

Standard Prepaid Business Mastercard Information Leaflet	
Chapter	Description
Owner	NATIONAL BANK OF GREECE S.A., Aiolou 86, Athens under GEMI No 237901000 102 32 Athens email: http://www.nbg.gr
Beneficiaries	-Legal Entities (businesses of any corporate form, unions-associations and other etc.) – holders of deposit accounts (sight or savings) registered and taxable in Greece. -Cardholders: Natural Persons who meet the conditions for verifying and confirming their identity
Description of the product & term of validity	<p>- Prepaid, physical, reloadable Business Card with contactless technology.</p> <p>- The validity of the agreement is indefinite. The physical card shall remain valid for 5 years, after the lapse of which it shall be automatically renewed on conditions.</p> <p>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.</p> <p>Depending on the functionality that is activated when using the Card, corresponding restrictions may apply. Basic (Default) functionality: The option to carry out all kinds of transactions is provided Restricted functionality: The option to carry out purchases exclusively in predefined categories of merchants:</p> <ul style="list-style-type: none"> – Gas stations – Transportation Services – Travel services – Food products – Office supplies-stationery-businesses that provide customer care goods/services <p>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.</p> <p>The choice of functionality on behalf of the Client may be made either upon initial issue of the Card or subsequently, through Internet/Mobile Banking service, if they are a registered user or via the Bank's Branch Network.</p>
Use of the product/ Transactions	<p>The Card enables the Cardholder to perform legal 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 merchants or businesses partnered with Mastercard and displaying the Mastercard logo, as well as transactions at bank branches and ATMs within the limits determined by the Bank or the Monetary Authorities (both in Greece and abroad). Specifically for ATMs, the Cardholder may withdraw cash up to the available balance of the Card using a PIN, and within the permitted transaction limits, obtain information on transactions carried with the Card, as well as on its balance. With the Card it is possible to withdraw cash in Greece and abroad and perform contactless transactions to pay the price of legitimate transactions with merchants equipped with contactless EFT/POS terminals. Contactless transactions may be carried out with respect to any amount. For purchases of value up to €50 the Cardholder does not need to enter the PIN (PIN-free Contactless Transaction Limit). The maximum aggregate limit for PIN-free contactless transactions is set at €150. 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. In addition, the cardholder can either zero or set to its previous value the limit for contactless transactions carried out without the use of a PIN through Internet & Mobile Banking, either by submitting a request to his or her NBG Branch or by calling the Bank's Contact Center.</p> <p><i>* The limit for contactless transactions outside Greece may be set at different levels, depending on the country where the transaction takes place</i></p> <p>It is noted that the Bank does not examine or ensure the type of the Client's business expenses and the corresponding tax documents received to prove them.</p>
Transaction limits*	<p>Loading limits</p> <ul style="list-style-type: none"> — 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
	<p>Daily limit for purchases (Default Functionality)</p> <ul style="list-style-type: none"> - For purchases at businesses at POS and online €0 – €10,000 - The Cardholder can choose a limit with a value multiple of 10.
	<p>Daily limit for withdrawals (Default Functionality)</p> <ul style="list-style-type: none"> - For cash withdrawals in Greece and abroad: €10 – €2,000 —The Cardholder can choose a limit with a value multiple of 10.

	<p>Monthly limit for purchases & Withdrawals (Default Functionality)</p> <ul style="list-style-type: none"> - Cash withdrawal limit: €10 - €2,000 - Purchase limit: €0 - €10,000 <p>Annual limit for purchases & withdrawals (Default Functionality)</p> <ul style="list-style-type: none"> - Annual withdrawal limit: €10 - €10,000 - Annual purchase limit: €0 - €80,000 <p>Monthly limit for purchases (Default Functionality)</p> <p>Purchase limit: €0 - €5,000</p> <p>PIN-free contactless transaction limit: €50**</p> <p>Total amount limit for PIN-free contactless transactions under €50: €150**</p> <p>Any withdrawals or unloading amounts during the year do not release the Card's loading limit accordingly.</p> <p>*The maximum transaction limits are determined and assigned by the Bank at its discretion and in line with the applicable law and regulations.</p> <p>**The contactless transaction limits (both per transaction and cumulatively) may be modified by decision of the Bank depending on the conditions each time prevailing, though always in line with the applicable regulatory framework. Cardholders shall be notified accordingly by the Bank in a due and timely manner.</p>
Interest rate	Not applicable. The cardholder pays and is debited with the relevant amount immediately.
One-off fee	— For issuing, reissuing, renewing the Card: €8
Other charges	<ul style="list-style-type: none"> - Initial Loading free of charge — Following loadings, 1% on the amount with minimum charge at €1 and maximum €8 — Cash withdrawals from ATMs or POS/Branches of another bank in Greece and abroad, in EUR: €0.80 The withdrawal fee does not apply to withdrawals made at an ATM of a Bank other than the one where the debit account is held, for municipal units in which there is an ATM installed by only one Credit Institution. — Cash withdrawals from ATMs or POS/Branches of another bank, outside Greece, in a currency outside EUR: 2% on the amount — Currency conversion charge for cash withdrawals in currency other than EUR: 2% on the withdrawal amount in EUR, minimum €1 — Fee for immediate issuance and dispatch abroad: €15 Unloading the Card: €2 Purchase in EUR: Free of charge — Balance queries via Mastercard ATMs within the Euro area: €0.20 — Balance queries via Mastercard ATMs outside the Euro area: €0.30 - Balance enquiry at NBG ATMs: €0 — Currency conversion charge for purchases in currency other than EUR: 2% on the transaction amount in EUR, minimum €1 The above commissions/fees do not apply in cases falling within the exceptions provided for in the current legislative framework.
Amendment of charges	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. Any amendment is posted on the Bank's website www.nbg.gr and set out in its Rates & Charges, available to 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 .
Information of Client/Cardholder	<ul style="list-style-type: none"> - 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. — For any information or dispute that may arise from the use of the card, Cardholders 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 your phone network provider for national calls). — The above information can also be viewed via the NBG website www.nbg.gr.
Other information	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' 84/13.7.2010), shall additionally apply and prevail.

		<p>2) The Card is and shall remain the property of the Bank and the Cardholder is the only person entitled to use the Card.</p> <p>3) The Cardholder shall keep the Card as well as the device (tablet or mobile phone) and the PIN thereof in case the Card has been digitalized, in a safe place and shall prevent the PIN provided to the Cardholder by the Bank from being leaked to anyone else. In the event of loss, theft, misappropriation of the Card or the device that carries the digitalized Card or unauthorized use of the card, please call immediately, 24/7, at +30 210 4848484, or visit any NBG branch. As regards the Cardholder's obligations and liability, the provisions of the Framework Agreement for Payment Services shall apply.</p> <p>4) If the Cardholder 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 & Charges, available to the Cardholder at all times in line with the respective regulatory provisions and are posted in all NBG Branches and on the Bank's website www.nbg.gr. If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction, 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. As regards transactions in EEA currency, the Cardholder can find information on cross-border charges and exchange rates at https://microsites.nbg.gr/fxrates. 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 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.</p>
Handling complaints	of	<p>For any dispute or contention of the Client and/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:</p> <ul style="list-style-type: none"> - By filling out the relevant electronic form for comments, suggestions or complaints, available on the Bank's website: www.nbg.gr - By sending an e-mail to customer.service@nbg.gr, - By sending a letter or the relevant form available at all NBG Branches: <ul style="list-style-type: none"> o by post to: National Bank of Greece, Client Conduct Sector, Sofokleous 2, GR 10559 Athens, or o by fax: +30 210 3347740 <p>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 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, Leoforos Alexandras 144, GR 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</p>