

Based on the nature, scale and complexity of the investment and ancillary services offered, as well as the methodology for their provision, in order to provide its clients with information on all costs and associated charges, Eurobank Equities Investment Firm S.A. has assessed that, taking into account that any potential investment is characterised by different parameters, such as the type of financial instrument or the investment amount, the optimum methodology for notification of the relevant information is through their itemised breakdown, while providing relevant examples with appropriate representation.

The relevant methodology allows the client concerned to make an assessment accordingly and to understand the overall cost of each investment as well as the cumulative effect on return of the investment.

The examples/scenarios presented in the various sections below take into account different variables and assumptions so that all parameters associated with costs and associated charges which may affect a potential client transaction are represented in their entirety and that the total range of investment and ancillary services offered is covered. The figures used in the examples/scenarios, such as the number of financial instruments, their value or the commission percentage, are indicative.

In the relevant representation of each example/scenario, the costs and associated charges are expressed both as a cash amount and as a percentage, so that the cumulative effect on return of each investment will be clear.

The examples/scenarios presented in the various sections below do not include the underlying market risk, i.e. the risk arising from the fluctuations in the value of capital invested.

Clients reserve the right, before every transaction, to ask their account officer to inform them regarding the exact costs and associated charges relating to the specific transaction, based on the specific elements of said transaction.

Clients reserve the right, after every transaction, to request a detailed description of the transaction's costs and associated charges.

**Scenario 1: Investment service of execution of orders.**

An investor buys Greek shares with a value of €10,000, by transmitting of an order. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €5.87. The costs related to the HELEX and AthexClear are 0.04%, plus 0.0325%, plus €0,50 per ISIN per trading slip, plus €0,06 per executed order. There is no tax regarding purchase of Greek shares. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + transfer costs + other costs)	€107.81	1.0781%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€107.81	1.0781%

### **Scenario 2: Investment service of execution of orders.**

An investor sells Greek shares with a value of €10,000, by transmitting of an order. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €5.87. The costs related to the HELEX and AthexClear are 0.04%, plus 0.0325%, plus €0,50 per ISIN per trading slip, plus €0,06 per executed order. The tax for the sale of Greek shares amounts to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + transfer costs + other costs + sale tax)	€127.81	1.2781%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€127.81	1.2781%

### **Scenario 3: Investment service of execution of orders.**

An investor who carries out its transactions exclusively via the [eurobanktrader.gr](https://eurobanktrader.gr) platform buys Greek shares of a value of €10,000, by transmitting of an order. The commission charged to the investor by the Company amounts to 0.35%, the minimum commission being €6. The costs related to the HELEX and AthexClear are 0.04%, plus 0.0325%, plus €0,50 per ISIN per trading slip, plus €0,06 per executed order. There is no tax regarding purchase of Greek shares. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + transfer costs + other costs)	€42.81	0.4281%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€42.81	0.4281%

### **Scenario 4: Investment service of execution of orders.**

An investor transmits an order via a third company (investment intermediary or investment firm) and sells Greek shares of a value of €10,000. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €5.87. The commission includes the third company's fees. The costs related to the HELEX and AthexClear are 0.04%, plus 0.0325%, plus €0,50 per ISIN per trading slip, plus €0,06 per executed order. The tax for the sale of Greek shares amounts to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + transfer costs + other costs + sale tax)	€128.50	1.285%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%

Total costs and charges	€128.50	1.285%
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**Scenario 5: Investment service of execution of orders.**

An investor buys Greek shares of a value of €300. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €5.87. The commission for the transaction amounts to €3, so the investor will be charged the minimum commission. Transfer costs amount to 0.06% and other expenses to 0.025%. There is no tax regarding purchase of Greek shares. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + transfer costs + other costs)	€6.125	2.0417%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€6.125	2.0417%

**Scenario 6: Investment service of placing of financial instruments.**

An investor buys shares of a value of €1,000 via an Initial Public Offering (IPO). The Company does not charge a commission to the investor for the transaction. The Company indicatively receives a 1% commission from the IPO Tenderer.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services	€0.00	0.00%
Third party payments received by Eurobank Equities*	€10.00	1.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€10.00	1.00%

\*The Company only receives a fee under certain conditions, depending on the agreement signed with the Tenderer.

**Scenario 7: Investment service of reception and transmission of orders.**

An investor buys foreign shares in an American market, of a value of \$10,000. The commission charged to the investor by the Company amounts to 1%, the minimum commission being \$30. There are no transfer costs or other costs. There is no tax regarding purchase of American shares. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission)	\$100.00	1.00%
Third party payments received by Eurobank Equities	\$0.00	0.00%
Financial instrument costs	\$0.00	0.00%
Total costs and charges	\$100.00	1.00%

**Scenario 8: Investment service of reception and transmission of orders.**

An investor sells foreign shares in an American market, of a value of \$10,000. The commission charged to the investor by the Company amounts to 1%, the minimum commission being \$30. There are no transfer costs and other costs amount to 0.00231%. The sale tax amounts to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs + sale tax)	\$120.231	1.2023%
Third party payments received by Eurobank Equities	\$0.00	0.00%
Financial instrument costs	\$0.00	0.00%
Total costs and charges	\$120.231	1.2023%

**Scenario 9: Investment service of reception and transmission of orders.**

An investor sells foreign shares in an American market, of a value of \$300. The commission charged to the investor by the Company amounts to 1%, the minimum commission being \$30. The commission for the transaction amounts to \$3, so the investor will be charged the minimum commission. There are no transfer costs and other costs amount to 0.00231%. The sale tax amounts to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs + sale tax)	\$30.6070	10.2023%
Third party payments received by Eurobank Equities	\$0.00	0.00%
Financial instrument costs	\$0.00	0.00%
Total costs and charges	\$30.6070	10.2023%

**Scenario 10: Investment service of reception and transmission of orders.**

An investor buys foreign shares in a French market, of a value of €10,000. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €30. There are no transfer costs or other costs. The purchase of French shares is subject to tax amounting to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + purchase tax)	€120.00	1.20%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€120.00	1.20%

**Scenario 11: Investment service of reception and transmission of orders.**

An investor sells foreign shares in a Danish market, of a value of €10,000. The commission charged to the investor by the Company amounts to 1%, the minimum commission being €30.

There are no transfer costs or other costs. The sale tax amounts to 0.20%. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + sale tax)	€120.00	1.20%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€120.00	1.20%

**Scenario 12: Investment service of execution of orders.**

An investor conducts a purchase transaction on a bond in the secondary market of the Athens Exchange. The bond has a nominal (face) value of €100,000 with an annual nominal interest rate of 5%; interest is paid every six months. The purchase price of the bond stands at 102% of its nominal (face) value and 90 days have elapsed from the last payment of interest by its issuer. For the specific transaction, the investor pays 90 days' worth of accrued interest on the nominal (face) value ( $100,000 \times 0.05 \times (90/360) = €1,250$ ), which along with the value of the purchase constitute the investment amount. The commission charged to the investor by the Company is 1% on the value of the purchase. Transfer costs amount to 0.06% and other expenses to 0.025% on the value of the purchase.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services	€1106.70	1.0718%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	0.00	0.00%
Total costs and charges	€1106.70	1.0718%

**Scenario 13: Investment service of execution of orders.**

An investor conducts a transaction on a specific non-listed bond, on its account, at a set purchase price and for a nominal amount of €100,000. Specifically, the investor purchases a government bond issued by the Hellenic Republic (GGB 4% 30/1/2037), for a nominal amount of €100,000, at a specific price and yield to maturity. The client's counterparty is the Company, which sells the bond at the fair price and its indicative fee, taking into account specific factors such as the amount of the transaction, the type of bond, the issuer's nature, etc., consists of a mark-up of €1,000.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services	€0.00	0.00%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€1000.00	1.00%
Total costs and charges	€1000.00	1.00%

**Scenario 14: Investment service of execution of orders.**

An investor opens a position in a futures contract with a share in the Greek market as underlying security. The price of the futures contract amounts indicatively to €10 with a multiplier of 100. The margin requirement amounts to 20% therefore  $1 \times 10 \times 100 \times 20 / 100$  i.e. €200, which corresponds with the investment amount. The commission charged to the investor by the Company is 0.35% on the value of the futures contract. Exchange expenses amount to €0.30 per futures contract. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs)	€3.80	1.90%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€3.80	1.90%

**Scenario 15: Investment service of execution of orders.**

An investor opens a long position in a Call Option on the FTSE/ATHEX Large Cap index, in the Greek market, with a strike price at 2,000 units, the current price of the Index standing at 1,950 units. The premium amounts to 25 units, with a multiplier of 2, therefore the investment amount is €50 ( $€25 \times 2$ ). The commission charged to the investor by the Company on the Call Option amounts to  $25 \times 2 \times 2\% + €5.50$  i.e. €6.5. Exchange expenses amount to €0.70 per Call Option. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs)	€7.20	14.40%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€7.20	14.40%

**Scenario 16: Investment service of execution of orders.**

An investor opens a short position in a Call Option on the FTSE/ATHEX Large Cap index, in the Greek market, with a strike price at 2,000 units, the current price of the Index standing at 1,950 units. The premium amounts to 50 units, with a multiplier of 2. The commission charged to the investor by the Company on the Call Option amounts to  $50 \times 2 \times 2\% + €5.50$  i.e. €7.5. For this position, the investor collects the value of the Call Option sold (€100) and pays a margin, as calculated by the Exchange and amounting indicatively, on the given date, to €250, therefore the investment amount corresponds to €150 ( $€250 - €100$ ). Exchange expenses amount to €0.70 per Call Option. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs)	€8.20	5.4667%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€8.20	5.4667%

**Scenario 17: Investment service of reception and transmission of orders.**

An investor opens a position in a futures contract on the DAX index in the German market. The futures contract amounts to 13,000 units, with a multiplier of 25. The margin requirement is determined, at the Company's discretion or by each exchange, and amount indicatively to €24,000, which correspond to the investment amount. The commission charged to the investor by the Company is €25 per futures contract. Exchange expenses amount to €0.50 per futures contract. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + other costs)	€25.50	0.1063%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€25.50	0.1063%

**Scenario 18: Investment service of reception and transmission of orders.**

An investor opens a position in 1,000 contracts for difference (CFD) in a Greek share. The price of the share on the underlying market is €11 and the CFD multiplier is 1. The margin requirement indicatively amounts to 20% i.e.  $1,000 * 11 * 1 * 0,20 = €2,200$ , which corresponds with the investment amount. The commission charged to the investor by the Company amounts to 0.75% on the nominal value of the position, which in this case is  $1,000 * 1 * 11 * 0.0075 = €82.5$ . Furthermore, interest charges for capital financing are calculated per month, on the average open position based on the market rate plus an interest surcharge. In this case, let's say that the average open position amounts to €10,500 and the total interest rate stands at 3.5%. Therefore, interest corresponding to one month amounts to €30.625. The costs and charges shown in the table below relate to the holding of the financial instrument for one month. If the holding refers to a different period, the cost changes only with respect to the amount of the capital financing interest, depending on the value of the average open position.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + capital financing interest)	€113.125	5.14%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€113.125	5.14%

**Scenario 19: Investment service of reception and transmission of orders.**

An investor opens a position in 1,000 contracts for difference (CFD) in an American share. The price of the share on the underlying market is \$12 and the CFD multiplier is 1. The margin requirement indicatively amounts to 10% i.e.  $1,000 * 12 * 1 * 0.10 = €1,200$ , which corresponds with the investment amount. The commission charged to the investor by the Company is \$0.05 per CFD. Furthermore, interest charges for capital financing are calculated per month,

on the average open position based on the market rate plus a surcharge. In this case, let's say that the average position amounts to \$13,000 and the total interest rate stands at 3.5%. Therefore, interest corresponding to one month amounts to \$37.92. The costs and charges shown in the table below relate to the holding of the financial instrument for one month. If the holding refers to a different period, the cost changes only with respect to the amount of the capital financing interest, depending on the value of the average open position.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission + capital financing interest)	\$87.92	7.32%
Third party payments received by Eurobank Equities	\$0.00	0.00%
Financial instrument costs	\$0.00	0.00%
Total costs and charges	\$87.92	7.32%

#### **Scenario 20: Investment service of reception and transmission of orders.**

An investor opens a position in 2 contracts for difference (CFD) on a European Index and the CFD multiplier is 1. The Index price at the venue of execution is 13,000 units. The margin requirement amounts to 3%, i.e.  $2 \times 13,000 \times 1 \times 0.03 = \text{€}780.00$ , which corresponds with the investment amount. The Company does not receive a fee directly from the client but at the venue of execution, and said fee amounts indicatively to 0.25 index units, i.e. €0.25 per contract and in this case €0.50 in total. Furthermore, interest charges for capital financing are calculated per month, on the average open position based on the market rate plus a surcharge. In this case, let's say that the average position is 12,980 units  $\times 2 = \text{€}25,960$  and the total interest rate stands at 3.5%. Therefore, interest corresponding to one month amounts to \$75.7167. The costs and charges shown in the table below relate to the holding of the financial instrument for one month. If the holding refers to a different period, the cost changes only with respect to the amount of the capital financing interest, depending on the value of the average open position.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (capital financing interest)	€75.7167	9.7073%
Third party payments received by Eurobank Equities	€0.50	0.0641%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€76.2167	9.7714%

#### **Scenario 21: Investment service of execution of orders.**

An investor requests a participation in mutual fund units worth €1,000. Indicatively, in this scenario, the investor requests a participation in units of the Eurobank (LF) Equity - Global Equities Fund with a 1% joining fee.

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (commission)	€10.00	1.00%
Third party payments received by Eurobank Equities*	€0.00	0.00%

Financial instrument costs	€0.00	0.00%
Total costs and charges	€10.00	1.00%

\*The Company may collect a fee from the mutual fund management firm.

**Scenario 22: Investment service of safekeeping and administration of financial instruments.**

An investor has a portfolio of Greek shares with an Average Daily Value (A.D.V.) of €100,000, for 180 days. Custody costs (every six months) charged by the Company to the investor amount to €1.50 plus 0.003% on an annualised basis on the A.D.V., with a minimum charge of €10. Custody costs amount to €3 so the investor will pay the minimum charge. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (custody costs)	€10.00	0.01%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€10.00	0.01%

**Scenario 23: Investment service of safekeeping and administration of financial instruments.**

An investor has a portfolio of foreign shares with an Average Daily Value (A.D.V.) of €100,000, for 30 days. Custody costs charged by the Company to the investor amount to 0.20% on an annualised basis on the A.D.V., plus VAT. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (custody costs)	€20.6667	0.0207%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€20.6667	0.0207%

**Scenario 24: Investment service of granting credits to carry out transaction**

An investor has a debit balance amounting to €10,000, in a credit provision account (margin account), for 60 days. The interest charged to the investor by the Company is calculated based on a 6.25% rate. Costs and associated charges appear in the table below:

Costs and charges	Amount	Percentage
Costs of investment or ancillary services (interest)	€104.1667	1.0417%
Third party payments received by Eurobank Equities	€0.00	0.00%
Financial instrument costs	€0.00	0.00%
Total costs and charges	€104.1667	1.0417%