



EΘNIKH TPAPIEZA

## 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	17.75%	€244.51 <i>(may end up at a minimum of €238.13)</i>	€14,617.19
"STUDENT LIFE" personal loan	15.61%	€231.39	€14,068.31
Personal Loan secured by liquid assets	9.76%	€205.41	€12,509.38
NBG Weight Off Your Shoulders Loan <i>without collateral</i>	12.48%	€224.22 <i>(may end up at a minimum of €212.35)</i>	€13,192.12
NBG Weight Off Your Shoulders Loan <i>with collateral</i>	9.11%	€204.44	€12,359.09

#### 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>	21.98%	€154.16	€9,434.69
EXPRESS Personal Loan <i>via Internet/Mobile Banking</i>	20,51%	€154.16	€9,281.69

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 15.650% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 13.150% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 7.950% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 11.750% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 7.750% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 17.950% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 17.950% broken down as follows: 3M-Euribor dependent on the ECB Intervention rate (ECB Intervention Rate 10/05/2023: 3.75%) + 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 .

**Last update: 10/05/2023**