

## Personal Data and Consumer Protection

### PERSONAL DATA

NBG, as Controller of Personal Data, recognizes and grants particular importance to the obligation of the Bank and the Group to comply with the legal framework in force for the protection of individuals with regard to the processing of personal data.

In this context, the Bank takes all necessary measures and ensures the fair and lawful collection and processing of personal data, as well as their safe keeping according to the requirements of the applicable regulatory and legislative framework regarding the protection of individuals with regard to the processing of personal data and especially the General Data Protection Regulation 2016/679 (GDPR), the regulatory framework governing its implementation as well as the Decisions of the Data Protection Authority.

Handling of information relating to personal data of clients, shareholders or employees is conducted legally regardless of the medium used for their collection or storage, ensuring full compliance with the legal framework in force and preserving confidentiality.

The Bank and the Group respect confidentiality of personal data that comes to their knowledge in any way.

In this context, all employees of the Bank and the Group are obliged to comply with the regulatory framework in force and internal rules and procedures for the protection of personal data. Additionally, in order to ensure the secrecy of personal data of the Bank's clients and to maintain their trust in the Group, all employees must handle with absolute confidentiality and care any information that comes to their knowledge relating to clients or other counterparties of the Bank or the Group.

### CONSUMER PROTECTION

In order to implement the NBG Management's strategy, specific measures are taken to enhance transparency and develop new patterns of transactional ethics in the Bank's relations with customers.

Within this context, contract terms have been formulated using simple and understandable wording, taking into account developments of jurisprudence and the regulatory framework in force, while in parallel, service charges are stated clearly.

In parallel, the Bank publishes in its website the current deposit and loan rates, the rates for core banking businesses, pre-contractual information documents, and Terms and Conditions specimens for the main products offered to individuals and small to medium size enterprises.

Additionally, through its website the Bank enables its clients to submit requests, suggestions or complaints.