

PERMITTED TRANSACTIONS

Overdraft Facility for "Financial Support for Farmers" Current Account

1. Using the Overdraft Facility:

- Debit transactions carried out **at the Branch Network** for payment of:
 - OGA, EFKA insurance contributions and KEAEO,
 - amounts due to the Greek State,
 - Vehicle Excise Duty,
 - DEI (Public Power Corporation), Water Supply and Sewerage Companies, TOEB (Local Authority for Land Improvement) that have a banking relationship with NBG,
 - Labor stamps (Ergosimo),
- **Deposits via NBG i-bank ATMs** for payment of:
 - amounts due to the Greek State,
 - DEI (Public Power Corporation),
 - EYDAP (Athens Water Supply & Sewerage Company).
- **Debit transactions via i-bank Internet Banking** for payment of:
 - EFKA insurance contributions,
 - amounts due to the Greek State,
 - Vehicle Excise Duty,
 - Labor stamps (Ergosimo),
 - DEI (Public Power Corporation), Water Supply and Sewerage Companies.
- **Debit transactions through the Direct Debit Service** for payment of:
 - ELGA, OGA and EFKA insurance contributions,
 - DEI (Public Power Corporation), Water Supply and Sewerage Companies, TOEB (Local Authority for Land Improvement) that have a banking relationship with NBG,
 - dues against agricultural cooperative organizations and legal entities/ institutions that file applications for Basic Financial Support with OPEKEPE.
 - fee for submitting the application for Financial Support for agricultural activity.
- **Debit transactions via EFT/POS and e-Commerce** with specific companies related to servicing agricultural needs (such as purchase of raw materials, fertilizers, seeds, animal feed, agricultural supplies, veterinary drugs, fuels, fee for submitting the application for basic financial support for agricultural activity etc.) as agreed upon with the Ministry of Rural Development & Food.
- **Cash withdrawals at the Bank's Branches and ATMs.**
 - up to 10% of the Credit Line.

Note:

If the Overdraft Facility ceases to apply for any reason whatsoever, the limit on cash withdrawals of up to 10% of the Credit Line ceases also to apply.

2. Using the Account's Credit Balance:

In the event of an available credit balance, besides the aforementioned transactions and within the existing credit limit, the following transactions are permitted: fund transfers into an account held by the beneficiary himself or a third party, with our Bank or another bank, carried out at the Branch Network, via ATMs, i-bank Internet Banking or i-bank Pay.

3. Credits:

Credit transactions are permitted without limitation and regardless of the debit balance, through the Branch Network, ATMs, i-bank Internet Banking, the direct debit service, and the system for servicing financial support for farmers.

Deposits of the proceeds of cheques are excluded.