

APPENDIX 7

ARREARS – EXCESSES

TRANSACTION TYPE	COMISSION/CHARGE
1. Excesses on Accounts with no Limit	<ul style="list-style-type: none"> • Current base +3% (margin) +2% (default rate) on the Daily Debit Balance
2. Excesses on Accounts with Limit	<ul style="list-style-type: none"> • +2% additional interest rate on the Daily Excess Amount
3. Loan Arrears	<ul style="list-style-type: none"> • +2% on the daily capital in Arrears
<p>4. Principal Debtor is charged by the Bank, for mailing letters to Principal Debtor and Guarantors of a credit facility due to any of the following cases:</p> <p>4.1 Excesses on current account</p> <p>4.2 Loan arrears payment</p> <p>4.3 Principal Debtor denies or withdraws his obligation towards the Bank</p> <p>4.4 Withdrawal or alterations on charges imposed on the property of the Principal Debtor</p> <p>4.5 Notice to the Principal Debtor by the Bank for loan arrears repayment</p>	<ul style="list-style-type: none"> • €6 per letter • €6 per letter • No charge • No charge • No charge