

## RATES FOR CORE BANKING BUSINESS

I. FUND TRANSFERS IN EURO & IN FOREIGN EXCHANGE	AMOUNTS IN EURO
<b>OUTGOING REMITTANCES (also through S.E.P.A.) (SHA/BEN/OUR)</b>	
01. € order to NBG branch - up to € 1,000 - over € 1,000	5 1.25‰ / min 10
02. € order (OUR) for payment of instalments, via Diastransfer, of credit cards issued by other domestic banks	1.20
03. € payment order to domestic bank or Eurozone country: - up to € 1,000 - from € 1,000.01 and up to € 50,000 - over € 50,000	8 2‰ / min 12 plus dispatch charges 5 2.5‰/min125plus dispatch charges 15
04. F/X payment order regardless of country or € payment order to non-Eurozone country	2.5‰ / min 15 plus dispatch charges 15
05. € payment order to Eurozone country for studies by debiting a STUDENT LIFE deposit account - up to € 1,000 - over € 1,000	5 8.80
06. F/X payment order regardless of country or € payment to Eurozone country by debiting a STUDENT LIFE deposit account	8.80 plus dispatch charges 15
07. € payment order to Eurozone country for studies - up to € 1,000 - from € 1,000.01 and up to € 50,000 - over € 50,000	5 8.80 plus dispatch charges 5 8.80 plus dispatch charges 15
08. F/X payment order regardless of country or € payment order for studies	8.80 plus dispatch charges 15
09. € payment order to subsidiary bank in a Eurozone country - up to € 1,000 - from € 1,000.01 and up to € 50,000 - over € 50,000	5 1‰ / min 12 plus dispatch charges 5 1.25‰/min125plus dispatchcharges 15
10. F/X payment regardless of country or € order to subsidiary in a Eurozone country	1.25‰/min15 plus dispatch charges 15
11. Issue of payment order (OUR) in euro to immigrants' countries such as Egypt, Albania, Armenia, Russia, Bulgaria, Georgia, India, the Philippines, Moldova, Pakistan, Ukraine, and Romania for up to € 900.  Especially for NBG Group member banks (National Bank of Greece SA, Albania/ United Bulgarian Bank / Banca Romaneasca SA)	10  5
12. Issue of urgent payment order (Pri Euro), for same day transfer of funds within 4 hours (further to other charges applicable, as the case may be)	10
<b>INCOMING REMITTANCES (also through S.E.P.A.) (SHA/BEN)</b>	
13. € order from domestic bank or eurozone country for payment into beneficiary's account - up to €15 - from the € 15.01 up to the € 50,000 - over the € 50,000 from domestic bank - over the € 50,000 from eurozone country	free of charge 4 9 30
14. € order (€ 15.01 - € 50,000) from eurozone country via the multiple payments procedure paid into account. <b>Note:</b> The above applies when an intrabank relative agreement exists (e.g. pension funds from DEUTSCHE BUNDESBANK).	1.20
15. € order from domestic bank or eurozone country, for payment in cash (euro) - up to €15 - from the € 15.01 up to the € 50,000 - over the € 50,000 from domestic bank - over the € 50,000 from eurozone country	free of charge 1‰/ min 15 1‰/ max 100 1‰/ min 50 – max 300
16. F/X order from any country or € order from non-eurozone country for payment into beneficiary's account: - up to € 15/equivalent - from € 15.01 up to € 1,000 /equivalent - from € 1,000.01 up to € 12,500/equivalent - from € 12,500.01 up to € 50,000/equivalent - over €50,000/equivalent	free of charge 1.20 4 9 30
17. F/X order from any country or € order from non-eurozone country for payment in cash - up to € 15/equivalent - over € 15.01/equivalent	free of charge 1‰ / min 15 – max 300

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<b>ISSUE OF BANK DRAFTS</b>	
18. Domestic bank drafts in euro	1‰ / min 15
<u>Note:</u> Bank drafts issued to the order of NBG depositors (by direct debit of deposit/investment accounts), of the Greek State, the Bank of Greece and IKA are exempted from charges.	
19. On foreign bank	2.5‰ / min 20 plus charges 15
20. On foreign bank for studies	10 plus charges 15
21. Stop payment on cheque drawn on foreign bank	17 plus charges 15
22. Travellers cheques	10‰ / min 10
<b>PAYMENT OF CHEQUES</b>	
23. Payment into account of cheques drawn on other banks: - in same city/ - in different city Payment in cash:	Free of charge 1 2‰ /min 5
24. Return of bad check paid in cash or into deposit account or stamped under bearer's demand	15
25. Return of bad check paid into credit account	25
26. Stop payment on cheque drawn on domestic bank	20
<b>PAYMENT OF CHEQUES ON FOREIGN BANKS</b>	
27. Purchase of pension cheques to be paid into account - up to the € 15 amount/equivalent - over the € 15 amount/equivalent	free of charge 1.20
28. Purchase of pension cheques to be paid in cash and purchase of other cheques to be paid into account: - up to the € 15 amount/equivalent - from the € 15.01 up to the €150 amount/equivalent - from the € 150.01 up to the € 3,000 amount/equivalent - over the €3,000 amount/equivalent	free of charge 1.50 5 1‰ / min 10 – max 50
29. Purchase of other cheques to be paid in cash (euro) - up to the € 15 amount/equivalent - over the €15 amount	free of charge 1‰ min 15
<u>Note</u>	
1. Non-STP interbank orders: extra charge in favour of domestic/foreign receiving bank: €4.90/€10.	
2. Orders issued in euro to credit domestic bank accounts for amounts below €10 million, for amounts up to €2,000 cash, and for amounts up to €12,500 for loan installments or other bank credit card balance transfers are carried out via Dias Credit Transfer (cash desk transactions). Pricing of orders issued via Diastransfer includes a charge of €0.07 in favour of DIAS S.A.	
3. Orders issued in euro to domestic banks for amounts below €10 million are carried out via SEPA Credit Transfer (cash desk transactions).	
4. Domestic orders marked "OUR" (interbank expenses in favour of the paying bank): if expenses are marked OUR, the orderer is charged extra with the charges agreed each time with the paying bank. These extra charges do not concern remittances, under 12, to countries of immigrants.	
5. Extra charge for return of order in euro up to €50,000 marked OUR to domestic banks via ERMI: €6 in favour of the paying bank. For sale or purchase of foreign currency an extra fee of 0.1% is charged, at a minimum of €5 and maximum €30 (see also the General Remarks, p. 10).	

<b>II. DEPOSITS IN EURO</b>	<b>AMOUNTS IN EURO</b>
01. Supply of a Sight account chequebook	1.17 per cheque
02. Dormant Sight accounts: - dormant for up to 18 months - dormant for 19 and up to 30 months - dormant for 31 and over months	Free of charge 0.60 per month 1 per month
<u>Notes:</u> (a) The above charge under (02) does not affect the account principal, as it does not exceed a level equal to the interest paid for the 6-month period to which it applies. Accounts with average 6-month balance over € 30,000 are free of charge. (b) The said charge regards expenses for the implementation of extra security measures, as holders of these accounts do not check their account activity regularly and may dispute transactions on the account. This charge is not included in the final interest rate, to ensure that it is not borne by accountholders with regular account activity.	
03. Dormant Deposit & Current accounts	Free of charge
04. Current account statement	Free of charge
05. Account statement - monthly (via the Bank's IT Division) - monthly to customer's address (current account) - daily (via the Bank's IT Division) - via NBG counters	Free of charge Free of charge 15/monthly 1.50

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06. Periodic Electronic Payment System	Free of charge
07. "Function" Sight Account - Standing charge declining by €0.20 per transaction via alternative networks until it reaches zero (current rates apply) - up to 100 transactions per month - over 100 transactions per month - cheque book issue Account Statement : - quarterly - monthly (plus postal charges) - daily - via alternative networks	10 / month  Free of charge 2 / transaction Free of charge  Free of charge 0.40 each 15 / month Free of charge
08. Search for living customers' assets - debts through: - 1 to 10 branches - Over 10 branches	60 150
09. Search for deceased customers' assets - debts for the account of heirs through: - 1 to 10 branches - Over 10 branches	60 150
10. Releasing deposit to heirs (one-off): - following NBG's Legal Services opinion per account / per heir - without NBG's Legal Services opinion per account / per heir	60 / 15 40 / 10
<b>Notes:</b> 1. For up to four (4) heirs per account, the minimum charge is per account (€60 or €40, as the case may be). For over four (4) heirs per account, a charge per heir applies (€15 or €10, as the case may be). 2. Heirs unaware of the deceased's assets that request search for accounts with the same or other NBG branch shall be subject to the "Search for deceased customers' assets – debts for the account of heirs" charge also, further to the above charges.	
<b>VALUE DATE ON EURO DEPOSIT ACCOUNTS</b>	
1. Cash deposit to: - Savings / Current / Sight non-interest bearing accounts: same day - Sight interest bearing accounts – next business day - Through ATMs when envelope is required - all the above from the date of unsealing the envelope - Through ATMs when no envelope is required, to interest or non-interest bearing account – same day	
2. Value of fund transfers from a euro to another euro account: - to Savings / Current / Sight non-interest bearing accounts: same day - to Sight interest bearing accounts: next business day - Through ATMs/Internet Banking to interest or non-interest bearing accounts: same day	
3. Value of NBG cheques in euro (direct debit), credited to: - Savings/Current / Sight non-interest bearing accounts: same day - Sight interest bearing accounts – next business day - Through ATMs – the date of unsealing the envelope	
4. Crediting euro or FX cheques "on us": - to savings / current / non-interest bearing sight accounts: same day - to interest bearing sight accounts: next business day	
5. Crediting into account euro cheques drawn on other domestic banks: - private cheques, through the Interbank Electronic Cheque Clearing System (DHSSE): 3 business days - private cheques, through Clearing Office: 3 – 5 business days - bank cheques, through the Interbank Electronic Cheque Clearing System (DHSSE) or Clearing Office: next business day	
6. Crediting FX cheques drawn on domestic banks to: - same city account: 5 business days - other city account: 8 business days	
7. Crediting euro or FX cheques drawn on overseas banks to: - interest bearing or non-interest bearing account: 12 business days	
<b>Note:</b> The above days refer only to the value dates, not to dates of final settlement of the cheques	
8. <u>Incoming orders with instructions for credit into accounts in euro and other currencies covered by the Payment Services Directive (PSD) (*):</u> All orders, regardless of currency (euro / other PSD currencies / FX) are credited with value date the date of our credit to the correspondent or the date on which the order was sent if the correspondent's value date is earlier than that date.  If there are no instructions for account crediting, the value date shall be the date on which the order is executed following the customer's instructions, or the value date of our credit to the correspondent, if the said date is later than the order execution date.	

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9. Crediting the proceeds from items for collection to:
- savings / current / non-interest bearing sight accounts: the date of credit to the correspondent
  - interest bearing sight accounts: the business date immediately following the above date

(\*) The Payment Services Directive (PSD) covers euro countries as well as the currencies of the following countries: Bulgaria (BGN Bulgarian Lev), Denmark (DKK Danish Krone), United Kingdom (Gibraltar) (GBP Pound Sterling), Norway (EEA) (NOK Norwegian Krone), Hungary (HUF Hungarian Forint), Poland PLN (Polish zloty), Romania (RON Romanian new Leu), Sweden (SEK Swedish Krona), Czech Republic (CZK Czech Koruna), EEK (Estonian Kroon), ISK (Icelandic Krona), LVL (Latvian Lat), LTL (Lithuanian Litas) and CHF (Swiss Franc).

### III. DEPOSITS IN FX

#### VALUE DATE ON FX DEPOSIT ACCOUNTS

1. Cash deposit (FX banknotes): 4 business days
2. Funds transfer between beneficiary's accounts:
  - same currency: same day
  - other currency: 2 business days
3. Funds transfer to another beneficiary's account:
  - same currency: 2 business days
  - other currency: 2 business days
4. Crediting to account FX cheques "on us": 2 business days
5. Crediting FX cheques drawn on domestic banks to:
  - same city account: 5 business days
  - other city account: 8 business days
6. Crediting to account cheques drawn on overseas banks: 12 business days.
7. Crediting to account FX cheques on overseas banks payable through their accounts with NBG's Central Branch: 2 business days.
8. Payment into account of euro cheques drawn on non-Greek residents' accounts held with NBG: 2 business days.

The above days refer only to the value dates, not the dates of final settlement of the cheques.

9. Incoming orders with instructions for credit into accounts in foreign currencies (other than euro or other PSD-currencies) (\*):
- if the account is held in the same currency as that of the order: the date of our credit to the correspondent or the date on which the order was sent, if the correspondent's value date is earlier than that date.
  - if the account is held in a currency other than that of the order: 2 business days following the above dates

If there are no instructions for crediting an FX account:

- in the same currency as that of the order, the value date is the date the order is executed, following the customer's instructions, or the value date of our credit to the correspondent, if the said date is later than the order payment date
- in a currency other than that of the order: 2 business days following the above dates

10. Payment into account of the proceeds from clean items for collection abroad:  
2 business days as of the date of our credit to the correspondent

### IV. FOREIGN EXCHANGE OPERATIONS

#### AMOUNTS IN EURO\*

01. Cheques/ drafts/ other items for collection to/from foreign countries	3‰ / min 17
02. Transfer of a depositor's funds from a foreign country into the depositor's domestic NBG account	Free of charge
03. Purchase / Sale of foreign banknotes (per transaction)	
- up to the € 300 equivalent	6
- from the € 300.01 up to the € 2,000 equivalent	10
- over the € 2,000 equivalent	5‰
04. Payment of US pension funds into beneficiaries' accounts automatically	USD 2.50
05. Withdrawal of foreign banknotes from Greek residents' accounts:	
- "non-residents" & "Ethnoforex Personal" accounts	Free of charge
- (Management Act of the Bank of Greece 2416/97)	See §I (03)

### V. SAFE DEPOSIT BOXES

#### AMOUNTS IN EURO

01. Traditional safe deposit box (annual minimum rental by size)	50 – 250 (annually)
02. Electronic safe deposit box (annual minimum rental by size)	50 – 150 (annually)
03. Security regardless safe deposit box size (one off charge)	50 (one off)
04. Safe deposit power-of-attorney supplied by NBG (one off charge)	5 (one off)

Notes:

1. V.A.T. is also calculated on the above charges
2. The contents of safe deposit boxes of all types are covered by insurance up to €2,934.70 free of charge, with higher value coverage option.
3. Beneficiaries of Salary Plus/Professional Plus and Farmers Plus accounts: no charges for 2 years.

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VI. DOMESTIC ITEMS	AMOUNTS IN EURO
01. Clean item for collection with maturity up to 1 year	4‰ / min 8
02. Clean item for collection with maturity over 1 year	8‰ / min 9.50
03. Extension of maturity	8
04. Documentary collection	6‰ / min 8.80
05. Return of uncollected item, not including costs	10
06. Protest of item, not including protest fees	10
VII. OTHER OPERATIONS	AMOUNTS IN EURO
01. Supply of information: - from branch records - from NBG's general archives	15 45 - 180
02. Letters of recommendation to various state authorities and organizations, such as Ministries and Chambers	20
03. Certificates to overseas Universities	Free of charge
04. Certificates to chartered accountants	20
05. Payroll entries for businesses and organizations (per account credited): - via Internet Banking (multiple credits) - via ETHNOFiles/ by floppy disk - via NBG branches	0.20 0.50 0.90
06. Certificates: - on current and previous year interest on deposits - on investments via the Dematerialized Securities System (DSS)	Free of charge Free of charge
VIII. SECURITIES	AMOUNTS IN EURO
01. DSS settlement and clearing charge: - customers with ADVP up to €3,000 - customers with ADVP over €3,000: - fixed annual charge - plus 0.0030% annually on the ADVP	free of charge 3
<u>Notes:</u> 1. Minimum commissions semi-annually: 5€. 2. ADVP: Average Daily Value of the Portfolio.	
02. Order to buy/sell shares at the ATHEX and the CSE, via NBG's network (*): - for up to €3,000 - for €3,001 up to €9,000 - over €9,000	1% / min 5 0.75% 0.50%
03. Order to buy/sell shares at the ATHEX and the CSE, via Internet Banking (*)	0.35% / min 5
04. Intraday share trading at the ATHEX and the CSE, via NBG's network and Internet Banking (*)	0.35% / min 5
(*) Of the commissions received for share transactions as per 02, 03. and 04. above, 40% corresponds to the fee charged by National Securities S.A. for executing the relevant orders.	
05. Supply of data older than the previous year's (per request)	10
06. Order for collection of coupons / dividends on securities (applies only to securities deposited with NBG for custody and collection)	5‰ / min 14.67
07. Unlisted securities custody (annually, on a par value basis)	4‰ / min 17.61
08. DELOS M/Fs – Sale	0% - 5%
09. DELOS M/Fs – Redemption	0% - 2%
10. DELOS M/Fs – Commission on swaps: No restriction applies to the number/time of swaps per calendar year. A further charge of 1% applies (for the first time only) to swaps from mutual funds with a redemption charge of 2% to mutual funds with a lower redemption charge. The above apply to: a) swaps between M/Fs of any type <b>except</b> for DELOS GROUP MUTUAL FUND, and b) partial swaps.	
<u>CHARGES IN FAVOUR OF THIRD PARTIES (DSS, ATHEX, CSE, the Greek State etc.):</u>	
1. Opening an Investor Account with the DSS: As of 7 March 2007, each new Investor Account established with the DSS is subject to a one-off charge of €10 in favour of National Securities S.A.	
2. All trading orders at the ATHEX are subject to a charge in favour of the ATHEX, transfer fees and pro rata tax duty. Trading orders at the CSE are subject to CSE member trading fees (within or outside the main market), CSE and clearing fees and pro rata tax duty.	

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IX. PAYMENT OF OBLIGATIONS TO THIRD PARTIES	AMOUNTS IN EURO
<b>BY STANDING ORDER</b>	
01. Payment, by standing orders or future debit orders, of employer contributions to Social Security Institution (IKA), Freelance Professionals' Social Security Fund (TEBE) and VAT	Free of charge
02. Payment by standing orders of Public Utility bills (per transaction): - electricity bills (DEH)* / Athens Water Supply and Sewerage Company bills (EYDAP)* - Telephone bills (OTE)*	0.29 Free of charge
(*): free of charges via a PROFESSIONAL PLUS/SALARY PLUS/ FARMERS PLUS/ STUDENT LIFE/ FAMILY FAST deposit accounts	
03. Water Supply and Sewerage Company bills: - Thessaloniki, Drama, Xanthi, Kozani, Serres, Kastoria, Andros, Kalimnos, Rhodes, Afandou, Melivia, Corfu Achilleon, Lavreotiki, Paros, Larissa, Karditsa, Iamnia, Tripoli & Mitilini / Agios Nikolaos Kritis - Thira	0.30  Free of charge
04. Payment of mobile/fixed telephony and Internet bills (per bill): - Cosmote / Forthnet / Tellas / Otenet / Lannet / Exonet/ Q-Telecom / Planet1 / Cosmotelco - Vodafone / Mobitel - Columbia - On Telecoms / Altec Telecoms, Wind Hellas S.A., Vivodi - Hellas On Line	Free of charge  0.29 0.60 0.30 0.25
05. Payment of various obligations in favour of the following companies (per transaction) - U.C.I Hellas - B.P. Hellas S.A. - Attiki Gas Supply Company bills - Shell Hellas S.A. - Auto Hellas (Hertz) / Generali Life / Generali Hellas/ Volkswagen Bank / Eurolease Fleet Services / ARGOS NET / LeasePlan Hellas / BMW Group Hellas / Interasco / International Life General Insurance & International Life /VERBUND / BRINKS Security Services / Emporiki Credicom Bank S.A.	0.60 0.59 0.50 0.35 0.30
06. Payment of various obligations in favour of the following companies (per transaction) - Nationale-Nederlanden / Allianz AEAZ/ Alico Aig Life / Aspis Pronia / Atlantic Union / BMW-FS / Serfin / Firen / Fiat Credit Hellas / Fidis Bank / Alphyra Hellas / Michelin tires / Wind representatives /OPAP (agents only) / IATA BSP / IATA CASS / Ethniki Leasing S.A.rentals / E.T.A.O. / T.E.A.G.E. / Diners Club / BarclayCard Int / CYTA Hellas / ING insurance premia and ING Life / Good Year Hellas /European Union "MINETTA INSURANCE" / Nestle Waters Direct Hellas S.A. /Booking Com BV / Citibank International Plc Mastercard & Visa	Free of charge
07. Payment of subscription fees / donations to various organizations/associations: (United Nations High Commission/ WWF / Greenpeace / Doctors without borders/ Greek Committee of Amnesty International) / ACTION AID HELLAS contributions	Free of charge
08. Greenpeace donations	0.60
<b>PAYMENT VIA NBG COUNTERS</b>	
01. Payment, via NBG counters, of obligations other than bills in favour of Attiki Gas Supply Company	1.20
02. Payment, via NBG counters, of obligations and bills in favour of Thessaloniki Gas Supply Company	1.20
03. Payment, via NBG counters, of obligations and bills in favour of Thessalia Gas Supply Company	1.20
04. Payment of employer contributions to Social Security Institution (IKA), Freelance Professionals' Social Security Fund (TEBE) and VAT	Free of charge
05. Payment of employer contributions to Social Security Institution (TSAY)	1.00
06. Payment of contributions to Social Security Institutions: TSMEDE, TEAMEDE, TPMEDE, TYMEDE of ETAA	Free of charge
07. Payment of mobile/fixed telephony and Internet bills via NBG counters: - Vodafone / Cosmote / Mobitel / Exonet / Q-Telecom - Columbia/ Vivodi / My Viva-Telecom Revolution - Lannet / Otenet - Tellas / Hellas On Line - Cosmotelco (Cosmoline) - Forthnet /Altec Telecoms/Wind Hellas S.A. / On Telecoms	Free of charge 1.20 1.50 1.10 1.25 1.00

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08. Payment of mobile/fixed telephony and Internet ISPs: -Water Supply & Sewerage Public Organisation at Kozani -Water Supply & Sewerage Public Organisations at Andros, Rhodes, Corfu Achilleon, Petaloudes (Rhodes) & Larissa -Water Supply & Sewerage Public Organisation at Serres -Water Supply & Sewerage Public Organisation at Thira -Water Supply & Sewerage Public Organisation at Melivia	1.10 0.90 1.20 Free of charge 0.80 0.90
09. Water Supply & Sewerage Public Organisation at Anixi	0.90
10. Payment via NBG counters of obligations in favour of the following organizations: -Evropaiki Pisti insurance/ Opel Bank instalments/ BMW-FS/ Serfin/ Firen/ Ford Credit plc loan instalments / Interamerican Insurance -Fiat Credit Hellas & Fidis Bank car loan instalments -Piraeus Chamber of Commerce & Industry contributions -Avon Cosmetics Greece / CYTA Hellas S.A. / Cyta Hellas-prepayments / ARGOS NET / GREEK YELLOW PAGES S.A. / BMW Austria Bank GmbH - American College fees / Athens Chamber of Commerce & Industry subscriptions - Alphyra Hellas /Generali Life / Generali Hellas - Municipality of Athens (tickets and other charges) - Dues to CETELEM bank - European Union S.A. / "MINETTA INSURANCE" - Dues of OPAP agents t - Deree College fees	1.50 1.00 1.10 1.20 1.00 1.10 1.00 3.00 0.70 0.90 1.00
11. One off financial contribution (natural entities)	Free of charge
12. Payment via NBG counters of obligations in favour of the following organizations: Ethniki Leasing & Ethniki Autorent rentals / Deposits in favour of ING Piraeus Mutual Funds Company / T.E.A.G.E. / Alico Aig Life insurance premia /Tupperware Hellas / IATA BSP / IATA CASS / Hellenic National Cadastre S.A. / Realty Dues / ACTION AID HELLAS contributions // ING insurance premia and ING Life / Payment of self employed contributions to Social Security Institution (TSAY) / Demco Insurance Ltd / Multichoice / PA.SO.K. / Forthnet Shops / Civil Employees Pension Fund / Penalty for property under settlement with the State	Free of charge

X. ELECTRONIC SERVICES	AMOUNTS IN EURO
<b>INTERNET/PHONE BANKING</b>	
01. Access to alternative electronic networks (i-code generator included) - individuals - legal entities - owners of Salary Plus/Professional Plus/Farmers Plus accounts - students <u>Note:</u> Dispatch (registered) of i-code generator to third countries	7 17 3.50 free of charge 5
02. € remittance: - to domestic bank via Diastransfer - to eurozone bank via STEP2 - by charging a STUDENT LIFE deposit account	0.50 0.50 Free of charge
03. Multiple remittances to domestic or EU bank (per remittance)	0.50
04. Payment of credit cards issued by banks other than NBG	0.50
05. Multiple payments into NBG accounts (per payment)	0.20
<b>Notes:</b>	
<b>a. Remittances to domestic banks</b> - Remittance amount: up to €150,000 - If marked "OUR", the ordering party is further charged with the paying bank's fee - If marked BEN, all charges are for the beneficiary's account. - The charge for remittances via Diastransfer includes a € 0.07 charge in favour of DIAS SA, withheld in all cases (either from the ordering party or from the amount remitted).	
<b>b. Remittances to EU banks:</b> - Maximum amount: €12,500€. Charges always marked SHARE.	
<b>c. Remittance cancellation:</b> Commission charges are not refundable	
<b>d. Incoming remittances:</b> The rates applicable are set out on page 1 under the section "FUND TRANSFERS IN EURO & IN FOREIGN EXCHANGE" (page 1).	
06. Ethnofiles services	Free of charge
<u>Note:</u> charges are collected as applied for any given transaction	
07. Sale/purchase of shares (plus charges in favour of the Athens Exchange, Central Stock Exchange) (*)	0.35% min 5
08. Intraday transactions of sale/purchase of shares (plus charges in favour of the Athens Exchange, Central Stock Exchange) (*)	0.35% min 5
(*) : Of the commissions received for share transactions, 40% corresponds to the fee charged by National P&K S.A. for executing the relevant orders.	
<u>Note:</u> When buying or selling shares, additional charges are collected in favour of third parties (DSS, ATHEX, CSE, TAXES e.t.c.) as mentioned in page 4 under VI (page 4)	

## RATES FOR CORE BANKING BUSINESS

<b>Contact Center/Phone Banking</b>	
You can contact the Bank via its new telephone center (181818) using a fixed phone (local call charge) or a mobile phone (charge set by the relevant service provider). For international calls, please use +30 210 4848484.	
09. Water Supply & Sewerage Public Organisation at: Rhodes / Afandu (Rhodes island) / Kalymnos / Petaloudes (Rhodes island) / Larissa / /Karditsa / Lamia / Tripoli / Mitiilini / Agios Nikolaos Kritis	Free of charge
10. Payments in favour of: the State (IKA/ TEBE/ V.A.T./ Individuals' Income tax / Payments of Public Utility bills (DEH) / Payments of mobile/fixed telephony/OTE/ Tellas/ Cosmote/ Mobitel/ Vodafone/ Lannet/ Q-Telecom /On Telecoms / Vivodi/ OTEnet/ Cosmoline/ Altec Telecoms/ Forthnet/ Avon Cosmetics Greece/ ACS Courier S.A./Generali Life/ Generali Hellas/ BMW- FS / Serfin/ Firen/ BMW Austria Bank Gmbh / Volkswagen Bank/ Ethniki Hellenic General Insurance Co/ Pleshio Computers/ Michelin tires/Interasco/Alico AIG Life/ American College of Athens/ ETAO contributions/ T.N. and K.E.A.D. contributions/ T.E.A.G.E. /Athens Chamber of Commerce and Industry/ CYTA Hellas S.A. / Hellenic National Cadastre S.A. / Realty Dues (ETAK) / ACTION AID HELLAS contributions/ ING insurance & ING Life/ Good year Hellas / European Union "MINETTA INSURANCE" , Water Supply and Sewerage Company at Kalimnos / ARGOS NET / Payment of employer contributions to Social Security Institution (TSAY) / Industrial Property Organisation (OBI) dues/Thessaloniki Gas Supply Company SA – EPA/Gas Supply Company of Thessaly SA – EPA Thessaly/Ethniki Autorent SA/Ethniki Leasing SA / Demco Insurance Ltd / GREEK YELLOW PAGES S.A. / Interamerican Life Greek Insurance Co / Ineramerican Casualty Greek Insurance Co / Interamerican Road Assistance Insurance S.A. / Interamerican Life Insurance S.A. / PA.SO.K. / My Viva-Telecom Revolution / Hellenic Chamber of Hotels / International Life General Insurance & International Life Employer contributions TSMED-ETAA / Freelancers' contributions TSMED-ETAA/ VERBUND /BRINKS Security Services / Greenpeace /Emporiki Credicom Bank S.A. / Attiki Natural Gas / Penalty for property under settlement with the State	Free of charge
11. Extraordinary financial contribution of natural persons	Free of charge
12. Wind Hellas S.A. bills	0.20
13. Municipality of Athens (tickets and other charges)	0.30
14. Athens Water Supply and Sewerage Company bills (EYDAP)	0.30
15. Periodic Electronic payments	Free of charge
16. Multiple credits (per credit)	0.20
17. Multiple debits (per debit transaction)	As the case may be
18. Payment of NBG credit cards	Free of charge
<b>MOBILE BANKING</b>	
NBG's i-bank services now include i-bank Mobile Banking using Smart Phones. Prices, where applicable, are those for Internet/Phone banking. Of course, any charges by your mobile phone network provider will apply.	
<b>ATM BANKING – NBG ATMs Payment</b>	
Payments of:	
01. Electricity bill (DEH) / Athens Chamber of Commerce & Industry contributions	0.50
02. WIND Hellas bills / Altec Telecoms bill / Avon Cosmetics Greece / My Viva-Telecom Revolution	0.30
03. Hellas On Line	0.20
04. Municipality of Athens (tickets and other charges)	0.50
05. Extraordinary financial contribution of natural persons	Free of charge
06. VAT, OTE phone bills / MULTICHOICE bill s/ Renewal of card phone air time WIND Hellas & VODAFONE / VODAFONE bills/MOBITEL bills /Credit cards issued by NBG / Individuals' income tax / T.E.A.G.E. / Otenet / ETAO / IATA BSP / IATA CASS/ American College of Greece / CYTA Hellas / Hellenic National Cadastre S.A. / Realty Dues (ETAK) / PA.SO.K. / On Telecoms / Penalty for property under settlement with the State	Free of charge
07. Issue of payment order (OUR) in euro to emigrants' countries such as Egypt, Albania, Armenia, Russia, Bulgaria, Georgia, India, the Philippines, Moldova, Pakistan, Ukraine, and Romania (for amounts up to € 900).	6
Especially for NBG Group member banks (National Bank of Greece SA, Albania/ United Bulgarian Bank / Banca Romanesca SA)	3
<b>ATM BANKING – OTHER BANKS' ATMs</b>	
08. Cash withdrawal via other domestic/overseas bank's ATMs (DIASNET- CIRRUS/MAESTRO) - amounts up to € 390 - amounts from € 391 to € 490 - amounts from € 491 to € 600 - amounts over € 600	1.00 1.10 1.25 1.5€ + 0.5% on the amount withdrawn
09. Account balance enquiry via other bank's ATM	0.14

## RATES FOR CORE BANKING BUSINESS

XI. CONSUMER CREDIT	AMOUNTS IN EURO
<b>LOANS</b>	
01. NEW CAR PURCHASE LOAN "AUTOMOTIVE" One-off handling and operating charges	175
02. USED CAR PURCHASE LOAN "AUTOMOTIVE" One-off handling and operating charges	175
03. PERSONAL LOAN "REWARD" One-off handling and operating charges	175
04. PERSONAL LOAN LOW START-UP One-off handling and operating charges	175
05. PERSONAL LOAN STUDENT LIFE One-off handling and operating charges	175
06. PERSONAL LOAN "NEW NEEDS" One-off handling and operating charges	175
07. PERSONAL LOAN "GREEN LOAN" One-off handling and operating charges for loan applications up to 31/12/2010	50
08. FAST-ACCESS OPEN PERSONAL LOAN a. Handling and Operating charges: - One off charges when the account is opened When monthly based installments have been arranged b. Expenses for monthly monitoring and settlement of debt automatically (as per article 4.2 of the Agreement)	40 9 per month €1,5/transaction
09. LOAN "WEIGHT OFF YOUR SHOULDERS" WITHOUT SECURITIES One-off handling and operating charges	175
10. Charges for processing application for Dues Certificate	Free of charge
<b>NOTE:</b> Beneficiaries of Farmers Plus accounts are entitled to 50% discount on "NBG Open Loan", "Reward" and "Weight off your shoulders" loan charges. Beneficiaries of "NBG Children" accounts are exempted from the one-off initial charges on the "Open Loan".	
XII. CREDIT CARDS	AMOUNTS IN EURO
01. Credit cards' annual subscription fee - principal holder (for the 1 <sup>st</sup> year) (*) - additional cardholder (family)	33-90 Free of charge
<b>NOTES:</b> (*) Offer: <u>Free lifetime subscription</u> for new cards issued between 4/5/2009 and 30/6/2009 (Smart Card Visa & My Club card Visa IASO are excluded from the offer) Beneficiaries of <u>Salary Plus</u> , <u>Professional Plus</u> and <u>"Farmers Plus"</u> accounts: free of annual subscription fee as regards of Go Mastercard, Gold Mastercard, Go Visa and Visa Electron. Beneficiaries of <u>Family Fast</u> accounts: free of 1 <sup>st</sup> year subscription fee as regards of Go Mastercard, Go Visa and Visa Electron. Holders of "NBG Children" accounts can benefit from free subscription to Go Mastercard, Go Gold Mastercard, and Go Visa cards. The said cards shall be valid for as long as the deposit accounts are held.	
02. "MY CASH" annual subscription fee	Free of charge
03. Cash withdrawal by credit card or card "MY CASH" (one-off depending on amount): - via NBG ATMs - via NBG branches and via other domestic and foreign banks' ATMs	3-20 5-20
04. Excess of credit limit – all credit cards and "MY CASH" (one-off over excess amount)	5%
05. Payment of credit card installments and "MY CASH" (via NBG counters, ATMs, Internet, standing debit order)	Free of charge
06. Replacement of VISA - in Greece - in all other European countries	Free of charge USD160
07. Replacement of MASTERCARD / EUROCARD / BUSSINESS MASTERCARD - in Greece - in European countries - in other countries	Free of charge 20 USD135
08. Replacement of Platinum Mastercard	Free of charge
XIII. MORTGAGE CREDIT	AMOUNTS IN EURO
01. One-off charges for review and approval of loan requests, for non-subsidized loans or loans subsidized by the Greek State only.	490

## RATES FOR CORE BANKING BUSINESS

**NOTES:** (a) Breakdown of the above charge: € 150 for investigating borrower creditworthiness (checking tax data, subscription fees to services for access to information and adverse information databases etc.), € 150 for initial determination of property value (investigation through fair value tables, real estate agents network, database maintenance) and € 190 for final approval (preparation of offer and contracts, investigation of guarantors, funds blocking prior to final disbursement). The said charge is not included in the final rate because it is not linked to the loan term.  
(b) This charge is collected in aggregate for a number of requests concurrently reviewed with respect to the same property, otherwise per individual loan.  
(c) Beneficiaries of Salary Plus and accounts similar thereto are entitled to a 30% discount on the said charge.

02. One-off charges for review and approval of loan requests for loans subsidized only by, or co-subsidized by, the Workers' Housing Organization (OEK) (*) up to 31/12/2010	Free of Charge (*)
03. Charges for technical and legal search of title	Actual expenses incurred for lawyers' and engineers' fees
04. Extension of loan term	Free of charge
05. Registration of mortgage prenotation	As determined by the Bar Association
06. Discharge of mortgage prenotation / mortgage	50 & actual expenses incurred for lawyers' and engineers' fees
07. Charges for dispatch of breakdown of outstanding debt and installments (monthly or quarterly notice, as the case may be)	Free of charge

<b>XIV. LETTERS OF GUARANTEE</b>	<b>AMOUNTS IN EURO</b>
<b>CATEGORY A</b>	
01. Participation in tenders (in Euro)	0.50%/min17.61
02. Provisional settlements with various agencies/ Customs offices/ the Bank of Greece, in euro	0.20%/min17.61
03. Participation in tenders (in F/X)	0.50%/min29.35
<b>CATEGORY B</b>	
04. Good performance of contracts in euro	0.75%/min23.48
05. Good performance of contracts in F/X	0.75%/min44.02
<b>CATEGORY C</b>	
06. Domestic beneficiaries. Advance payment, payment of goods etc. in euro	1.25%/min29.35
07. Domestic beneficiaries. Customs duties, retention, in euro	0.75%/min23.48
08. Foreign beneficiaries. All purpose, in euro	1.00%/min44.02
09. Advance payment, payment of goods etc. in F/X	1.00%/min44.02
<b>AMENDMENTS</b>	
10. Amendments to letters of guarantee in euro	17.61
11. Amendments to letters of guarantee in F/X	29.35

<b>XV. IMPORTS</b>	<b>AMOUNTS IN EURO</b>
01. Payment of credit instrument regardless of maturity - Pay off charges - fund transfers	3‰/min 23.48 see under heading "general remarks" below
02. Extension of maturity	8.80
03. Settlement of documentary collection from other country - settlement expenses - fund transfers  - Data submitted to Government bodies	6‰/min 35.50 see under heading "general remarks" below 10
04. Fund transfer in euro to other Eurozone country - amount up to € 1,000 - amount from € 1,000.01 and up to € 50,000 - amount over € 50,000	8 2‰/min 12 plus charges 5 2.5‰/min 125 plus charges 15
05. Fund transfer in F/X regardless of destination country & in euro to non-Eurozone countries	2.5‰/min 15 plus charges 15
06. Documentary credit to other country: - opening - utilization - confirmation - amendment - guarantee	2‰/min 41.09 5‰/min 49.89 2‰/min 20.54 29.35 7‰/min 45

<b>XVI. EXPORTS</b>	<b>AMOUNTS IN EURO</b>
01. Clean collection to other country - regardless of maturity	30
02. Extension of maturity	30

## RATES FOR CORE BANKING BUSINESS

03. Documentary collection to other country	4‰/min 23.48
04. Documentary credit from other country:	
- advice	1‰/min 13.21
- confirmation (every 3 months period)	2‰/min 35.22
- utilization	4‰/min 41.09
- amendment	14.67

XVII. BUSINESS CREDIT	AMOUNTS IN EURO
<b>Professionals and SMEs</b>	
01. Annual charges for review of requests for establishment/revision of credit limits for (varying per credit limit):	
- up to € 50,000	300
- € 50,001 - € 100,000	450
- € 100,001 - € 500,000	700
- over € 500,000	1,200
02. One-off charges for review of requests for <b>medium/long-term loans</b> and <b>Business Multiloan</b> (varying per credit limit):	
- up to € 30,000	300
- € 30,001 - € 50,000	500
- € 50,001 - € 100,000	600
- € 100,001 - € 500,000	1,000
- over € 500,000	1,500
03. One-off pre-approval charge	50
04. <b>Open Business Plan</b> (varying per credit limit):	
- up to € 50,000	250
- € 50,001 - € 100,000	400
- over € 100,000	600
<u>Notes:</u> Beneficiaries of Professional Plus are entitled to a 30% discount on "Open Business Loan" charges and to a 50% discount on "Business Multiloan" charges	
<b>Large Enterprises</b>	
05. Handling and monitoring of authorized credit limits	1.200

### GENERAL REMARKS ON THE BASIC TRANSACTION TERMS

- Customers are charged with the cost of any actual postage, telephone, telex and other expenses (such as legal, protest and local/foreign correspondent fees) incurred by NBG for their account, where applicable.
- When buying or selling FX, a commission on FX transactions is collected, plus any standard charges (1 o/oo with a minimum of € 5 and maximum € 30). In the event of withdrawals in euro from FX deposit accounts, credits of FX deposit accounts in FX purchased against euro, FX transactions via special accounts held with the Bank of Greece, transactions related to agents' commissions, as well as purchase or sale of foreign banknotes, the said commission does not apply.
- Collection of charges representing additional expenses from extra operations or services initiated or caused by customers is at the discretion of the NBG Unit concerned, on the basis of the rates applicable to similar business.
- The charge rates are subject to VAT, where applicable.
- This Table is periodically revised and the information provided limited to basic transactions terms of the Bank. For more detailed information on special transactions or terms, please consult your NBG branch.

### CUSTOMER COMPLAINTS

Complaints are submitted to NBG branch officers and alternatively to the following NBG Customer Services:

#### Customer Service Dpt.

68, Akademias st. 106 78 Athens  
tel. 2103328501  
e-mail: [customer.service@nbg.gr](mailto:customer.service@nbg.gr)

#### The Ombudsman's Office

1, Massalias st., 10680 Athens,  
tel. 210-3376700, fax: 2103238821,  
e-mail: [contact@bank-invest-omb.gr](mailto:contact@bank-invest-omb.gr), website: [www.bank-invest-omb.gr](http://www.bank-invest-omb.gr)