	
	I. Europe	€10
	II. USA	\$20 €15
<b>Note:</b> NBG does not charge commissions for the execution of transactions in the context of providing the Portfolio Management Service.		