



NATIONAL BANK OF GREECE S.A.

Date:

"e-Value"

NBG's "e-Value" 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 **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 on Savings Account

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 2.00%).

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 i-bank ATM: same day

B. Transfer of funds from and into a Euro account, via a counter/ ATM/ NBG Internet/ 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 i-bank 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 debit cards Debit Mastercard, depending on the customer group you belong to, free of charge for easy banking, instantly and securely via NBG's i-bank 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 alternative networks: NBG's i-bank Internet, Phone and Mobile Banking services.
- Five (5) free of charge automatic payments of bills/dues per month through standing order, by debiting the account for as long as it is held, via NBG Internet/Mobile Banking. NBG's current Rates and Charges apply to additional payments besides those offered to you free of charge.
- One (1) free of charge domestic fund transfer, "shared transfer fees" (SHA), up to €3,000 each month via 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 additional outgoing money transfers besides that 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 incoming domestic money transfers are 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 additional incoming money transfers besides 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 additional payments besides that 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 go4more reward program and extra 500 welcome points when you open the account.

C. CREDIT FACILITY RELATED BENEFITS

C.1. Consumer Credit

50% discount, up to €200, on one (1) loading per month of Prepaid VISA, i-bank payband and virtual prepaid Mastercard, via internet/mobile banking, with minimum fee €1.

D. i-bank 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 i-bank Alert via:

- e-mail: free of charge

"e-Value" Rates:

- 1) For the benefits listed above you pay €2/month or €22/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 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 "e-Value" 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 "e-Value" account is opened or paid up as well as the month within which an account was converted to "e-Value" 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 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 calendar 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 available 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 "e-Value" 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

With regard to the conditions and terms for effecting payment transactions, the framework contract for payment services, which is governed by Law 4537/2018 (Government Gazette A 84/15.5.2018), shall additionally apply and prevail over the "Agreement for deposit and the opening of deposit account"; a copy of the framework contract shall be delivered to the interested party for perusal and signing.

- 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)
 - 9) If you have a complaint, please submit it to:
 - the relevant staff at the Bank's branches
 - NBG's Sector for Governance of Customer Issues:
 - You can file your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at www.nbg.gr,
 - Send an e-mail to customer.service@nbg.gr,
- Send a letter or the relevant form available at all NBG Branches:
- by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or
 - by fax to +30 210 3347740.

Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department 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. 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Alexandras 144, 114 71 Athens, tel: 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/i-bank/retail/mobile-banking/Documents/Dilos_i_pana_horis_ e Value_ENG.pdf](https://www.nbg.gr/greek/i-bank/retail/mobile-banking/Documents/Dilos_i_pana_horis_ e_Value_ENG.pdf) and submit it to any branch of the Bank.

Dear Customer,

If you have any further questions, please arrange to speak with our staff at your NBG Branch. We shall be happy to provide you with any information or assistance you need.

Best regards,
NATIONAL BANK OF GREECE S.A.
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