

## **AGREEMENT FOR THE PROVISION OF PAYMENT SERVICES FROM USB BANK PLC REGARDING THE USE OF THE PAYMENT SERVICES**

The present Agreement is governed by the following Terms and Conditions in accordance with the Provisions of the Payment Service Law of 2009 regarding the use of the Payment Services.

The aim of the Payment Service Law of 2009, which is based on the 2007/64/EK Directive of the European Council – Payment Service Directive (PSD), is to provide a sense of security and equity to customers, through the right and timely briefing in relation to the execution of payments. Based on PSD, the customers that fall under this Directive are individuals or small businesses, as these are defined by the Recommendation Article 2003/361/EK (businesses that employ less than ten employees and their annual turnover or their annual balance sheet does not exceed 2 (two) million euros). Despite of all these, USB BANK PLC, henceforth “the Bank” has decided to extend the application of this Law to all its customers. The Bank shall be entitled at any time to amend this decision. The Bank reserves the right to amend this decision at its absolute discretion.

This Agreement can be at the disposal of the Bank’s customers, without any charges, (as often as this is requested), in the following ways:

At all Branches and Services of the Bank,  
The Bank’s website [www.usbbank.com.cy](http://www.usbbank.com.cy)

By post/fax/email, if the request is made in one of the following ways:

- By letter to P.O.BOX 28510, 2080, Nicosia
- By email at [usbmail@usb.com.cy](mailto:usbmail@usb.com.cy),
- By phoning at 80002323.

The Bank operates according to the provisions of the related Law. The provisions of this agreement prevail over any other document that includes Terms and Conditions for Products and Services offered by the Bank, in relation to the Payment Services, unless the specific provision is more beneficial for the payment services user.

From the date of the implementation of the new agreement, all new customers, physical and legal entities, shall receive a copy of this agreement and will sign upon its receipt according to the agreement framework for the commencement of banking collaboration and opening of an account. This form constitutes an integral part of the agreement, which is required for the commence of the collaboration.

For the existing customers of the Bank, physical or legal entities, who have payment accounts, as these are referred to in the current document, will be granted the right not to accept this agreement and close the payment account without any additional charge.

The law is applied in the following circumstances:

Where Payments Service Providers, of the payer or the beneficiary, or the common provider of the Payment Services of the payer or the beneficiary, are situated in the same or different member state of the European Union or other state which holds part in the Agreement of the European Economical Area (Norway, Iceland and Liechtenstein)

The Payment Services is provided in the currency of the member state of the European Economical Area.

### • **Terms**

**Direct Debits** – payment instrument with which the debtor authorises the bank to collect an amount form his/her account for the benefit of the creditor.

**Standing Order** – a payment instrument for debiting the payer’s payment account where a payment transaction is initiated by the payer’s written instructions on the basis of consent given by the payer to the payee, to the payee’s payment service provider or to the payer’s own payment service provider. Such instructions can be valid for a certain period of time and can be withdrawn by the payer

**Incoming money transfers** – transfer of funds from an account of another bank to the account of the customer of our Bank using electronic means.

**Outgoing money transfers** – transfer of funds to an account of another bank by debiting an account of a customer of USB BANK PLC using electronic means

**Reference interest rate** - the interest rate which is used as the basis for calculating any interest to be applied and which comes from a publicly available source which can be verified by both parties to a payment service contract

**Reference exchange rate** - the exchange rate which is used as the basis to calculate any currency exchange and which is made available by the payment service provider under its website [www.usbbank.com.cy](http://www.usbbank.com.cy) or comes from a publicly available source

**Business day** - a day on which the relevant payment service provider of the payer or the payment service provider of the payee involved in the execution of a payment transaction is open for business as required for the execution of a payment transaction

**Value Date** - a reference time used by a payment service provider for the calculation of interest on the funds debited from or credited to a payment account

**Payment Institution** - a legal person that has been granted authorisation in accordance with Article 10 to provide and execute payment services throughout the Community

**Member State** – member state of the European Union or other state which is a participant in the Agreement for the European Economic Area.

**Payment account** - an account held in the name of one or more payment service users which is used for the execution of payment transactions

**Currencies covered** – the currencies of the states that belong in the European economic Area

**Means of Distance Communication** - refers to any means which, without the simultaneous physical presence of the payment service provider and the payment service user, may be used for the conclusion of a payment services contract

**Payment Transaction** - an act, initiated by the payer or by the payee, of placing, transferring or withdrawing funds, irrespective of any underlying obligations between the payer and the payee

**Money Remittance** - a payment service where funds are received from a payer, without any payment accounts being created in the name of the payer or the payee, for the sole purpose of transferring a corresponding amount to a payee or to another payment service provider acting on behalf of the payee, and/or where such funds are received on behalf of and made available to the payee

**Unique Identifier** - a combination of letters, numbers or symbols specified to the payment service user by the payment service provider and to be provided by the payment service user to identify unambiguously the other payment service user and/or his payment account for a payment transaction

**Payment Instrument / Medium** - means any personalised device(s) and/or set of procedures agreed between USB BANK PLC and the payment service user and used by the payment service user in order to initiate a payment order. Examples include the cards, credit and debit, and the ibank Electronic Banking Service.

## 2. **Payments, which fall under the Law**

The Bank can execute the following payment transactions, which fall under the Payment Service Law of 2009:

3. Cash deposits and Cash withdrawals.
  - The execution of payments by credit or debit card. Those Payments executed through the use of the Credit Card of the Bank, for the purchase of goods or services. These payments can be executed by the individual him/herself or through the Internet, phone or mail.
4. The execution of standing orders from and to a payments account
5. The execution of direct debits from and to a payments account
6. Incoming/outgoing local and cross border money transfers to and from member states of EEA
7. Transfers and Payments through our Internet banking ibank.
8. Transfer to and from accounts within the Bank

This directive is not applicable for payments/deposits/withdrawals through personal and/or banks cheques.

### • **Payments Accounts**

The Bank has defined as Payment Accounts the following categories of accounts in the currency covered by this Law:

- Current accounts with or without a limit
- Notice accounts where clients are obliged to give written notice for withdrawals.
- Savings accounts

All the other categories of accounts are not designated to be Payments Accounts. Indicative these are:

- Loans
- Fixed Term Deposit Accounts

- **Regulatory Authority**

The Central Bank of Cyprus has been appointed, based on its duties and powers given to it by the Law, as the regulatory body for the supervision and application of the provisions of the Law. It has also the power to regulate the procedure for the filing and investigation of complaints related to reputed breaches of the Law and may arrange an out of court settlement of disputes.

- **Terms and Conditions**

**Language of communication**

The language of any agreement and communication for the execution of payments is Greek unless otherwise agreed by the customer.

**Legislation under which the Agreement is governed**

The Cyprus Legislation and the Cyprus Courts govern the current agreement. This does not affect the right of the Bank to proceed with a legal action against the debtor in the courts of any other country.

**Amendment of the Agreement for the Provision of the Service Payment**

Any amendment of this agreement should be notified by the Bank to its customers two (2) months prior to the proposed date of effectiveness of the amendment. This agreement should specify that every amendment proposed shall be deemed to be accepted by the customer if he does not notify the Bank of his dissent thereto before the proposed date of the effectiveness of the amendment. Such amendment is considered to be any alteration of the rules of this agreement unless there is a provision in this agreement as to the contrary (for no notification).

No prior notice is required to be given to the customers and no additional costs should be charged if the amendment is for the benefit of the customer.

Amendments of the reference interest rates will be made after their publication in the daily press, by giving one-month notice from the date such amendments shall be effective.

The Bank shall be entitled at any time to amend the current Table of Commissions and Charges of the Bank by giving one-month notice, which shall be notified, to you either by a letter or by daily press announcement, or by reference in the account statements posted to you. You may access the current Table of Commissions and Charges of the Bank electronically on the website of the Bank or in printed form in any branch of the Bank. The Table of Commissions and Charges of the Bank, attached as Appendix 3, will be effective as from the 15th March 2010.

In the case that the execution of the payment, inward or outward, demands conversion of the currency, it shall be made at the reference exchange rate of the date of execution of the payment order by the Bank, unless there exists an other agreement for special exchange rates. For execution of payments through credit or debit cards in a currency other than Euro, the exchange rate to be used will be that of VISA International at the date of the transaction. This exchange rate will be at the disposal of the cardholders upon their request.

**Termination of the Service Payment Agreement**

The customer may terminate the present agreement by submitting to the Bank a written notification of termination by giving at least one month's notice. In such case all payment accounts should be settled immediately.

- **Time Limits for the Execution of Payments**

**Procedure of order for the execution of payments/Cut off times**

The procedure of an order for the execution of a payment is directly related with the time it is received. For this reason the Bank has specified specific time limits (Cut-off-times) based on the type of payment. These cut off times are described in Appendix 1.

Orders or payments, which are included in the cut off times, will be executed within the same working day. Orders or payments, which are outside the cut off times, will be executed within the next working day.

**Time of execution of the Payment**

In relation to the payment transactions, where the Bank acts as a provider of payment services to the Payer, the following are valid in relation to the time of payment:

- Until the 01/01/2012, payment transactions, in Euro or any other currency of a member state of E.E.A, for which the beneficiary account is kept with a payments service provider within a member state, will be done within four (4) working days from the date of receipt of the payment order, and within three (3) working days from the date of receipt of the payment order if it was given in any other way.
- After the 01/01/2012, payment transactions, in Euro or any other currency of a member state of E.E.A, will be executed until the next working day from the receipt date of the order or within two (2) working days if the order was given in writing.
- These timeframes are not valid in the event that the payment made is done in any currency other than the euro or the currencies of the member states of the E.E.A, or the account of the beneficiary is not kept with a payment service provider within a member state.

In relation to payments transactions, where the Bank acts as a provider of payment services to the Beneficiary, the following are valid in relation to the time of payment:

- In case of incoming remittances in euros or another currency of a member state of the EEA, the crediting of the account of the Beneficiary will be made on the date that the account of the Bank is credited with the amount of the remittance as long as the notification regarding the payment made and the crediting of the account of the Bank will be received before the time at which the daily work for this purpose comes to an end, within the specified time limits as these are defined in Appendix 1.
- This timeframe will not apply in the following cases:
  - The remittance is made in a currency other than the euro or the currencies of the member states of the E.E.A
  - The exclusive instrument of identification given to the Bank by the payments service provider of the payer is proven to be wrong.
  - The account in which the remittance will be deposited is in a currency other than the currencies of member states of the E.E.A.

- **Instructions for the execution of Payments and Incorrect Payments**

- **Unique Identifier**

For the feasible execution of a payment the customer is obliged to present specific identification means depending on the type of payment as follows:

**Cash Deposits**

The account number of the Beneficiary

**Cash Withdrawals**

The account number of the Withdrawal

**Payments of accounts in any Cash terminal of the Bank**

- Account number of the beneficiary
- The date which the payment must be executed
- The reference number between the beneficiary and the remitter

**Incoming/outgoing local and cross border money transfers to and from member states**

- The name of the bank of the beneficiary of the payment, the branch of the account to be credited, the BIC (Bank Identifier Code) – SWIFT code of the Bank of the Beneficiary.
- The name and the correspondence address of the beneficiary
- The International Bank Account Number (IBAN) of the beneficiary of the payment in the event that the payment will be made through SEPA or through a Bank of a Member State of the European Union or otherwise the account number.
- Name and address, as well as the account number and IBAN of the payer.

**Standing Orders**

- The name and address of the beneficiary
- The account number of the beneficiary
- The date at which the order will commence to be in effect
- The frequency of the order execution
- The time period in which the order will be in effect
- The account number which will be debited at the execution of the order

**Execution of direct debits**

- The name and address of the beneficiary

- The account number of the beneficiary
- The date at which the order will commence to be in effect
- The frequency of the order execution
- The time period in which the order will be in effect
- Your account number which will be debited at the execution of the order
- The amount to be debited.

### **Internet Banking- ibank service**

Payments can be executed through ibank electronic banking service, after the user signs in to the system using the User Code and Secret Password. The Bank may at its absolute discretion adopt additional security measures for payments through the ibank service if these secure the personal secrecy of electronic transactions.

The user must take all necessary precautions to protect the codes of access to ibank service, which include among others, their separate safekeeping in a secure place.

Under no circumstance whatsoever should the user disclose the codes to a third person including Bank personnel.

The Bank shall not under any circumstance request the user to confirm or input any personal data such as passwords, through email or any other way. If such an event takes place the user must not reply but immediately inform the Bank at the electronic address [security@usb.com.cy](mailto:security@usb.com.cy) or by phone at 80002323.

For the safe access at the website of the ibank service, the user must always open a new web browser and insert at the address field (URL) the electronic address [www.ibank.com.cy](http://www.ibank.com.cy). The user must never navigate in ibank through any other links.

For confirmation purposes of the authenticity of the ibank website, the user must ensure that there is a padlock sign at the right bottom corner of his browser screen. By double clicking on the padlock sign, the user is able to check the online certificate that the website issue identity is referring to, that is [online.usb.com.cy](http://online.usb.com.cy) and USB BANK PLC.

The user must regularly change the Secret Password.

The user must often check his/her accounts for any transactions he/she is not aware of.

### **Bank Cards**

Payments for the purchase of goods and services can be made using the Cards of the Bank. Such payments can be made either by the presentation of the Card by the Cardholder or via Internet, telephone or mail.

Cards are valuable and should be kept at a safe place. You should refrain from noting and/or recording the Personal Identification Number (PIN) on the Card or any other object that the Cardholder and or the Authorised Cardholder stores or transports along with the Card.

In the event of loss or theft of the card or in the event that the PIN becomes known to a third party, the cardholder must immediately notify the Bank at tel. (+357) 22883333, fax. (+357) 22875899, email: [usbmail@usb.com.cy](mailto:usbmail@usb.com.cy). During Bank non-working hrs, please contact JCC Payments systems Ltd, tel. (+357) 22868100, fax. (+357) 22868591. Where the Cardholder is abroad he/she may notify VISA Global Card Assistance Service at:

USA Tel. 1-800-847-2911 (no charge)  
 United Kingdom Tel. 0800-89-1725 (no charge)  
 Greece Tel. 00800-11-638-0304 (no charge)

Under such events denounce the case to the Police and ask for a written receipt of your testimony.

## **7.2 Payment Transactions**

For the payment transactions the following are in effect:

### **Payments with currency conversion**

Any instructions for payment using foreign currency will be executed based on the daily exchange rate of the Bank, as this is publicized prior to the execution of the transaction. The valid exchange rates are available at the branches of the Bank or the website of the Bank.

### **Execution of Payment Transaction**

For the execution of the payment transaction the Bank is obliged to obtain the consent of the payer.

For payment transactions, Money Remittances or not, which are covered by Agreement Framework between the user of the payment services and the Bank, the Bank is not obliged to provide or make available any information included in the Agreement Framework.

In the cases of Money Remittances, which are not covered by the Agreement Framework between the user of the payment services and the Bank, the Bank has the responsibility prior to the execution of the payment transaction to provide the following information to the remitter, upon his/her request:

The unique identifier, which is essential that the client provides for the correct execution of the payment transaction.

The time limit within which the payment transaction must be executed.

All the charges, in detail per type, that the remitter will be called to pay (commission, fees, rights, debits and expenses).

The exchange rate that may be used for the execution of the payment transaction

The terms and conditions of the specific payment service (SWIFT, SEPA, JCC, Direct Debit, Standing Order e.t.c.).

This information shall be given orally unless the customer requests it in writing. Such written briefing shall be given without any charge.

After the execution of the payment transaction, the Bank is obliged to provide the following information to the remitter/payer:

Transaction Reference for easy truncation of the payment transaction.

The amount of the payment transaction

The charges if any, in detail, per type and amount of charge

The exchange rate, if any, that was used and the amount of the payment transaction after the conversion.

The receival date of the payment order

The bank is obliged to provide the following information to the beneficiary customer of Remittance Payment Transactions:

Transaction details that enable the beneficiary to truncate the payment transaction, the Payer, or the remitter and any information transmitted with the payment transaction,

The transaction amount in the currency that was made available to the beneficiary,

The charges if any, in detail, per type and amount of charge,

The exchange rate if any, that was used and the amount of the payment transaction after the conversion.

The value date for the credit, wherever that is applied.

In cases where the payment order is given over distance, the Bank is obliged to inform its remitter client after the execution of the payment transaction and is relieved from any liability to inform him/her prior to or during the receipt of the payment order.

### **Non Execution of Payment**

The Bank reserves every right to reject or delay the payment transaction in the following cases:

#### **Incoming Payment Transactions:**

There is suspicion for the execution of an illegal transaction.

The account to be credited is not properly used according to the discretion of the Bank.

There is no confirmation of receipt for the remittance amount.

The unique identifier given to the Bank is wrong or missing.

#### **Outgoing Payment Transactions:**

There is no available balance to be debited in the account.

There is suspicion for the execution of an illegal transaction.

The account to be debited is not properly used according to the discretion of the Bank.

The unique identifier given to the Bank is wrong or missing.

The Bank is obliged to inform the remitter if the Bank delays or refuses to execute the payment order for any of the above reasons.

### **Revocation of Order**

An order for the execution of a payment made that is done by the payer is rendered irrevocable as soon as it is received by the Bank. Revocation of Payment Order is permitted only if the time of the execution of the payment transaction is after the time of receipt of such revocation. The revocation of the order is permitted only if the original form is received in writing and fully signed.

Revocation of standing orders is permitted the latest by the end of the working day prior to the date of charge of the payment account.

Revocation of direct debits is permitted the latest by the end of the third working day prior to the date of charge of the payment account.

The Bank cannot revoke payments made by credit cards for the purchase of products that shall be sent to the client. In such cases the client must contact the seller.

#### **Non Execution or Incorrect Execution of Payment Transaction**

The Bank bears full responsibility for the detection of non-execution and/or the false execution in cases where the Bank acts as the provider of payment services of the payer.

If the payment transaction has been executed based on the Unique Identifier such a transaction is considered to have been executed correctly. If the Unique Identifier given by the payer is wrong, the Bank bears no responsibility for the non-execution or the false execution of the payment transaction. Despite of these the Bank is bound to make reasonable efforts to recover the amount related to the payment transaction, upon the payer's request.

If the payer/beneficiary contest the correct execution of the payment transaction and /or the existence of any relevant authorization, then the Bank must prove that:

The genuineness of the transaction has been ascertained.

The payment transaction has been recorded precisely and registered in the accounts.

The payment transaction has not been effected by technical damage or any other malfunction.

#### **Execution of Payment without the remitter's authorization**

The Bank is obliged to, if it has been notified within a reasonable period of time and no later than 13 months, refund to the payer the amount of the payment made by crediting his debited payment account to the situation it would have been in if the payment made had not been realized, crediting, for example, any amount of expenses that may have been charged from the payment account debited for the execution of the payment made. This is not valid in the following cases:

The Customer is burdened only with an amount of up to €150 for damages from payments made, as long as the following conditions are satisfied:

The damage occurs from the lost or stolen payment instrument or, if the Customer did not keep the payment instrument safe or the personal security/password information for the payment instrument was stolen or revealed to be abused by third persons.

The provider of banking services provided the proper means that allow at any moment the notification for the loss, theft, appropriation or exposure to misuse of the payment instrument, and

The damage occurs from the use of the payment instrument until the time period by which the Customer informed the Bank accordingly.

The Customer is burdened for the entire damage from payments made, as long as the following conditions are satisfied:

The damage has occurred as a result of the Customer having acted fraudulently or the damage occurred as a result of a breach by the Customer, whether willful or grossly negligent, of one or more of the obligations stated in the paragraph Obligations of the User of Payments Services in relation to Payment Instruments, and

The provider of banking services provided the proper means that allow at any moment the notification for the loss, theft, appropriation or exposure to misuse of the payment instrument, and

The damage occurs from the use of the payment instrument until the time period by which the customer informed the Bank accordingly.

#### **Refund of payment amounts despite of the existence of payment transaction**

The Bank is bound to refund the payer with the whole amount of the payment made that took place on the basis of the authorisation provided by the Payer, provided that the following requirements are fulfilled:

The payment made has been initiated by the beneficiary or through the beneficiary and it has already been executed, and

The payer submits a relevant request within eight weeks from the date of charge, and

At the time of issue of the authorisation given by the payer to the beneficiary the exact amount of the payment was not specified, and

The amount of payment made exceeds the amount that would reasonably be expected by the payer, taking into account his usual expenses, the terms of the framework agreement and the circumstances of the specific payment made.

The payer is obliged to provide the relevant information concerning the payment for which the payer is requesting the refund. Within ten working days from the date of receipt of the refund application, the Bank shall either refund the payment made or provide reasons for refusing said refund, informing the payer of the authority to which he may submit a complaint and the body to which he may apply for an out of court settlement of the dispute.

The payer is not entitled to any refund regarding payment transaction if:

The payer has authorized the Bank directly to execute the payment made, and

Depending on the case, the information for the future payment was provided or was placed at the disposal of the payer by the Bank, or by the beneficiary, in an agreed manner, at least 4 weeks prior to the date of debiting the account.

### **Charges Distribution**

According to the provisions of the law, for any payment transactions that do not include any currency conversion, the payer and the beneficiary shall bear equally any charges imposed by the familiar provider of payment services, unless it has been requested in writing by the payer that he/she wishes to bear all the charges. This provision is also adopted by USB BANK PLC.

In the cases of charges for incoming payment transactions, such charges shall be deducted before the credit of the amount in your account. You will be advised for such charges in the payment deal slip.

### **Availability of funds and Value date of Payment Transactions**

Please find attached as appendix 2 of this convention, a table regarding the availability of funds and value date of Payment Transactions based on the type of payments transactions. The table also includes the time limits of payments transactions.

### **Restriction on the use of Payment Instrument**

USB BANK PLC maintains the right to suspend the use of a payment instrument for objectively justifiable reasons stated below, after it informs the client of such suspension:

The security of the payment instrument.

The suspicion of use without authorisation or fraudulent use of the payment instrument.

For a payment instrument with a credit limit, with a significantly increased risk of inability of the customer to repay his debt.

## **• Obligations of the User and the Provider of Payments Services**

### **Obligations of the User of Payments Services in relation to Payment Instruments**

The user of the Payments Services that uses the payment instruments is obliged to:

1. Use the payment instrument according to the regulations that govern its issue and use
2. To take every reasonable precaution for the safekeeping of the personal data of security (access codes), as soon as the payment instrument is received,
3. Notify the Bank immediately as soon as he/she notices any loss, theft or exposure of the payment instrument or any unauthorized use.

### **Obligations of USB BANK PLC for the Payment Instruments it issues**

USB BANK PLC is obliged:

- Not to disclose any security personal data (access codes) for the use of the payment instruments, other than to the user of the payment services authorized to use it.
- Not to send any payment instrument that has not been requested for, except for in the event of replacing the instrument that has already been requested by the user of the payment services.
- 4. To ensure that the payment services user is equipped with all the necessary means to inform USB BANK PLC in case he/she notices any loss, theft or exposure of the payment instrument or any unauthorized use.
- 5. To prevent any use of the payment instrument as soon as the Bank is notified by the user of any loss, theft or exposure of the payment instrument or any unauthorized use.

## **9. Termination of the USB BANK PLC Agreement**

USB BANK PLC is obliged to give two (2) months notice in the event of terminating the agreement of providing Banking Services. The Bank also reserves the right to terminate immediately any agreement in the case that you breach any rules and regulations of the agreement.

## **10. Communication with the Bank**

Communication with the Bank will be conducted in the following ways:

Via the Branch with which banking business is conducted  
Via the address, P.O. BAOX 28510, 2080, Nicosia  
Via the electronic address [usbmail@usb.com.cy](mailto:usbmail@usb.com.cy)

This Agreement was issued by:



USB BANK PLC  
Public Company, Reg. Number 10,  
Registered Office  
83 Digheni Akrita Ave.,  
1070 Nicosia  
Cyprus

Tel: +35722 883333  
Fax: +35722 875899  
email: [usbmail@usb.com.cy](mailto:usbmail@usb.com.cy)

<b>TIME LIMITS FOR RECEIVING INSTRUCTIONS FOR THE EXECUTION OF PAYMENT TRANSACTIONS BASED ON THE TYPE OF PAYMENT TRANSACTIONS</b>	
<b>Transaction</b>	<b>Time limit for receiving instructions for the execution of payment transaction</b>
<b>Cash Deposit</b>	Customer Service Hours at the Bank Branches
<b>Cash Withdrawal</b>	Customer Service Hours at the Bank Branches
<b>Transfer of amounts within Bank – debit of payer</b>	Customer Service Hours at the Bank Branches
<b>Transfer of amounts within Bank – credit of beneficiary</b>	Customer Service Hours at the Bank Branches
<b>Outgoing money transfers through JCC Transfers – debit of payer</b>	All the working days until 12.30
<b>Incoming money transfers through JCC Transfers – credit of beneficiary</b>	All the working days until 12.30
<b>Outgoing money transfers</b>	Customer Service Hours at the Bank Branches
<b>Incoming money transfers</b>	All the working days until 12.30
<b>Direct Debits – Debit of Payer</b>	Customer Service Hours at the Bank Branches, three (3) working days before the execution date of the payment
<b>Standing Orders – Debit of Payer</b>	Customer Service Hours at the Bank Branches



**TABLE IN RELATION TO THE VALUE AND AVAILABILITY OF PAYMENT TRANSACTIONS AS THESE ARE DEFINED IN THE AGREEMENT FOR THE PROVISION OF PAYMENT SERVICES**

<b>Transaction</b>	<b>Value</b>	<b>Availability</b>	<b>Execution Time Limit</b>
<b>Cash Deposit</b>	Transaction Day	Transaction Day	The same day if the order is received until 13.30
<b>Cash Withdrawal</b>	Transaction Day	Not applicable	The same day if the order is received until 13.30
<b>Transfer of amounts within Bank – debit of payer</b>	Transaction Day	Not applicable	The same day if the order is received until 13.30
<b>Transfer of amounts within Bank – credit of beneficiary</b>	Transaction Day	Transaction Day	The same day if the order is received until 13.30
<b>Outgoing money transfers through JCC Transfers – debit of payer</b>	Transaction Day	Not applicable	The same day if the order is received until 12.30. The next working day if it is received after 12.30
<b>Outgoing money transfers through JCC Transfers – credit of beneficiary's bank</b>	Transaction Day	Transaction Day	The same day if the order is received until 12.30. The next working day if it is received after 12.30
<b>Incoming money transfers through JCC Transfers – credit of beneficiary</b>	Day of receipt from the payer's bank	Transaction Date	The same day if the order is received until 14.15. The next working day if it is received after 14.15
<b>Outgoing money transfers</b>	Transaction Day		Until the 01/01/2012, payment transactions, in Euro or any other currency of a member state of E.E.A, for which the beneficiary account is kept with a payments service provider within a member state, will be done within four (4) working days from the date of receipt of the payment order, and within three (3) working days from the date of receipt of the payment order if it was given in any other way.
			After the 01/01/2012, payment transactions, in Euro or any other currency of a member state of E.E.A, will be executed until the next working day from the receipt date of the order or within two (2) working days if the order was given in writing.
<b>Incoming money transfers</b>	Credit Value Date of the bank	Transaction Date	The same day if the order is received until 12.30. The next working day if it is received after 12.30, provided that there are no other factors concurring, which are included in the provisions of this agreement and relate to the non-execution or delay of payments execution.
<b>Direct Debits – Debit of Payer</b>	Credit value date of beneficiary		
<b>Standing Orders – Debit of Payer</b>	Credit value date of beneficiary		
<b>Standing Orders – Credit of Beneficiary</b>	Debit value date of payer	Credit Value Date	