



National Bank of Greece

Innovation & Technology Competition

Terms & Conditions

INTRODUCTION

The Innovation & Technology Competition (hereinafter the "**Competition**") of National Bank of Greece S.A. (hereinafter the "**Organiser**") deals with new, original and innovative ideas/proposals, which are based on new technologies and concern the "Thematic Areas" as defined herein.

The Competition aims to highlight, reward, showcase, promote and assist the development of innovative ideas, products and services in their mature phase based on new technologies, research results and start-ups, which offer innovative e-business solutions (fintech, deeptech, technology, tourism, health, etc.), technological solutions regarding the environment, energy, climate change, agri-food, and cultural and social entrepreneurship solutions.

The purpose of this text (hereinafter the "Terms of the Competition") is to determine the participation terms and conditions and the process for announcing the winners of the Competition.

A.- Eligibility and Conditions for Participation

1. Each participant must carefully read the terms hereof before registering and submitting their proposal.
2. Participation in the Competition implies unconditional acceptance of all the terms of the Competition without exception and the relevant commitment of the participants.
3. Participation in the Competition is made by electronic submission of the Proposal Submission Form through the nbg.gr/competition website, hereinafter referred to as the Competition's website.
4. Any natural person, who is a legal and permanent resident of Greece, Cypriot or other EU citizen or a Greek citizen residing abroad, aged 18 or over on the closing date for the submission of proposals, may participate in the Competition.

5. Competition participants are fully and exclusively responsible for the patent or other protection of their submitted proposals as well as of the rights deriving therefrom.

6. Interested parties can participate in the Competition individually or in teams. In case of a "team participation", the **team representative**, who will be the contact person, as well as the other team members, must be declared (in total, the team can consist of a maximum of five (5) persons). As regards the disclosure of the team personal data, the team representative shall solemnly declare that a prior written order and authorization to this end has been obtained by each team member, which the representative is obliged to make available to the Organiser, whenever requested.



7. The Organizer may, at any phase of the Competition, request the relevant documents (identity card, passport, residence permit, etc.) in order to cross-check or certify the participants' data in accordance with the above terms.
8. In the event of false declaration, the Organizer shall bear no responsibility whatsoever and shall reserve the right to reject the relevant participation at any phase of the Competition.
9. Proposals containing illegal or immoral content are excluded from the Competition. Proposals that are not related to any of the thematic areas, as described in the next section, are also excluded.

10. The following persons are not eligible to participate in the Competition: employees of the Organizer and its Group companies, members of the Competition Committees, as well as their spouses and relatives up to the 2nd degree of kinship.

11. Any printed or other material – part of the proposal to be submitted in the context of the Competition shall not be returned to the participant(s).
12. Any cost for the preparation of the proposals submitted to the Competition (e.g. cost of models, pilot products, etc.) shall be borne exclusively by the participants.
13. Winners of competitions selected by the Organizer can participate directly in Phase B of the Competition in addition to those who qualify through its Phase A.
14. Teams or individuals selected after evaluation and proposed by bodies collaborating with the Organizer can participate directly in Phase B of the Competition, in addition to those who qualify through its Phase A.

B.- REPRESENTATIONS - GUARANTEES - LIABILITY OF PARTICIPANTS IN THE COMPETITION

1. Each participant solemnly declares and guarantees that the proposals submitted to the Competition are filed legally and in accordance with the terms of the Competition, and are original and innovative.
2. Each participant is solely and full responsible towards the Organizer and any third party for the proposal submitted and for the accuracy of the information stated.

3. Each participant solemnly declares and guarantees that the proposal submitted has been produced by themselves and belongs exclusively to them, and that the participant reserves all rights for the use, disposal and exploitation thereof. Each participant also guarantees that the proposal does not infringe intellectual property rights or other rights of any natural or legal person in Greece or abroad, otherwise that the participant is the beneficiary and/or that they have legally acquired all kinds of rights, such as, but not limited to, intellectual property rights of third parties and all legal licenses associated or used for the production of the proposal submitted to the Competition.

4. Each participant assumes all responsibility for any claim that may arise against the Organizer and releases the latter, its employees and representatives, as well as the members of the Committees from any liability for compensation, any kind of costs and expenses or claims of third parties that may arise from violations of the Terms of the Competition or third party rights, such as, but not limited to, intellectual property rights.



5. **In the event of team participation, after the lapse of the proposal submission deadline, no other persons can be added as team members, while individual participations cannot be converted into team participations by adding any other members.**
6. Any announcement regarding the Competition, such as the announcements of its Organizing Committee, the results of each Phase, as well as any other matter related to its organization, shall be posted exclusively on the website of the Competition and shall be valid from the date of its posting thereon, while in the event of conflict such announcement shall prevail over any other information provided by the Organizer to the participants (e.g. via email, letter, etc.).
7. The Organizer has the right, without prior announcement, to modify the terms of the Competition, or postpone the procedure at any phase, or cancel the competition, and make relevant announcements at a subsequent time on the website nbg.gr/competition, without being liable in any way whatsoever towards the Competition participants or any third party.
8. The Organizer shall not announce the particulars of the assessors or the rating and ranking of the submitted proposals throughout the duration of the Competition or afterwards.

C. Thematic Areas of the Competition

Proposals submitted should relate to one of the following three (3) Thematic Areas:

1. e-Business
2. ESG, Environment and Technology
3. Culture and technology

More specifically:

1st Thematic Area: e-Business

Participants in this area focus on e-business in all fields of activity: banking/ commercial/ tourism/ agricultural/ maritime/ transport/ publishing/ technological/ educational/ biomedical etc. This includes works and services such as:

- Innovative cloud, programming, communication and marketing systems, simulators, biotechnology and biomedicine systems;
- e-shops, marketplaces;
- e-auctions;
- e-procurement;
- electronic financial supply chain (fintech, e-financial supply chain);
- alternative banking networks (mobile banking, internet banking, ATMs, ...) supporting electronic transactions, payments as well as automated payments through bank accounts to natural or legal persons.

Participants are, among other things, invited to:



- Submit innovative ideas, regarding the set-up of either an online commercial, tourism, publishing, technological, etc. business of any kind, or business sectors. The online business may offer products to individuals (Business to Consumer) or businesses of any form (Business to Business) or the state (Business to Government), provide services, or be an intermediary in the supply chain.
- Submit innovative ideas, regarding the implementation of individual electronic functions that may be used either for the provision of e-commerce services (in the broadest above sense) or for the payment of e-commerce transactions.
- Submit proposals regarding systems or applications (hardware, software) for electronic payment methods, which will be secure and innovative.
- Submit innovative ideas for connecting e-shops and social networks (e-commerce solutions and social driven advertising).
- Develop tools to measure and utilize the performance of e-shops.
- Submit ideas for the development of computer games with an economic, educational, strategic or business character.
- Submit ideas for the development of stock market related applications or applications for investments in general.
- Submit ideas for the development of applications that utilize social networks in terms of collecting and exploiting information of business interest (social media monitoring).
- Submit ideas for the development of web statistics and analytics applications.
- Submit ideas for the development of applications for sharing and utilizing information in an environment of complex organizations (knowledge management).
- Submit ideas for the development of e-learning applications intended for the training of visitors/users of business pages.

2nd Thematic Area: ESG, Environment and Technology

Participants in this area are invited to develop ESG-related technological ideas and applications that are environmentally friendly and aim at reducing pollution, circular economy, tackling climate change, saving energy and producing electricity from renewable sources. More specifically, participants are invited to develop innovative ideas / applications related to:

- The provision of **ESG (environmental, social, and corporate governance)** solutions.
- The Management of Environmental issues such as climate change, greenhouse gas emissions, biodiversity protection, water resources management.
- The adaptation or modification of devices/applications with a view to energy saving in the construction/repair of buildings, transport, production processes, household work, etc.
- Agri-food technology.
- The use of new innovative devices for the control, measurement & reduction of pollutants and energy saving applicable to any activity.
- Combined heat and power systems.
- The ability to store electricity.
- The collection, systematic management, recycling and recovery of waste (urban & industrial).
- The utilization of all possible renewable energy sources.



- The use of electronic devices for maximum utilization, control & remote monitoring of electricity production projects from renewable energy sources.
- Systems/applications for the control & monitoring of electricity transmission networks in order to limit losses.
- Sustainable development through the use of information technologies.
- Data mining applications for environment.
- Environmental actions and applications through the use of social networks and media.

3rd Thematic Area: Culture and Technology

Participants in this area are invited to develop innovative technological ideas and applications, which promote culture and aim to implement the following actions:

- Information about cultural institutions (museums, galleries, schools, etc.) and cultural actions (events, festivals, etc.).
- Cataloguing, transmission, recording, archiving, processing of cultural data (images, sound, texts).
- Operation, organization and management of cultural organizations and events.
- Social entrepreneurship strongly focused on technology.

For example:

- Data mining, geolocation, virtual and augmented reality applications for culture.
- Cultural activities and applications through the use of social networks and media.
- Cultural games.

D.- Competition Procedure

The Competition is conducted in three phases:

Phase A of the Competition

In Phase A the following procedure is followed:

1. Completion of registration form with personal details (Name / Surname / Father's name / Contact address / City / Country / Contact phone 1 / Contact phone 2 (optional) / Contact email / ID card or Passport number / Date of birth / TIN (optional)).
2. Setting up a user name and password and confirmation thereof via email.
3. One User Name and one Password per entry shall be stated (by the candidate, in case of individual participation, or by the team representative, in case of team participation).
4. Electronic submission of the proposal (on the same day that the user name and password were created or at a later date).

The participants, after selecting the Thematic Area in which they will compete, develop their proposal in a special Proposal Submission Form that includes the following fields:



1. Title (up to 20 words).
2. Proposal Description (up to 1000 words) including:
 1. Purpose & Use.
 2. Key Elements of Innovation and brief description of market peers.
 3. Technical details of the proposal and stage of implementation
 4. Benefits and brief documentation of proposal viability.

Adherence to the above presentation structure is one of the criteria to be taken into account during the assessment of proposals.

It is mandatory to fill in all fields of the Proposal Submission Form.

5. Electronic confirmation of successful registration via email containing the registration details, the unique proposal code and the proposal.
6. As of its registration the proposal is neither accessible to third parties nor editable by the participant.

The twenty (20) best proposals from all Thematic Areas qualify for Phase B and the names of the finalists or team representatives are published on the website of the Competition.

The names of winners (individuals or team representatives in case of team participations) selected by the Organizer, who participate directly in Phase B, in addition to those who qualify through Phase A, are published on the website of the Competition. The names of team members or individuals nominated by bodies collaborating with the Organizer, who participate directly in Phase B, in addition to those who qualify through Phase A, are also published on the website of the Competition.

The Organizer, in the context of the Competition and for marketing purposes, reserves the right to publish the title of the submitted proposal, a brief description or summary thereof, as well as the name of the participant qualifying for Phase B (or the representative in case of team participations) on the Competition website and/or the Bank's website www.nbg.gr, on the Bank's official pages on social media as well as in press releases in printed or electronic form.

Phase B of the Competition

In Phase B the following procedure is followed:

1. The 20 finalists of Phase A, as well as the winners selected by the competition Organizer, who participate directly in Phase B, submit a full analysis of their proposal in terms of its documentation and implementation, as well as their professional capacity. Relevant instructions will be communicated in a timely manner by the Organizer through an email to interested parties.
2. In a separate file they submit a summary – material for publication, which contains the following:



- **Description of Idea/Product/Service:** Describe your idea/product/service. How did you come up with it? (up to 100 words)
- **How does your proposal improve our lives?** Added value, competitive advantage (up to 25 words)
- **Stage of implementation:** At what stage of implementation is your proposal? (up to 25 words)
- **Next steps:** What are you looking for/what are your next steps? (up to 25 words)
- **Basic information about you:** State your studies, work experience. (up to 25 words)
- Optionally, one or more individual or group photos with a resolution of at least 300dpi in jpg format.

The detailed proposal and relevant files of any type are submitted via e-mail.

The ten (10) best proposals qualify for Phase C and the names of the finalists or team representatives are published on the website of the Competition.

Phase C of the Competition

In Phase C the following procedure is followed:

1. Presentation in person by the Competition participants of their detailed proposal before the Final Evaluation Committee.
2. Organization of a Special Award Ceremony during which the following will take place:
 - Announcement / awarding of the ten (10) winners.
 - Awarding cash prizes.
3. As regards acceptance/receipt of the above, participants may attend in person or by proxy (supplied with all necessary legalization document to this end).
4. In case of Team Participation, the cash award is delivered to the Team representative.

E.- Awards

- The first four (4) winners will be awarded the following cash prizes:
 - First Prize twenty thousand (20,000) Euros
 - Second Prize ten thousand (10,000) Euros
 - Third Prize six thousand (6,000) Euros
 - Fourth Prize four thousand (4,000) Euros
- Six (6) prizes of one thousand five hundred (1,500) Euros each will be awarded to those who qualified for Phase C, excluding those who received the above A, B, C, D prizes.
- The Organizer reserves the right to publish the details of the winners (names of all participants to whom prizes are awarded or gifts are given) on the website of the Competition, on the Bank's website www.nbg.gr, on the Bank's official pages on social media as well as in press releases in printed or electronic form.
- In case of awarding a prize or a gift to a team participation, one (1) prize or one (1) gift will be granted respectively, which will be received by the designated representative of the team.
- The Organizer gives consent to the ten winners of the Competition to use its official logo to communicate/announce the results of the Competition on their website and social media. The consent as regards the use of the logo concerns the results of the specific Competition,



and use of the logo is granted solely for its posting on the website and social media of the ten winners under the following terms and conditions:

- The consent may be revoked at any time by the Organizer.
- The logo may be used by the ten winners solely for their communication with connection to their award in the Competition. The ten winners will not obtain any rights other than the specific right of use and for the specific purpose.
- Communication on their website and social media shall include an active link to the competition page: www.nbg.gr/competition
- The ten winners expressly declare their acceptance of the terms of use of digital content, which are posted in the "Terms of Use" section at the bottom of the www.nbg.gr page; and
- The ten winners expressly declare that they will safeguard the communication within the framework of the Competition on their website and social media against any offensive, inappropriate, abusive, obscene or irrelevant content, as well as against any threatening, libellous, inaccurate, misleading, biased, immoral, indecent, sexual or pornographic or discriminatory (in terms of gender, religion, nationality, disability, sexual orientation, etc.) content, as well as any other content that could damage the reputation, profile, principles and values of the Organizer.

- **The above prizes and gifts are awarded under the condition that the beneficiaries actually participated in all competition phases in which they qualified [or in which they participated directly].**

F.- Evaluation of Proposals

Proposals are evaluated on the basis of predetermined criteria in cooperation with the following Greek Universities:

1. National & Kapodistrian University of Athens,
2. National Technical University of Athens,
3. Athens University of Economics & Business,
4. Aristotle University of Thessaloniki,
5. University of Piraeus,
6. University of Patras,
7. University of Crete,
8. University of Macedonia,
9. University of Peloponnese,
10. University of Thessaly,
11. Technical University of Crete,
12. Panteion University.

Evaluation Method in Phase A

- The evaluation of the proposals, which will be submitted through the special Proposal Submission Form, will be carried out by University, technological universities and



institutes Professors, as well as by officers of the Organizer - members of the Phase A Evaluation Committee, after the lapse of the submission deadline.

- Due to the large number of participants, and before the main evaluation of proposals, an initial assessment will be carried out by officers of the Organizer, based on the maturity and degree of innovation thereof. Proposals not considered mature or innovative will not be sent for evaluation to university faculty members or researchers of technological universities and institutes; however, said participants are likely to be invited to participate in information, networking and mentoring activities as well as bootcamps based on availability.
- The remaining proposals are forwarded for evaluation to university faculty members, researchers from technological universities and institutes. Each assessor will score the proposals on a scale of 0-10.

The scoring criteria (with a possible score of 0-10) and the corresponding weighting factor (percentage) will be the following:

1. Key Elements of Innovation and brief description of peers (25%).
 2. Presentation of proposal (20%).
 3. Purpose and use (25%).
 4. Benefits and brief documentation of proposal viability (20%).
 5. Technical details of the proposal and stage of implementation (10%).
- The final selection of the 20 proposals is made by an internal team of assessors consisting of at least three members of the organizer, Business Banking officers or ambassadors of the NBG Business Seeds program. The decision shall be taken by majority vote, taking into account the maturity and degree of innovation of the proposals, as well as the possibility to receive effective support through the Program and its actions.

• The Organizer announces those qualifying for Phase B in alphabetical order. The Organizer shall not announce the particulars of the assessors or the rating and ranking of the submitted proposals throughout the duration of the Competition or afterwards.

Evaluation Method in Phase B

In Phase B, the detailed proposals are submitted electronically along with the necessary supporting files, without a specific format or word limitation.

The criteria and the corresponding weighting factors are as follows:

1. Detailed presentation of function and characteristics (15%).
2. Presentation of proposal (15%).
3. Technological innovation of proposal (20%).
4. Description of required infrastructure and implementation stage (5%).
5. Feasibility of implementation (20%).
6. Expected benefits and viability of proposal (25%).



The overall score (0-10) results from the average of the assessors' rating. In the event of large score variations per thematic area, it is possible to weight the score on the same average.

- The Organizer announces those qualifying for Phase C in alphabetical order. The Organizer shall not announce the particulars of the assessors or the rating and ranking of the submitted proposals throughout the duration of the Competition or afterwards.

Evaluation Method in Phase C

The criteria of Phase C remain the same, but the weighting factors differ:

1. Presentation of proposal (25%).
2. Technological innovation of proposal (10%).
3. Description of required infrastructure (5%).
4. Feasibility of implementation (30%).
5. Anticipated benefits (20%).
6. Detailed presentation of function and characteristics (10%).

The overall score (0-10) results from the average rating of the members of the Final Evaluation Committee.

F.- Time schedule

Phase A	Submission of proposals starts on: 12/07/2023 Submission of proposals ends on: 04/10/23 15:00 Announcement of qualifying participants: November – December 2023
Phase B	Submission of proposals starts on: December 2023 – January 2024 Submission of proposals ends on: January – February 2024 Announcement of qualifying participants: February – March 2024
Phase C	Presentation of proposals before the Final Evaluation Committee: To be announced. Announcement of winners & Award Ceremony: To be announced.

The exact dates will be announced by the Organizer at a later date through the Competition site.

H. - Participation in training, mentoring and promotion activities

Participation in physical or online “Match & Develop a startup” workshops, events and/or seminars that support innovative entrepreneurship and bootcamps. In the context of the Innovation & Technology Competition, participants may be invited to **“Match & Develop a startup”** workshops, events and/or seminars **and Bootcamps**, which are co-



organized either online or in person in Athens and/or the region by the Organizer along with local bodies and local initiatives or Venture Capitals, such as the "Onassis Foundation", "Higgs", "InnoEnergy", "OK!Thess", "PatrasIQ", "FORTH", "Bizrupt", "MindSpace", "Orange Grove".

The purpose of the workshops/events/seminars is to provide participants with knowledge, necessary tools, as well as strategies required, through targeted actions aimed at improving their performance/participation in the context of the Competition. By way of example, this includes:

- **Mentoring by executives of successful startups** (that have already received funding or have revenue) and **market executives** with extensive experience in entrepreneurship issues.
- **Specialized workshops on legal issues** related to personal data and patent registration as well as on **IT security** and **business analytics**.
- **workshops** on topics of interest that directly concern the participants, such as: Mockup design, UI/UX, Pitching.

For teams at an earlier stage, support will be given to:

- **Develop their business model with the help of special mentoring sessions**, using the business model Canvas methodology.
- Understand the concept of **building a project team** and possibly strengthen it with new members.
- **Support** the development of a **mockup** of their business idea and pitching skills.

At the end of the bootcamp, the business teams that participated in at least half of the lectures and delivered the majority of the mandatory deliverables are invited to orally present their business plan, and are evaluated by a panel of judges consisting of Bank officers, project partners and market executives. The four best ideas are rewarded with **direct participation in Phase B of the Bank's next Innovation & Technology Competition**. All participants may be rewarded with other benefits provided by the program's partners.

Also, at the end of each "Match & Develop a startup", business ideas may be orally presented and assessed by a panel of judges. In this case, the best idea is rewarded with **direct participation in Phase B of the Bank's next Innovation & Technology Competition**. All participants may be rewarded with other benefits provided by the program's partners.

For the purposes of organizing the workshops/events/seminars, the personal data of the teams, the description of the idea and the **summary – material to be published may be communicated, following prior notification of the participants, to cooperating bodies/initiatives** exclusively for organizational purposes.

I.- COMMITTEES

To ensure smooth running of the Competition, the following Committees will operate:



Evaluation Committees

The Evaluation Committees are responsible for rating all proposals on the basis of predetermined criteria, or rejecting any proposal not complying with the aforementioned participation conditions, while their composition differs depending on the Competition Phase.

In Phase A, the Evaluation Committee shall consist of faculty members of the above Universities and executives of the Organizer.

In Phases B and C, the Final Evaluation Committee may consist of Rectors, Professors, researchers of the above Universities or their representatives, as well as senior executives of the Organizer, business executives and entrepreneurs.

The Organizer shall review all proposals of each phase and ensure that the final score is weighted based on the maturity of the business plan and the level of innovation.

Organizing Committee

It consists of three (3) senior executives of the Organizer. Its responsibilities include planning and implementation of the Competition as well as the organization of relevant promotional actions and events. It is also responsible for any matter related to the Competition that has not been provided for by these terms.

Additional responsibilities of the Committee include control of the participants' formalities, control and (in the event of invalidity or other impediment) exclusion of proposals, transfer of proposals between Thematic Areas, eventual abolition of a Thematic Area, and control of the accuracy of score processing.

The Committee is also responsible for the examination, processing and response to any objection against participants that may be submitted to the Organizer. Any objections against participants must be sent in writing, within five (5) working days from the date of publication of the results of each Phase of the Competition, to the Organizer: National Bank of Greece S.A., Office of the Manager of Business Banking & Retail Loans Division, Peiraios 74, 183 46 Moschato, re "Innovation & Technology Competition". No objection shall be accepted after the lapse of the deadline mentioned above. The objection should fully substantiate the issue to be clarified. In the event that an objection is deemed acceptable and examined on its merits, the decision taken thereon by the Organizing Committee shall be final, and it may even include rejection of the proposal's participation in the Competition. The submission of objections does not in any way prevent the continuation of the Competition in accordance with the relevant time schedule.

It is made clear that objections on the decisions of the Competition Evaluation Committees filed by the participants in the Competition shall not accepted. As regards clarifications on the procedure, participants may contact the Organizing Committee.

J. PERSONAL DATA



In the context of this Competition, the Organizer, as Controller, may collect personal data of the participants, such as identification and communication data, which are necessary for processing and only to the extent they are disclosed by the participants themselves. The Organizer takes every measure to ensure the ethical and lawful collection and processing of personal data, as well as their safekeeping in accordance with the General Data Protection Regulation 2016/679 (GDPR), Law 4624/2019 and the regulatory framework governing its implementation, protecting the secrecy and confidentiality of any information it becomes aware of.

The participants in the Competition declare that they have been informed that the Organizer and/or third parties cooperating with the Organizer in running the Competition shall record, keep in file and process their personal data, the summary – material to be published, as well as brief CVs of those qualified for Phase B, in accordance with the provisions of the legislative and regulatory framework on the protection of personal data, as applicable from time to time, solely for the purpose of the Competition, and that, if they qualify for Phase B, such data shall be published on www.nbg.gr, on the Competition website, on the social media of the Bank and in press releases or advertisements in printed or electronic form. Also, as long as the participants in the Competition have provided their explicit consent, they also consent to the publication of any photographs or video material, if they are award or participate in a draw, on www.nbg.gr website, on the Competition website, on the social media of the Bank and in press releases or advertisements in printed or electronic form, as well as in promotional material for a period of up to five (5) years from the date of their publication. Participants are entitled to revoke such consent at any time, obviously without affecting the legality of any processing having taken place on the basis of their consent prior to being revoked.

In case of "team participations", the representative of the team solemnly declares and guarantees that they have received the prior order and authorization of each of the team members, in order to provide the Organizer with their explicit consent regarding the above recording, processing and publication of their data for the purpose of the Competition as defined above, which shall be made available to the Organizer whenever requested.

The Organizer may use personal information to communicate with the Competition participants and inform them about Competition-related issues or any cooperation proposals.

These data may be also transmitted to third parties cooperating with the Organizer, to the extent necessary in the context of the Competition for purposes exclusively related to the conduct of the Competition, such as: Professors, lawyers, notaries, consulting companies and Venture Capitals.

The Organizer processes the personal data of participants throughout the duration of the Competition and, following its completion, for as long as required by the statutory and regulatory framework each time applicable.

Last, following confirmation of their identity, participants are entitled to access their personal data, request amendment of any incorrect or incomplete data, and, if the conditions of the



regulatory framework apply, exercise the right to: erase, restrict processing, request portability of their data, challenge the processing of such data, and ensure human intervention in automated processes. To exercise the aforesaid rights, the participants are entitled to submit their request in writing to NBG's Data Protection Officer (DPO) about issues regarding the processing of personal data, addressed to 93 Aiolou St., Athens 10551, Greece, or by sending an email to dpo@nbg.gr or by visiting any of the Bank's branches. In the event that they believe that the protection of their personal data has been compromised, participants can refer the matter to the Hellenic Data Protection Authority. For further details regarding protection of personal data, participants should read NBG's Statement on Protection of Personal Data, available at the Bank's branches and on its website: (<https://www.nbg.gr>).

K.- APPLICABLE LAW-RESOLUTION OF DISPUTES

The Competition and its terms are governed, construed and supplemented by Greek Law. Any dispute arising from the Competition between the Organizer and the participants in the Competition shall be resolved by the competent courts of Athens, after the parties have made an effort for amicable resolution on the basis of good faith, business ethics and applicable practices.