



EΘNIKH TPANEEZA

Consumer Loans

Total Annual Real Charge (TARC)

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	16.28%	€237.90 <i>(may end up at a minimum of €231.65)</i>	€14,224.93
"STUDENT LIFE" personal loan	14.17%	€224.98	€13,683.76
Personal Loan secured by liquid assets	8.40%	€199.43	€12,150.83
NBG Weight Off Your Shoulders Loan <i>without collateral</i>	11.08%	€217.92 <i>(may end up at a minimum of €206.31)</i>	€12,823.35
NBG Weight Off Your Shoulders Loan <i>with collateral</i>	7.75%	€198.48	€12,001.55

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>	20.46%	€150.09	€9,190.10
EXPRESS Personal Loan <i>via Internet/Mobile Banking</i>	19.03%	€150.09	€9,037.10

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 14.400% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 11.90%, one-off charge of €185, 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 11.900% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 9.40%, one-off charge of €185, 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 6.700% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 4.20%, one-off charge of €185, 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 10.500% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + 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 6.500% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 4.00%, fee of €92.50 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 16.700% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 14.20%, one-off charge of €185, 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 16.700% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 21/12/2022: 2.50%) + fixed margin 14.20%, one-off charge of €32, 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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