



**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: .....

### **«FX Sight Account»**

NBG has launched the FX Sight Account, a deposit account in foreign currency especially designed to cater for the needs of businesses and their transactions.

#### **PRODUCT FEATURES**

##### **1. Currencies:**

The account is available in any of the following currencies:

USD (US Dollar), CHF (Swiss Franc), CAD (Canadian Dollar), SEK (Swedish Krona), NOK (Norwegian Krone), DKK (Danish Krone), ZAR (South African Rand), JPY (Japanese Yen), AUD (Australian Dollar), GBP (Pound Sterling), HKD (Hong Kong Dollar), RON (Romanian Lei), TRY (Turkish Lira), PLN (Polish Zloty).

##### **2. Beneficiaries:**

Individuals – professionals, whether Greek residents or not

Legal entities, whether registered in Greece or not

##### **3. Minimum initial deposit:**

The equivalent of €300.

##### **4. Interest rates:**

###### **A) On a credit balance**

Interest rates on sight deposits in foreign currency depend on the currency involved and the conditions prevailing in global markets.

Currency	Interest Rate	Effective Annual Interest Rate (EAIR)	
		After tax withholding	No tax withholding
USD (US Dollar)	0.01%	0.009%	0.010%
CHF (Swiss Franc)	0.02%	0.017%	0.020%
CAD (Canadian Dollar)	0.05%	0.043%	0.051%
SEK (Swedish Krona)	0.01%	0.009%	0.010%
NOK (Norwegian Krone)	0.01%	0.009%	0.010%
DKK (Danish Krone)	0.03%	0.026%	0.030%
ZAR (South African Rand)	3.50%	3.266%	3.531%
JPY (Japanese Yen)	0.00%	0.000%	0.000%
AUD (Australian Dollar)	0.05%	0.043%	0.051%
GBP (Pound Sterling)	0.01%	0.009%	0.010%

HKD (Hong Kong Dollar)	0.10%	0.093%	0.100%
RON (Romanian Lei)	1.00%	0.864%	1.016%
TRY (Turkish Lira)	4.00%	3.477%	4.097%
PLN (Polish Zloty)	0.25%	0.232%	0.250%

The Effective Annual Interest Rate (EAIR) has been calculated on the assumption that the amount deposited and the interest rate do not change during one year, and the six-month interest is not withdrawn. Accordingly, as shown above, the EAIR reflects the rates after tax withholding, if any (where tax on interest is withheld, currently 15%), and after 6-month compounding.

#### B) On a debit balance

Debit balances that arise because of value date violation are not charged with default interest.

#### 5. Value dates of deposits

5.1 Foreign currency sight accounts subject to the European Payment Services Directive (PSD) and included in NBG's key currency rate list, i.e. Swiss Franc (CHF), Swedish Krona, (SEK), Norwegian Krone (NOK), Danish Krone (DKK), Pound Sterling (GBP), Romanian Lei (RON), Polish Zloty (PLN).

5.1.1 Deposit of banknotes to foreign currency accounts via our branch network:

- Deposit of banknotes in the same currency: same day
- Deposit of banknotes in a different (PSD or non-PSD) currency: 4 business days

5.1.2 Transfer of funds in foreign currency to a sight account in foreign currency:

- same day
- 2 business days if a special exchange rate is provided

5.2 Sight accounts held in non-PSD foreign currency included in NBG's key currency rate list, i.e. US Dollar (USD), Canadian Dollar (CAD), South African Rand (ZAR), Japanese Yen (JPY), Australian Dollar (AUD), Hong Kong Dollar (HKD), New Turkish Lira (TRY).

5.2.1 Deposit of banknotes to a sight account in foreign currency via our branch network (with the exception of South African Rand (ZAR) the buying and selling of which is not undertaken by NBG): - Deposit of banknotes in the same or a different currency: 4 business days

5.2.2 Transfer of funds to a sight account in foreign currency:

- Transfer of funds in the same currency to a sight account held by the same beneficiary: same day
- Transfer of funds in the same currency to a sight account held by another beneficiary: 2 business days
- Transfer of funds in a different currency to a sight account held by the same or another beneficiary: 2 business days

#### 6. Benefits:

- No charge for maintaining account.
- Passbook.
- Access to NBG's i-bank Internet, Phone and Mobile Banking digital networks.
- Option for free of charge information on account activity via i-bank Internet/Mobile Banking.
- Option to have the account linked with investment products denominated in the currency of the account.
- Interest compounded every six months.

## GENERAL INFORMATION

As regards the terms and conditions governing payments, customers are duly informed by means of the "Single Deposit & related Transaction Relations Agreement", according to which, when opening a demand deposit account, customers accept, inter alia, the terms of the framework agreement for payment services, which is governed by Law 4537/2018 (Government Gazette 84/15-5-2018).

1. Interest accrues on 30 June and 31 December of each year.
2. The available balance on each day is that part of the balance (or the total thereof) for which the value date applicable to credit or debit entries has already lapsed or any blocking has expired. A value date is the date when a withdrawn amount stops being part of the balance, or when a deposited amount becomes available and, if the account is interest bearing, begins accruing interest.
3. The interest calculation basis is:
  - a) for Pound Sterling (GBP), South African Rand (ZAR), Hong Kong Dollar (HKD) and Polish Zloty (PLN) : Actual/365 [i.e. the actual number of days is divided by a calendar year of 365 days].
  - b) for all other currencies: Actual/360 [i.e. the actual number of days is divided by a commercial year of 360 days].
4. The tax applicable from time to time is withheld from the interest payable to the beneficiary of a sight account in foreign currency and paid by the Bank to the competent authorities as provided for by law. The tax rate is specified by the tax legislation applicable from time to time, now being 15% on interest. 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.
5. You will be notified as soon as possible of any change in the interest rate, whether via a notice displayed at the Bank's branches, via its press releases or via its website [[www.nbg.gr](http://www.nbg.gr)]. Interest rates (on both credit and debit balances) may change at any time without prior notice.
6. Exchange rates are available at the Bank's branches, its website ([www.nbg.gr](http://www.nbg.gr)), as well as in the daily press. Exchange rates may change at any time without prior notice.
7. The Bank's current Rates and Charges are displayed in its Branches and published on its website at [www.nbg.gr](http://www.nbg.gr).

### Contact details:

For any queries you should contact the relevant staff at the Bank's branches .

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:
  - by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at ,[www.nbg.gr](http://www.nbg.gr),
  - by sending an e-mail to [customer.service@nbg.gr](mailto:customer.service@nbg.gr),
  - by sending a letter or the relevant form available at all NBG Branches by mail to: National Bank of Greece S.A., Sector for Governance of Customer Issues, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure are available on the Bank's website [www.nbg.gr](http://www.nbg.gr). The filing of complaints is not subject to a charge.

Furthermore, for any dispute or contention, you can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. +30 2103376700, website: [www.hobis.gr](http://www.hobis.gr), Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 2106460862, website: [www.synigoroskatanaloti.gr](http://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](http://www.nbg.gr).

Dear Customer,

Don't hesitate to contact our staff if you need further information. 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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Last updated: 15.06.2023