

Date: .....

### **"Benefits Salary Account"**

NBG's Benefits Salary account is a deposit account designed to meet all your needs and offering a variety of credit and transaction options and benefits. The features of the account include:

#### **PRODUCT FEATURES**

**1. Currency:** €

**2. Type of account:** Current/ Savings account

**3. Beneficiaries:** Natural persons, salaried, employed or retired, of Public Sector Bodies and Private Sector Enterprises.

**4. Minimum initial deposit:** No

**5. Interest rate:** Stepped

#### **A) Current Account Credit Balance:**

	Balance levels	Interest rate (stepped)	Total Annual Real Charge (*)
EUR	0.01 – 1,000	0.25%	0.216%
EUR	1,000.01 and over	0.02%	0.017%

#### **Savings Account Credit Balance**

	Balance levels	Interest rate (Stepped interest rate)	Total Annual Real Charge (*)
EUR	0.01 – 1,000	0.25%	0.216%
EUR	1,000.01 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 interest on Savings Account**

The interest rate charged on debit balances generated by violating value dates is the European Central Bank's minimum bid rate for main refinancing operations (currently at 2.15%).

#### **C) Debit balance in Current accounts without overdraft facility:**

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

#### **D) Overdraft facility in Current accounts:**

Overdraft facility where the first €150 are interest-free and the remaining debit balance is subject to:

- ECB + 8% for the first year, plus levy under Law 128/75 (currently 0.60%)
- after the first year, 1 unit discount on the applicable overdraft interest rate (currently 12.50%), plus levy under Law 128/75 (currently 0.60%).

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 + 2.5 points + a levy under law 128/75 (currently 0.60%).

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

## **6. Credit value dates**

A. Cash deposit in Euro into a current or savings account:

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

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

## **7. 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 Internet/ Mobile Banking app (monthly i-statement): free of charge.
- Option to receive updates, upon your request,
  - for Savings accounts, through a deposit booklet: free of charge
  - for Current accounts, through:
    - a quarterly statement sent to your contact address: free of charge
    - a monthly statement issued at the branch (free of charge) or sent to your contact address subject to charges (currently €0.90 per month)
    - daily statements issued at the branch, subject to charges (currently €15 per month).
- 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 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 an annual subscription of 6€ or alternatively
  - Mastercard Debit, free of chargein 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.
- 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 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). However, they may be subject to execution fees charged by the Paying Bank.
  - payment of a credit card issued by other Greek Banks up to €5,000.00 through the digital channels, NBG Internet/ Mobile Banking, by debiting the "Benefits Salary account".

Note that the proper use policy applies to up to 50 outgoing remittances and credit card payments per month. NBG's current Rates and Charges apply to additional outgoing remittances and credit card payments besides the first 50 offered to you free of charge.

- 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. The free of charge transactions do not include the transactions that, according to NBG's Rates & Charges, are free of charge (remittances P2P and P2B, incoming remittances flagged OUR, etc). Note that the proper use policy applies to up to 50 incoming remittances per month. NBG's current Rates and Charges apply to additional incoming remittances besides the first 50 offered to you free of charge.
- 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.
- Free of charge load of prepaid cards up to the daily limit for individuals using the "Benefits Salary account".
- Participation in the Go For More reward program with extra points in the event of a Benefits Salary Account, on a monthly basis, provided that the monthly fee is paid.

## **C. CREDIT**

### **C.1. Consumer Credit**

- Option for overdraft facility upon relevant request submitted exclusively by the salaried individual - first beneficiary of the salary account following the review of their credit standing (applicable only to current accounts). Such request shall be signed by the salaried individual - first beneficiary of the salary account, as well as the other co-beneficiaries of the account, if any. Option for approval of a credit limit corresponding to one (1) net monthly salary according to the last payslip, the maximum amount being €10,000. You have the option to request increase of your credit limit after the lapse of one year as of the granting date of such limit and up to five (5) gross salaries, the maximum amount being €10,000.  
Preferential interest rate as follows:
  - the first €150 interest-free
  - the remaining debit balance is subject to:
    - ECB + 8% for the first year, plus levy under Law 128/75 (currently 0.60%)
    - after the first year, one (1) unit discount on the applicable overdraft interest rate (currently 12.50%), plus levy under Law 128/75 (currently 0.60%).
- 1 unit discount on the applicable floating interest rate of the standard personal loan, currently "REWARD" without any reduction in the interest rate.  
The application shall be exclusively submitted by the salaried individual - first beneficiary of the salary account to which preferential terms apply.
- Offer of the new credit cards, Mastercard Silver (with active credit limit) as well as the of the following credit cards: CLASSIC MASTERCARD, GOLD MASTERCARD, CLASSIC VISA (applies only to existing cards) with:
  - 1 unit discount on the purchase interest rate and
  - free subscription fee for the first year of holding the accountNote that the benefits related to the credit card apply to the salaried individual - first beneficiary of the "Benefits Salary account", as well as to the members of their family - additional members.

### **C.2. Mortgages**

- 30% discount on the one-off fee for research and verification and approval of our Bank's housing loan. The salaried individual - first beneficiary shall sign the mortgage loan application as borrower or co-borrower.

## **D. BANCASSURANCE PRODUCTS**

Option to participate in the Vehicle Insurance Program launched by Ethniki Insurance offering a 10% discount, on the gross premiums, as regards the insurance of Passenger cars for private use and of Farm trucks for private use, excluding the following covered risks:

- ✓ for Passenger cars for private use: Glass breakage, Local towing/ Roadside Assistance, Loss of Use of the vehicle
- ✓ for Farm trucks for private use: Glass breakage, Local towing/ Roadside Assistance, Premium Guarantee, Driver's personal accident.

The preferential price for "CAR" insurance applies to all beneficiaries of the salary account. Discount on the vehicle insurance is granted only once to each beneficiary. Note that this insurance product is also provided independently, if the customer so wishes.

*The insurance plans are designed by Ethniki Insurance and sold through the branch network of National Bank of Greece S.A., Aiolou 86, GR 10232 Athens, Company Reg. No. 311481, Athens. 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 Special Registry's data are available through 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/>.*

Any favorable pricing policy (interest rates, charges, etc.) of the deposit "Benefits Salary account" and its linked products and/or services compared to the same or similar products and/or services, applies for the time period that the salary or pension is credited to the said account.

### **"Benefits Salary Account" rates & charges**

- 1) For the benefits listed above you pay €0.80/month.
- 2) The cost is payable monthly by automatically debiting the account between the 10th and 20th business day of each month. 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). If within any month a credit transaction is carried out, the collection mechanism of the monthly fee is re-activated.
- 3) The month within which the Benefits Account is opened or paid up as well as the month within which an account was converted to a "Benefits Salary 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).

- Interest shall be charged on 30 June and 31 December of each year.
- 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.

- 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.
- 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.
- Any interest payable to the account holder shall be subject to tax charges withheld in favor of the State. The tax rate is set in the relevant tax legislation in force (currently at 15%).
- 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](http://www.nbg.gr)]. However, favorable changes in the interest rate may be implemented without notice.
- Exchange rates are available at NBG branches, the Bank's website ([www.nbg.gr](http://www.nbg.gr)), and also announced in the daily press. Changes in exchange rates can be applied immediately and without further notice.
- In the event of issuing a blank cheque drawn on the current "Benefits Salary account", your account will be debited with the processing fee of such blank cheque amounting to €20 per blank cheque. The fee is collected on a monthly basis by automatically debiting the account on the 1st business day after the 5th day of the following month in which the blank cheque appeared.
- 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](http://www.nbg.gr)).
- In the event that the salary ceases to be credited for a time period longer than six months, the account shall automatically be converted to a standard current or savings account respectively.

#### **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](http://www.nbg.gr),
  - by sending an e-mail to [customer.service@nbg.gr](mailto:customer.service@nbg.gr),
  - by sending a letter or the relevant form available at all NBG Branches by mail to: National Bank of Greece, 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](http://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, GR 106 80 Athens, tel. +30 2103376700, website: [www.hobis.gr](http://www.hobis.gr), the Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, Tel.: +30 2106460862, website: [www.synigoroskatanaloti.gr](http://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](http://www.nbg.gr).*

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.