



EΘNIKH TPANIEZA

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 | 15.99% | €236.59 <i>(may end up at a minimum of €230.36)</i> | €14,147.21 |
| "STUDENT LIFE" personal loan | 14.57% | €226.76 | €13,790.82 |
| Personal Loan secured by liquid assets | 9.54% | €204.44 | €12,451.59 |
| NBG Weight Off Your Shoulders Loan <i>without collateral</i> | 13.33% | €228.04 <i>(may end up at a minimum of €214.80)</i> | €13,416.35 |
| NBG Weight Off Your Shoulders Loan <i>with collateral</i> | 9.92% | €208.07 | €12,576.65 |

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> | 17.43% | €141.95 | €8,702.21 |
| EXPRESS Personal Loan <i>via Internet/Mobile Banking</i> | 16.36% | €141.95 | €8,582.21 |

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 €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 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 €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 7.750% 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 €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 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 €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 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 €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 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 €65, 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: 06/10/2023