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PRE-TRANSACTION INFORMATION ON COST/CHARGES APPLYING TO TRANSACTIONS IN THE "NEW GENERATION INVESTMENT" STRUCTURED INVESTMENT PRODUCT WITH BOND AND INDEX UNDERLYING BENCHMARK YIELD

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) 2017/565, 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 "German Government Bond ("Bund") and the EURO STOXX 50" serving as the underlying benchmark yield (Underlying Asset) of net value of €10,000 in the context of Receiving/ Sending and Executing Orders. The closing price of the bond on the Frankfurt Stock Exchange
- The product is held for two 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 when the security reaches maturity or is redeemed, 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/el/treasury

Participation

Redemption

		Amount (€)	% of net investment value	Amount (€)	% of net investment value
One-off charges via NBG Branches		100.00	1.00% 0.75% for Premium Banking clients		
One-off charges via Internet / Mobile Banking		70.00	0.70%		
Ongoing charges					
Transaction-related expenses					
Charges for ancillary services					
Incidental costs					
Total costs/charges arising fr Investment/Ancillary Service Branches		100.00	1.00% 0.75% for Premium Banking clients	0.00	0.00%
Total costs/charges arising from Investment/Ancillary Services via Internet / Mobile Banking		70.00	0.70%	0.00	0.00%
		Holding period If redemption takes place after the 1st If the product is held un		ld until its ovning	
		ii redeiliptioi	year	If the product is he (2 nd ye	
One-off charges			·		
	Handling fees	0.00	0.00%	(0.00
	Custody fees	0.00	0.00%	(0.00
Ongoing charges	Taxes				
	Operating Expenses	0.00	0.00%	(0.00%
Transaction-related expenses	Transaction commission	0.00	0.00%	(0.00%
Incidental costs	Other current costs ¹	50.00	0.50%	100	0.00 1.00%
Total costs/charges arising from the Financial Instrument		50.00	0.50%	100	0.00 1.00%
Grand total of costs/charges via NBG Branches		150.00	1.50%	200	2.00%
Grand total of costs/charges via Internet / Mobile Banking		120.00	1.20%	170	0.00 1.70%

¹ Direct cost of the product related to administrative or other operational cost associated with the underlying benchmarks (such as market risk management and/or custody fees). This is calculated on a daily basis by the Bank and is reflected in the said Price Fluctuation as -1% (i.e. -0.50% per annum) and impacts the return received by the customer at maturity of the product, subject to the application of the Minimum Guaranteed Return clause.

AGGREGATE IMPACT OF COSTS/ CHARGES ON THE YIELD OF THE INVESTMENT

The return on your investment is impacted by the aggregate costs and charges related to transactions/trading. The scenarios presented in the chart below present the impact of costs and charges on the return of the financial instrument for a two-year holding period.

SCENARIO 1: After a two-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	10,200.00	102.00%
Profit/Loss from price of the security	0.00	0.00%
Total costs	-200.00	-2.00%
Return before costs/charges	0.00	0.00%
Return after costs/charges	-200.00	-2.00%
Aggregate impact of costs/ charges on the return	-200.00	-2.00%

SCENARIO 2: After a two-year holding period, the Final Observation Price exceeds the Initial Observation Price of the underlying benchmarks by 20% and, as a result, the Customer shall collect 20% * 50% Participation in the Increase= 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	11,200.00	112.00%
Profit/Loss from price of security	1,000.00	10.00%
Total costs	-200.00	-2.00%
Return before costs/charges	1,000.00	10.00%
Return after costs/charges	800.00	8.00%
Aggregate impact of costs/ charges on the return	-200.00	-2.00%

SCENARIO 3: After a two-year holding period, the Final Observation Price is lower by 1.5% than the Initial Observation Prices of the underlying benchmarks and, as a result, the Customer will lose 1.5% * 100% Participation in the Fall = 1.5%.

	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	9,700.00	97.00%
Profit/Loss from price of security	-150.00	-1.50%
Total costs	-200.00	-2.00%
Return before costs/charges	-150.00	-1.50%
Return after costs/charges	-350.00	-3.50%
Aggregate impact of costs/ charges on the return	-200.00	-2.00%

SCENARIO 4: After a two-year holding period, the Final Observation Price is lower by 20% than the Initial Observation Prices of the underlying benchmarks and, as a result, the Customer will lose 20% * 100% Participation in the Fall = 20%. However, Guarantee of the Initial Capital is triggered in this case, and accordingly the Customer will in fact lose just 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	9,200.00	92.00%
Profit/Loss from price of the security	-1,000.00	-10.00%
Total costs	-200.00	-2.00%
Return before costs/charges	-1,000.00	-10.00%
Return after costs/charges	-1,200.00	-12.00%
Aggregate impact of costs/ charges on the return	-200.00	-2.00%