



PRE-TRANSACTION INFORMATION RE COST/CHARGES ON UCITS TRANSACTIONS

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:

- Participation/ redemption of Delos Blue Chips - Domestic Equity Fund of net value €10,000 in the context of Receiving/ Sending and Executing Orders.
- The units are held for one year.
- The calculations are based on NBG's Rates & Charges.

TRANSACTION VIA NBG BRANCH NETWORK

		Participation		Redemption	
		Amount (€)	% of net investment value	Amount (€)	% of net investment value
One-off charges					
Current charges					
Fees related to transactions					
Charges on ancillary services					
Other related costs					
Total costs/charges arising from Investment/Ancillary Services		0.00	0.00 %	0.00	0.00 %
One-off charges	Entrance fees*	100.00	1.00 %		
	Handling fees**	0.00	0.00 %	350.00	3.50 %
	Custody fees	0.00	0.00 %	20.00	0.10 %
	Taxes			10.00	0.10 %
	Operating costs			5.00	0.05 %
Transaction-related expenses					
Other related costs	Transaction commission	0.00	0.00 %	100.00	1.00 %
	Fee for investment return			0.00	0.00 %
Total costs/charges arising from the Financial Instrument		0.00	0.00 %	485.00	4.85 %
Grand total of costs/charges		100.00	1.00 %	485.00	4.85 %

* The Bank collects the Representative's fees (Inducement) for Mutual Funds managed by NBG Asset Management S.A. calculated on the basis of the entrance fees, equal to the amount of the entrance fees

**The Bank collects the Representative's fees (Inducement) calculated on the basis of the net handling fees for the units sold via its branch network. In particular, pursuant to the Contract with the Manager of each Mutual Fund, such Fees have been currently determined as follows:

- DELOS Mutual Funds and N.P. INSURANCE NEW POSEIDON BALANCED FUND which is managed by NBG Asset Management S.A.: 50% on the management fees
- SICAV & FCP managed by NBG Asset Management Luxembourg: 40.75% on the management fees, including the fee of the authorised representative (i.e. 40% fee in favor of the international distributor and 0.75% in favor of the authorised representative)
- UCITS of Third International Providers: 34% - 55% on the management fees (depending on the contract with the Provider)

Returns on UCITS are not guaranteed and previous returns do not guarantee future returns.

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 one-year holding period.

SCENARIO 1: After a one-year holding period, the net redemption price is equal to the net sale price.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	9,900.00	99.00 %
Net redemption value	10,000.00	100.00 %
Redemption value after costs/charges	9,515.00	95.15 %
Profit/Loss from price of security	0.00	0.00 %
Total costs	-585.00	-5.85 %
Return without costs/charges	0.00	0.00 %
Return after costs/charges	-585.00	-5.85 %
Aggregate result of costs/ charges on the return	585.00	5.85 %

SCENARIO 2: After a one-year holding period, the net redemption price exceeds by 10% the net sale price.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	9,900.00	99.00 %
Net redemption value	11,000.00	110.00 %
Redemption value after costs/charges	10,466.50	104.67 %
Profit/Loss from the price of security	1,000.00	10.00 %
Total costs	-633.50	6.34 %
Return without costs/charges	1,000.00	10.00 %
Return after costs/charges	566.50	5.67 %
Aggregate result of costs/ charges on the return	633.50	6.34 %

SCENARIO 3: After a one-year holding period, the net redemption price is 10% below the net sale price.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	9,900.00	99.00 %
Net redemption value	9,000.00	90.00 %
Redemption value after costs/charges	8,563.50	85.64 %
Profit/Loss from price of security	-1,000.00	-10.00 %
Total costs	-536.50	-5.37 %
Return without costs/charges	-1,000.00	-10.00 %
Return after costs/charges	-1,536.50	-15.37 %
Aggregate result of costs/ charges on the return	536.50	5.37 %

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:

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- The units are held for one year.
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TRANSACTION VIA NBG BRANCH NETWORK					
		Participation		Redemption	
		Amount (€)	% of net investment value	Amount (€)	% of net investment value
One-off charges					
Current charges					
Transaction-related expenses					
Charges on ancillary services					
Other related costs					
Total costs/charges arising from Investment/Ancillary Services		0.00	0.00 %	0.00	0.00 %
One-off charges					
Current charges	Handling fees*	0.00	0.00 %	350.00	3.50 %
	Custody fees	0.00	0.00 %	20.00	0.10%
	Taxes			10.00	0.75%
	Operating costs			4.00	0.04%
Transaction-related expenses	Transaction commission	0.00	0.00 %	100.00	1.00 %
Other related costs	Fee for investment return			0.00	0.00 %
Total costs/charges arising from the Financial Instrument		0.00	0.00 %	384.00	3.84%
Grand total of costs/charges					
		0.00	0.00 %	384.00	3.84%

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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 one-year holding period.

SCENARIO 1: After a one-year holding period, the net redemption price is equal to the net sale price.

Returns on UCITS are not guaranteed and previous returns do not guarantee future returns.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	10,000.00	100.00 %
Net redemption value	10,000.00	100.00 %
Redemption value after costs/charges	9,616.00	96.16 %
Profit/Loss from price of the security	0.00	0.00 %
Total costs	-384.00	-3.84 %
Return without costs/charges	0.00	0.00 %
Return after costs/charges	-384.00	-3.84 %
Aggregate result of costs/ charges on the return	384.00	3.84 %

SCENARIO 2: After a one-year holding period, the net redemption price exceeds by 10% the net sale price.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	10,000.00	100.00 %
Net redemption value	11,000.00	110.00 %
Redemption value after costs/charges	10,577.60	105.78 %
Profit/Loss from price of the security	1,000.00	10.00 %
Total costs	-422.40	-4.22 %
Return without costs/charges	1,000.00	10.00 %
Return after costs/charges	577.60	5.78 %
Aggregate result of costs/ charges on the return	422.40	4.22 %

SCENARIO 3: After a one-year holding period, the net redemption price is 10% below the net sale price.

	Amount (€)	% of net sale value
Net sale value	10,000.00	100.00 %
Sale value after costs/charges	10,000.00	100.00 %
Net redemption value	9,000.00	90.00 %
Redemption value after costs/charges	8,654.40	86.54 %
Profit/Loss from price of the security	-1,000.00	-10.00 %
Total costs	-345.60	-3.46 %
Return without costs/charges	-1,000.00	-10.00 %
Return after costs/charges	-1,345.60	-13.46 %
Aggregate result of costs/ charges on the return	345.60	3.46 %