



NATIONAL BANK OF GREECE

Eolou 86, 102 32 Athens, Tel: +30 210 3341000
TIN: 094014201 GEMI No.: 237901000
TAX OFFICE: Athens Tax Office for Corporations
www.nbg.gr

CUSTOMER NEEDS FORM

FOR NBG VALUE & SALARY VALUE DEPOSIT ACCOUNT HOLDERS

Do you consider Proactive Healthcare -- a key obligation for people in our times -- to be beneficial?
√ Yes No

Do you consider that it is important to carry out the annual basic health diagnostic tests?
√ Yes No

Do you think it is important to have the opportunity to carry out basic proactive health tests (check ups) without complicated procedures or cost?
√ Yes No

Has it been explained to you that this insurance plan is not available independently but is offered as part of a package of benefits and services linked to the VALUE & Salary VALUE deposit accounts, and is it agreed that it can be used whenever desired?
√ Yes No

All the coverages under the insurance program, apart from the Insurance Coverage of In and Out of Hospital Care Expenses due to Accident, can be claimed after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance.

The above information is true, full and accurate and forms part of the basis for the proposed Insurance Policy.

The insurance coverage is provided with the mediation of National Bank of Greece SA, 86 Eolou, 102 32 Athens, Company Reg. No.: 311481, ESIP special registry No.: 1028 (website: <http://insuranceregistry.uhc.gr/>), Athens.

The Customer has been duly informed by the Data Controllers, NATIONAL BANK OF GREECE SA and ETHNIKI HELLENIC GENERAL INSURANCE SA, on the processing of personal data under the General Data Protection Regulation EU 679/2016 and Greek legislation regarding the collection, maintenance and processing in general of their personal data, as well as their rights as per the applicable legislative and regulatory framework.



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GENERAL INFORMATION PROVIDED BY INSURANCE INTERMEDIARIES

(in accordance with the provisions of Law 4583/2018 on distribution of insurance products)

This document provides an overview of your insurance intermediary, as required under the applicable legal and regulatory framework, prior to the conclusion of the insurance contract, for the purpose of your timely, proper, adequate and relevant information.

I. Insurance Intermediary's data

The insurance coverage is provided with the mediation of National Bank of Greece S.A. (hereinafter "the Bank" or "NBG"), Aiolou 86, 102 32 Athens, AMEEA No.: 311481, in line with the contractual obligation to perform insurance mediation activities exclusively for, in the name and on behalf of ETHNIKI HELLENIC GENERAL INSURANCE S.A. (hereinafter "Ethniki Insurance"), an insurance company legally operating in Greece.

NBG Group holds 100% of the shares of Ethniki Insurance, as set out in the Annual Financial Statements of the Bank and the Group available on NBG's website (www.nbg.gr).

II. Special Registry

The Bank is registered as an insurance agent with the Special Registry of the Athens Chamber of Tradesmen under No. 1028.

The Special Registry's data are available at the online platform "Point of Single Contact (ESIP)" of Active Insurance Intermediaries, via which you can verify the registration with the Special Registry. ESIP website: <http://insuranceregistry.uhc.gr/>.

III. Additional information

The Bank provides advice (personal recommendation) on the insurance products offered, where required and in line with the restrictions set by the applicable legal and regulatory framework.

The Bank is allowed to promote insurance-based investment products.

Ethniki Insurance has been instructed to collect premia from the customer on its behalf.

Ethniki Insurance pays commission to the Bank, which is included in the premium, in accordance with the terms of the Service Level Agreement regarding the provision of insurance mediation services.

If, in the context of the insurance contract and after its conclusion, you are asked to pay any amount further to the agreed premia and payments, the Bank shall inform you of the nature of each one of such payments.

For any complaint you should contact the relevant staff of your local branch or NBG's Sector for Governance of Customer Issues by:

- - calling 800 11 88988 (from a landline in Greece) or +30 210 48 06 100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website: www.nbg.gr;
- - filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: www.nbg.gr;
- - sending an e-mail to customer.service@nbg.gr;
- - sending 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.

Moreover, if you are not satisfied with the Bank's reply, you have the option to seek out-of-court settlement of any dispute that may arise with the Bank by referring to recognized bodies of alternative dispute resolution, such as the Hellenic Customer's Ombudsman, Alexandras 144, 114 71 Athens, tel: 2106460862, website: www.synigoroskatanaloti.gr, the Greek Financial Ombudsman, Massalias 1, 160 80, Athens, tel.: 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr. More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at www.nbg.gr.

For any complaints regarding the insurance intermediary, you should file a written complaint with the Private Insurance Supervisory Committee (PISC) of the Bank of Greece, Eleftheriou Venizelou 21, 102 50 Athens, Contact Centre: +30 210 3201111, website: www.bankofgreece.gr, regarding acts or omissions of individuals or legal persons that constitute a breach of the legislation on the distribution of insurance products.

For any further information on the terms of this insurance program, you should contact the relevant certified NBG Branch Officers.

Customer declaration:

I have received the total pre-contractual information, as per the applicable legislative and regulatory framework, in particular Directive 2016/97 (as transposed into Greek legislation with Law 4583/2018) and L. 4364/2016, as well as a copy of the CUSTOMER NEEDS FORM.

(Place/Date)/...../.....

NATIONAL BANK OF GREECE S.A.

The Applicant and Declarant



NATIONAL BANK OF GREECE

Eolou 86, 102 32 Athens, Tel: +30 210 3341000
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 TAX OFFICE: Athens Tax Office for Corporations
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ETHNIKI HELLENIC GENERAL INSURANCE S.A. YEAR OF ESTABLISHMENT 1891 GEMI No. -224801000, TIN :094003849, Tax Office: Athens Tax Office for Corporations
 Leoforos Syggrou 103-105, 117 45 Athens, Tel: 18189
www.ethniki-asfalistiki.gr

(Signatures of authorized NBG officers)

(Applicant's Signature)

INFORMATION LEAFLET/PRECONTRACTUAL INFORMATION
(as per Law 4364/2016 and Law 4583/2018))
FOR THE INSURANCE PLAN
FOR NBG VALUE & SALARY VALUE DEPOSIT ACCOUNT HOLDERS

This document is a summary of the Group Insurance Agreement No. 53543/5 signed by NBG and Ethniki Insurance and is intended to inform insurees regarding the benefits offered by this program, free of further charge, and the way it works. Note that each first account beneficiary of a **VALUE or Salary VALUE** NBG deposit account is entitled to only one (1) insurance plan participation.

This plan is automatically available to all first beneficiaries of VALUE and Salary VALUE deposit accounts, within the context of which data shall be transmitted from NBG to Ethniki Insurance for the provision of the plan's insurance coverage. This plan is not available independently; therefore, in the event that the first beneficiary does not want the said plan, he/she should select a different type of bank account.

Ethniki Insurance data

The title of the Company is ETHNIKI HELLENIC GENERAL INSURANCE S.A. Registered office: LEOFOROS SYGGROU 103-105, 117 45, ATHENS, GREECE, GEMI No.: 000224801000, TEL.18189, FAX 2109099111, e-mail:ethniki@insurance.nbg.gr, www.ethniki-asfalistiki.gr

NBG data

The title of the Company is NATIONAL BANK OF GREECE S.A. Registered office: AILOU 86, 102 32 ATHENS, GREECE, GEMI No.: 237901000, TEL.210 3341000, e-mail:www.nbg.gr. The aforementioned insurance program is undertaken with the mediation of National Bank of Greece S.A., AMEEA No.: 311481, ESIP special registry No.: 1028 (<http://insuranceregistry.uhc.gr/>).

Purpose of Ethniki Insurance

Ethniki Insurance performs in Greece and overseas all insurance, reinsurance and, in general, financial operations allowed for Insurance Companies by the currently applicable Greek or EU law.

In compliance with Law 4364/2016 (Solvency II), Ethniki Insurance publishes on an annual basis a report on its solvency and financial status, which is available to the Insuree or the Contracting Party on the website of Ethniki Insurance www.ethniki-asfalistiki.gr.

Definitions

- **Contracting Party:** NATIONAL BANK OF GREECE S.A., which contracts with Ethniki Insurance for the Group Insurance Agreement hereinabove, and which is under obligation to pay the agreed premium for each Insuree.
- **Insuree:** An individual over the age of 18 who is the first beneficiary of a special Deposit Account held with the Contracting Party, who fulfils the insurance requirements and whose details have been notified in writing by the Contracting Party to Ethniki Insurance.
- **Accident:** Any physical damage suffered by the Insuree which can be proven objectively and is caused by external, violent, accidental and unforeseen causes independent of the volition of the Insuree, which has evidently occurred during the term of the insurance.
- **Insurance Year:** The twelve (12) month period beginning from the commencement date of the insurance policy of each Insuree and each subsequent period of twelve (12) consecutive months in the case of renewal of the insurance policy.
- **Partner Diagnostic Centre:** Every Diagnostic Centre with which Ethniki Insurance has concluded a special collaboration agreement. The main purpose of said collaborations is to deliver the best possible services to the Insuree. Ethniki Insurance shall inform the Insuree about the existing Partner Diagnostic Centres as well as about any new such partnership, while reserving the right to change the said Partner Diagnostic Centres at any given time.

Insurance Commencement Date

The commencement date of the insurance shall be the later of the following: (a) the date that the Deposit Account was opened with the Contracting Party, or (b) the date the Insuree's data were notified by the Contracting Party to Ethniki Insurance, or (c) the date of payment of the agreed premium by the Contracting Party on behalf of the Insuree. In the event that the Insuree changes the type of deposit account, this shall be considered as a new insurance with the new insurance commencement date being the date of the change.

Termination of the Insurance

The expiry date of the Insurance is the earlier of the following: (a) The termination date of the Insurance Policy. (b) The date that National Bank of Greece S.A. ceases to pay the relevant premiums for the Insuree's participation. (c) The date of the Insuree's death. (d) The termination date of the Insurance Policy in line with the terms thereof. (e) The date that the deposit account is closed.

Insurance Coverage

1. Insurance Coverage of In and Out of Hospital Care Expenses due to Accident

Any Medical expenses, with or without hospitalization, of the Insuree that were due directly and exclusively to an accident, will be covered by Ethniki Insurance to a maximum of **€500.00** per insurance year.

More specifically, medical, dental (except for prosthetic dentistry), hospital, surgery and pharmaceutical expenses shall be covered.

The above covered expenses include doctors' fees, private nurse's fee in hospital, laboratory and imaging tests, hospital expenses, cost of medicines, cost of fitting prosthetic body parts, corrective devices and ancillary machines for their operation, braces, back supports, other consumables, elbow crutches, shoulder crutches, simple walkers and use of ambulance.

2. Annual check-up, free of charge

An annual check-up once every insurance year, carried out by the laboratories of the relevant Partner Diagnostic Centre of Ethniki Insurance.

The annual check-up includes a General Blood Test, Glucose, Cholesterol, HDL, LDL and Atherogenic index.

For the tests as above no doctor's referral note is required.

The tests (check-up) 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 by the Insuree within thirty days, the period of time of the previous insurance shall be taken into consideration for the calculation of the one hundred and eighty (180) days waiting period.

3. Additional benefits of the Partner Diagnostic Centre

- Unlimited scheduled medical visits with a twenty euro (€ 20.00) cost per visit in the doctor's consulting room and fifteen euro (€ 15.00) at the polyclinic, in a network of doctors of all specialties of the Partner Diagnostic Centre working in partnership with Ethniki Insurance at any given time in Attica, Thessaloniki and the provinces depending on availability, i.e. if there is a medical practitioner of the specialty and provided that the Diagnostic Centre partner of Ethniki Insurance has concluded a collaboration agreement with doctors of said specialty.

- Use of the "Painless Blood Sample" service when required, without the Insuree bearing any charges at the laboratories of the relevant Diagnostic Centre of Ethniki Insurance.

- Diagnostic tests at the laboratories of the relevant Diagnostic Centre working in partnership with Ethniki Insurance in line with the State Pricing List (Government Gazette) and the relevant charge borne by the Insuree. Tests that are not included are x-rays (digital display) and ultrasounds for which a special favorable price list of the Diagnostic Centre partnered with Ethniki Insurance applies.

In the case of a test not included in the State Pricing List (Government Gazette), a 40% discount is applied on the private pricing list of Ethniki Insurance's Partner Diagnostic Centre.

- Blood drawn at home, with a participation cost for the Insuree of eight euro (€ 8.00), for the prefectures of Attica, Thessaloniki, Kavala, Kozani, Laconia and Chania. In the case of a blood sample taken at home on a Saturday, the Insuree shall bear a charge of twelve euro (€ 12,00), only in Attica.

- Use of a Medical Call Centre for the coordination of the insurance plan as well as for the provision of useful information.

- Specialized check-ups with the cost borne by the Insuree and special favorable price list of the Diagnostic Centre working in partnership with Ethniki Insurance. The tests and costs are as follows:

<p>General Check-up 1 (total € 30.00)</p> <p>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Erythrocyte Sedimentation Rate ■ Glucose ■ Urea ■ Cholesterol ■ Creatinine ■ Triglyceride level, ■HDL■LDL■ Atherogenic Index ■SGOT■SGPT■ Urinalysis</p>	<p>General Check-up 2 (total € 80.00)</p> <p>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Erythrocyte Sedimentation Rate ■ Glucose ■ Urea ■ Cholesterol■ Creatinine ■ Triglyceride level, ■ HDL■ LDL■ Atherogenic Index ■ SGOT■ SGPT■ Iron ■ Ferritin ■ Vitamin B12 ■ Folic Acid ■ T3 ■ T4 ■ TSH■ Glycosylated Hemoglobin ■ Urinalysis</p>
<p>General Check-up 3 (total € 25.00)</p> <p>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Serum Iron ■ Ferritin ■ Vitamin B12 ■ Folic Acid</p>	<p>General Check-up 4 (total € 12.00)</p> <p>■ Serum Iron ■ Ferritin</p>

General Check-up 5 (total € 15.00) ■ Vitamin B12 ■ Folic Acid	Prostate Tests (total € 25.00) ■PSA■f –PSA ■ RATIO
Cancer Markers (total € 50.00) ■CEA■Ca 125 ■Ca 19-9 ■Ca 15-3	Thyroid Tests 1 (total € 40.00) ■T3 ■T4 ■TSH■anti-TG■anti-TPO■U/S thyroid
Thyroid Tests 2 (total € 25.00) ■ T3 ■ T4 ■ TSH	Thyroid Tests 3 (total € 18.00) ■ Anti-thyroid Autoantibodies ■anti -TG■anti - TPO
Osteoporosis screening (total € 45.00) ■ Blood Ca ■ Blood P ■CaU 24h■PU 24h■VitD3 (OH) 25 ■ Bone density measurement	Check up for men over the age of 45 (total € 80.00) ■ Heart ultrasound ■ ECG pre stress test ■ Stress Test on a treadmill ■ ECG after stress test ■ resting Electrocardiogram ■ Medical Exam
Gynaecological check up 1 (total € 40.00) ■ Digital mammography ■ Abdominal or Intravaginal U/S of internal genital organs	Gynaecological check up 2 (total € 50.00) ■ aerobic and anaerobic culture of vaginal fluid ■ Microscopy of Vaginal Fluid ■ PAP TEST■ mycoplasma - Ureoplasm of vagina ■ culture of vaginal fluid for UreoplasmaUrealiticum■ ChlamydiaTrachomatis Testing ■ culture of vaginal fluid for MycoplasmaHominis
Prenatal tests (total €120.00) ■General Blood Test ■ Blood Type ■ RH■ Glucose ■ Urea ■ Ferritin ■ Fe ■ VDRL■ Haemoglobin Electrophoresis ■ Australian antigen ■ mycoplasma - Ureoplasm of vagina ■ Rubella IGG&IGM antibodies ■ Hepatitis C ■ CMV IGG&IGM antibodies■ Listeria Antibodies■ Toxoplasma IGG&IGM antibodies ■ Urinalysis	Women’s check up (total € 35.00) ■ Breast U/S ■ PAP TEST
Childhood obesity check up (total € 20.00) ■ Glucose ■ HbA1c ■LDL■ triglyceride level	Breast Check up (total € 40.00) ■ Digital mammography of both breasts ■ Breast U/S
Check up for Sexually Transmitted Diseases (total € 30.00) ■HCV■HIV■HbsAg■HbsAb	

The above additional tests 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 by the Insuree within thirty days, the period of time of the previous insurance shall be taken into consideration for the calculation of the one hundred and eighty (180) days waiting period. Note that all the above types of coverage and provisions regarding tests carried out at Partner Diagnostic Centres and the relevant charges can be modified or cancelled by Ethniki Insurance upon every anniversary of the insurance policy. In the event of modification or removal of coverage or additional benefits, National Bank of Greece S.A. shall inform the Insuree in a timely manner.

Obligations

Annual Check-up, Proactive Health Control & Additional Benefits

APPOINTMENT: The Insuree must communicate beforehand with Ethniki Insurance’s Partner Diagnostic Centre, in order to schedule a date for the annual check up. The appointment is arranged over the phone at **+30 210-9092880**.

ANNUAL CHECK-UP, PROACTIVE HEALTH CONTROL or use of ADDITIONAL BENEFITS: The Insuree upon appearance at the Partner Diagnostic Centre of Ethniki Insurance is required to present his ID card or Passport or Health Book or any other document proving the identity of the person being tested.

The Partner Diagnostic Centre is entitled to verify the identity of the person being tested.

Note that the cost of any diagnostic tests carried out without the Insuree following the required steps as described above, shall not be covered.

EXCEPTIONS

Insurance Coverage of In and Out of Hospital Care Expenses due to Accident

Not covered are expenses that were caused wholly or in part, directly or indirectly by:

- Suicide attempt, self-inflicted trauma and associated complications, regardless of the mental condition of the Insuree, mental health conditions, learning disabilities, including any neuroses or related psychosomatic manifestations, use of narcotics and hallucinogenic substances, war-related events, nuclear energy or ionizing radiation, biological weapons or chemical contamination, exposure to drug fumes, poison or gas, exposure of the Insuree to unhealthy working conditions, punishable acts under criminal law, except for minor offences.
- Participation of the Insuree in
 - military exercises in the armed forces of any country or organization
 - illegal or criminal activities, as well as participation in civil unrest, revolution, military uprising, and any form of terrorist act.
 - races (on a professional or amateur level) or competitions or speed bets with any motorized vehicle, training sessions or boxing/fighting/martial arts matches, as well as particular activities, such as, diving, climbing, parachuting, hang-gliding, paragliding, ballooning.
 - professional or amateur sport events (matches or training).
- Prosthetic dentistry.
- Accidents that did not cause visible bruising or external injuries on the body, other than the event of drowning or internal injuries that can be objectively identified.

DOCUMENTATION FOR COMPENSATION CLAIMS

- Original copies of expenditure receipts, as well as a medical opinion certifying that said expenses were required for an accident covered by this insurance.
- In the event of laboratory tests or pharmaceutical products, the attending doctor's referral note and prescription is required.

Ethniki Insurance reserves the right to ask for the submission of additional documents or other evidence or to certify via its own doctors the occurrence of the insured risk.

The above supporting documents shall be sent by the Insuree together with his complete details to the following address:

Ethniki Insurance,
Leoforos Syggrou 103-105, 117 45 Athens,
Department of Health Insurance Claims of Group Insurance Policies

Right to Object - Withdraw

The Contracting Party (NBG) has the right to object as per article 2.5 of L. 2496/97 if the content of the Insurance Policy differs from the Insurance Application, within one (1) month of receiving the Insurance Policy.

Furthermore, the Contracting Party has the right to object as per article 2.6 of L. 2496/97 if for any reason whatsoever it did not receive any document with the information provided for under article 152 of L.4364/2016 when submitting the insurance application or the insurance policy was delivered to it without the general and specific insurance terms governing the insurance. Last, the Contracting Party is entitled to withdraw from the Insurance agreement within thirty (30) days as of the date it was signed.

Taxation

Any tax burden of the Insurance Policy of any nature, the premium collection receipts, additional deeds of any content and in general of any act relating to the insurance policy, in accordance with the provisions applicable at the time of the issue of this Policy or which will apply after its issue, shall be borne by the Contracting Party.

Any charge, tax charge or other, concerning the Coverage and in general all types of indemnity, that is applicable upon inception of the policy or that is imposed after its issuance, shall be borne by the Insuree or the beneficiary.

Applicable law - Court Jurisdiction

The insurance policy is in Greek and the applicable law proposed by the Insurance Company in the Agreement is Greek law. Any dispute that may arise in relation to the Insurance Policy is subject solely to the jurisdiction of the courts of Athens.

Manner and Time of Complaints Management - Alternative Dispute Resolution Bodies

1. You should address any complaints to the following:

- the relevant staff of your local NBG branch
- NBG's Sector for Governance of Customer Issues:
 - by calling 800 11 88988 (from a landline in Greece) or +30 210 48 06 100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website www.nbg.gr,
 - by filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: 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 post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or
 - by fax to +30 210 3347740.

Moreover, if the contracting party and/or the insuree are not satisfied with the Bank's reply, they have the option to seek out-of-court settlement by referring to recognized bodies of alternative dispute resolution, such as the Hellenic Customer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 210 6460862, website: www.synigoroskatanaloti.gr, the Greek Financial Ombudsman, Massalias 1, 106 80 Athens, Tel.: 10440 (local call rates)/+30 210 3376700 (international calls), website: www.hobis.gr. More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at www.nbg.gr.

-Ethniki Insurance Objections & Complaints Management Subdivision, Leoforos Syggrou 103-105, 117 45 Athens, tel. +30 210 9099777, fax +30 210 9099846, email: paraona@insurance.nbg.gr. The usual response time to written objections is 15 business days from the day of their submission, while under no circumstances shall the response time exceed 50 calendar days from the submission of the objection.

In addition, if you believe that the complaints settlement process applied by Ethniki Insurance has been exhausted, you can communicate with the relevant Authorities, e.g. the Hellenic Consumer Ombudsman or the General Secretariat for Consumers, within the applicable time limits.

For any complaints regarding the insurance intermediary, you should file a written complaint with the Private Insurance Supervisory Committee (PISC) of the Bank of Greece, Eleftheriou Venizelou 21, 102 50 Athens, Contact Centre: +30 210 3201111, website: www.bankofgreece.gr, regarding acts or omissions of individuals or legal persons that constitute a breach of the legislation on the distribution of insurance products.

2. In addition, as per the Consumer Code of Ethics (article 11 Presidential Decree 10/2017) as each time applicable, the Party hereto and/or the Insuree have the option to seek out-of-court dispute resolution of any dispute that may arise with the Company in relation to this Insurance Policy by addressing the issue to the certified by the applicable legislation Alternative Dispute Resolution Bodies, such as: 1) Hellenic Consumers' Ombudsman, 2) ADR POINT (Alternative Dispute Resolution Point), 3) European Institute for Conflict Resolution (EICR) . Further information regarding the recognised/certified bodies can be found at the General Secretariat for Consumers of the Hellenic Ministry of Development & Competitiveness (website <http://www.efpolis.gr>). It is expressly clarified that the Company shall not be bound or required to resolve any dispute that may arise in relation to the Plan by using the above alternative dispute resolution bodies, and that any request of the party hereto/insuree regarding dispute resolution via these bodies shall be examined individually.

Information on personal data processing in line with the General Data Protection Regulation (EU) 2016/679 and the relevant Greek legislation

Ethniki Insurance together with NBG shall carry out processing of your personal data (ID particulars, contact details, payment data, insurance data, information on financial standing and assets, and on your investment/savings objectives, in case of investment and savings plans, data regarding your driving behavior in case of a vehicle insurance plan) and depending on the type of the insurance coverage that we shall provide you with this application we may carry out processing of personal data of a specific category (such as information concerning your health, in the case of life and health insurance). Any refusal on your part to supply us with your personal data will result in your application for such insurance contract being unsuccessful while the Company will have no obligation whatsoever regarding said insurance contract. In this context, we remind you that you are obliged to contact us

and notify us accordingly, and without delay, using the contact info supplied at the end of this document of any change that may occur in your personal data.

➤ Persons who will be Data Controllers, and Recipients and/or Processors of data:

Your data, within the framework of the insurance policy's execution, shall be processed by the divisions of Ethniki Insurance, as Data Controller, which are responsible for undertaking the insured risk, as well as by NBG, as Data Controller within the context of the insurance intermediary services it provides. Both the aforesaid companies are responsible for the execution of your contract, for servicing your requests, and for your insurance compensation within the framework of conducting their legitimate operations.

In addition, in the context of the insurance policy's due operations and insofar as is necessary to provide you with the best possible service and the specific services and coverage under the insurance contract, your data may be transmitted to associated providers, such as reinsurers, collaborating insurance companies for the provision of insurance coverage, insurance claim assessors, researchers, collaborating storage and file management companies, collaborating IT companies, and partner companies that provide printing, organization and document delivery services.

Furthermore, as provided for by law, the Companies may disclose your data to public services, insurance funds, judicial, public and other independent authorities pursuant to lawful request by such, provided that it is absolutely necessary in order to protect the companies' legal rights or fulfil their obligations.

In particular, in the case of life/health insurance, your data may be transmitted to collaborating hospitals, clinics, medical institutions, diagnostic centres and laboratories, health services providers, providers of health advisory and auditing services, medical practitioners, emergency transport / air transport / shipment companies, and companies providing second medical opinion.

In addition, as regards savings-retirement-investment plans, the Companies in order to ensure compliance with the Law on Automatic Exchange of Financial Account Information in Tax matters (FATCA L.4493/2017 Memorandum of Understanding between Greece-USA, L.4170/2013 on the mandatory automatic exchange of information in tax matters between EU member states, L.4428/2016 Agreement on mandatory automatic exchange of information in tax matters between OECD member states) are obliged, provided you fall within its scope, to collect and process your personal data as part of your identification as a person subject to the above legislation, the recipient of which is the competent Greek authority (I.A.P.R. Independent Authority for Public Revenue) or any other competent body specified.

Furthermore, in the case of a Vehicle Insurance Contract, your personal data may be transmitted to collaborating roadside assistance companies, emergency technical assistance companies and their associates, road accident investigators, vehicle technical services companies, residual values management companies for damaged vehicles, to the database of the Insurance Companies Statistical Service for the protection of the insurance market and prevention of insurance fraud.

Last, in particular as regards fire insurance contracts, personal data may be disclosed to partner companies that provide emergency technical assistance.

➤ Data retention period:

The Companies shall safeguard and process your personal data for as long as your contractual relationship lasts, both in hard copy and in electronic form. In the event that the relationship is interrupted or terminated for any reason whatsoever, we shall keep your data for as long as is required for the relevant claims to be statute-barred and in any case for as long as required by the tax legislation, the statutory and regulatory framework each time applicable, and the approved code of conduct. In addition, the Companies shall safeguard and process your relevant personal data for a maximum period of five (5) years in the event your application is rejected and the insurance policy is not concluded. Note that if a court dispute is pending between us, apart from the aforementioned processing times we shall keep your data up until the final and irrevocable court ruling.

➤ Your rights in relation to the processing of your personal data:

You can exercise: The right to access your personal data (to find out what data we are processing and why, as well as its relevant recipients), the right to amend incorrect or incomplete personal data, and, provided that the requirements of regulatory framework are met, the right to erase ("right to be forgotten") your personal data, provided that their processing is not required, the right to restrict processing if its accuracy is challenged, the right of portability of your data (right to receive the personal data you have provided in a structured, commonly used machine-readable format, and the right to transmit it to another personal data processing provider), the right to challenge the processing of such data, and the right to ensure human intervention in automated processes.

If you exercise any of the hereinabove rights, we shall take every possible measure to duly process your request within 30 calendar days of receiving such request and inform you of either your request's satisfaction or of the objective reasons preventing said satisfaction.

Note that at any given time you can revoke your consent for special category personal data processing collected for the purposes of the insurance policy. However, you should be aware that revoking your consent and exercising your right to challenge the processing of your data will result in interrupting or terminating the insurance contract

between us and in you not being covered, given that no insurance contract can be executed without processing the personal data of the policy holder and/or the insured and/or the beneficiary of the insurance indemnity.

To exercise the hereinabove rights and make any queries or complaints concerning personal data in relation to Ethniki Insurance as Data Controller you can contact the Data Protection Officer of Ethniki Insurance:

- by e-mail at paraona@insurance.nbg.gr, with the subject line: GDPR, while attaching the corresponding form for the exercise of said right, which you will find on the website www.ethniki-asfalistiki.gr.
- by sending a relevant letter, with the indication "GDPR", to Ethniki Insurance, Leoforos Syggrou 103-105, 1175 45, enclosing the corresponding form for the exercise of said right that can be downloaded from www.ethniki-asfalistiki.gr

For any further clarification regarding how to submit these forms, you can call
T +30 210 90 99777.

To exercise the aforesaid rights and make any queries or complaints regarding personal data in relation to NBG as Data Controller you can contact the Data Protection Officer of the Bank, by using the special NBG forms available at any of our Branches. The Bank's Privacy Policy shall apply in respect of the collection, maintenance and processing in general of personal data of the Customer. The said Statement is available at the Bank's branches and on its website: www.nbg.gr.

You can exercise said rights free of charge, unless due to recurrence of an issue certain handling costs arise for the Companies.

In addition, you reserve the right to refer the matter to the Hellenic Data Protection Authority, which can be contacted in the following ways:

Website: www.dpa.gr

Postal address: Leoforos Kifisias 1-3, 115 23, Athens

Contact Centre: +30 210 6475600

Fax: +30 210 6475628

E-mail: contact@dpa.gr

DECLARATION OF CONSENT REGARDING THE PROCESSING OF A SPECIAL CATEGORY OF PERSONAL DATA

I declare that:


- I have been expressly informed about the processing of personal data and the special category of personal data carried out by Ethniki Insurance and National Bank of Greece SA.
- I have been informed of my rights as the subject of my personal data
- I acknowledge that the processing of my data is absolutely necessary for the performance of the insurance contract I request and that any future revocation shall entitle the above company to terminate the insurance contract with immediate effect
- I hereby expressly provide my consent to the said companies to process the special category of my personal data

I declare that all terms of the insurance product have been analyzed and explained by NBG, I fully understood their contents, and I accept them. In addition, I declare that I have received a summary of the terms of the Insurance Contract, and that I have also received the relevant information form, as required under article 28 of L. 4583/2018, from your insurance intermediary.

I also declare that I received:

1. the GENERAL INFORMATION PROVIDED BY INSURANCE INTERMEDIARIES form
2. the Insurance Product Information Document (IPID)
3. the Pre-Contractual Information form
4. the Customer Needs Form detailing my needs
5. the GDPR form (Information on personal data processing in line with the General Data Protection Regulation (EU) 2016/679 and the relevant Greek legislation)

Ethniki Insurance Head of Unit Group Life Insurance/...../..... Place Date
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 <p>Ioannis Hatzikonstantinou</p>	<p>FIRST NAME: SURNAME:</p>
<p>NATIONAL BANK OF GREECE S.A. Branch</p>	
<p><i>Signatures of authorized NBG officers</i></p>	<p><i>Customer's Signature</i></p>