

## STANDARD INFORMATION BULLETIN FOR AGRO- CARTA DEBIT MASTERCARD

Chapter	Description
<b>Owner</b>	NATIONAL BANK OF GREECE S.A., under GEMI No 237901000, Aioulou 86, 102 32 Athens ( <a href="http://www.nbg.gr">http://www.nbg.gr</a> )
<b>Beneficiaries</b>	Individuals - beneficiaries of the “Agricultural aid current account” deposit account with overdraft facility, which serves the Basic and the Complementary Redistributive Income Support for Sustainability and Eco-schemes, who meet the conditions for verifying and confirming their identity and forming their financial/ banking profile.
<b>Description of the product &amp; term of validity</b>	<p><input type="checkbox"/> Debit card, granted upon agreement with the Ministry of Rural Development and Food.</p> <p><input type="checkbox"/> Issuance of the card presupposes that the individual has an “Agricultural aid current account” deposit account with overdraft facility.</p> <p><input type="checkbox"/> The validity of the agreement is indefinite. The plastic body of the Card is valid for 3 years.</p>
<b>Use of the product/Transactions</b>	<p>The card enables cardholders to carry out solely the following transactions, in Greece:</p> <p>A. cash withdrawals, up to the amount corresponding to 10% of the financing granted to the beneficiary:</p> <ul style="list-style-type: none"> <li>• at NBG i-Bank ATMs,</li> <li>• at DIAS ATMs,</li> </ul> <p>B. the following transactions at NBG i-Bank ATMs:</p> <ul style="list-style-type: none"> <li>• Payments of electricity and water bills (DEI, EYDAP) and dues to public authorities,</li> <li>• Transfer of credit balance from the “Agricultural Aid current account” to another account held with NBG,</li> <li>• Cash deposits,</li> <li>• Account balance query,</li> <li>• Printout of account statement (mini statement) activity for the last 7 transactions,</li> <li>• Activate card,</li> <li>• Change PIN,</li> </ul> <p>C. the following transactions at POS terminals:</p> <ul style="list-style-type: none"> <li>• Purchases,</li> <li>• Refunds,</li> <li>• Account balance query,</li> <li>• Payments of dues (DEI, EYDAP, dues to public authorities, the cost of applying for agricultural aid).</li> </ul> <p>D. Account balance query at DIAS ATMs.</p> <p>Purchases are permitted at EFT/POS terminals of specific businesses that sell agricultural supplies, animal feed, fuel, etc., which have been determined in cooperation with the Ministry of Rural Development and Food. As long as the business operates an e-shop, the purchases can also be carried out online. When purchasing goods online at businesses certified by Mastercard Identity Check or Mastercard® SecureCode, the Cardholder is obliged to use the NBG Mastercard Identity Check service.</p>

<b>Transaction limits</b>	<p><b>A) Cash withdrawals</b> Daily cash withdrawal limit: from €10 to €3,000, default limit €900 This product enables withdrawals of up to the amount corresponding to 10% of the credit limit granted to the beneficiary, through to full repayment.</p> <p><b>B) Daily limit for purchases online and at POS terminals:</b> from 0 to €10,000, default limit €1,500.C) Online purchases (online purchases, phone/mail orders) The limit cannot exceed the maximum daily limit for POS/online purchases. Daily limit for online purchases (in Greece): from 0 to €10,000, default limit €1,500. Notes: 1) Fund transfers between accounts held by the same holder are carried out irrespective of any limit. 2) Fund transfers to third-party accounts and fund transfers in EUR cannot exceed the selected daily withdrawal limit.</p>

	<b>D) Maximum daily payment limit</b> Maximum daily limit on payments to Organizations via i-bank ATMs: €2,500 (cannot be changed by the cardholder). With the exception of the payment of DEH bills, to which a maximum limit of €2,500 applies and which does not affect the maximum daily payment limit to Organizations. Payment of certified tax dues is performed without limit. <b>E) PIN-free Contactless Transaction Limit: €25</b> <b>F) Total amount limit for PIN-free Contactless Transactions under €25: €100</b>		
<b>Interest rate</b>	Not applicable. The cardholder pays and is debited with the relevant amount immediately.		
<b>Other charges</b>	1.	One-off issue fee	€0
	2.	One-off reissue fee following loss/theft/damage/non-automated renewal of the card	€0
	3.	PIN reissue	Free of charge
	4.	Dispatch of monthly statement by mail <sup>1</sup>	€3/month
	5.	Cash withdrawals in EUR at OTHER BANKS' ATMs in Greece (DIAS – Mastercard)	€0.75
	6.	Account balance query at OTHER BANKS' ATMs in Greece (DIAS)	€0.20
	7.	Payment of bills & other dues	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
	8.	Money transfer in EUR	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
	9.	Printout of account statement (mini statement) activity for the last 7 transactions at NBG ATMs	Free of charge

<b>Information to cardholders/beneficiaries</b>	<p>1) For transactions carried out with Agro-carta Debit MasterCard, receipts are printed by ATMs or EFT/POS, as far as this is technically possible. All transactions made with Agro-carta Debit MasterCard can also be viewed in the card-linked account's activity, while, provided that the Cardholder is registered with the Bank's Digital Banking service, they can also be informed through the said service. Last, the Cardholder can opt for the monthly hardcopy statement sent by post and assume the charge of the corresponding fee, as set out in the Bank's Rates &amp; Charges<sup>1</sup>.</p> <p>2) For any information or dispute that may arise from use of the card, the customer can call NBG's Contact Center on a 24/7 basis, at 181818 from a landline or mobile phone (local call rates apply for landline phones and specific rates for mobile phones). Customers can call +30 210 4848484 (from Greece and abroad).</p> <p>3) 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>	<p>1) With respect to the terms and conditions for effecting payment transactions, the framework contract regarding payment services, which is entered into by the same parties and is governed by Law 4537/2018 (Government Gazette A' 84/15/5/2018), shall additionally apply and prevail.</p> <p>2) The Card is and shall remain the property of the Bank and the Cardholder is only the person entitled to use the Card. 3) The Cardholder shall keep the card in a safe place and shall prevent the PIN provided to them by the Bank from being stolen by any third party. The Cardholder must notify the Bank immediately in the event of card loss or theft or in the event that the card is used by an unauthorized person by calling the contact center (18 18 18 from Greece or +30 210484848 from Greece and abroad) or by visiting any NBG Branch. As regards the Cardholder's obligations and liability, the provisions of the framework agreement for payment services shall apply.</p>
<b>Handling of complaints</b>	<p>For any dispute or contention of the Cardholder versus the Bank, the User should contact the relevant staff of your local branch or NBG's Sector for Governance of Customer Issues: by calling 800 11 88988 (from a landline in Greece) or +30 210 48 06 100 (from a mobile phone or international calls), on the days and hours stated on the Bank's official website <a href="http://www.nbg.gr">www.nbg.gr</a>,</p>

	<ul style="list-style-type: none"> <li>- by filling out the relevant online form, 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:customer.service@nbg.gr">customer.service@nbg.gr</a></li> <li>- by sending a letter or the relevant form available at all NBG Branches: o by post to: NBG, Sector for Governance of Customer Issues, Omirou 30, GR 10672 Athens, or o 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 Cardholder can use the special out-of-court redress procedures by contacting alternative resolution bodies such as the Ombudsman for Banking-Investment Services, Massalias 1, 106 80 Athens, tel. 10440 (local call rates) /+30 2103376700 (international calls), website: <a href="http://www.hobis.gr">www.hobis.gr</a>, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, tel: +30 210 6460862, 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>
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<sup>1</sup>Service temporarily unavailable.