



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

Sight Deposit Account in €

NBG offers you Sight Deposit Account, a flexible sight deposit account designed to meet all your business needs, with the following features:

PRODUCT FEATURES

1. Beneficiaries:

Non retail customers:

- Individuals - professionals
- Legal entities

2. Minimum initial deposit: €750

3. Distribution Channels:

- Via **Internet & Mobile Banking** platform- only for the Legal entities
- Via **NBG Branches**

4. Interest rate:

A) Credit balance

Sight Account is normally non-interest earning or offered at a negotiable rate, as the case may be.

B) Debit balance

Debit balances are charged with the non-bank default rate applicable from time to time (currently 9.75%).

C) Exceeding debit limit of account with overdraft facility:

If the debit limit of an account with overdraft facility is exceeded (due to charge of interest, commission or otherwise), then this account is subject to interest rate arising from the ordinary rate + 2.5 points + the charge under Law 128/75 (currently 0.6%).

Changes in the interest rate may apply immediately and without prior notice.

4. Credit value dates

A.1. Cash deposit in Euro, via our branch network, into:

- Non-interest earning sight account: same day
- Interest earning sight account: the next business day

A.2. Cash deposit in Euro, via an ATM, into:

- Non-interest earning sight account: same day
- Interest earning sight account: same day

B. Transfer of funds from and into a Euro account, via a counter / ATM / Internet / Phone Banking: same day

5. Benefits:

- Access to NBG's i-bank Internet, Phone and Mobile Banking alternative networks.
- Supply of chequebook (conditional).
- Monthly account statements sent to your NBG branch, free of charge.
- Monthly account i-statements, available free of charge via Internet/Mobile Banking.
- Account statement options:
 - Monthly statement sent to your contact address, subject to charges, currently €0.90 per month.
 - Daily statements issued at the branch on a regular basis, currently charged at €15 per month.
- Information on a round-the-clock basis (24/7) free of charge:
 - regarding the last 7 transactions on your account via i-bank ATMs of NBG;
 - regarding account activity via Internet/Mobile Banking.
- Option to get debit card Debit Mastercard (free of charge for individuals' accounts), Debit Mastercard Business (for self-employed) and Debit Mastercard Business (for company accounts). By directly debiting your account, it enables you to carry out easily and swiftly your banking tasks via NBG's i-bank ATMs, DIAS, Mastercard labeled ATMs in Greece and abroad, buy products and services at all businesses displaying the Mastercard logo in Greece and abroad, carry out contactless transactions at businesses equipped with the special card readers and do online shopping at thousands of Internet sites displaying the Mastercard logo and at online retailers certified as supporting Mastercard Identity Check.
- Automatic payment of your bills (DEH, COSMOTE, EYDAP, mobile phone) by debiting your account as per standing order with your local NBG branch.
- Overdraft facility subject to conditions.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and credit another account (whether yours or someone else's) for payment of obligations such as rent, school fees, child support and instalments on purchases from stores, free of charge.
- Option to participate in NBG's investment products by linking your account to your customer ID number.

Rates and Charges:

- Sight deposit accounts are subject to the following charges:

a) Charges incurred in the event of negative return on account:

Negative return on sight accounts for transactions carried out via NBG Branches' counters may arise from the following charges:

HANDLING COST OF TRANSACTIONS IN SIGHT DEPOSIT ACCOUNTS

TRANSACTIONS	CHARGE PER TRANSACTION
<input type="checkbox"/> MONEY TRANSACTIONS	€1.73
<input type="checkbox"/> CHARGE FOR DEBITING OR CREDITING CHEQUE PROCEEDS	€2.35
<input type="checkbox"/> OFFSETTING TRANSACTIONS	€1.31

Note that:

- The overall handling cost for the above transactions is calculated on a six-monthly basis (6 calendar months) and is the product of the number of transactions during the 6-month period multiplied by the applicable charge.
- Excluded (i.e. not subject to charges) from these transactions are those carried out via ATMs, EFT/POS, Internet and Phone Banking, the Electronic Credit System, SEPY / SEPA standing order payments system, other electronic channels, plus the following: payroll entries, debiting account in order to place funds in investment products, writing interest to account, cancellation / correction-offsetting of entry, as well as transactions on sight accounts with agreed overdraft facility.
- The handling cost to be paid every 6 months by the customer – beneficiary of the sight deposit account is reduced by the return amount of the average 6-month balance on the customer's account, after deduction of any interest paid on the account. Note that in the event of a return (after interest deduction) equal to or higher than the transaction pricing, no cost is paid.

b) Charges for the supply of chequebook:

- Sight accounts with average 6-month balance (6 calendar months) up to €586.94: €2.00 per cheque
- Sight accounts with average 6-month balance (6 calendar months) over €586.94, but below the required minimum balance:
€2.00 per cheque or the equivalent of the negative return
- Sight accounts with average 6-month balance (6 calendar months) over the required minimum balance: free of charge

c) Charges incurred in the event of reprocessing bad ("bounced") cheques:

- In the event of a bad ("bounced") cheque, the account is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. The fee is automatically debited every month on the 1st business day following the 5th day of the month that follows the month when the bad cheque was presented.

General Information

In respect of the conditions and terms for effecting payment transactions, the framework contract for payment services, which is governed by Law 4537/2018 (Government Gazette A-84/15.05.2018), shall additionally apply and prevail over the "Agreement for deposit and the opening of deposit account"; a draft of the framework contract shall be delivered to the interested party for perusal and signing.

1. In respect of interest-earning accounts, interest is posted on 30 June and on 31 December of each year.
2. The balance available each day represents the funds (whether the total balance or a part thereof) whose value date, set as a result of any credit/debit entry or hold, has lapsed on the same day. The value date, in the case of withdrawals, is the date on which the amount withdrawn ceases to be part of the balance and, in the case of deposits, the date on which the funds become available and, in the case of interest-bearing accounts, interest starts accruing.
3. Interest rates on deposit accounts are escalating, i.e. interest accrues on the total balance existing from time to time in line with the rates indicated in the table above. Interest is calculated on the balance available on each day and the respective rate applies to the total deposit balance.

4. Interest is calculated on an actual/360 day basis, i.e. the actual days of the year are the numerator while the commercial year of 360 days is the denominator.
5. 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%). Certain depositors may be exempted from tax withholding, provided they present to the Bank the supporting documents required by the Ministry of Finance from time to time.
6. You will be informed as soon as possible of any interest rate change in general, through notices displayed to that effect at NBG branches, NBG press releases or the Bank's website [www.nbg.gr]. Rate changes, however, that are favourable to you may apply without notification.
7. Exchange rates are available through the Bank's branches and website (www.nbg.gr) and the daily press. Exchange rate changes may apply immediately without notification.
8. NBG's current Rates and Charges are available in the Bank's branches and can be viewed under the relevant heading on its website (www.nbg.gr).
9. If you have a complaint, please submit it to:
 - the relevant staff at the Bank's branches
 - NBG's Sector for Governance of Customer Issues:
 - You can file your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at www.nbg.gr,
 - Send an e-mail to customer.service@nbg.gr,
 - Send a letter or the relevant form available at all NBG Branches:
 - by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 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 submission of complaints is not subject to a charge.

Furthermore, for any disagreement or dispute, you can use the special out-of-court redress procedures by taking your matter to bodies of alternative dispute resolution, such as the Hellenic Financial Ombudsman, Massalias 1, 10680 Athens, T.: 10440 (local call rates)/+30 210 3376700 (international calls), www.hobis.gr, Hellenic Consumers' Ombudsman, Leof. Alexandras 144, 11471 Athens, T.: +30 2106460862 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.

In particular, for disputes concerning contractual obligations under an online services agreement, you can file your request for an out-of-court settlement of the dispute via the Online Dispute Resolution platform at <https://webgate.ec.europa.eu/odr>

Dear Customer,

If you have any further questions, please arrange to speak with our staff at your NBG Branch. 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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