

The TARC includes all cost elements of the credit and provides information in the form of a percentage on the total charge of the loan, on an annual basis.

**TARC calculation for a loan of €10,000 repaid in 60 uninterrupted monthly instalments**

	TARC	Monthly instalment	Total cost of credit
"REWARD" Personal Loan	13.32%	€224.47 <i>(may end up at a minimum of €218.48)</i>	€13,433.49
"EXPRESS Plus" Personal Loan <i>via Internet Banking</i>	13.07%	€224.47 <i>(may end up at a minimum of €218.48)</i>	€13,383.49
"STUDENT LIFE" personal loan	11.94%	€214.94	€13,086.34
Student Loan EIF	6.54%	€191.24	€11,664.55
Personal Loan secured by liquid assets	7.02%	€193.33	€11,789.68
NBG Weight Off Your Shoulders Loan <i>without collateral</i>	10.71%	€216.18 <i>(may end up at a minimum of €204.63)</i>	€12,726.21
NBG Weight Off Your Shoulders Loan <i>with collateral</i>	7.39%	€196.83	€11,905.08

**TARC calculation for EXPRESS loan of €6,000 repaid in 60 uninterrupted monthly instalments**

	TARC	Monthly instalment	Total cost of credit
EXPRESS Personal Loan <i>via the Branch Network</i>	14.74%	€134.68	€8,270.96
EXPRESS Personal Loan <i>via Internet/Mobile Banking</i>	13.76%	€134.68	€8,155.96

The above TARC rate is used merely as an example and applies only if the following assumptions are met:

**REWARD Personal Loan** Floating interest rate 11.800% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 9.65%, one-off charge of €190, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed). Performing loan accounts (over the course of the previous six months) will benefit from a 0.25% discount on their interest rate each six months.

**EXPRESS Plus Personal Loan** Floating interest rate 11.800% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 9.65%, one-off charge of €140, paid upon disbursement. Performing loan accounts (over the course of the previous six months) will benefit from a 0.25% discount on their interest rate each six months.

**STUDENT LIFE Personal Loan** Floating interest rate 9.900% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 7.75%, one-off charge of €190, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed).

**Student Loan EIF** Floating interest rate 4.950% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 2.80%, one-off charge of €190, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed).

**Personal Loan secured by liquid assets** Floating rate 5.400% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 3.25%, one-off charge of €190, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed).

**NBG Weight Off Your Shoulders Loan without collateral** Floating interest rate 10.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 8.00%, one-off charge of €185, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset with the one-off charge, if the loan is eventually disbursed). Performing loan accounts (over the course of the previous six months) will benefit from a 0.50% discount on their interest rate each six months.

**NBG Weight Off Your Shoulders Loan without collateral** Floating interest rate 6.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 4.00%, fee of €95 for reviewing request for the amendment of

loan agreement terms, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the fee for reviewing request for the amendment of loan agreement terms, if the loan is eventually disbursed).

\*\* If the customer is at the same time included in a similar Mortgage Lending program (debt consolidation/ facility), then a respective mortgage lending fee shall be collected (€185).

**EXPRESS Personal Loan via the Branch network** Floating interest rate 11.800% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 9.65%, one-off charge of €190, paid upon disbursement and one-off application processing fee of €22 (such amount will be offset against the one-off charge, if the loan is eventually disbursed).

**EXPRESS Personal Loan via Internet/Mobile Banking** Floating interest rate 11.800% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 11/06/2025: 2.15%) + fixed margin 9.65%, one-off charge of €75, paid upon disbursement.

#### Notes

1. The said interest rates are expressed in nominal values and charged with a levy under Law 128/75, currently 0.6%.
2. Repayment is carried out in monthly amortization instalments, unless otherwise stated.
3. ECB Intervention Rate: The minimum offered rate of the European Central Bank (ECB) for the Eurosystem's main refinancing operations applicable from time to time .

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