



NATIONAL BANK OF GREECE S.A.
Registered Office: 86 Aiolou St., 105 59, Athens, Greece
General Commercial Registry (G.E.M.I.) No 237901000

Date:

"Value Plus"

NBG's "Value Plus" account is a flexible deposit account designed to meet all your needs and offering a variety of transaction options and benefits. The account has the following features:

PRODUCT FEATURES

- 1. Currency:** €
- 2. Type:** Savings account
- 3. Beneficiaries:** Individuals
- 4. Distribution Channels:**
 - via **NBG Internet Banking** or
 - via **NBG Mobile Banking** or
 - via **NBG Branches**

5. Minimum initial deposit: No

6. Interest rate: Escalating

A) Credit balance

	Balance	Interest rate (escalating)	Total Annual Real Return (*)
EURO	0.01– 60,000	0.00%	0.000%
EURO	60,000.01-200,000	0.01%	0.009%
EURO	200,000.01 and over	0.01%	0.009%

(*) Total annual real return (TARR) has been calculated on the assumption that the deposit amount and the interest rate remain unchanged for one year and that the interest earned over the 6-month period remains in the account. Accordingly, the TARR rates quoted hereinabove reflect the accumulation of 6-month compound interest and the relevant tax withholding (currently at 15%).

B) Debit balance

The interest charge applied to debit balances resulting from infringement of the value date will be the rate applied by the ECB for its main refinancing operations (currently 2.15%).

Interest rates (on credit and debit balances) may be adjusted without prior notification.

7. Credit value dates

A. Cash deposit in Euro into a savings account:

- Via our branch network: same day
- Via an ATM: same day

B. Transfer of funds from and into a Euro account, via a counter/ ATM/ NBG Internet/Mobile/ Phone Banking: same day

8. Benefits

A. OPERATIONAL BENEFITS

- Detailed account statements via NBG Internet/Mobile Banking (monthly i-statement): free of charge
- Account activity updates by means of your account booklet, if you so request. free of charge
- Information on a 24/7 basis free of charge:
 - regarding the last 7 transactions on your account, via NBG's ATMs;
 - regarding account activity via NBG Internet/Mobile Banking.
- Option to change account beneficiaries (add or remove co-beneficiary) without closing the account or changing its number, and accordingly without changing its link-up with other systems, if any (e.g. for Standing Orders, Pension Credits etc.).

B. TRANSACTIONAL BENEFITS

- Option to get:
 - the Dual Mastercard Debit card, with a annual subscription of €6, or alternatively
 - the Debit Mastercard card, free of charge,for easy banking, instantly and securely via NBG's ATMs, DIAS and Mastercard -labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard logo in Greece and overseas, by debiting directly your deposit account, contactless transactions at businesses equipped with the special readers, as well as online purchases at thousands of merchants displaying the Mastercard logo, and merchants certified by Mastercard Identity Check.
- Access to digital networks: NBG's Internet, Phone and Mobile Banking services.
- Option to make unlimited payments of bills and dues to the State, insurance funds, local authorities and other general government bodies, electricity, gas, water, telecommunications and insurance companies, free of charge via standing order and via Internet/Mobile Banking by debiting the account for individuals.
- Two (2) free of charge domestic fund transfers, "shared transfer fees" (SHA), up to €3,000 each month via NBG Internet/Mobile Banking, by debiting the account. (Note that outgoing domestic money transfers in euro are not charged with our Bank's issuance fees but may be charged with execution fees by the paying bank).
NBG's current Rates and Charges apply to any additional outgoing money transfers beyond those offered to you free of charge.
- One (1) free of charge incoming domestic fund transfer "shared transfer fees" (SHA), up to €3,000 each month. (Note that the incoming domestic money transfer is not charged with our Bank's execution fees but may be charged with issuance fees by the issuing bank).
NBG's current Rates and Charges apply to any additional incoming money transfers beyond that offered to you free of charge.
- One (1) free of charge payment of a credit card issued by other domestic banks, per month, via internet/mobile banking, by debiting the account. NBG's current Rates and Charges apply to any additional payments beyond that offered to you free of charge.
- Two (2) free of charge withdrawals from ATMs abroad per year, if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered to you free of charge.
- Automatic payment of NBG credit card, consumer & housing loan instalments by debiting your account as per standing order with your local NBG branch.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and to credit another account, whether yours or someone else's, for payment of dues (such as rent, school fees, child support and instalments on purchases from stores etc.) free of charge (Periodic Electronic Payments System).

- Option to participate in NBG's investment products by linking your account to your customer ID number.
- Automatic salary or pension payments by your employer or pension fund.
- Participation in the Go For More reward program and extra 1,000 welcome points when you open the account.
- Free-of-charge loading of prepaid cards up to €100 per day via Internet/Mobile Banking for all account beneficiaries.

C. CREDIT FACILITY RELATED BENEFITS

C.1. Consumer Credit

- Offer of the of Silver credit card and Dual Mastercard (with an active credit limit), as well as CLASSIC MASTERCARD, GOLD MASTERCARD, CLASSIC VISA, PLATINUM MC (only valid for existing cards) with:
 - discount of 1 percentage point on the interest rates on purchases.
 Note that the credit card benefit applies to the principal beneficiary of the account.

D. ALERT SERVICES

For transactions effected via an NBG demand deposit account for which you wish to receive alerts, you have the option to activate the alert via:

- e-mail: free of charge
- SMS: 20/month, free of charge. Additional SMSs are charged with €0.05/SMS

Privileged pricing applies to the principal beneficiary of the account.

E. BANCASSURANCE PRODUCTS

- 1) Provision of a Preventive Health Check-Up Insurance Plan for the principal beneficiary of the "Value Plus" account, which includes:
 - An annual check-up that includes a General Blood Test, Glucose, Cholesterol, HDL, LDL and Atherogenic index: free of charge
 - Check-up by Gender and Age:
 - ✓ for men over the age of 45, PSA: free of charge
 - ✓ for women over the age of 45, Digital Mammography with a €5 charge
 - Further additional benefits offered by the partner Diagnostic centre at special discount

Note also that:

- The cover plan applies on condition that the principal beneficiary is an adult over the age of 18.
 - The principal beneficiary/insuree is entitled to one (1) insurance plan participation.
 - The plan's commencement date is the date that the deposit account was opened.
 - The tests (check-up and proactive health control) as well as any additional benefits can be carried out after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance.
 - In the event of any change in the type of deposit account, where actions, such as closing an existing account and activating a new one, take place within 30 days, the period of time of the previous insurance shall be taken into consideration for the calculation of the 180 days waiting period. In any other case this is considered as a new insurance with the new insurance commencement date being the date that the new account was opened.
- The Preventive Health Check-Up Insurance Plan is a benefit of the "Value Plus" account and is not available independently.

The insurance plans are designed by Ethniki Insurance and sold through the branch network of National Bank of Greece S.A., Aiolou 86, 105 59 Athens, Company Reg. No.: 311481. Insurance plans are sold only by Bank staff who are certified insurance intermediaries. The Bank is registered as an insurance agent with the Special Registry of the Athens Chamber of Tradesmen under No. 1028. The Registry's data are available through the online platform "Point of Single Contact (ESIP)" Active Insurance Intermediaries, via which you can verify the registration with the Special Registry. ESIP website: <http://insuranceregistry.uhc.gr/>.

"Value Plus" Rates:

- 1) For the benefits listed above you pay €5/month or €55/calendar year.
- 2) In the case of monthly payment:
 - The cost is payable monthly by automatically debiting the account on the 1st business day following the 5th calendar day of each month.
 - In the event of insufficient balance, the available account balance shall be debited and the amount outstanding until full repayment of the charge for the provision of banking services shall be blocked and collected as soon as there is sufficient balance (the relevant check is carried out automatically on a daily basis). The Bank is entitled, if it cannot collect the cost for the provision of banking services for a period of one month due to insufficient balance in the "Value Plus" account, to convert the account to a standard savings account. In this case, any cost collected is not refunded and the amount blocked will be collected when there is sufficient balance on the account.
 - The month within which the "Value Plus" account is opened or paid up as well as the month within which an account was converted to "Value Plus" is free of the fixed charge.
- 3) In the case of annual payment:
 - The fee for the provision of banking services is automatically collected on the 1st business day following the 5th day of January of each year. If the account is opened later within the year and the year is not a full year but a fraction of a calendar year, the annual fee is divided accordingly into the number of months/12 remaining and is collected on the 1st business day following the 5th day of the month following that in which the account was opened. If the balance on the account is not sufficient to pay the applicable fees, the account is charged with the respective amount and its balance is blocked, so that the Bank can collect the said fees when there is sufficient balance (the relevant check is carried out automatically on a daily basis). The Bank is entitled, if it cannot collect the cost for the provision of banking services for a period of one month due to insufficient balance in the "Value Plus" account, to convert the account to a standard savings account. In such case, any cost to be collected is automatically refunded and the amount blocked automatically released.
 - In the event that the account is closed during the course of the year, you cannot be refunded with any part of the fee that has already been collected and corresponds to the outstanding period. The same also applies in the event that you convert your account to another product on your own initiative.

General Information

As regards the terms and conditions governing payments, customers are duly informed by means of the "Single Deposit & related Transaction Relations Agreement", according to which, when opening a demand deposit account, customers accept, inter alia, the terms of the framework agreement for payment services, which is governed by Law 4537/2018 (Government Gazette 84/15-5-2018).

- 1) Interest is posted on 30 June and on 31 December of each year.
- 2) The balance available each day represents the funds (whether the total balance or a part thereof) whose value date, set as a result of any credit/debit entry or hold, has lapsed on the same day. The value date, in the case of withdrawals, is the date on which the amount withdrawn ceases to be part of the balance and, in the case of deposits, the date on which the funds become available and, in the case of interest-bearing accounts, interest starts accruing.
- 3) Interest rates on deposit accounts are escalating, i.e. interest accrues on the total balance existing from time to time in line with the rates indicated in the table above. Interest is calculated on the balance available each day and the respective rate applies to the total deposit balance.
- 4) Interest is calculated on an actual/360 day basis, i.e. the actual days of the year are the numerator while the commercial year of 360 days is the denominator.
- 5) Tax is withheld from the interest payable to the account beneficiary in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (currently 15%).

- 6) You will be informed as soon as possible of any interest rate change in general, through notices displayed to that effect at NBG branches, NBG press releases or the Bank's website [www.nbg.gr]. Rate changes, however, that are favourable to you may apply without notification.
- 7) Exchange rates are available through the Bank's branches and website (www.nbg.gr) and the daily press. Exchange rate changes may apply immediately without notification.
- 8) NBG's current Rates and Charges are available in the Bank's branches and can be viewed under the relevant heading on its website (www.nbg.gr).

Contact details:

For any queries you should contact the relevant staff at the Bank's branches.

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:
 - by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at www.nbg.gr,
 - by sending an e-mail to customer.service@nbg.gr,
 - by sending a letter or the relevant form available at all NBG Branches by mail to: National Bank of Greece S.A., Sector of Client Conduct,, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure are available on the Bank's website www.nbg.gr. The filing of complaints is not subject to a charge.

Furthermore, for any dispute or contention, you can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. +30 2103376700, website: www.hobis.gr, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 2106460862, website: www.synigoroskatanaloti.gr More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at www.nbg.gr.

In particular, for disputes concerning contractual obligations under an online services agreement, you can file your request for an out-of-court settlement of the dispute via the Online Dispute Resolution platform at <https://webgate.ec.europa.eu/odr>.»

Last, if the customer enters into the agreement for opening an account via Internet & Mobile Banking, he is entitled to withdraw therefrom without giving any reason within a period of 14 calendar days as of the date of the agreement, with no charge. In order to exercise the right of withdrawal the customer is required to sign the relevant statement https://www.nbg.gr/greek/retail/mobile-banking/Documents/Dilosi_ipanahorisis_Value%20Plus_ENG.pdf and submit it to any branch of the Bank.

Dear Customer,

Don't hesitate to contact our staff if you need further information. We shall be happy to provide you with any information or assistance you need.

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