

NATIONAL BANK OF GREECE

NATIONAL BANK OF GREECE S.A.

Registered Office: 86 Aiolou St., 105 59, Athens, Greece

General Commercial Registry (G.E.M.I.) No 237901000

Date

INCREASING RETURN 15-MONTH TIME DEPOSIT

NBG offers you its "Increasing Return **15-month** time deposit in Euro" which combines a term of 15 months, guaranteed returns and fixed quarterly interest payment.

Product features

- **Beneficiaries:**
Individuals and legal entities.
- **Currency:**
EUR
- **Minimum initial deposit:**
€10,000.00
- **Term:**
15 months
- **Interest rate:**
 - for the 1st quarter 0.50%
 - for the 2nd quarter 0.90%
 - for the 3rd quarter 1.10%
 - for the 4th quarter 1.50%
 - for the 5th quarter 2.00%
- **Linked account:**
To set up the 15-month time deposit you have to specify a demand account (savings, current or sight), the beneficiaries of which should be identical to the beneficiaries of the time deposit account. The quarterly interest is credited automatically to the linked account, while the principal is credited at maturity.
- **Rates & Charges:**
 1. Interest is calculated on a 30/360 day basis
 2. The agreed interest rates remain fixed throughout the whole term of the time deposit.
 3. Early withdrawal from the time deposit (if this is accepted by the Bank) is subject to deduction calculated based on the current interest applicable each time by the Bank, depending on the time of

the early redemption and the market conditions. In any case, the initial principal of the deposit as well as any interest that has already been paid to the Customer are not affected.

- **Taxation:**

Tax is withheld from the interest payable to the account beneficiary in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (currently 15%).

- **Contact details:**

For any queries you should contact

- the relevant staff at the Bank's branches

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:
 - by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at 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 by mail to: National Bank of Greece S.A., Sector for Governance of Customer Issues, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure 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, you can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. +30 2103376700, website: www.hobis.gr, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 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.

Dear Customer,

Don't hesitate to contact our staff if you need further information. We shall be happy to provide you with any information or assistance you need.

Best regards,
NATIONAL BANK OF GREECE S.A.
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