

TERMS FOR ISSUE AND USE OF PREPAID BUSINESS MASTERCARD

National Bank of Greece SA (the "Bank"), a credit institution registered in Athens (Aiolou 86) under GEMI No. 237901000, hereby issues in the name of the counterparty (the "Client") and grants to the third party / authorized representative of the Client (the "Cardholder") stated in the Application attached hereto and constituting an integral part hereof, a PREPAID BUSINESS MASTERCARD (the "Card") under the following terms and conditions, which are all deemed substantial. More specifically, as regards the terms and conditions for carrying out payments, the framework – agreement for payment services (the "Framework Agreement") governed by Law 4537/2018 (Government Gazette A84/15.5.2018), already concluded between the parties hereto, shall be supplementary to this agreement and prevail.

1. Card – Issue – Safekeeping

1.1. The Card is prepaid and requires loading by the Client with cash so that the required balance is formed and available to perform transactions. The Card enables the Client to carry out, through their authorized Cardholder, transactions in Greece and abroad, either with the physical presence of the card or without it (via the internet, mail or phone orders, pre-authorizations of transactions), at businesses or institutions cooperating with MASTERCARD and displaying the MASTERCARD logo. When issued for the first time, or when replaced or renewed, the Card is sent to the Client by regular mail to the Client's registered contact address. In the event that the Card is sent in any other way, following the Client's relevant request, the latter shall be charged with the delivery charges. The Card is sent deactivated and to be used, it should be activated either at an NBG ATM by entering the 4-digit PIN (P.I.N. – Personal Identification Number) as per Article 2 hereinbelow, or by calling the Bank's Contact Center service, as well as through any channel in which a corresponding activation is developed in the future (e.g. Internet/Mobile Banking). The one-off issue fee is stated in the Bank's Rates & Charges, available to the Client at all times in line with the respective regulatory provisions, and is posted in all NBG branches and on the Bank's website www.nbg.gr. The one-off issue fee applicable at the time of execution hereof is stated in Annex II hereto, which is an integral part hereof, and shall be paid by the Client.

1.2. The Card on which the Client's trade name or firm and the Cardholder's details are printed, is and shall remain the property of the Bank. The Client is the only person entitled to use the Card through the Cardholder, who are both (Client and Cardholder) subject to the requirements for verifying and confirming the identity and forming their financial/banking profile, as per the terms of possession and use applicable from time to time. It is strictly forbidden to transfer the Card and/or assign the right of possessing and using it to any third party in any way whatsoever.

1.3. The Cardholder shall bear in mind that the Card is essentially equivalent to money for the acquisition of goods and services and therefore shall keep it in a safe place and in good working order.

2. Personal Identification Number (PIN)

The Bank also provides the Cardholder with a (P.I.N. – Personal Identification Number (PIN)), which is equivalent to the Cardholder's signature. Although the Cardholder may change the PIN as many times as they wish by inserting the Card in any ATM of the Bank and following the instructions displayed on the screen, this number is strictly personal and the Cardholder must memorize it, refrain from recording it on the Card or any other document, even in disguised form, hide the ATM or EFT/POS keyboard when typing the PIN, should not disclose it to anyone else, and prevent it from being revealed to any third party. Safeguarding their PIN in any readable form constitutes gross negligence on the part of the Cardholder. The PIN is produced electronically under strictly controlled security conditions that make its reproduction absolutely impossible and is notified to the Cardholder through one of the means stated in the letter accompanying the Card, which is sent to the Client's contact address. The PIN can be used only with the Card for which it was issued and offers the Cardholder additional options for carrying out transactions, as per the specific provisions hereof or the relevant instructions to Clients and/or Cardholders, which shall supplement these terms of use and shall be an integral part hereof.

3. Loading – Reloading – Loading & Transaction Limits

3.1. The Card is issued and granted to the Client by the Bank with zero balance. The Client undertakes to load it with cash in order for the Cardholder to be able to use it for the execution of all allowed transactions. When loading it for the first time, the Client pays the amount which shall form the initial available balance. When the Cardholder performs a transaction, the available balance will be reduced by the equivalent amount, including any charges. The Bank does not pay interest of any kind on the balance each time available in the Card.

3.2. The Card can be (re)loaded by the Client: a) via the Bank's Internet/ Mobile Banking services by transferring funds from an existing account of the Client, b) at NBG branches by transferring funds from a deposit account of the Client. Loading the Card is subject to charges applying from time to time, as stated in the Bank's Rates & Charges, available to the Client and the Cardholder at all times in line with the respective regulatory provisions, and posted in all NBG Branches and on the Bank's website www.nbg.gr. The applicable fees for (re)loading the Card at the time of execution of this Agreement are set out in Annex II hereto. The Bank is entitled to offer additional methods for loading the Card or change the existing ones in the future and notify the Client in any way the Bank sees fit.

3.3. Card loadings are permitted within the loading limits determined each time by the Bank per transaction, day and year up to the maximum loading limit for all prepaid cards held by the Client, as set by the Bank. The loading limits applicable at the time of signing the present terms of use are set out in Annex II hereto, which shall constitute an integral part of the present terms of use.

3.4. The Cardholder is entitled to use the Card for transactions in businesses (see article 4 below), for other transactions (see article 5.1. below) and for cash withdrawals (see article 5.2. below), within the transaction limits determined by the Bank from time to time and subject to the relevant applicable legislation in force. The transaction limits applicable at the time of signing this Agreement are set out in Annex II hereto. In addition, a maximum annual transaction limit (for purchases and cash withdrawals) shall apply for all prepaid cards held by the Client.

The Client has the right to ask any time the Bank to change the daily transaction limits (for purchases and withdrawals) set by the application or to increase the loading, transaction, and unloading limits, whereas the approval or rejection of such request is at the discretion of the Bank, subject to a relevant policy.

4. Using the Card at Merchants

The Client has the option to customize the transactions that the Cardholder is permitted to carry out on their behalf using the Card by choosing between two available options, the basic (Default) and the limited (Restricted) functionality. The choice of functionality on behalf of the Client may be made either upon initial issue of the Card or subsequently, through the Internet/Mobile Banking service, if they are a registered user, or via the Bank's Branch Network. Depending on the functionality that is activated when using the Card, corresponding restrictions may apply.

Product's basic functionality (Default)

In case the Client chooses the default functionality of the Card, the Cardholder is able to carry out all kinds of transactions as described in terms 4.1 to 4.6 below.

Product's limited functionality (Restricted)

In case the Client chooses the restricted functionality of the Card, the Cardholder is able to carry out purchases exclusively in predefined categories of merchants.

The above restrictions are determined by the Bank, which reserves the right to change said restrictions at its discretion, informing the Client accordingly by any appropriate means.

The categories of merchants at which the Client is allowed to carry out transactions using the Card provided Restricted functionality has been selected by the Client are described, as in force at the time of execution of the present terms of use, in Annex II, which forms an integral part hereof.

4.1. The Client is entitled to carry out transactions via the Card to cover professional expenses (in case that the sole responsibility for the proper use of the card and tax documentation of expenses lies exclusively with the Client and the third party - authorized by them - Cardholder) through the Cardholder, who can use it as a means of payment both in Greece and abroad, in legitimate transactions with merchants displaying the MASTERCARD logo and accepting it as a means of payment. When requested by the retailer to do so, the Cardholder must supply legal evidence of their identity. The Card does not offer the option of interest-free instalments but can be used for direct debits through standing or non-standing orders.

4.2. A Card transaction can be authorized and executed when the Cardholder takes the following steps, as the case may be: (a) at merchants equipped with physical points of sale, subject to article 4.4. hereinbelow regarding contactless transactions, by typing the PIN into the EFT/ POS terminals, or signing the receipts printed by the said terminals; or in the event a contactless transaction is carried out using a digitalized card via NFC (Near Field Communication) or via applications (such as Apple Pay) entering the PIN of the device through which the Card was digitized or the fingerprint (Touch id) or face recognition (Face id) of the Cardholder, (b) at special terminals that require that the Cardholder inserts the Card in the terminal (e.g. vending machines); (c) via the internet or by mail/ telephone order, by entering or providing the following Card details, required as the case may be: i. Card number, ii. Expiry date, iii. Cardholder's name, iv. The 3-digit verification code (CVC2/CVV2), v. Any other data required or to be required on the basis of security protocols applied by MASTERCARD International. The transaction is completed when the balance on the Card account is sufficient, at least equal to the amount of the transaction, including any charges and extra amounts to cover any exchange rates. By typing the PIN or signing the receipt or inserting the Card or providing data, the Cardholder irrevocably authorizes the Bank to pay to such merchants, on the Cardholder's behalf, the price of the legitimate transactions so effected. Printed confirmation of the Cardholder's orders is issued for each EFT/POS transaction, as far as this is technically possible. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply.

4.3. For purchases of goods or the provision of services via the internet that require a strong identification of the Cardholder, and carried out at merchants certified by Mastercard Identity Check, the Cardholder is obliged to use the Mastercard Identity Check service, the terms of which are set out in the Annex I of these terms of use and constitute an integral part hereof combined with the use of one of the available authentication methods provided by the Bank for their strong identification. (i.e. via internet and mobile Banking)

4.4. The Cardholder can opt for a contactless transaction to pay the price of legitimate transactions, irrespective of amount. Contactless transactions are effected when the Cardholder holds the Card/device carrying the digitalized Card in front of a contactless EFT/ POS terminal, the Card is recognized, and the transaction recorded. If the contactless transaction amount exceeds the limit notified to the Cardholder upon filing the Card application or in the letter accompanying the Card (the "PIN-free Contactless Transaction Limit" or the "Limit"), the Cardholder is required to type the PIN to approve and complete such transaction, or in the event the transaction is carried out using a device carrying the card digitalized, typing the PIN or the fingerprint (Touch id) or face recognition (Face id) of the Cardholder.

When carrying out contactless transactions within the PIN-free Contactless Transaction Limit, the Cardholder approves and accepts, without typing the card PIN, or the fingerprint (Touch ID) or face recognition (Face ID), the transaction each time performed as above, and authorizes irrevocably the Bank to debit the Card with the nominal value of the respective transaction and to pay to the merchant, on the Cardholder's behalf, the amount recorded on the receipt issued by the terminal thereat. With respect to contactless transactions over the said limit, the provisions of Article 4.2.a hereinabove shall apply.

The Card can be used for contactless transactions outside Greece as well. However, the Limit for such transactions may be different from the one notified to the Cardholder upon filing the Card application or in the letter accompanying the Card, depending on the country where the transaction takes place. The Cardholder should ensure that they are aware of the Limit applicable in the country where they wish to use the Card, prior to performing any transactions.

At merchants/firms where contactless EFT/ POS terminals are available, the Cardholder can choose to use the Card as in other businesses, i.e. by inserting it in the EFT/ POS terminal and typing the PIN or signing the receipt issued by the said terminal, or using Near Field Communication (NFC) technology and entering the fingerprint (Touch ID) or facial recognition (Face ID). For transactions below the PIN-free Contactless Transaction Limit, a limit is set for the total amount of transactions (whose current level is quoted in Annex II hereto); when this limit is exceeded the following transaction below the PIN-free Contactless Transaction Limit will be rejected; to enable a new transaction below the PIN-free Contactless Transaction Limit to be effected, it is necessary first to have carried out a successful transaction using the PIN in an EFT/POS terminal or ATM of the Bank's network.

4.5. The Card account is debited on the date of the transaction settlement, which is either the day of the transaction or a later date.

4.6. The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the Client prior to and irrespective of using the Card. The Bank is not necessarily associated in a contractual capacity with the merchants/firms for the purposes hereof, and in any case is not associated exclusively with such merchants, nor shall it be liable to the Cardholder in the event that the merchant fails to fulfil in any way its obligations to the Cardholder or in the event of contractual or other loss incurred by the Cardholder; accordingly, the Cardholder is not entitled to raise against the Bank any respective objection or claim, unless otherwise provided for by Greek Law or the Framework Agreement. If a merchant issues a credit note in favour of the Cardholder for any reason whatsoever, the Bank will credit the respective amount to the Card account only when such note is presented to the Bank.

5. Other transactions – Transactions at ATMs – Unloading the Card

5.1. Other transactions:

Through the Bank's branch network and the internet/mobile banking service, if the Cardholder is a registered user and provided that the functionality of the Card selected by the Client allows so, the Cardholder may pay utility bills, mobile or landline phone, and internet bills, pay-TV subscriptions, certified tax obligations and other debts, in accordance with the specific provisions of the framework agreement.

5.2. Transactions at ATMs:

The Cardholder may withdraw cash, provided that the functionality of the Card selected by the Client allows so, up to the available balance of the Card using a PIN, and within the permitted transaction limits, at any ATM of NBG's network and the ATM network of other banks in Greece and abroad, and at other banks' branches via EFT/POS.

Cash withdrawals from NBG ATMs are free of charge. Cash withdrawals from ATMs or branches of other banks in Greece and abroad is charged with the interbank transaction rate applicable from time to time, as defined in the Bank's Rates & Charges, available to the Cardholder in line with the applicable regulations and posted in all NBG Branches and on the Bank's website at www.nbg.gr. The interbank transaction rate applicable at the time of execution of this Agreement are set out in Annex II hereto. In addition, through the Bank's ATMs, the Cardholder can obtain information on transactions carried out with the Card, as well as its balance.

5.2.1. The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counterproof allowed. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a transaction, the Cardholder must keep the receipt printed by the ATM.

5.2.2. The Bank may shut down the ATMs due to damage or for technical, Cardholder protection or other reasons, and suspend the use of the Card, in line with the provisions of Article 14 hereinbelow.

5.2.3. For the protection and security of users and transactions, Clients and Cardholders are aware of the CCTV recording of transactions at the Bank's or other Banks' ATMs and the recording of telephone conversations between them and the Bank when they report the theft, unauthorized use or loss of the Card or PIN.

5.3. Unloading the Card: The Client may collect at any time the full available balance on the Card or part of it, provided that they comply with the provisions of the present Terms and there is no debit balance on the Card, either by transferring the available balance from the Card to an account via the internet/mobile banking service, if the Client is a registered user, or at an NBG branch, or in cash through the Bank's branch network, after paying any expenses as set out in the Bank's Rates & Charges, which is available to the Cardholder in line with the applicable regulations and posted in all NBG branches and on the Bank's website at www.nbg.gr. The applicable fees for unloading the Card at the time of execution of these Terms of use are set out in Annex II hereto. In addition, a maximum annual unloading limit shall apply for all prepaid cards held by the Client.

6. Debit balance

The Card's functionality does not allow overreach of the available balance. However, in the event of a debit balance, the Client authorizes the Bank to debit any account held by the Client with the Bank, with any overdue and payable debt arising from the present terms of use. It is agreed that such authorization shall be irrevocable, as being in the interest of both parties.

7. Credit balance

Upon expiry of the Card and if it is not renewed, any credit balance will remain with the Bank, provided that it does not exceed the fees of unloading the Card. In the event of a credit balance that exceeds the unloading fees, this will remain available to the Client for unloading.

8. Transactions in foreign exchange

If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction, plus an additional rate (the current rate is stated in Annex II hereto) for any difference that may occur upon currency conversion, which will be released in all or in part when the transaction is cleared and the corresponding amount is debited to the Card's account. Transactions in foreign exchange are subject to charges, the current amount of which is stated in Annex II hereto. The value of the transaction is converted into Euro on the basis of the rate announced by MASTERCARD for the date and time the transaction is processed and cleared. For transactions carried out in a currency of an EEA country, the Cardholder can find information on the cross-border charges and exchange rates at <https://microsites.nbg.gr/fixrates>. As regards other transactions in foreign currency, the Cardholder can find information on the currency conversion rates used from time to time by such organization on its webpage (<https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html>) at which also provides a currency conversion calculator. Given that exchange rates constantly fluctuate, the rate applicable at the time that the relevant transaction is processed and cleared may be different from the rate applicable at the time that such transaction is actually performed.

9. Charges

The one-off issue fee, as well as any other charges and transaction costs with the Card, are notified to the Client and the Cardholder upon submission of the application for the issue of the Card and before the acceptance of the terms for the issue and use of the Card and are listed in Annex II hereto, which is an integral part of these terms of use. The charges and transaction costs applying from time to time are set out in the Bank's Rates & Charges, available to the Client and the Cardholder at all times in line with the relevant regulatory provisions, and posted in all NBG branches and on the Bank's website, www.nbg.gr. Taking into account the conditions prevailing in the market and among competitors and any adjustment in the charges levied by international card-issuing organizations, the Bank reserves the right to supplement or amend the charges, after informing accordingly the Client in any way it sees fit, thirty (30) days prior to their implementation, subject to Article 11 hereinbelow. Any amendment is posted on the Bank's website www.nbg.gr and set out in the Rates & Charges available to the Cardholder as above.

10. Information

The Client and the Cardholder are informed about: (a) transactions carried out with the Card, through the Bank's ATM and branch network and the Digital Banking service, if the Client and Cardholder are registered users and (b) the available balance of the Card through the Bank's ATM network, the Contact Center at +30 210 4848484, the Digital Banking service, if the Client and Cardholder are registered users. The Client and the Cardholder are informed after each transaction about the transactions carried out with the Card through the ATM and EFT/POS receipts, as appropriate. The Bank's Internet/Mobile Banking service offers to the Client and the Cardholder, if registered users, access to the Card statement over the last quarter, which can be saved and printed if desired. Every transaction carried out with the Card is recorded in the Bank's IT systems and relevant entries and printouts of these from the Bank's IT system constitute full proof regarding the Cardholder's instructions re the performance of transactions, counterproof being allowed. The Client and the Cardholder shall monitor the accounts' activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the framework agreement.

11. Amendment of Terms

Having regard to the indefinite term of validity hereof, the Bank reserves the right to unilaterally supplement and/or amend these terms and conditions for significant reasons. Amendment can only be made following 2-month prior notice to the Client, in writing or by any other durable medium. If the Client does not accept the amendment, it is entitled to terminate this Agreement as per the provisions of Article 15.3 below. The Bank may notify the Client of the above amendment either through the statements in Article 10 hereinabove or in any other way the Bank sees fit. The Client acknowledges that the Bank is entitled, in the context of its obligations, to make personal or other notifications to the Client during the validity hereof, to make use of any electronic means of message transmission, including e-mail (to the address designated by the Client), SMS, telefax and/or recorded telephone conversations (via the Bank's Contact Center), without however holding the Bank responsible, if it is not its fault, for any error, truncation, delay etc. during transmission of messages in these ways. If the Client does not communicate his objections to the Bank within a period of two (2) months of the aforesaid notification, or if he uses the Card after the lapse of two months, this shall be construed as unreserved acceptance of the respective amendment.

12. Validity – Renewal

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 Client complies with the Bank's relevant criteria. The new Card is sent by regular mail to the address stated by the Client. The Client must notify the Bank as soon as possible if they have not received the new Card by the time the old Card has expired. If the Client does not want to renew the Card, they shall notify the Bank, either via their local NBG Branch or through NBG's Contact Center at +30 210 4848484, at least one (1) full month prior to its expiry.

13. Card Loss - PIN Theft – Client's Obligations and Responsibility

The Client and the Cardholder shall duly safeguard the Card and PIN as provided for in Articles 1.2. to 2. hereinabove, as well as the tablet/ mobile phone and its PIN, if the Card is digitalized. In the event of loss, theft or fraudulent use of the Card or device carrying the digitalized Card, or in the event that the Card is used by an unauthorised person, the Bank must be duly notified by any means available. Telephone notifications are recorded on tape. The Bank affords the Client and the Cardholder a special 24-hour call service: +30 210 4848484, where the Client and/or the Cardholder can report the loss, theft, misappropriation or unauthorized use of the Card and, if the Client and/or the Cardholder so request, the Bank shall provide the Client with the means to prove, within 18 months following the said notification, that they indeed reported the incident to the Bank. Following the said notification the Client shall incur no financial loss as a result of the use of his card, unless the Client or the Cardholder acted fraudulently. Until such notification, the Client shall be liable without limitation for any loss relating to any unauthorized payment transaction carried out through the lost, stolen or fraudulently used Card, unless failure to notify is attributed to force majeure, for as long as it may last.

If the Client is a micro enterprise within the meaning of Law 4537/2018 and the framework agreement, the liability shall be limited to the amount of €50.00 for damages related to the execution of unauthorized payment transactions as a result of use of the lost or stolen or fraudulently used Card, unless the Client or the Cardholder acted fraudulently or did not comply with one or more of the obligations under the terms hereof, particularly the obligations to duly notify the Bank and safeguard both the Card and the PIN, wilfully, in which case the Client is liable without restriction. Without prejudice to the next clause herein, if damages are caused by gross negligence of the Client or the Cardholder, the Client is liable up to the amount of €1,000 taking into consideration the nature of the personalized security credentials and the specific circumstances under which the Card was lost, stolen or embezzled. The Client shall be liable without limitation for any loss relating to any unauthorized payment, if the Bank can demonstrate that it applies effective and more stringent transaction control mechanisms than those it applies for strong identification of transactions that may cause loss in excess of €1,000. The Client and the Cardholder are under the obligation to offer the Bank every possible assistance in limiting the adverse consequences of such theft, loss, misappropriation or unauthorized use of the Card.

CLIENT'S LIABILITY

The Client shall be exclusively liable for any action or omission on their part or on the part of the Cardholder with regard to the present agreement and the use of the Card; accordingly, the Client is not entitled to raise against the Bank any objection or claim for the limitation of the said liability, but the same shall expressly waive of any claim and mainly objection with regard to the extent of the Cardholder's power and authority to represent the Client and be binding thereon.

If the Client is for any reason about to revoke the authorization granted to the Cardholder, they must immediately notify the Bank by a document, the receipt of which can be proved, and deliver the Card. The Client shall be fully liable for any transactions carried out using the Card until such notification and delivery in accordance with the previous sub-paragraph.

14. Suspension of use of the Card

The Bank reserves the right to suspend, reject or terminate the use of the Card for objective reasons related to the security of the transactions or if it suspects that the Card is being used without authorization or fraudulently or for reasons related to the certification and verification of the identity of the Client, the Cardholder or the Beneficial Owner or financial/banking profile of the Client or the Cardholder, or to ensure compliance with international and European economic and trade sanctions pursuant to the regulatory and legislative framework each time applicable, or if the Client's and the Cardholder's transaction behaviour is inconsistent with the policy and procedures applied by the Bank. In such a case, the Bank shall notify the Client and the Cardholder of such suspension and the reasons thereof by any means deemed appropriate, either prior to suspension, if practical, or immediately after suspension at the latest, unless such notification is precluded for objective security reasons or is prohibited by applicable European or national or regulatory laws. If the Card is suspended for reasons related to the security of the transactions or the suspicion that the Card is being used without authorization or fraudulently, notification is made by telephone and recorded on tape for security reasons. If the reasons for suspending use of the Card no longer apply, the Bank will lift the suspension or proceed with the replacement of the Card with a new.

15. Terminating the Agreement – Cancelling the Card

15.1. It is expressly agreed that in the event of breach of any term hereof, all of which are considered substantial, the Bank is entitled to terminate this Agreement with immediate effect and invalidate the Card, notifying the Client accordingly at the same time. The Bank may terminate this Agreement with immediate effect, without prior notice, and invalidate the Card in the event of an attempt to violate the applicable regulatory and legislative framework and the Bank's internal policy on the prevention and combating of money laundering and the financing of terrorism, the prevention and combating of fraud and bribery as well as the provision or attempt to provide financial benefits or other services to individuals or legal entities, the beneficial owners and/or countries or jurisdictions subject to EU and international and European economic and trade sanctions.

15.2. Furthermore, given that this Agreement is of indefinite validity, the Bank reserves the right to terminate it at any time following 2-month advance written notification to the Client, and cancel the Card.

15.3. The Client is entitled to terminate this Agreement at any time by notifying the Bank in writing and invalidating the Card at the same time by cutting it in pieces and delivering it to any NBG branch. Until delivery of the Card as above, the Client and the Cardholder shall be fully liable for all transactions carried out with it.

15.4. If the framework agreement is terminated by the parties hereto under the terms thereof, the present agreement shall also be terminated.

16. Declaration/Consent regarding identification, certification, verification of ID particulars.

16.1. The Client and the Cardholder declare that they have been informed by the Bank on the data and relevant documents required for the certification and verification of their identity, as per Law 4557/2018 and Banking and Credit Committee Decision 281/17/03/2009, as amended and currently in force, which data and documents are presented upon execution hereof. The Card is granted provided that all the above required documentation has been collected and all the certification and verification requirements regarding the identity of the Client, the Cardholder and the Beneficial Owner and financial/banking profile of the Client and the Cardholder have been fulfilled. The Client and the Cardholder are under the obligation to notify the Bank in a timely manner of any change in their ID verification and confirmation particulars or the ones of the Beneficial Owner, by submitting the required supporting documentation. Likewise, they grant their consent for the Bank to certify and verify their identity and the identity of the Beneficial Owner using reliable and independent sources other than the above documents.

16.2. Similarly, the Client and the Cardholder declare that they unreservedly accept that the Bank may take any measure it deems necessary, including suspending or terminating the Card and/or the cancellation of the Card and/or terminating the Cardholder's or the Client's transaction relationship with it, in the event that the identity of the Client, the Cardholder or the Beneficial Owner or financial/banking profile of the Client or the Cardholder cannot be confirmed and verified pursuant to the applicable AML/CFT legislative and regulatory framework, or their transaction profile or financial/banking profile or the expected origin and destination of the funds, is inconsistent with the policy and procedures applied by the Bank to safeguard against associated risks.

17. Personal Data Processing

For the purposes of executing this Agreement, the Bank as Controller collects, maintains and processes personal data of the Client and the Cardholder in accordance with the applicable European and national laws and regulations. The Client and the Cardholder have been informed by the Bank in a clear and intelligible manner about the processing of their data, the purpose of such processing, the recipients of the data and their rights under the current institutional framework, while they undertake to promptly inform the Bank of any change in their personal data. More information on the processing of personal data by NBG and the rights of data subjects can be found in the Bank's Statement Regarding the Protection of Personal Data ("Privacy Policy"), which is available on the Bank's website at www.nbg.gr

18. Contact details

18.1. The Client shall promptly notify the Bank in writing of any change in the details comprising the identity of their legal personality, including legal form, name, trade name, registered office etc., by submitting the required supporting documentation. The same obligation applies in the event of any change in the Cardholder's particulars. The Client's registered office is the last known address designated by the Client to which all documents are sent and communicated.

18.2. The Client and the Cardholder hereby give their express and unreserved consent to the Bank to contact them at any hour of the day in order to verify their particulars in the event that it is suspected that the Card has been used in an irregular transaction. This communication with the Client and the Cardholder shall be made by telephone, at the number designated by the Client and the Cardholder to the Bank and shall be recorded on tape for the protection of both their interests.

19. Partial Invalidity – Rights

The invalidity, if any, of one or more terms hereof shall not affect the validity of the other terms. Any delay on the Bank's part in exercising a right shall not be considered or construed as a waiver of such right.

20. Out-of-court settlement of disputes – Jurisdiction – Applicable law

20.1. For any dispute or contention of the Client or the Cardholder against the Bank regarding their card, they should contact the relevant staff of their local branch or NBG's Sector for Client Conduct:

- by filling out the relevant online form for comments, suggestions and complaints, available on the Bank's website at www.nbg.gr
- by sending an email to customer.service@nbg.gr,
- by sending a letter or the relevant form available at all NBG Branches:
 - o by post to: National Bank of Greece, Client Conduct Sector, Sofokleous 2, GR 10559 Athens, or
 - o by fax to +30 210 3347740.

Detailed and up-to-date information regarding the complaint procedure and the contact details of the Client complaints department 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, the Client or the Cardholder can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Greek Financial Ombudsman, Massalias 1, GR 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr

Hellenic Consumers' Ombudsman, 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.

20.2. The venues for settlement of any dispute arising directly or indirectly from the operation of this Agreement are either the courts specified by the Code of Civil Procedure (such as the residence of the Cardholder or the place where the Agreement was concluded) or the courts of Athens. The Agreement shall be governed by Greek law.

ANNEX I

Mastercard Identity Check Terms of Use

1. Service Description

NBG's Mastercard Identity Check service, which provides Cardholders with strong ID authentication, as per the Framework Agreement, gives the Cardholder an extra layer of protection when making online transactions, thus minimizing the risk of unauthorized use of the Cardholder's card. The use of NBG's Mastercard Identity Check service is available only for Card transactions at merchants certified by Mastercard Identity Check (hereafter the "certified merchant(s)").

2. Certification

Each time the Cardholder uses the Card for online purchases at a certified merchant, after entering the Card number, expiry date and CVC2/CVV2, the Mastercard Identity Check screen is displayed, including information on the specific purchase and the option to specify the method by which strong Cardholder authentication will be applied in order to approve and complete the transaction.

In particular, the Cardholder may specify one of the following available strong authentication means:

(a) via NBG's Digital Banking service

If the Cardholder is registered with the Bank's Digital Banking service, they may, prior to the online payment, enter the service using their username and password and then approve the transaction.

In order to complete the transaction the Cardholder shall receive a One Time Password – OTP via the Viber app or by regular SMS to the mobile phone number stated and registered with the Bank's records as contact number or as "mobile phone to receive OTP". After choosing how to receive OTP, the Cardholder should select "Submit" to generate an OTP. Then, the next screen appears which includes part of the above mobile phone number to which the OTP is sent, as well as the field in which the Cardholder should enter the OTP.

If the mobile phone number is not correct or if the Cardholder fails to receive the text message for technical reasons, the Cardholder should select "Back" to return to the previous screen and set the alternative authorization method or return to the merchant's homepage and select another payment method, if any.

Each OTP sent to the Cardholder is **unique** for the **specific transaction** carried out and cannot be used to perform any future transactions.

Upon reaching the maximum permitted number of attempts to enter a valid OTP at the webpage of the same or another certified merchant, the Card cannot be used at the Mastercard Identity Check service and the Cardholder should contact the Client Service Department of NBG.

If the mobile phone number has changed, the Cardholder should inform NBG providing the new data at any branch or through the Digital Banking service provided they are a registered user, and submitting at the same time to an NBG branch the relevant supporting documentation of a reliable and independent source.

(b) via the NBG Mobile Banking application.

If the Cardholder uses the NBG Mobile Banking app, they may use this for the strong Client authentication. Prior to the online payment, the Cardholder will receive a push notification on their mobile phone and after tapping on the notification and logging in the app using their username and password or via the fast login, they can approve the transaction.

(c) via the NBG Authenticator app.

If the Cardholder uses the NBG Authenticator app, they may use this for strong Client authentication provided that their device is connected to the Internet and the push notification option is activated. Prior to the online payment, the Cardholder will receive a push notification on their mobile phone and after tapping on the notification and logging in the app using their PIN generated by them upon their registration with the Service, or their fingerprint (Touch ID) or facial recognition (Face ID), the details of the transaction will be displayed on the app screen, i.e. amount, merchant's name and the last 4 digits of the Card that will be used to complete the transaction. The Cardholder is asked to confirm or reject the transaction by tapping the corresponding options that appear on the same screen. Thereafter, the Cardholder is informed of the successful completion of the process or rejection of the transaction. The approval process of the transaction and the final debit of the Card are completed through the merchant's e-shop. In all other respects, the Terms and conditions of the NBG Authenticator app apply, already accepted by the Cardholder, provided that they use the app.

3. Security

3.1. The Cardholder shall be solely liable for the safe use of the Mastercard Identity Check service. The Cardholder should never note or save any OTP in any device, whether disguised or encrypted, nor share it with anyone.

3.2. If the Cardholder suspects or knows that a third person may use or has used the Cardholder's mobile device or has access or knows any OTP, the Cardholder should immediately contact the Bank at +30 210 4848484.

3.3. If the Cardholder determines that unauthorized transactions were performed using the Mastercard Identity Check service, the Cardholder is required to inform the Bank immediately at the phone number under point 3.2.

3.4. Failure to act as described in the previous paragraphs consists gross negligence on behalf of the Cardholder, who in this case is held fully liable for any unauthorized transaction and consequent losses and is required to repay all transactions carried out without any restriction.

4. Use of Personal Data

4.1. NBG is bound to use any personal data of the Cardholder in line with the Privacy Policy, available on its official website at www.nbg.gr.

4.2. The Bank is bound not to disclose any personal data of the Cardholder to merchants participating in the Mastercard Identity Check service.

5. Amendments

The terms of the Mastercard Identity Check service are subject to revision by the Bank with a view to improving or upgrading the service, at any time and without prior information of the Cardholder. The Cardholder is required to visit regularly the Bank's webpage at www.nbg.gr to be informed of any revision or update of the service terms of use.

6. Suspension / Termination of the Service Use

6.1. The Bank may suspend or terminate the use of the Mastercard Identity Check service for security reasons or any other significant reason (such as, for example, in the event of damage or malfunction, termination of the Bank's collaboration with the service providers etc.), by informing the Cardholder through its official website in due time before suspending/ terminating the service, unless exceptional circumstances apply that require immediate suspension/termination of the service use, in which case the Bank shall inform the Cardholder immediately thereafter.

6.2. If the Cardholder's Card no longer supports any transactions for whatever reason (e.g. due to loss, theft, termination of agreement etc.), the specific Card is deleted from the service.

7. Liability

7.1. NBG shall not be liable in any way for the quality of goods or services purchased by or provided to the Cardholder by the merchants.

7.2. In addition, the Bank shall not be liable in any case for direct or indirect damages or losses, such as for example damage or destruction of the computer or communications service or for any viruses likely to infect the Cardholder's devices or other assets as a result of the Cardholder's access to the merchants' webpages.

ANNEX II TERMS FOR ISSUE AND USE OF PREPAID MASTERCARD BUSINESS

Transaction limits*

Limits for loading the Card (Article 3.3):

| | |
|--|---------------|
| Minimum loading limit per transaction: | €10 |
| Maximum daily loading limit: | €10 - €5,000 |
| Maximum monthly loading limit: | €10 - €10,000 |
| Maximum annual loading limit: | €10 - €80,000 |

Daily purchase limit (Default Functionality) (term 3.4):

For purchases at businesses at POS and online €0 – €10,000
The Cardholder can choose a limit with a value multiple of €10.

Daily cash withdrawal limit (Default Functionality) (term 3.4)

For cash withdrawals in Greece and abroad: €10 - €2,000
The Cardholder can choose a limit with a value multiple of 10

Monthly limit for purchases and cash withdrawals (Default Functionality) (term 3.4):

- Cash withdrawal limit: €10 - €2,000
- Purchase limit: €0 - €10,000

Monthly limit for purchases and cash withdrawals (Default Functionality) (term 3.4):

- Annual purchase limit: €0 - €80,000
- Annual withdrawal limit: €10 - €10,000

Monthly limit for purchases (Default Functionality)

Purchase limit: €0 - €5,000

Limit for PIN-free Contactless Transactions (term 4.4): €50**

Total amount limit for PIN-free Contactless Transactions under €50 (Article 4.4): €150**

Any withdrawals or unloading amounts during the year do not release the Card's loading limit accordingly.

*The maximum transaction limits are determined and assigned by the Bank at its discretion and in line with the applicable laws and regulations.

**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 regulatory framework. Cardholders shall be notified accordingly by the Bank in a due and timely manner.

Commissions – Fees

| | |
|--|---|
| One-off card (re)issue fee | €8 |
| One-off card renewal fee | €8 |
| Fee for instant issue and dispatch abroad | €15 |
| Initial loading | Free of charge |
| Next loading | 1% on the amount (€1 min. & €8 max.) |
| Cash withdrawals at NBG ATMs | €0 |
| Cash withdrawals at ATMs or POS/Branches of another bank in Greece and abroad, in EUR | €0.80 |
| Cash withdrawals at ATMs or POS/Branches of another bank, outside Greece, in a currency other than EUR | 2% on the amount |
| Currency conversion charge for cash withdrawals in a currency other than EUR | 2% on the withdrawal amount in EUR, €1 min. |
| Unloading | €2 |

| | |
|--|--|
| Purchase in EUR | €0 |
| Currency conversion charge for purchase in currency other than EUR | 2% on the transaction amount in EUR, €1 min. |
| Balance query within the Euro area (through Mastercard ATM) | €0.20 |
| Balance query outside the Euro area (through Mastercard ATM) | €0.30 |

The above commissions/fees do not apply in cases falling within the exceptions provided for in the current legislative framework.

Transactions in foreign exchange (purchases & withdrawals – Term 8)

Rate on the transaction to cover any difference from the currency conversion: **4%**

Restricted functionality of the Card

-Permitted Transactions: Purchases at Merchants through natural POS and e-commerce

-Categories of merchants at which transactions can be carried out (the Client can select one or more categories)

- Gas stations
- Transportation Services
- Travel services
- Food products
- Office supplies-stationery-businesses that provide customer care goods/services