

TERMS FOR ISSUE AND USE OF VIRTUAL PREPAID MASTERCARD

National Bank of Greece SA (the "Bank"), a credit institution registered in Athens (Aiolou 86) under GEMI-No. 237901000, hereby issues and grants to the counterparty (the "User"), stated in the application attached hereto and constituting an integral part hereof, a VIRTUAL CARD 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.

DESCRIPTION – CARD ISSUE

1. The Card is virtual, i.e. it does not have a physical plastic body, and prepaid, and requires loading by the User with cash so that the required balance is formed and available to perform transactions. The Card enables the User to perform transactions in Greece and abroad, via the internet, mail or phone orders, at merchants or businesses cooperating with MasterCard and displaying the MasterCard logo. The Card can also be used for direct payments of the User through standing or non-standing orders.
2. For the issue of the Card, the User must submit a relevant application through the Bank's Digital/Mobile Banking, unconditionally accepting these Terms, while the Bank must accept such application also through Digital/Mobile Banking. In this way, the issue of the card is completed. In order to issue and use the Card, the User is required to have previously registered with the Bank's Digital/Mobile Banking service, accepted the present Terms, and have an NBG account. Upon filing the Card application, the User is required to select the desired Daily Transaction Limit from the options provided through the Bank's Digital/Mobile Banking.
3. By accepting the User's application the Bank issues the Card and provides the former electronically with the Card's details, i.e. its number, expiry date and 3-digit verification code (CVC).
4. The Card is wholly owned by the Bank. The User is the only person entitled to use the Card in accordance with the terms in force from time to time. It is strictly forbidden to assign in any way whatsoever the right of using the Card to any third party.

CARD LOADING

5. The Card is issued and granted to the User with zero balance and activated. When loading it for the first time, the User pays the amount which shall form the "available balance", and any issue and loading costs of the Card. Whenever the User performs a transaction, the available balance will be automatically 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.
6. Loading the Card is available through the Bank's Digital /Mobile and Phone Banking system, following a transfer order by the User from an existing deposit (savings or current) account that the User holds with the Bank, or in any other way the Bank may announce in the future.

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 User, as set by the Bank. The loading limits applicable at the time of signing this Agreement are set out in Annex II hereto, which shall constitute an integral part of this Agreement.

The User is entitled to use the Card as specified in Article 7 hereinbelow, within the currently applicable Transaction Limits set by the Bank and subject to current legislation. 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 shall apply for all prepaid cards held by the customer. The User has the right to ask any time the Bank to change the daily transaction limits for purchases 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.

USE OF THE CARD – TRANSACTIONS

7. The User can use the Card as a means of transactions from a distance, as per article 1. The card does not offer the option for transactions with the physical presence of the Card, transactions in interest-free instalments, and cash withdrawals.

A transaction with the User can be authorized and executed when the User takes the following steps, as the case may be: i. Card number, ii. Expiry date, iii. User's full name, iv. The 3-digit verification code (CVC2), v. Any other data required or to be required on the basis of security protocols applied by MasterCard.

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 so typing or providing data, the User irrevocably authorizes the Bank to pay to such merchants/firms, on their behalf and for their account, the price of the legitimate transactions so effected. As regards the data evidencing the authenticity and performance of payment transactions by the User, the provisions of the Framework Agreement apply.

For purchases of goods or the provision of services online that require strong identification of the User, and are carried out at merchants certified by Mastercard Identity Check, the User is obliged to use the Mastercard Identity Check service and the Bank's respective service, the terms of which are set out in Annex I of this Agreement and constitute an integral part hereof combined with the use of one of the available authentication methods provided by the Bank for the User's strong identification (e.g. via the digital and/or mobile banking).

In particular, as regards the use of the Card on online gambling websites, the User is prohibited from carrying out transactions on websites not bearing legal licences in Greece and that are included in the latest version of the black list posted by the Hellenic Gaming Commission.

8. 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) as security 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 as set out in the Bank's Rates & Charges, available to the User 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 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. As regards transactions in EEA currency, the User can find information on cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards other transactions in foreign currency, the User can find information on the currency conversion rates used from time to time by such organization on its webpage at <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html> 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. The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the User 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 described in these Terms exclusively, and shall not be liable to the User in the event that the merchant fails to fulfill in any way its obligations to the User or in the event of contractual or other loss incurred by the User; accordingly, the User is not entitled to raise against the Bank any respective objection or claim, unless otherwise provided for by Law or the Framework Agreement. If a merchant issues a credit note in favour of the User for any reason whatsoever, the Bank shall credit the respective amount to the User's Card account only when such note is presented to the Bank.

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

CHARGES

11. The one-off issue fee, as well as any other charges and transaction costs with the Card, are notified to the User upon submission of the application for the issuance of the Card and before the acceptance of the terms for the issue and use of the Card. The charges and transaction costs applying from time to time are set out in the Bank's Rates & Charges, available to the User 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 User in any way it sees fit, thirty (30) days prior to their implementation, subject to term 21 here in below. Any amendment is posted on the Bank's website (www.nbg.gr) and set out in the Rates & Charges available to the User as above.

INFORMATION

12. The Bank provides the User a detailed Card statement for the last three months, via the Digital/ Mobile Banking app in the form of an online statement (Statement), which includes the amounts paid by the Bank on behalf of the User to the merchants/firms during the time period covered by the statement, any outstanding credit notes in favor of the User, any debit balance, interest and other charges, and the amount of the available balance. Via the Bank's Digital/ Mobile service, the User can save and print the Card's account statements. Information regarding all the above is also available via NBG Phone Banking. 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 User's instructions re the performance of transactions, counter-proof being allowed. The User shall monitor the accounts' activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the framework agreement.

VALIDITY – CANCELLATION /RETURN /RENEWAL OF THE CARD

13. Each Card is valid for a specific period of time, up to the date that is notified to the User upon the Card issue and it is renewed automatically one month prior to its expiry. If the User does not want to renew the Card, they shall notify the Bank accordingly by registered mail at least one (1) month prior to its expiry.

14. The User is entitled to cancel-return the Card at any time via NBG Digital /Mobile and Phone Banking. Cancellation is available only if the Card balance is zero, i.e. there is not any available or debit balance, or any amounts blocked from transaction authorizations that are still not cleared.

UNLOADING

15. The User may collect at any time the full available balance on the Card or part of it, provided that the User complies with the provisions of the present Terms and there is no debit balance on the Card, by transferring the available balance from the Card to an account via the Bank's internet/mobile banking and phone banking services, after paying any expenses set out in the Bank's Rates & Charges, which is available to the User 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 this Agreement are set out in Annex II hereto. In addition, a maximum annual unloading limit shall apply for all prepaid cards held by the customer.

The annual unloading limit is set out in Annex II hereto.

DEBIT BALANCE

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

SUSPENSION OF USE OF THE CARD

17. 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 User's identity or financial/ banking profile, 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 User's transaction behaviour is inconsistent with the policy and procedures applied by the Bank. In such a case, the Bank shall notify the User 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 notification is made by phone, it shall be recorded on a magnetic medium for security reasons. If the reasons for suspending use no longer apply, the Bank will lift the suspension.

18. TERMINATION OF THE AGREEMENT

18.1 It is expressly agreed that in any case of inaccuracies or shortcomings in the details of the card issuance application, violation of any term hereof, all of which are agreed to be material, the Bank is entitled to terminate this Agreement with immediate effect and invalidate the Card, notifying the User

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.

18.2 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 User, and cancel the Card.

18.3 The User is entitled to terminate this Agreement at any time by notifying the Bank in writing. The User shall be fully liable for all transactions carried out using the Card until the termination.

18.4 If the framework agreement is terminated by the parties hereto under the terms thereof, this Agreement shall also be terminated.

In case of termination of the agreement by the Bank, the validity of the Card is suspended and the User is obliged to refrain from using it.

SETTING OF

19. The Bank is entitled to offset the Card balance against any claims against the User arising from any other contractual relation between them.

CARD DETAILS LOSS – LEAKAGE

20. The User shall duly safeguard the Card details notified thereto, not disclose them to anyone else and prevent them from being revealed to any third party. Any loss or leakage of the Card details or unauthorized use of the Card must be duly notified to the Bank without undue delay by any means available. Telephone notifications are recorded on tape. The Bank affords the User a special 24-hour call service: +30 210 4848484, where the User can report the loss or unauthorized use of the Card and, if the User so requests, the Bank shall provide the same 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 User shall incur no financial loss as a result of the use of the Card, unless the User acted fraudulently. Without prejudice to the next sentences herein, until such notification, the User shall be liable up to the sum of €50 for loss relating to the performance of unauthorized payment transactions performed by use of fraudulently used Card or by misappropriation thereof. The User shall be liable without limitation for any loss relating to any unauthorized payment transaction if they acted fraudulently or failed to comply with one or more obligations hereunder, particularly the obligations to duly notify the Bank and wilfully safeguard the Card and the User's details. Without prejudice to the next clause herein, if damages are caused by gross negligence of the User, they are 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 User 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 User is under the obligation to offer the Bank every possible assistance in limiting the adverse consequences of such misappropriation or unauthorized use of the Card.

Whenever the User reports misappropriation of the Card and/or leakage of Card details, the Bank shall forthwith invalidate the Card. If the User wishes to be issued with a new Card, they must submit a new application to the Bank, paying any expenses as specified in NBG's Rates & Charges.

AMENDMENT OF AGREEMENT

21. 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 User in writing or by any other durable medium. If the User does not accept the amendment, they are entitled to terminate this Agreement as per the provisions of Article 18.3 below. The Bank may notify the User of the above amendment either through the statements in Article 12 hereinabove or in any other way the Bank sees fit. The User acknowledges that the Bank is entitled, in the context of its obligations, to make personal or other notifications to the User

during the validity hereof, to make use of any electronic means of message transmission, including e-mail (to the address designated by the User), 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 User does not communicate their objections to the Bank within a period of two (2) months of the aforesaid notification, or if the User uses the Card after the lapse of two months, this shall be construed as unreserved acceptance of the respective amendment.

22. DECLARATION/ CONSENT REGARDING IDENTIFICATION – CERTIFICATION – VERIFICATION OF ID PARTICULARS

22.1 The User declares 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 User's identity and financial/banking profile have been fulfilled. The User is under the obligation to notify the Bank in a timely manner of any change in their ID verification and confirmation particulars, by submitting the required supporting documentation. Likewise, the User grants consent for the Bank to certify and verify their identity using reliable and independent sources other than the above documents.

22.2 Similarly, the User declares that they unreservedly accept that the Bank may take any measure it deems necessary, including suspending the use of the Card or invalidating the Card and/or terminating the User's transaction relationship with the Bank, in the event that the User's identity or financial/banking profile cannot be confirmed and verified pursuant to the applicable AML/CFT legislative and regulatory framework, or in the event that their transaction profile and/ or the expected origin and destination of the funds are inconsistent with the policy and procedures applied by the Bank to safeguard against relevant risks.

PROCESSING OF PERSONAL DATA

23. For the purposes of executing this Agreement, the Bank as Controller collects, maintains and processes personal data of the User in accordance with the applicable European and national laws and regulations. The User has 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 undertaking 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.

CONTACT

24. The User shall promptly notify the Bank in writing of any change in the User details as stated in their Card issuance application. Any disclosure, application, or demand of the Bank shall be sent to the contact address registered by the User (postal and/or email address), and the User is not entitled to raise against any respective objection.

The User hereby gives express and unreserved consent to the Bank to contact the User at any hour of the day in order to verify their ID particulars in the event that it is suspected that the Card has been used in an irregular transaction.

This communication with the User shall be made by telephone, via the number stated by the User to the Bank, and shall be recorded for the protection of their interests.

PARTIAL INVALIDITY – RIGHTS

25. 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.

OUT-OF-COURT SETTLEMENT OF DISPUTES – JURISDICTION – APPLICABLE LAW

26. For any dispute or complaint against the Bank with regard to their Card, the User should contact the relevant staff of their local branch or NBG's Client Conduct Sector:

- by filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: 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:
- by post to: National Bank of Greece, Client Conduct Sector, Omirou 30, GR 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 is 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 User 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)/+30 210 3376700 (international calls), website: www.hobis.gr, the Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, +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. The venues for settlement of any dispute arising directly or indirectly from the operation of these Terms are either the courts specified by the Code of Civil Procedure (such as the residence of the User or the place where the Agreement was concluded) or the courts of Athens. The Agreement shall be governed by Greek law.

LEGISLATIVE FRAMEWORK

27. The relationship between the Bank and the Card User, which is governed hereby, constitutes a financial services agreement remotely concluded, according to the provisions of article 4(9) of Law 2251/1994 as amended. In this context, the User hereby receives the required information. The User may save, print, and/or recover the full text of these Terms. In any case, following approval of these Terms by the User, the full text is sent at the User's email address. Upon written request of the User, the Bank is obliged to send to their registered address these Terms in physical form. The User reserves the right to withdraw, without any justification, within 14 calendar days as of the acceptance of these Terms. In the event that the User exercises the right to withdraw, they must only pay for any Card issue costs.

ANNEX I

Mastercard Identity Check Terms of Use

1. Service Description

NBG's Mastercard Identity Check service, which provides Users with strong ID authentication, as per the Framework Agreement, gives the User an extra layer of protection when making online transactions, thus minimizing the risk of unauthorized use of the User'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 User 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 customer authentication will be applied in order to approve and complete the transaction.

In particular, the User may specify one of the following available strong authentication means: (a) via NBG's Digital Banking service

If the User 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 User 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 User 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 User should enter the OTP.

If the mobile phone number is not correct or if the User fails to receive the text message for technical reasons, the User 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 User 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 User should contact the Client Service Department of NBG.

If the mobile phone number has changed, the User should inform NBG providing the new data at any branch or through the Digital Banking service if being 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 app.

If the User uses the NBG Mobile Banking app, they may use this for the strong customer authentication. Prior to the online payment, the User 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 User uses the NBG Authenticator app, they may use this for strong customer authentication provided that their device is connected to the Internet and the push notification option is activated. Prior to the online payment, the User 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 User is asked to confirm or reject the transaction by tapping the corresponding options that appear on the same screen. Thereafter, the User 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 User, provided that they use the app.

3. Security

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

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

3.3. If the User determines that unauthorized transactions were performed using the Mastercard Identity Check service, the User 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 User, 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 User 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 User 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 notification to the User. The User is required to visit regularly the Bank's official website 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 User 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 User immediately thereafter.

6.2. If the User'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 User 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 User's devices or other assets as a result of the User's access to the merchants' webpages.

ANNEX II TERMS FOR ISSUE AND USE OF VIRTUAL PREPAID MASTERCARD

Transaction limits*

Limits for loading the Card (Article 3.3):

Minimum loading limit per transaction:	€1
Maximum loading limit per transaction:	€150 – €2,500
Maximum daily loading limit:	€150 – €5,000
Maximum annual loading limit:	€1,800 – €50,000
Maximum annual loading limit for all prepaid cards of a customer: €1,800 – €50,000 on an annual basis.	

Daily purchase limit (Article 3.4):

Maximum daily purchase limit €150 – €5,000
The User can choose any multiples of 500.

Maximum annual limit for purchases with all prepaid cards of a customer: €1,800 – €50,000 on an annual basis.

Monthly limit for purchases (Article 3.4):

Maximum daily purchase limit: €150 – €10,000

Annual unloading limit (Article 5.3):

Maximum annual unloading limit: €0 – €50,000

Maximum annual unloading limit for all prepaid cards of a customer: €0 – €50,000 on an annual basis. Any 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.

Charges – Costs

One-off issue / renewal fee for the card	0 €
Loading from €10 – €200	2 €
Loading from €200.01 – €500	3 €
Loading from €500.01 – €2,500	5 €
Unloading	2 €
Purchases in EUR	0 €
Currency conversion charge for purchases in currency other than EUR	2% on the transaction amount in EUR, minimum € 1

Transactions in foreign exchange (Article 8)

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