

NATIONAL BANK OF GREECE

NATIONAL BANK OF GREECE S.A.
Registered Office: 86 Aiolou St., 105 59, Athens, Greece
General Commercial Registry (G.E.M.I.) No 237901000

Date:

"Value"

NBG's "Value" account is a flexible deposit account designed to meet all your needs and offering a variety of transaction options and benefits. The account has the following features:

PRODUCT FEATURES

- 1. Currency:** €
- 2. Type:** Current or Savings account
- 3. Beneficiaries:** Individuals
- 4. Minimum initial deposit:** No
- 5. Interest rate:** Escalating

A) Current Account credit balance

	Balance	Interest rate (escalating)	Total Annual Real Return (*)
EURO	0.01 – 60,000	0.00%	0.000%
EURO	60,000.01 – 200,000	0.01%	0.009%
EURO	200,000.01 and over	0.01%	0.009%

Savings Account credit balance

	Balance	Interest rate (escalating)	Total Annual Real Return (*)
EURO	0.01 – 60,000	0.00%	0.000%
EURO	60,000.01 – 200,000	0.01%	0.009%
EURO	200,000.01 and over	0.01%	0.009%

(*) Total annual real return (TARR) has been calculated on the assumption that the deposit amount and the interest rate remain unchanged for one year and that the interest earned over the 6-month period remains in the account. Accordingly, the TARR rates quoted hereinabove reflect the accumulation of 6-month compound interest and the relevant tax withholding (currently at 15%).

B) Debit balance on Savings Account:

The interest charge applied to debit balances resulting from infringement of the value date will be the rate applied by the ECB for its main refinancing operations (currently 3.15%).

C) Debit balance on Current Account without overdraft facility:

The non-bank default rate applicable from time to time (currently 10.40%).

D) Exceeding debit limit of account with overdraft facility:

If the debit limit of an account with overdraft facility is exceeded (due to interest charges, commission or otherwise), then this account is subject to an interest rate amounting to the ordinary rate applicable (currently 12.50%) + 2.5 points + the charge under Law 128/75 (currently 0.6%).

Interest rates (on credit and debit balances) may be adjusted without prior notification.

6. Credit value dates

A. Cash deposit in Euro into a current or savings account:

- Via our branch network: same day
- Via an ATM: same day

B. Transfer of funds from and into a Euro account, via a counter / ATM / Internet / Mobile/ Phone Banking: same day

7. Benefits**A. OPERATIONAL BENEFITS**

- Supply of chequebook (for current accounts only) provided that legal and real solvency conditions are met, at €1.00 per cheque.
- Detailed account statements via Internet/Mobile Banking (monthly i-statement). free of charge
- If you so request, for savings accounts you can get account activity updates by means of
 - the account booklet: free of charge
 - current account, by means of:
 - o quarterly statements sent to your contact address: free of charge
 - o monthly statements sent to your NBG branch (free of charge) or to your contact address, subject to charges, currently €0.90 per month.
 - o daily statements issued at the branch on a regular basis, currently charged at €15 per month.
- Information on a round-the-clock basis (24/7) free of charge:
 - regarding the last 7 transactions on your account, via NBG's ATMs;
 - regarding account activity via Internet/Mobile Banking.
- Option to change account beneficiaries (add or remove co-beneficiary) without closing the account or changing its number, and accordingly without changing its link-up with other systems, if any (e.g. for Standing Orders, Pension Credits etc.).

B. TRANSACTIONAL BENEFITS

- Option to get :
 - the Dual Mastercard Debit card, with an annual subscription of €6, or alternatively
 - the Debit Mastercard card, free of charge,for easy banking, instantly and securely via NBG's ATMs, DIAS and Mastercard -labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard logo in Greece and overseas, by debiting directly your deposit account, contactless transactions at businesses equipped with the special readers, as well as online purchases at thousands of merchants displaying the Mastercard logo, and merchants certified by Mastercard Identity Check .
- Access to digital networks: NBG's Internet, Phone and Mobile Banking services.
- Option to make unlimited payments of bills and dues to the State, insurance funds, local authorities and other general government bodies, electricity, gas, water, telecommunications and insurance companies, free of charge via standing order and via Internet/Mobile Banking by debiting the account for individuals.
- Automatic payment of NBG credit card, consumer & housing loan instalments by debiting your account as per standing order with your local NBG branch.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and to credit another account, whether yours or someone else's, for payment of dues (such as rent, school fees, child support and instalments on purchases from stores etc.) free of charge (Periodic Electronic Payments System).
- Option to participate in NBG's investment products by linking your account to your customer ID number.

- Automatic salary or pension payments by your employer or pension fund.
- Free-of-charge loading of prepaid cards up to €100 per day via Internet/Mobile Banking for all account beneficiaries
- Participation in the Go For More reward program

C. Alert Services

For transactions effected via an NBG demand deposit account for which you wish to receive alerts, you have the option to activate the alert via:

- e-mail: free of charge
- SMS: 20/month, free of charge. Additional SMSs besides those offered to you free of charge: €0.05/SMS

D. BANCASSURANCE PRODUCTS

Provision of a Preventive health tests Insurance Program for the first beneficiary of the "Value" account, which includes:

- An annual check-up that includes a General Blood Test, Glucose, Cholesterol, HDL, LDL and Atherogenic index.
- Medical expenses, with or without hospitalization, due to accident, for up to €500 per insurance year.
- Further additional benefits offered by the partner Diagnostic center at special discount.

Note that:

- The cover plan applies on condition that the principal beneficiary is an adult over the age of 18.
- The program's commencement date is the date that the deposit account was opened.
- The tests (check-up) as well as any additional benefits can be carried out after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance.
- In the event of any change in the type of deposit account, where actions, such as closing an existing account and activating a new one, take place within thirty days, the period of time of the previous insurance shall be taken into consideration for the calculation of the one hundred and eighty (180) days waiting period. In any other case this is considered as a new insurance with the new insurance commencement date being the date that the new account was opened.

The insurance plans are designed by Ethniki Insurance and sold through the branch network of National Bank of Greece S.A., Aiolou 86, 102 32 Athens, Company Reg. No.: 311481 Athens. Insurance plans are sold only by Bank staff who are certified insurance intermediaries. The Bank is registered as an insurance agent with the Special Registry of the Athens Chamber of Tradesmen under No. 1028. The Special Registry's data are available through the online platform "Point of Single Contact (ESIP)" of Active Insurance Intermediaries, via which you can verify the registration with the Special Registry. ESIP website: <http://insuranceregistry.uhc.gr/>.

8. «Value» Rates:

- 1) For the benefits listed above you pay €2/month.
- 2) The cost is payable monthly by automatically debiting the account on the 1st business day following the 5th day of each month.
- 3) In the event of insufficient balance, the existing account balance shall be debited and the amount outstanding until full repayment of the charge for the provision of banking services shall be blocked and collected as soon as there is sufficient balance. The Bank is entitled, if it cannot collect the cost for the provision of banking services for a period of one month due to insufficient balance in the "Value" account, to convert the account to a simple savings or current account depending on the account that has been chosen.
- 4) In the event of a bad ("bounced") cheque, your "Value" account is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. Such fee is automatically collected per month on the 1st business day following the 5th day of the month following that in which the bad cheque was presented.
- 5) The month within which the "Value" account is set up as well as the month within which the account was converted from a "Value" account to a simple savings or current account, as the case may be, is free of the fixed monthly charge.

Note that any favourable pricing policy applying to the "Value" deposit account and account-linked products and/or benefits in connection with identical or similar products and/or benefits, shall be provided only to the principal beneficiary, except for automatic payment of bills/dues to energy, water and fixed telephone companies (see sections B. TRANSACTIONAL BENEFITS), which apply to all beneficiaries of the account.

General Information

As regards the terms and conditions governing payments, customers are duly informed by means of the "Single Deposit & related Transaction Relations Agreement", according to which, when opening a demand deposit account, customers accept, inter alia, the terms of the framework agreement for payment services, which is governed by Law 4537/2018 (Government Gazette 84/15-5-2018).

- 1) Interest is posted on 30 June and on 31 December of each year.
- 2) The balance available each day represents the funds (whether the total balance or a part thereof) whose value date, set as a result of any credit/debit entry or hold, has lapsed on the same day. The value date, in the case of withdrawals, is the date on which the amount withdrawn ceases to be part of the balance and, in the case of deposits, the date on which the funds become available and, in the case of interest-bearing accounts, interest starts accruing.
- 3) Interest rates on deposit accounts are escalating, i.e. interest accrues on the total balance existing from time to time in line with the rates indicated in the table above. Interest is calculated on the balance available on each day and the respective rate applies to the total deposit balance.
- 4) Interest is calculated on an actual/360 day basis, i.e. the actual days of the year are the numerator while the commercial year of 360 days is the denominator.
- 5) Tax is withheld from the interest payable to the account beneficiary in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (currently 15%).
- 6) You will be informed as soon as possible of any interest rate change in general, through notices displayed to that effect at NBG branches, NBG press releases or the Bank's website [www.nbg.gr]. Rate changes, however, that are favourable to you may apply without notification.
- 7) Exchange rates are available through the Bank's branches and website (www.nbg.gr) and the daily press. Exchange rate changes may apply immediately without notification.
- 8) NBG's current Rates and Charges are available in the Bank's branches and can be viewed under the relevant heading on its website (www.nbg.gr).
- 9) **Contact details:**

For any queries you should contact the relevant staff at the Bank's branches .

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:
 - by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at ,www.nbg.gr,
 - by sending an e-mail to customer.service@nbg.gr,
 - by sending a letter or the relevant form available at all NBG Branches by mail to: National Bank of Greece S.A., Sector of Client Conduct, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure are available on the Bank's website www.nbg.gr. The filing of complaints is not subject to a charge.

Furthermore, for any dispute or contention, you can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. +30 2103376700, website: www.hobis.gr, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 2106460862, website: 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.

Dear Customer,

Don't hesitate to contact our staff if you need further information. We shall be happy to provide you with any information or assistance you need.