National Bank of Greece S.A.

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 business ideas/proposals, which are based on new technologies and concern the "Thematic Areas" as defined herein.

The objective of the Competition is to showcase, reward, promote and assist the development of innovative ideas, products and services in their mature phase, based on new technologies, research outcomes and start-up enterprises.

The purpose of this text (hereinafter the "Terms of the Competition") is to set forth the terms and conditions for participation in, and the procedure 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 or citizen of Greece or another country of the European Union, 18 years of age or older on the date of the deadline for submission of proposals and has full legal capacity 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 by submitting one or more proposals. 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 authorisation and, also where required, explicit and full acknowledgement 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 Organiser may, at any phase of the Competition, request the relevant documents (ID, 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 Organiser 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, or the special awards, as described in the next section, are also excluded.
10. **The following persons are not eligible to participate in the Competition: employees of the Organiser 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 Organiser 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 Organiser can participate directly in Phase B of the Competition, in addition to those who qualify through its Phase A.

B. Representations – Guarantees – Liability of Competition Participants

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 Organiser and any third party for the proposal submitted and for the truth and 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 Organiser 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 Organising Committee, the results of each Phase, as well as any other matter related to its organisation, 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 Organiser to the participants (e.g. via email, letter, etc.).
7. The Organiser 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 Organiser 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.

Γ. Thematic Areas of the Competition

Proposals submitted should relate to one of the following four (4) Thematic Areas:

1. Fintech
2. Digital Business and Ecosystems, PropTech included
3. Advanced Technologies & AI, HealthTech included,
4. Environment/Climate Change, Society & Governance (ESG), Financial Education included,

The Standard Awards of the Competition are given to proposals concerning all the above Thematic Areas. In addition to the Standard Awards, two Special Awards shall be given regarding (i) PropTech, in collaboration with Uniko, (ii) Healthtech, in collaboration with ELPEN, and (iii) Special Financial Education Award (more details are available in section "E. Awards" herein).

More specifically:

1st Thematic Area: Fintech

- Proposals for new business models, applications, processes or products, with a significant impact on the financial sector and the provision of related services, e.g. platforms/applications for investments/advisory, insurance, transactions/payments, digital assets, banking services and risk management.
- Technologies such as artificial intelligence (AI/ Generative AI), big data, automated robotic processes (RPA), and blockchain are likely to be used to implement the services.

2nd Thematic Area: Digital Business and Ecosystems

- Proposals relating to Digital Business in all sectors of activity such as e-commerce, tourism, real estate, & PropTech, agriculture, shipping / transport, education, biomedicine, etc., with emphasis on ideas and solutions that cover the entire ecosystem of each industry with an end-to-end or one-stop shop solutions approach.
  Such uses of technology include:
  - the use of analytics / big data,
  - the creation and use of e-marketplaces / e-auctions,
  - e-procurement,
  - the development of computer games (gaming) with an educational, strategic or business character.
  - the development of applications that utilise social networks to collect and exploit information of business interest (social media monitoring), and
  - the development of applications for sharing and utilising information in an environment of complex organisations (knowledge management).
- Proposals can target all types of customers such as consumers (B2C), businesses (B2B) and governments/government agencies (B2G).
- Especially for PropTech: It concerns the total technological solutions applied to the real estate sector with a view to improving efficiency, user experience, decision-making process, modernisation and, in general, to improving the real estate sector. The PropTech includes tools, applications and platforms that concern the construction, renovation/ energy upgrade, management, purchase & sale, lease, financing, and properties market analysis, embracing AI, big data, virtual/augmented reality reality, blockchain, etc. PropTech indicative examples are Online Platforms for Real Estate Sale-Purchase, Virtual Tours and Augmented Reality (AR), Property Management Systems platforms, renovations and energy upgrades (including RES

installation) platforms, building design and building information modeling (BIM) apps, Real Estate Crowdfunding, the use of AI and Big Data for Price Estimation & Market Analysis, Smart Building & IoT (Internet of Things) technologies, the use of Blockchain for Smart Contracts and Property Transfers, etc.

3rd Thematic Area: Advanced Technologies & AI

- Proposals concerning the creation and commercial exploitation of cutting-edge technologies that can contribute to the overall technological development and transition of the Greek economy to high-value added services, as well as the retention and attraction of highly qualified human resources within the Greek territory (talent retention / brain regain).
- This area includes commercial/business-oriented applied proposals related to:
  - the development of AI and Deep Learning algorithms and systems,
  - technology for microcomputers and integrated circuit systems (VLSI/IC design, including fabrication/EDA),
  - aerospace and defence technologies,
  - technologies for autonomous aerial or other vehicles (UAVs, USVs, AUVs, ROVs, etc.),
  - mobility / self-driving cars,
  - high-end / high-precision manufacturing / metrology,
  - applied materials science,
  - Sensors / analog design technologies, and
  - healthTech, and
  - bioengineering / biomedicine applications.
- Especially for HealthTech: It is aimed at startup and growing teams and businesses that develop innovative health technologies with the prospect of market uptake. Indicatively, teams and companies active in digital health, medical devices, diagnostics and artificial intelligence applications in life sciences and health. Also, university teams and research spin-offs that are in the transition stage from academic research to business development.

4th Thematic Area: Environment/Climate Change, Environment, Society & Governance (ESG)

- **Environment/climate change:**

  Proposals related to the climate crisis and actions tackling it, as well as the general green transition of businesses and households, such as solutions for:
  - saving natural resources and circular economy,
  - agricultural production and food chain security,
  - technologies for minimising greenhouse gas emissions and other waste (in industry, agri-food, etc.),
  - management and recycling of waste (urban and industrial),
  - biodiversity preservation,
  - renewable energy sources and related technologies/applications,
  - energy transmission technologies and smart grids,
  - carbon capture technologies,
  - energy efficiency and saving, and

- measuring and quantification of environmental impacts of individual or corporate activities (e.g., greenhouse gas and pollutant emissions, pollution, biodiversity loss).

- **Society:**
  - Proposals that help promote a healthy and sustainable society, e.g. solutions to safeguard public health, eradicate poverty, promote inclusion, preserve and promote Greek and Global material/intangible cultural Heritage, etc.
  - Proposals concerning economic activity and development of frontier, remote and generally non-urban areas of Greece.
  - Proposals in the field of Financial Education, Empowerment and Financial Inclusion, which is defined as the set of applications and tools (apps/tools, gamification) and other digital solutions (e.g. web/mobile site, e-learning apps) aiming at making knowledge and skills of an economic nature accessible to Greek households. These could cover areas such as savings, investments, money management, insurance and pension products, etc.

- **Corporate Governance:**
  - Proposals that promote and ensure adherence to high governance standards, such as systems and applications that promote transparency (reporting/transparency), applications and methods of complaint collection (ombud schemes/whistleblowing), etc.

Δ. Competition Procedure

The Competition for the Standard Awards 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. A User Name and Password are declared by the candidate, who can submit as many proposals as they wish, either individually or as a group.
4. Electronic submission of the proposal (on the same day that the user name and password were created or at a later date), and in any case within the deadline of proposal submission.
   Participants are invited to complete the Proposal Submission Form which includes the following fields:
   1. Title (up to 20 words)
   2. The team's legal set-up
   3. Country where the team is based
   4. Proposal's maturity (concept, MVP, etc.)
   5. Funding Sources

6. Types of revenue (if any)
7. Description of revenue stream (optional)
8. Total revenue (if any)
9. Thematic area and sector subcategory

Candidates are then asked to provide detailed information about their business plan in up to five open-ended sections of up to 1,000 words. For example:

1. What are the purpose of use and key features of the innovation?
2. What is the form of the market, what is its size, what is the profile of the targeted customers, and the competition in this market?
3. How do they anticipate their income-expenses will evolve over the next three years, and what is the forecast regarding the viability of the idea in general?

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, unless otherwise stated.

5. Electronic confirmation of successful registration via email containing the registration details, the unique proposal code and the proposal.
6. After the proposal is registered, it cannot be accessed by third parties nor edited by the participant.

The twenty (20) best proposalsfrom 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 the winners (individuals or team representatives in case of team participations) selected by the Organiser, 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 Organiser, 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 Organiser, 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 Organiser's website www.nbg.gr, on the Organiser'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 Organiser, 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 Organiser via 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)
    - **What added value and competitive advantage does your proposal have** (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. Organisation of a Special Award Ceremony during which the following will take place:
    - Announcement/awarding of the three (3) winners as well as the winners of the Special Awards.
    - Awarding cash awards.
3. As regards acceptance/receipt of the above, participants may attend in person or by proxy (supplied with all necessary legalisation documents to this end).
4. In case of Team Participation, the cash award is delivered to the Team representative.

E. Awards

- Standard Awards of the Competition: The first three (3) winners will be given the following cash awards:
    - First Award twenty thousand (20,000) Euro
    - Second Award twelve thousand (12,000) Euro
    - Third Award eight thousand (8,000) Euro
- Seven (7) distinctions will be given to those who qualified for Phase C, excluding those who received the hereinabove top three awards.
- **Special Awards of the Competition:**

- **PropTech** Special Award **(in collaboration with Uniko):** a special award of **€4,000** is given to the best participation on PropTech (Property Technology).
- Special **Financial Education Awards of up to €10,000 in total** shared between **1-5** special awards, shall be given to the best participations related to Financial Education and Empowerment especially targeting Households.
- Special **HealthTechnologies Award** (HealthTech) in collaboration with the Athens LifeTech Park of ELPEN of a **total value €12,000**: **Cash prize** of **€6,000** for the best participation as well as free accommodation for 6 months in the Athens LifeTech Park Incubator (up to 2 desks/ 4 people).

Note that proposals nominated to Special Awards shall continue to be nominated in parallel for all other awards of the Competition.

- The Organiser reserves the right to publish the details of the winners (names of all participants to whom awards or gifts are given) on the website of the Competition, on the Organiser's website www.nbg.gr, on the Organiser's official pages on social media as well as in press releases in printed or electronic form.
- The Organiser gives consent to the winners of the Competition (i.e. to the three first winners, the distinction holders, and the winners of Special Awards, as defined above in E. Section) 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 winners under the following terms and conditions:
  - The consent may be revoked at any time by the Organiser.
  - The logo may be used by the winners solely for their communication with connection to their award in the Competition. The 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 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 page; and
  - The 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 content or in general illegal content, as well as any other content that could damage the reputation, profile, principles and values of the Organiser.

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

ΣΤ. Evaluation of Proposals

Evaluation of Proposals for the Standard Awards

Proposals for the Standard Awards 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. Agricultural University of Athens,
13. Panteion University.
14. University of Cyprus.

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 executives of the Organiser – members of the Phase A Evaluation Committee, after the lapse of the submission deadline.
- 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 Organiser. 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 Organiser announces those qualifying for Phase B in alphabetical order. The Organiser 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 weigh the score on the same average.

- The Organiser announces those qualifying for Phase C in alphabetical order. The Organiser 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.

Evaluation of proposals for Special Awards

The evaluation and selection of the proposals for the Special Awards is carried out by **Special Committees** (separated for each category of Special Award, as included in the "I. Committees" section) that are appointed for this purpose by the Organiser, with the participation of executives of the Organiser and its partners. The evaluation criteria, the corresponding weighting factors and the evaluation stages of the Special Awards, are determined by the Organiser as the case may be, based on the nature of the Special Awards.

Z. Timeline of the Competition

Phase A	**Submission of proposals starts on: Monday 03/8/2026** **Submission of proposals ends on: Wednesday, 14/10/2026, at 15:00**

	Announcement of qualifying participants: December 2026
Phase B	Proposals Submission Period: December 2026 – January 2027 Announcement of qualifying participants: March 2027
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 Organiser 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-organised either online or in person in Athens and/or the region by the Organiser along with local bodies and local initiatives or Venture Capital Funds.

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, these include:

- **Mentoring by executives of successful startups** (that have already received funding or have revenue) and **market executives** with extensive experience in entrepreneurship issues.
- **Specialised 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 Organiser executives, project partners and market executives. The 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 organising the workshops/events/seminars, the personal data of the team members, which are deemed absolutely necessary for said purposes (such as their full name and contact details), 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 organisational purposes.**

Θ. COMMITTEES

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

Organising Committee

The Organising Committee is staffed with executives of the Organiser's Business Strategy Sector, Start-up Entrepreneurship and Collaborations, by at least 2 persons, based on occupation object.

The responsibilities of this committee include planning and implementation of the Competition as well as the organisation 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 Organiser. 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 Organiser: National Bank of Greece S.A., Business Innovation Development Subdivision, Em. Benaki 5, (Office 207, 2nd floor) GR 105 64 Athens, Greece, 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 Organising 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 Competition participants shall not be accepted. As regards clarifications on the procedure, participants may contact the Organising Committee.

Evaluation Committees for the Standard Awards

The Evaluation Committees for the Standard Awards 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.

Phase A – Evaluation Committee

It consists of:

(a) at least 2 members of NBG's Group Business Strategy Sector, Start-up Entrepreneurship and Collaborations, based on occupation object, as well as other Bank and/ or Group Units (NBG Business Seeds ambassadors), on the basis of their experience and interest (such as: NBG branches, General Divisions of the Bank, Group companies)

Phase B– Evaluation Committee

It consists of University faculty members (such as: the University of Athens, National Technical University of Athens, Athens University of Economics, Aristotle University of Thessaloniki, University of Piraeus, etc.), researchers of technological universities and institutes which are selected by the Rectoral Authorities or the Management of each organisation, as well as by at least 2 members of NBG's Group Business Strategy Sector, Start-up Entrepreneurship and Collaborations, based on occupation object.

Phase C – Evaluation Committee

It consists of:

(a) University faculty members (more details are available in section "F. Evaluation of Proposals" herein), researchers of technological universities and institutes which are selected by the Rectoral Authorities or the Management of each organisation, taking into account the phase of the competition which has been communicated in writing by the Organiser,

(b) senior executives of the Organiser, which are invited by the General Manager of NBG Transformation, Strategy & International Activities, as well as by at least 2 executives of NBG's Group Business Strategy Sector, Start-up Entrepreneurship and Collaborations,

(c) executives of organisations and companies that NBG Business Seeds has a close cooperation with (such as: the American-Hellenic Chamber of Commerce, Athens Chamber of Commerce & Industry, Bayer Hellas)

(d) Fund Managers by Venture Capitals based on the priorities and the strategy of the Organiser.

Evaluation Committees for the **Special Awards**

For the evaluation of the proposals regarding the Special Awards, Special Evaluation Committees are set up, separated for each Special Award.

In particular, for the PropTech Special Award, the Special Committee is composed by executives from the Bank, as well as from UNIKO, the platform for real estate sale and purchase, and joint venture of NBG and Qualco.

- for the Special Award for Health Technologies (HealthTech), the Special Committee includes executives of the Bank, as well as executives from ELPEN/Athens LifeTech Park and from other collaborating bodies.

The Organiser 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.

I. PERSONAL DATA

In the context of this Competition, the Organiser, as Controller, may collect personal data of the participants, such as identification data, contact details and data related to the professional or business activity and the submitted proposal, which are necessary for processing and only to the extent they are disclosed by the participants themselves or their representatives, pursuant to their authorisation, in order to serve this purpose. The Organiser takes all necessary measures and ensures the fair and lawful collection and processing of personal data as well as their safe keeping in accordance with the applicable European and national legislative and regulatory framework on the protection of personal data, and in particular the General Data Protection Regulation (EU) 2016/679 (GDPR) and its specific regulatory framework, and in particular Law 4624/2019, as in force, as well as the relevant decisions, directives and regulatory Acts of the Personal Data Protection Authority, as in force from time to time.

Competition participants declare that they have been informed that the Organiser and/or third parties cooperating with the Organiser 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 or are announced winners of the awards and/or gifts during the Competition, 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. Participants understand that the said processing of their personal data is necessary for their participation in the Competition in accordance with the present Terms of Participation and that it is carried out under article 6, par. 1 (b) of GDPR.

Also, Competition participants provide their explicit consent to the publication of any photographs or video material, if they are awarded 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. In this

case, participants are entitled to revoke such consent at any time, obviously without affecting the legality of any processing that may have taken place on the basis of the consent prior to it being revoked.

In case of "team participations", the representative of the team solemnly declares and guarantees that they have received the prior order and authorisation of each of the team members to provide the Organiser with their above data, processing and publication of their data for the purpose of the Competition as defined above, which shall be made available to the Organiser whenever requested. The representative is obliged to make the aforesaid authorisation available to the Organiser whenever requested, as well to prove, when required, the receipt of explicit consent of each of the team members.

The Organiser may use personal information to communicate with 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 Organiser, 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 Capital Funds.

Especially for the Special Awards, the absolutely necessary personal data of the candidates (name, contact details, description of the proposal) are communicated to the collaborating bodies participating in the Special Evaluation Committees (indicatively: UNIKO, ELPEN / Athens LifeTech Park and any other collaborating bodies as the case may be), exclusively for the purposes of evaluation and awarding of the respective Special Award. In the case of an award that includes services provided by a third party (e.g. hosting in an incubator), the necessary data of the winner are communicated to this institution for the performance of the relevant provision. This institution acts as an independent controller for its own purposes (provision of hosting services) and is required to comply with the obligations arising from the GDPR.

The Organiser processes the personal data of participants throughout the duration of the Competition and after 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 to 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, 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 Sofokleous 2, Athens, GR 10559, 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 information on data protection, participants can refer to NBG's Privacy Policy available at the Bank's branch network and on its website (https://www.nbg.gr).

IA. APPLICABLE LAW – RESOLUTION OF DISPUTES

Innovation & Technology Competition
Terms & Conditions

The Competition and its terms are governed, construed and supplemented by Greek Law. Any dispute arising from the Competition between the Organiser and Competition participants 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.