

Date:

"Plus Benefits Account"

NBG's Plus Benefits Account is a flexible deposit account designed to meet all your needs and offering a variety of transaction options and benefits with low fees. The features of the account include:

PRODUCT FEATURES

1. Currency: €

2. Type of account: Savings/ Current account

3. Beneficiaries: Individuals

4. Distribution channels:

- via **NBG Internet Banking** (only for Savings accounts), or
- via **NBG Mobile Banking** (only for Savings accounts), or
- via the **branch network**

5. Minimum initial deposit: No

6. Interest rate: stepped

A) Credit balance:

Balance levels		Interest rate (stepped)	Total Annual Real Charge (*)
EUR	0.01 – 5,000	0.20%	0.172%
EUR	5,000.01 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. As a result, the TARC is depicted with the above percentages, after interest tax (currently at 15%) and 6-month compound interest.

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 2.15%).

C) Debit balance in Current accounts without overdraft facility:

The applicable non-bank default interest rate (currently at 9.40%).

D) Excess of the Debit limit in Current accounts with overdraft facility:

In the event of overshoot of the Debit limit in the account with overdraft facility (due to the charging of interest, fees or other reason), it shall be subject to the applicable interest rate (currently at 12.50%) + 2.5 points + a levy under law 128/75 (currently at 0.6%).

Changes in interest rates (credit and debit balances) can be applied immediately and without further notice.

7. Credit value dates

A. Cash deposit in Euro into an account:

- Through our branch network: on the same day
- Via ATM: on the same day

B. Transfer of funds from an account in EUR to an account in EUR, via counter/ ATM/ Internet/ Mobile/ Phone Banking: same day

8. Benefits

A. OPERATIONAL BENEFITS

- Supply of chequebook (only for Current accounts), provided that the legal and actual solvency conditions are met, with a fee of €1.00 per cheque.
- Detailed account statements via the NBG Digital/ Mobile Banking app (monthly i-statement): free of charge.
- For the current accounts, option to receive updates, upon your request, through:
 - through a quarterly statement sent to your contact address: free of charge
- Free information 24/7, 365 days in a year for:
 - the last 7 transactions on your account, through NBG's ATM network,
 - the account activity via NBG Internet/ Mobile Banking.
- Option to issue, free of charge, any extraordinary account statement and certificate/information of any kind regarding the account, through any channel.
- 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 issue a card:
 - Dual Mastercard Debit, with free subscription fee for the first beneficiary or alternatively
 - Mastercard Debit, free of charge

in order to be served easily and quickly, by directly debiting your deposit account, at all NBG ATMs, DIAS ATMs, as well as the ATM network of other banks in Greece and abroad bearing the Mastercard logo, but also to carry out purchases of products and services at all merchants bearing the Mastercard logo in Greece and abroad, contactless transactions at merchants who have the special terminals, as well as online purchases at thousands of merchants bearing the Mastercard logo and at merchants certified by Mastercard Identity Check.
- Option for the first beneficiary to replace the card, free of charge, due to theft/ loss/ damage applicable to all their cards.
- Access to NBG's Internet, Phone and Mobile Banking networks.
- Option to carry out unlimited bill payments via standing order and through Internet/ Mobile Banking or at ATMs by debiting your account.
- Option, free of charge, of:
 - issue of outgoing remittances (standard and SEPA INSTANT PAYMENT) to a domestic/ EU bank flagging the transfer as SHA up to €5,000, through NBG Internet/ Mobile Banking by debiting the account. The domestic incoming remittances in Euro are exempted from the issue fees in favor of our Bank but not from other fees (NON-STP compensation, fees charged by the other Bank when the remittance is flagged OUR, etc).
 - payment of a credit card issued by other Greek Bank up to €5,000.00 through the digital channels, NBG Internet/ Mobile Banking, by debiting the account.
- Option to free of charge incoming remittances from a domestic/ EU bank flagging the transfer as SHA, up to €5,000. Domestic incoming remittances are exempted from the execution fees normally charged by our Bank. However, they may be subject to issue fees charged by the Issuing Bank.
- Option to automatically pay instalments of NBG credit cards and consumer & housing loans, through your account by placing a standing order at your local branch.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and to credit another NBG 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 investment portfolio.
- Option for a 20% discount in the M/F participation fee provided that the account has been linked to your customer investment portfolio.
- Option for an Overdraft facility up to €5,000.00 applicable to current accounts.
- Option for automatic deposit of your salary or pension into your account by your employer or insurance fund.
- Option for issue, free of charge, of prepaid card, for the first beneficiary.
- Option to load your prepaid cards, free of charge, through any channel, up to the daily limit by debiting the Plus Benefits Account.
- Participation in the Go For More reward program with extra points in the event of a Plus Benefits Account, on a monthly basis, provided that the monthly fee is paid.

"Plus Benefits Account" rates & charges:

- 1) For the benefits listed above you pay €2/month.
- 2) The cost is payable monthly by automatically debiting the account between the 10th and 20th business day of each month.
- 3) In the event that the account balance is insufficient, the part of the amount that is available will be debited while the balance will be blocked until a sufficient balance is found to be collected (a relevant check will be performed by the system every day). After the lapse of the month, the debit of the monthly fee is terminated (no new claim shall arise). The collection mechanism of the monthly fee is activated again within the month that a credit transaction is carried out.
- 4) The month within which the Plus Benefits Account is opened or paid up as well as the month within which an account was converted to a Plus Benefits account is free of the fixed charge.

General Information

As regards the terms and conditions for carrying out payments, the customer is informed through the "Single Contract for Deposits and Associated Transaction Relations" and a specific term by which the customer, upon opening a demand deposit account, accepts, inter alia, the terms of the framework agreement for Payment Services governed by Greek Law 4537/2018 (Government Gazette 84/15-5-2018).

- 1) Interest shall be charged on 30 June and 31 December of each year.
- 2) The available balance of each day is the part of the balance (whether a part or the whole balance) for which, on the same day, any value date for a credit entry or commitment has expired. In the case of withdrawals, the value date is the date on which the amount ceases to comprise part of the balance, and in the case of deposits, the value date shows the available balance as at that date and, if the account is interest-earning, the amount on which interest is earned.
- 3) The interest rates on deposit accounts are stepped, i.e. the current balance of the account is compounded by parts. Each part of the balance is compounded at a different interest rate in line with the rates indicated in the table above. Interest is calculated on the available balance each day and the corresponding interest rate is applied on the part of the balance that corresponds to each amount section.
- 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) In general, you will be informed as soon as possible of any change in the interest rate either through notices displayed at NBG branches, or press releases of the Bank, or by information provided on the Bank's website [www.nbg.gr]. However, favorable changes in the interest rate may be implemented without notice.
- 7) Exchange rates are available at NBG branches, the Bank's website (www.nbg.gr), and also announced in the daily press. Changes in exchange rates can be applied immediately and without further notice.
- 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 questions, please 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 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 mail to: National Bank of Greece S.A., Client Conduct Sector, Sofokleous 2, GR 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, the Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, GR 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.

Last, in the event of an account opening agreement via Internet & Mobile Banking, the customer has the right to withdraw from it within 14 calendar days as of the date it is signed, without any justification, and free of charge. The withdrawal is effected by signing the relevant statement [https://www.nbg.gr/-/jssmedia/Files/Idiwtes/generic/Dilwseis-ypanaxwrisis/Accounts/Withdrawal info account gr](https://www.nbg.gr/-/jssmedia/Files/Idiwtes/generic/Dilwseis-ypanaxwrisis/Accounts/Withdrawal%20info%20account.gr) and submitting it to any NBG branch.

Dear Customers,

If you have any further questions, please arrange to speak with our staff at your NBG Branch. We shall be pleased to be of service.

Last updated version: 26/09/2025