

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

PRODUCT: BUSINESS MASTERCARD

### 1. ID particulars and contact details of the creditor/ credit intermediaries

<b>Creditor</b> Address Tel. No Email Fax No Website	<b>NATIONAL BANK OF GREECE S.A.</b> Aiolou 86, 102 32 Athens +30 210 4848484 contact.center@nbg.gr +30 210 4806400 www.nbg.gr
[*] Credit intermediary	
Address	
Tel. No [*] Email [*] Fax No [*] Website [*]	

### 2. Key features of the product

<b>Type</b>	<p>Company Facility Card, the holder of which is entitled to use it to meet his business expenses, both in Greece and abroad, as a means of payment for his legal transactions with businesses or institutions displaying the card's logo, either with the physical presence of the card (POS) or without it (via the internet, mail or telephone orders, pre-authorizations of transactions), as well as for transactions at bank branches or ATMs within the limits set from time to time by the Bank or the Monetary Authorities (both in Greece and abroad) and at APSS. The card enables users to carry out contactless transactions with retailers/firms using appropriate contactless EFT/POS terminals. Contactless transactions may be carried out with respect to any amount. For purchases of value up to €50 the Cardholder does not need to enter the PIN (PIN-free Contactless Transaction Limit). The maximum limit of the total amount for contactless transactions without PIN is set at €150.</p> <p>The contactless transaction limits (both per transaction and cumulatively) may be modified by decision of the Bank depending on the conditions each time prevailing, though always in line with the applicable</p>
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	<p>regulatory framework. Cardholders shall be notified accordingly by the Bank in a due and timely manner. In addition, the cardholder can zero or reset the limit for contactless transactions carried out without the use of a PIN through Internet &amp; Mobile Banking, as long as the cardholder is a registered user, either by submitting a request to his or her NBG Branch or by calling the Bank's Contact Center.</p> <p>The card is granted to legal entities/sole proprietorships/freelancers (under a business status) established in Greece, where the company holds a sight account with the Bank, and it may be used by any natural person duly authorized by the company.</p>
<b>Total transaction amount</b>	The transaction limit is set by the Bank and notified to the Customer and Cardholder when granting the Card, and may be changed following assessment of the customer's credit rating.
<b>Terms governing withdrawals</b>	The cardholder can use the card for cash withdrawals within the limits set from time to time, both in Greece and abroad, either at bank branches displaying the card's logo, or in combination with the PIN at ATMs bearing the card's logo.
<b>Duration of credit agreement</b>	Each card is of limited validity, up to the end of the month printed on the card. The Bank renews the card from time to time, provided that the Customer complies with the provisions of the agreement and meets the Bank's relevant credit criteria.
<b>Total amount to be paid</b>	The total amount of the monthly dues, as stated in the monthly account statement.
<b>Payment of the card bill</b>	The total amount of the monthly dues is paid by charging the customer's sight account designated in the application for the issuance of the card, on the date specified in the monthly account statement.

### 3. Cost of credit in the framework of the card

<b>The lending rates that apply to the</b>	See <b>Charges in the event of late</b>
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<b>credit agreement</b>	<b>payment.</b>
<b>Related charges</b>	
It is necessary to hold one or more accounts in which payments and withdrawals are made	It is necessary to keep a sight account and link it with the card for the automatic repayment of the total dues.
<b>Costs for the use of the specific means of payment</b>	For granting and using the card, the company is charged with the applicable annual subscription, set currently at: <b>€44.00 (per card)</b>
<b>Any other charges resulting from the credit agreement</b>	<p><i>Cash withdrawal costs:</i></p> <ul style="list-style-type: none"> <li>• At ATMs and NBG Branches: €0.0</li> <li>• At ATMs and the Branch network of other banks within the Euro area: €2.0</li> <li>• At ATMs and the Branch network of other banks outside the Euro area: €3.0</li> </ul> <p>CARD REISSUANCE COSTS: €6.0.  URGENT CARD REISSUANCE COSTS: €0.0.  COSTS FOR GRANTING A NEW PIN: €0.0  CURRENCY CONVERSION CHARGES: 2% of the amount of the transaction, min €1.0.  ONE-OFF CHARGE FOR OVERREACHING CREDIT LIMIT: 5% of the amount of the overreach, min €5.0.  CHARGE FOR NOTIFYING CARDHOLDER IN THE EVENT OF DELAY IN PAYMENT: €0.00.</p> <p>If the Card is used to perform transactions in a currency other than euro, the amount of the transaction is blocked at the time of its execution, plus 4% for any exchange rate differences, which shall be released in whole or in part when clearing and debiting the relevant amount to the Account holders's account. The respective account will be debited with the euro equivalent of the transaction amount, calculated on the basis of the exchange rate set by MasterCard International</p> <p><a href="https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html">https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html</a> at the date and time of the transaction processing and clearing. The Cardholder can find out about the applicable exchange rates used by MasterCard International either through its webpage, which provides an online currency calculator, or by visiting any NBG Branch. Given that exchange rates constantly fluctuate, the rate</p>

	<p>applicable at the time that the respective transaction is processed and cleared may be different from the rate applicable at the time that such transaction was actually performed. The Cardholder can view the amount in euro, the currency in which such transactions were carried out, and any relevant fees in the monthly account statements.</p>
<p><b>Conditions under which it is possible to change the aforesaid charges relating to the credit agreement</b></p>	<p>The Bank reserves the right to change the amount of the annual subscription, as well as the expenses and charges, in the event of an increase in the Card's handling and operating cost, and of a change in the fees of MasterCard International. The relevant new charges shall be notified to the Customer through the account statements at least 30 days before the commencement of their implementation.</p>
<p><b>Consequences in the event of delay in making due payment</b>  <i>Failure to make due timely payment may entail significant consequences for you (e.g. forced sale) and hinder the granting of any further credit.</i></p>	<p>In the event of failure to pay in full any dues, i.e. principal, interest and expenses, the debt shall be subject to the legal default rate each time applicable, currently at 7.25% (5.25% +2%), as of the date following the said payment due date.</p> <p>Any interest not paid in a timely manner shall be compounded as of the 1<sup>st</sup> day in arrears at the default rate and the resulting amount of interest is capitalized (compounded) by law (on a six-month basis). In the event of failure by the Customer to pay in full even one monthly instalment, the Bank, on the one hand, notifies accordingly the Customer, who shall be charged with any costs, or delegates such notification to third parties (Law 3758/2009, as amended) and, on the other hand, is entitled to reduce the transaction limit or suspend the use of the Card until repayment of any amount due.</p>
<p><b>4. Other significant legal aspects</b></p>	
<p><b>Right to withdrawal</b>  <i>You have the right to withdraw from the agreement within 14 calendar days</i></p>	<p>The Customer has the right to terminate the agreement at any time without prior notification or any liability, on condition that the Card is returned to the Bank to be cancelled and that the dues incurred through use of the Card have been fully repaid. If the framework agreement is terminated, the Card Agreement shall also be terminated.</p>

<p>Search in databases</p> <p><i>Your creditor should inform you immediately and free of charge regarding the results of searches in any database, if the credit application is rejected on the basis of such a search. This does not apply when the provision of the relevant information is prohibited by other legal acts incorporating European law or contravenes public order or the public security.</i></p>	
<p>Right to obtain a copy of the draft credit agreement</p> <p><i>You have the right to obtain, upon request, a free copy of the draft credit agreement. This provision does not apply, if at the time of the application, the creditor does not wish to enter into the credit agreement with the customer.</i></p>	
<p>Time period for which the creditor is bound by the information it has provided prior to the signing of the agreement</p>	<p>The information contained herein is valid exclusively as at the issue date of this standard European consumer credit information leaflet.</p>

## Out-of-court Settlement of Disputes

**For any dispute or contention of the Customer or the Cardholder versus the Bank, the Customer or the Cardholder should contact the relevant staff of their local branch or NBG's Sector for Governance of Customer Issues:**

- Call 800 11 88988 (from a landline in Greece) or +30 210 48 06 100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website: [www.nbg.gr](http://www.nbg.gr);

- File a complaint by filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: [www.nbg.gr](http://www.nbg.gr);

- Send an e-mail to [customer.service@nbg.gr](mailto:customer.service@nbg.gr)

- Send a letter or the relevant form available at all NBG Branches:

by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or

by fax to +30 210 3347740

Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website: [www.nbg.gr](http://www.nbg.gr). The filing of complaints is not subject to a charge.

**Furthermore, for any dispute or contention, the Customer and the Cardholder can use the special out-of-court redress procedures by contacting alternative dispute resolution bodies such as the Ombudsman for Banking-Investment Services, Massalias 1, 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: [www.hobis.gr](http://www.hobis.gr), Hellenic Consumer's Ombudsman, Alexandras 144, GR 114 71 Athens, Tel: +30 210 6460862, website: [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr) More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website at [www.nbg.gr](http://www.nbg.gr)**