

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	16.02%	€236.59 <i>(may end up at a minimum of €230.36)</i>	€14,152.21
"STUDENT LIFE" personal loan	14.60%	€226.76	€13,795.82
Student Loan EIF	9,07%	€202.29	€12,327.14
Personal Loan secured by liquid assets	9.56%	€204.44	€12,456.59
NBG Weight Off Your Shoulders Loan <i>without collateral</i>	13.36%	€228.04 <i>(may end up at a minimum of €216.03)</i>	€13,421.35
NBG Weight Off Your Shoulders Loan <i>with collateral</i>	9.94%	€208.07	€12,579.15

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>	17.48%	€141.95	€8,707.21
EXPRESS Personal Loan <i>via Internet/Mobile Banking</i>	16.44%	€141.95	€8,592.21

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 14.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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.

STUDENT LIFE Personal Loan Floating interest rate 12.250% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 7.300% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 7.750% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 12.500% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 8.500% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 14.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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 14.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 20/09/2023: 4.50%) + 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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