

TERMS FOR ISSUE AND USE OF THE AGRO-CARTA DEBIT MASTERCARD

National Bank of Greece SA (hereinafter the "Bank"), a credit institution registered in Athens (Aiolou 86) under GEMI No. 237901000, upon agreement with the Ministry of Rural Development and Food (hereinafter the "Ministry"), in the context of providing liquidity to the Agricultural Economy, hereby issues and grants to the counterparty (the "Cardholder"), stated in the Application attached hereto and constituting an integral part hereof, an Agro-carta Debit Mastercard (the "Card") under the following terms and conditions, which are all deemed substantial.

The terms of the Agreement for Deposits and Account Opening of an "Agricultural Aid current account", and the Agreement for the creation of a debit balance, signed by the Cardholder and governing the account linked to the Card, constitute a supplement hereto. More specifically, as regards the terms and conditions for carrying out payments, the framework agreement for Payment Services (hereinafter the "framework agreement") governed by Law 4537/2018 (Government Gazette A 84/15.05.2018), already concluded between the parties hereto, shall be supplementary to this agreement and shall prevail over it.

1. Card - Issue - Safekeeping

1.1. The Card, on which the Cardholder's name is printed, is and shall remain the property of the Bank. The Cardholder is the only person entitled to use the Card as per the terms of possession and use applicable to it 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.

1.2. When issued for the first time, or when replaced or renewed, the Card is sent to the Cardholder by regular mail to the Cardholder's registered contact address or, if the Bank activates a relevant service, it is delivered to the Cardholder at the Branch where the Cardholder filed the card application. In the event that the Card is sent in any other way, following the Cardholder's relevant request, the latter shall be charged with the delivery charges. The card is sent/delivered deactivated to the Cardholder, and is activated by the Cardholder at any ATM of the bank, by using their PIN (Personal Identification Number) as per Article 2 hereinbelow, in accordance with the instructions on the screen.

1.3. Upon receipt of the Card, the Cardholder shall sign it on the space provided for this purpose on its reverse and shall be responsible for the authenticity of the signature.

1.4. The Cardholder shall bear in mind that the Card is essentially equivalent to money 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 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. Keeping the 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. The PIN can be used only with the Card for which it was issued.

3. Account - Transaction limits

3.1. To use the Card it is necessary to link it with the account stated in the Card application attached hereto, provided that the conditions for verifying and confirming the identity and forming the financial/banking profile of the beneficiary of the account, who is the Cardholder of the Card, are met.

3.2. The Bank may set Daily Transaction Limits up to which the Card can be used, and which are notified to the Cardholder upon granting the Card. In the event of change of the Daily Transaction Limits, the Cardholder shall be notified accordingly by the Bank either through the notifications they receive for their deposit account or in any other way the Bank sees fit.

3.3. The Cardholder is entitled at any time to request a change in their Daily Transaction Limits (i.e. in addition to those predetermined by the Bank) and the Bank shall decide accordingly at its sole discretion.

4. Using the Card at Retailers

4.1. The Card can be used to purchase goods or services solely at businesses in Greece that display the Mastercard logo and their business activity is part of the production cycle of producers (agricultural supplies, consumables such as seeds, medicines, fertilizers, animal feed, veterinary medicines, animal feed additives, tractor fuel, agricultural electricity, spare parts - agricultural machinery workshop, etc.). In addition, by using the Card, the Cardholder can pay the cost of applying for agricultural aid, through EFT/POS terminals installed in Agricultural Cooperatives. When requested by the merchant to do so, the Cardholder must supply identification.

4.2. A Card transaction can be authorized and executed when the Cardholder takes the following steps, as the case may be: (a) at businesses 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 himself inserts the Card in the terminal (e.g. vending machines); (c) via the internet (subject to article 4.3. hereinbelow), provided the business operates an e-shop, 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; Transactions are completed provided the account has a balance at least equal to the transaction amount. By so typing the PIN or signing the receipt or inserting the Card or providing data, the Cardholder irrevocably authorizes the Bank to pay to such retailers/firms, on the Cardholder's behalf and for their account, 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 online purchases of goods 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 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 their strong identification. (i.e. via Digital 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 or sign the receipt issued by the respective contactless EFT/ POS terminal 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 retailer/ firm, 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.

At retailers/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 the letter accompanying the Card; 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 Cardholder's account is debited on the date of the transaction settlement, which is either the day of the transaction or a later date. Until the settlement of the transaction, the amount will remain frozen in the Cardholder's Card-linked account.

4.6. The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the Cardholder prior to and irrespective of using the Card. The Bank is not necessarily associated in a contractual capacity with the retailers/firms for the purposes hereof, and in any case is not associated exclusively with such retailers, nor shall it be liable to the Cardholder in the event that the retailer 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 firm/retailer issues a credit note in favour of the Cardholder for any reason whatsoever, the Bank will credit the respective amount to the Cardholder's account only when such order is presented to the Bank.

5. Transactions at ATMs

5.1. By using the Card, the Cardholder can carry out cash withdrawals via the Bank and DIASnet network ATMs, pursuant to the legislative framework applicable from time to time and up to the amount corresponding to 10% of the financing granted to the Cardholder by the Bank, through to full repayment of the financing. In addition, the Cardholder can use the Card in combination with the PIN, for the following transactions: a) at the Bank's ATM network, payment of dues to public authorities, payment of electricity and water bills (DEH and EYDAP), transfer of credit balance from the "Agricultural Aid current account" to another account held with the Bank, account balance queries, printout of account statement activity for the last 10 transactions, card activation and change of PIN, and b) via DIASnet network ATMs, account balance queries. Cash withdrawals from NBG ATMs are free of charge. Cash withdrawals and account balance queries via the DIASnet network are charged at the interbank transaction rate applicable from time to time. 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.

5.2. The Cardholder can use ATMs installed within NBG branches and selected off site ATMs to deposit banknotes to their Card-linked business account, without using envelopes, following the instructions displayed on the ATM screen. The money deposited is counted automatically and credited instantly to the account.

5.3. 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. 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 11 hereinbelow. For the protection and security of users and transactions, the Cardholder is aware of the video recording of transactions at the Bank's or other Banks' ATMs and the recording of telephone conversations between the same and the Bank when they report the theft, misappropriation, unauthorized use or loss of their Card or PIN.

6. Charges:

Any fees and other charges on specific transactions carried out with the Card applying from time to time are set out in the Bank's Rates & Charges, available to 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 Cardholder in any way it sees fit, thirty (30) days prior to their implementation, subject to term 9 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.

7. Information:

The Cardholder is notified of the transactions carried out with the Card, via receipts issued by ATMs and the EFT/POS terminals, as the case may be, by means of the relevant statements of the deposit account as provided for in the relevant agreement and the framework agreement and the Bank's Digital Banking service, provided that the Cardholder is a registered user, which offers to the Cardholder access to the Card's statement over the last quarter, which can be saved and printed if desired. In addition, the Cardholder is entitled to receive by mail, upon request to the Bank, a card statement on a monthly basis which shall include solely the Card activity and charges. If the statement is sent by mail, the Cardholder shall be charged with the corresponding fee, as defined in the Bank's Rates & Charges. 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, counter-proof being allowed. The Cardholder shall monitor the account's activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the framework agreement.

8. Amendment of Terms:

Having regard to the indefinite term of validity hereof, the Bank reserves the right to unilaterally supplement and/or amend the terms and conditions hereof for significant reasons. Amendment can only be made following 2-month prior notice to the Cardholder. If the Cardholder does not accept the amendment, they are entitled to terminate this Agreement as per the provisions of article 12.4 hereinbelow.

The Bank may notify the Cardholder of the above amendment either through the statements in Article 7 hereinabove or in any other way the Bank sees fit. The Cardholder acknowledges that the Bank is entitled, in the context of its obligation to make personal or other notifications to the Cardholder during the validity hereof, to make use of any electronic means of message transmission, such as e-mail (to the address stated by the Cardholder), 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 Cardholder does not communicate their objections to the Bank within a period of two (2) months of the aforesaid notification, or if the Cardholder uses the Card after the lapse of two months, this shall be construed as unreserved acceptance of the respective amendment.

9. Validity - Renewal:

Each Card is of limited validity, up to the end of the month printed on the Card. Provided that the Cardholder observes the provisions of the present Agreement, the Account Opening Agreement to which the Card is linked and the Agreement for the creation of a debit balance signed by the Cardholder, the Bank will renew the Card regularly. The new Card is sent deactivated by regular mail to the contact address stated by the Cardholder. The Cardholder 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 Cardholder does not want to renew the Card, the Cardholder shall notify the Bank accordingly by registered mail at least one (1) month prior to its expiry.

10. Card Loss – PIN Theft – Cardholder's Obligations and Responsibility:

The Cardholder shall duly safeguard their Card and PIN as provided for in Articles 1 and 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 Cardholder a special 24-hour call service: +30 210 4848484, where the Cardholder can report the loss, theft or unauthorized use of the Card and, if the Cardholder 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 Cardholder shall incur no financial loss as a result of the use of the Card, unless the Cardholder acted fraudulently. Without prejudice to the next sentences herein, until such notification, the Cardholder shall be liable up to the sum of €50 for loss relating to the performance of unauthorized payment transactions performed by use of the lost or stolen Card or by misappropriation thereof. The Cardholder shall be liable without limitation for any loss relating to any unauthorized payment transaction if the Cardholder 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 PIN. Without prejudice to the next clause herein, if damages are caused by gross negligence of the Cardholder, 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 Cardholder 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 Cardholder is under the obligation to offer the Bank every possible assistance in limiting the adverse consequences of such theft, loss, misappropriation or unauthorized use. Whenever the Cardholder reports the theft or loss of their Card and/or theft of their PIN, the Bank shall forthwith invalidate the card. If the Cardholder 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 for the replacement/ reissue of the Card.

11. 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 Cardholder'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. In such a case, the Bank shall notify 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 notification is made by telephone, it shall be recorded on a magnetic medium 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.

12. Terminating the Agreement – Cancelling the Card:

12.1. It is expressly agreed that in the event of breach of any of the terms hereof, or the terms of the Agreements for deposit and the creation of a debit balance all of which are considered substantial, the Bank is entitled to terminate this Agreement with immediate effect and invalidate the Card, notifying the Cardholder 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.

12.2. To be valid, the Card must be linked to at least one account; if such account is closed or ceases to be linked to the Card for any reason whatsoever, the Bank is entitled to invalidate the Card.

12.3. Furthermore, given that this Agreement is of indefinite validity, the Bank reserves the right to terminate it at any time following 2-month prior written notification thereof to the Cardholder.

12.4. The Cardholder 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 Cardholder shall be fully liable for all transactions carried out with it.

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

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

13.1. The Cardholder 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 Cardholder's identity and financial/banking profile have been fulfilled. The Cardholder 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 Cardholder grants consent for the Bank to certify and verify their identity using reliable and independent sources other than the above documents.

13.2. Similarly, the Cardholder 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 Cardholder's transaction relationship with the Bank, in the event that the Cardholder'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.

14. Personal Data Processing:

For the purposes of executing this Agreement, the Bank as Controller collects, maintains and processes personal data of the Cardholder in accordance with the applicable European and national laws and regulations. The Cardholder shall be 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 is given in the Privacy Policy, which is available on the Bank's website at www.nbg.gr.

15. Contact details:

15.1. The Cardholder shall promptly notify the Bank in writing of any change in the address to which the Card is delivered, and their contact details as stated in their application. Any document shall be sent or communicated to the Cardholder via the address stated in their application for the Card, unless the Cardholder notifies its change to the Bank.

15.2. The Cardholder hereby gives express and unreserved consent to the Bank to contact the Cardholder 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. In the event of a telephone communication, the said communication shall be recorded for the protection of the Cardholder's interests. This communication with the Cardholder shall be made by telephone, via the number stated by the Cardholder to the Bank and shall be recorded for the protection of their interests.

16. 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.

17. Out-of-court settlement of disputes — Jurisdiction– Applicable law:

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

- 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:
 - by post to: National Bank of Greece, Client Conduct Sector, Omirou 30, GR 106 72, 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 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 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) /+30 2103376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, 114 71 Athens, tel: +30 210 6460862, 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.

17.2. 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 Mastercard Identity Check Terms of Use 1. Description of the Service:

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 customer 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 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 Cardholder uses the NBG Mobile Banking app, they may use this for the strong customer 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 customer 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 notification to 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 terms of use of the service.

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 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.