



Dear Customer,

As of June 4, 2026, our Bank has enhanced international SWIFT payments with the **SWIFT GPI (Global Payments Innovation) service**, which is available through e-Banking and provides increased transparency and real-time tracking of cross-border transactions.

Through the SWIFT GPI service, you are able to track the status of incoming and outgoing transfers, provided that the involved banks participate in the SWIFT GPI network, by using the **unique transaction reference (UETR)**.

Specifically, the service offers the following:

Real-time tracking

The ability to monitor your payment at all stages of execution, from initiation to final credit.

Fee transparency

Visibility of charges, where applicable, that may be applied by intermediary banks along the payment chain.

Credit confirmation

Notification upon completion of the transaction and credit to the beneficiary.

For more information on how to use the service, please refer to **e-Banking**.

Through the SWIFT GPI service, our Bank further enhances transparency and control over your international transactions.

Kind Regards,

Agean Baltic Bank S.A.