



**BANK OF GREECE**  
**EUROSYSTEM**

**THE EXECUTIVE COMMITTEE**

**Meeting No 215/03.02.2023**

Agenda Item 2: List of the most representative services linked to a payment account and subject to a fee (Article 3 of Law 4465/2017)

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THE EXECUTIVE COMMITTEE OF THE BANK OF GREECE, having regard to:

- (a) Articles 28 and 55A of the Statute of the Bank of Greece (Government Gazette A 298/1927);
- (b) Law 4465/2017 "Transposition into national law of Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features, and other provisions" (Government Gazette A 47), in particular Article 3 thereof;
- (c) the Guidelines of the European Banking Authority on national provisional lists of the most representative services linked to a payment account and subject to a fee (EBA/GL/2015/01);
- (d) the fact that no expenditure shall be incurred by the Government Budget as a result of the provisions of this Act;

HEREBY DECIDES AS FOLLOWS:

To establish a list of the most representative services linked to a payment account and subject to a fee, in accordance with Article 3 of Law 4465/2017, comprising the terms and definitions set out in the Annex, which forms an integral part of the present Act.

This Act shall be published in the Government Gazette and posted on the Bank of Greece website.

THE SECRETARY

THE MEMBERS

THE CHAIRMAN

Yannis Stournaras

True and exact copy,  
Athens, 09.02.2023

The Secretary  
(signed)

I. Pantou

## ANNEX

### “List of the most representative services linked to a payment account and subject to a fee, in accordance with Article 3 of Law 4465/2017”

Term	Definition
Provision of account statement	Provision of account activity/balance statements in paper form over and above those required by law or regulation or contract.
Web banking registration	Registration for and use of web banking services.
Provision of notifications	Provision of updates on payment account's balance and activity, alerts, etc. through sms or e-mail.
Cash withdrawal from an ATM of the customer's own provider	The customer takes cash out of the customer's account, from an ATM of the customer's own payment service provider.
Cash withdrawal from an ATM of another provider	The customer takes cash out of the customer's account, from the ATM network of another payment service provider.
Debit Card Subscription	Debit card subscription fee.
Standing Order	The account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.
Direct Debit	The customer permits someone else (recipient) to instruct the account provider to transfer money from the customer's account to that recipient. The account provider then transfers money to the recipient on a date or dates agreed by the customer and the recipient. The amount may vary.
Credit Transfer SEPA	The account provider transfers money, on the instruction of the customer, from the customer's account to another account, within SEPA.
Payment of amounts due/bills	A payment service enabling the customer to pay amounts due and bills (e.g. amounts due to a tax authority, social security funds, insurance undertakings, utilities).

THE SECRETARY

THE MEMBERS

THE CHAIRMAN

Yannis Stournaras

True and exact copy,

Athens, 09.02.2023

The Secretary

(signed)

I. Pantou