

PRE-TRANSACTION INFORMATION ON COST/CHARGES APPLYING TO TRANSACTIONS IN THE “NEW GENERATION INVESTMENT” STRUCTURED INVESTMENT PRODUCT WITH MUTUAL FUNDS AS UNDERLYING RETURN REFERENCE ASSETS

Any costs and charges regarding the aforementioned transaction/ investment service are set out in this document. The charges listed are based on examples, following specific assumptions that may differ from your real investment. This document is for information purposes only, and does not constitute promotion or advertisement or advice for the purchase or sale of any financial instrument or product. The obligation to provide such information is provided for by Law and, in particular, by Article 24 (4) of Law 4514/2018 (MiFID II) and Article 50 of the Delegated Regulation (EU), as applicable.

BREAKDOWN OF COSTS & CHARGES

The following breakdown of costs and charges arising from investment and ancillary services, as well as from the financial instrument is an indicative example based on the assumptions below:

- You are embarking on a Structured Investment Product with Delos Strategic Investments – Foreign Balanced Fund as underlying return reference asset (Underlying Asset) of net value of €10,000 in the context of Receiving/ Sending and Executing Orders. Details on the Underlying Asset are available on the website of NBG Asset Management S.A. <https://www.nbgam.gr/scripts/en/kiid.asp> by selecting the specific Mutual Fund.
- The product is held for three years.
- The calculations are based on NBG’s Rates & Charges available on the Bank’s website www.nbg.gr.
- In addition, calculations do not include any attributable taxes. Any amount to be paid to the investor that exceeds the initial capital invested upon expiry or discount of the instrument, shall be treated as domestic interest as per Article 37 of the Greek Income Tax Code, on which the Bank shall withhold the tax due. More information on the tax regime is available in the Key Information Document of this product on the Bank’s website at <https://www.nbg.gr/en/treasury>.

	Participation		Discount	
	Amount (€)	% of net investment value	Amount (€)	% of net investment value
One-off charges via NBG Branches	100.00	1.00% 0.80% for Premium Banking clients		
Ongoing charges via Internet / Mobile Banking	80.00	0.80%		
Transaction-related expenses				
Charges for ancillary services				
Incidental costs				
Total costs/charges arising from Investment/Ancillary Services via NBG Branches	100.00	1.00% 0.80% for Premium Banking clients	0.00	0.00%
Total costs/charges arising from Investment/Ancillary Services via Internet / Mobile Banking	80.00	0.80 %	0.00	0.00 %

		Holding period					
		If liquidation takes place after the 1 st year		If liquidation takes place after the 2 nd year		If the product is held until its expiry (3 rd year)	
One-off charges							
Ongoing charges	Management fees	0.00	0.00%	0.00	0.00%	0.00	0.00%
	Custody fees	0.00	0.00%	0.00	0.00%	0.00	0.00%
	Taxes						
Transaction-related expenses	Operating Expenses						
	Transaction commission	0.00	0.00%	0.00	0.00%	0.00	0.00%
Incidental costs	Other current costs ¹	175.00	1.75%	350.00	3.50%	525.00	5.25%
Total costs/charges arising from the Financial Instrument		175.00	1.75%	350.00	3.50%	525.00	5.25%
Grand total of costs/charges via NBG Branches		275.00	2.75%	450.00	4.50%	625.00	6.25%

UCITS DO NOT HAVE A GUARANTEED PERFORMANCE AND PAST RETURNS DO NOT ENSURE FUTURE RETURNS.

Grand total of costs/charges via Internet / Mobile Banking

255,00 2,55 % 430,00 4,30% 605,00 6,05%

¹ Direct costs of the Underlying Asset computed on a daily basis by the Management Company, which constitute current charges paid from the Fund's assets during the year. They represent the maximum possible level of these charges. They are indirect costs of this product and affect the Fund's net value. Further information on the Underlying Asset, such as the Key Investors Information Document/Key Information Document, the Prospectus, the Fund's Rules, the Annual and Bi-Annual Report, is available free of charge either printed by the Management Company and the NBG Branch Network, or online on the Company's website at: <https://www.nbgam.gr/scripts/en/general-mf.asp>

AGGREGATE RETURN ON THE INVESTMENT'S COSTS AND CHARGES

The return on your investment is affected by the aggregate result of the transactions' costs and charges. The scenarios presented in the chart below present the impact of costs and charges on the return of the financial instrument for a three-year holding period.

SCENARIO 1: After a three-year holding period, the Final Observation Price is equal to the Initial Observation Price.

	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00%
Purchase value after costs/charges	10,100.00	101.00%
Sale value	10,000.00	100.00%
Sale value after costs/charges	10,000.00	100.00%
Profit/Loss from price of the security	0.00	0.00%
Total costs	-100.00	-1.00%
Return without costs/charges	0.00	0.00%
Return after costs/charges	-100.00	-1.00%
Aggregate result of costs/ charges on the return	-100.00	-1.00%

SCENARIO 2: After a three-year holding period, the Final Observation Price exceeds the Initial Observation Price by 20% and, as a result, the Customer shall collect an additional share of 20% * 50% = 10%.

	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00%
Purchase value after costs/charges	10,100.00	101.00%
Sale value	11,000.00	110.00%
Sale value after costs/charges	11,000.00	110.00%
Profit/Loss from price of the security	1,000.00	10.00%
Total costs	-100.00	-1.00%
Return without costs/charges	1,000.00	10.00%
Return after costs/charges	900.00	9.00%
Aggregate result of costs/ charges on the return	-100.00	-1.00%

SCENARIO 3: After a three-year holding period, the Final Observation Price is lower by 5% than the Initial Observation Price and, as a result, the Customer shall lose a share of 5% * 100% = 5%.

	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00%
Purchase value after costs/charges	10,100.00	101.00%
Sale value	9,500.00	95.00%
Sale value after costs/charges	9,500.00	95.00%
Profit/Loss from price of the security	-500.00	-5.00%
Total costs	-100.00	-1.00%
Return without costs/charges	-500.00	-5.00%
Return after costs/charges	-600.00	-6.00%
Aggregate result of costs/ charges on the return	-100.00	-1.00%

SCENARIO 4: After a three-year holding period, the Final Observation Price is lower than the Initial Observation Price by 20% and, as a result, the Customer shall lose a share of 20% * 100% = 20%. However, the Partial Guarantee of the Initial Capital is triggered, and therefore the Customer will lose 10%.

	Amount (€)	% of the purchase value
Purchase value	10,000.00	100.00%
Purchase value after costs/charges	10,100.00	101.00%
Sale value	9,000.00	90.00%
Sale value after costs/charges	9,000.00	90.00%
Profit/Loss from price of the security	-1,000.00	-10.00%
Total costs	-100.00	-1.00%
Return without costs/charges	-1,000.00	-10.00%
Return after costs/charges	-1,100.00	-11.00%
Aggregate result of costs/ charges on the return	-100.00	-1.00%