

## STANDARD PRE-CONTRACTUAL INFORMATION VIRTUAL PREPAID MASTERCARD

Chapter	Description								
<b>Owner</b>	NATIONAL BANK OF GREECE S.A., Aiolou 86, 102 32, Athens, under GEMI No 237901000 (email: <a href="http://www.nbg.gr">http://www.nbg.gr</a> )								
<b>Beneficiaries</b>	Adult natural persons, NBG Digital/Mobile Banking users.								
<b>Description of the product &amp; term of validity</b>	Virtual, pre-paid, reloadable card The validity of the agreement is indefinite. The card is valid for 5 years and renewed automatically one month prior to its expiry.								
<b>Use of the product/Transactions</b>	The card enables users to carry out purchases of products or services in Greece and abroad via internet, mail and phone orders, for which the physical presence of the card is not required, at merchants or businesses cooperating with Mastercard and displaying the Mastercard logo. The Card also enables Tax Dues payments (e.g. tax dues, road tax, etc.), premium payments, and pre-approved transactions and pre-booking at hotels and car rentals. The Card also offers the option for payments of the User through standing or non-standing orders.								
<b>Transaction limits*</b>	<p><b>(A) Loading:</b>  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</p> <p><b>(B) Purchases:</b>  <b>Daily limit:</b> from €150 to €5,000  Maximum annual limit for purchases with all prepaid cards of a customer: €1.800 – €50,000</p> <p><b>Monthly limit:</b> from €150 to €10,000 <b>(C)</b></p> <p><b>Unloading:</b>  Annual unloading limit: €0 – €50,000  Maximum annual unloading limit for all prepaid cards of a customer: €0 – €50,000</p> <p>Any unloading amounts during the year do not release the Card's loading limit accordingly.</p>								
<b>Interest rate</b>	Not applicable. The user pays and is debited with the relevant amount immediately.								
<b>One-off issue/renewal fee for the card</b>	Not applicable.								
<b>Other charges</b>	<p><b>(A) Loading fees via Branch:</b></p> <table border="1"> <thead> <tr> <th>Loading amount</th><th>Fee</th></tr> </thead> <tbody> <tr> <td>€10 – €200</td><td>€2</td></tr> <tr> <td>€200.01 – €500</td><td>€3</td></tr> <tr> <td>€500.01 – €2,500</td><td>€5</td></tr> </tbody> </table>	Loading amount	Fee	€10 – €200	€2	€200.01 – €500	€3	€500.01 – €2,500	€5
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	<p><b>(B) Card loading fees via digital channels:</b></p> <table> <tr> <th>Loading amount</th><th>Fees for a</th></tr> <tr> <td>daily loading amount charge €0 – €100</td><td>Free of</td></tr> <tr> <td>for a daily loading amount loading amount €100 max €3</td><td>1% on the over</td></tr> </table> <p><b>(C) Unloading fees</b> Free of charge</p> <p><b>(D) Purchases fees</b></p> <table> <tr> <td>Purchase in EUR</td><td>€0</td></tr> <tr> <td>Fees on FX conversion for purchases in currency other than EUR</td><td>2% on the transaction amount in EUR, min €1</td></tr> </table>	Loading amount	Fees for a	daily loading amount charge €0 – €100	Free of	for a daily loading amount loading amount €100 max €3	1% on the over	Purchase in EUR	€0	Fees on FX conversion for purchases in currency other than EUR	2% on the transaction amount in EUR, min €1
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<b>Conditions under which the aforesaid charges may be modified</b>	<p>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. Any amendment is posted on the Bank's website <a href="http://www.nbg.gr">www.nbg.gr</a> and set out in its Rates &amp; 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 <a href="http://www.nbg.gr">www.nbg.gr</a>.</p>										
<b>User Info</b>	<p>1) The user is informed about: (a) transactions carried out with the Card, through the Bank's Digital/Mobile Banking and (b) the available balance of the Card through NBG's Contact Center, by calling at +30 210 4848484, and Bank's Digital/Mobile Banking.</p> <p>The user, through the Bank's Digital/Mobile Banking service, can access their Card activity over the last quarter, which can be saved and printed if desired. Information regarding all the above is available also 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, counterproof being allowed. The user shall monitor their accounts' activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the framework agreement.</p> <p>2) For any information or dispute that may arise from the use of the Card, users can call NBG's Contact Center on a 24/7 basis, at +30 210 4848484 (the cost of the call depends on the pricing policy of the user's phone network provider for national calls). The above information can also be viewed via the NBG website <a href="http://www.nbg.gr">www.nbg.gr</a>.</p>										

<b>Other information</b>	<ol style="list-style-type: none"> <li>1) With respect to the terms and conditions for effecting payment transactions, the framework contract regarding payment services, which is governed by Law 4537/2018 (Government Gazette A' 84/15.5.2018), shall additionally apply and prevail.</li> <li>2) The card is and shall remain the property of the Bank. The user is the only person entitled to use the Card in accordance with the terms in force from time to time.</li> <li>3) In order to issue and use the card, the User is required to have previously registered with the Bank's Digital/Mobile Banking service, and hold an NBG deposit account.</li> <li>4) 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. In the event of loss, theft, misappropriation or unauthorized use of the Card, the User should call immediately, 24/7, at +30 210 4848484, or visit any NBG branch. As regards the user's obligations and liability, the provisions of the Framework Agreement for Payment Services shall apply.</li> <li>5) If the user carries out a transaction in foreign exchange, this will be subject to charges. The charges applying from time to time are stated in the Bank's Rates &amp; Charges, available to the user at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website <a href="http://www.nbg.gr">www.nbg.gr</a>. If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction plus an additional rate, currently at 4%, on the transaction amount 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 account. 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 User can find information on the cross-border charges and exchange rates at <a href="https://microsites.nbg.gr/fixrates">https://microsites.nbg.gr/fixrates</a>. 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 <a href="https://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html">https://www.mastercard.com/us/personal/en/cardholderservices/currencyconversion/index.html</a> 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.</li> </ol>
<b>Handling of complaints</b>	<p>For any dispute or complaint of the user against the Bank with regard to the card, the user should contact the relevant staff of their local branch or NBG's Client Conduct Sector:</p> <ul style="list-style-type: none"> <li>by filling out the relevant online form for comments, suggestions and complaints, available on the Bank's website at <a href="http://www.nbg.gr">www.nbg.gr</a></li> <li>by sending an email to <a href="mailto:tocustomer.service@nbg.gr">tocustomer.service@nbg.gr</a></li> <li>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.</li> </ul> <p>Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website <a href="http://www.nbg.gr">www.nbg.gr</a>. The filing of complaints is not subject to a charge.</p> <p>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 10680 Athens, tel. 10440 (local call rates) /+30 210 3376700 (international calls), website: <a href="http://www.hobis.gr">www.hobis.gr</a>, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, GR 11471 Athens, Tel.: +30 2106460862, website: <a href="http://www.synigoroskatanaloti.gr">www.synigoroskatanaloti.gr</a>. More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at <a href="http://www.nbg.gr">www.nbg.gr</a></p>

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