



NATIONAL BANK OF GREECE S.A.

Date

Regular Current Account

NBG (Eolou 86, GR 10559 Athens, GEMI No. 237901000) offers you Regular Current Account, a flexible banking tool that meets the needs of today's customers, and includes extras such as a chequebook and overdraft facility.

PRODUCT FEATURES

1. Currency €

2. Beneficiaries: Individuals who do not use their account for commercial purposes.

3. Distribution Channels:

- Via NBG Branches
- Via Internet banking platform & Mobile Banking platform

4. Minimum initial deposit: n/a

5. Interest rate:

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	0.02%	0.017%

(*) 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 of account without overdraft facility:

The non-bank default rate applicable from time to time (currently 7.25%).

c. Exceeding debit limit of account with overdraft facility:

If the debit limit of an account with overdraft facility is exceeded (due to interest charges, commission or otherwise), then this account is subject to an interest rate amounting to the ordinary rate applicable + 2.5 points + the charge under Law 128/75 (currently 0.6%).

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

6. Credit value dates

A. Cash deposit in Euro into a current 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 / Internet / Phone Banking: same day

7. Benefits:

- Unlimited number of transactions via our counters at no extra charge for handling costs and irrespective of the account balance.
- You are not subject to charges representing the cost to the Bank of maintaining your deposit account.
- The account can be credited by third parties free of charge.
- Option to get debit cards Debit Mastercard and Debit Visa free of charge for easy banking, instantly and securely via NBG's i-bank ATMs, DIAS, Mastercard and Visa -labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard and Visa logos 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 and Visa logos, and merchants certified by Mastercard Identity Check and Verified by Visa.
- Supply of chequebook, provided that legal and real solvency conditions are met, at €1.20 per cheque.
- Interest capitalized every semester.
- Access to NBG's i-bank Internet, Phone and Mobile Banking alternative networks. Detailed account statements via Internet Banking (monthly i-statement). free of charge □ If you so request, you can get account activity updates by means of:
 - quarterly statements sent to your contact address: free of charge
 - monthly statements sent to your NBG branch (free of charge) or to your contact address, subject to charges, currently €0.90 per month.
 - daily statements issued at the branch on a regular basis, currently charged at €15 per month.
- Information on a round-the-clock basis (24/7) free of charge:
 - regarding the last 7 transactions on your account via i-bank ATMs of NBG;
 - regarding account activity via Internet Banking.
- Overdraft facility up to €5,000 subject to conditions.
- Option to participate in NBG's investment products by linking your account to your customer ID number.
- Automatic payment of your bills (DEH, COSMOTE, EYDAP, mobile phone) by debiting your account as per standing order with your local NBG branch.
- 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 change beneficiary (add or remove co-beneficiary) without changing the number of the account.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and credit another account (whether yours or someone else's) for payment of obligations such as rent, school fees, child support and instalments on purchases from stores, free of charge.

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-84/15.05.2018), shall additionally apply and prevail over the "Agreement for deposit and the opening of deposit account"; a draft 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 on 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. In the event of a bad ("bounced") cheque, the account is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. The fee is automatically debited every month on the 1st business day following the 5th day of the month that follows the month when the bad cheque was presented.
9. 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).
10. 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 submission of complaints is not subject to a charge.

Furthermore, for any disagreement or dispute, you can use the special out-of-court redress procedures by taking your matter to bodies of alternative dispute resolution, such as the Hellenic Financial Ombudsman, Massalias 1, 10680 Athens, T.: 10440 (local call rates)/+30 210 3376700 (international calls), www.hobis.gr, Hellenic Consumers' Ombudsman, Leof. Alexandras 144, 11471 Athens, T.: +30 2106460862 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/english/i-bank/retail/mobile-banking/Documents/Dilosi_ipanahorisis_Trehoumenos_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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