



**NATIONAL BANK OF GREECE S.A.**  
Registered Office: 86 Aiolou St., 105 59, Athens, Greece  
General Commercial Registry (G.E.M.I.) No 237901000

Date: .....

### **"Moneybox"**

NBG offers exclusively via Internet & Mobile Banking its deposit account "Moneybox". The account has the following features:

#### **PRODUCT FEATURES**

**1. Currency:** €

**2. Type:** Savings account

**3. Beneficiaries: Natural** Individuals-users of NBG's Internet & Mobile Banking.

**4. Distribution Channels:**

- Via **Internet Banking** or
- Via **Mobile Banking**

**5. Minimum initial deposit:** No

**6. Interest rate:** Moneybox Account is non-interest earning

**7. Credit value dates**

Transfer of funds from and into a Euro account, via Internet/Mobile Banking: same day

#### **Clarifications:**

- The account is opened solely in the name of the user. No co-beneficiaries can be added.
- The account cannot be linked to the i-bank ATMs and other computerized systems for automated debits and credits as well as to products service systems (Direct Debit System, investment products, bancassurance products for premium debit, IRIS, payment of credit card dues etc.).
- Only transfers from one NBG account to another are allowed, provided that the Moneybox beneficiary is also beneficiary of the other account (individual or joint bank account).
- The account is used only via NBG's Internet & Mobile Banking apps.

#### **8. Benefits**

##### **A. OPERATIONAL BENEFITS**

- Detailed account statements via Internet Banking (monthly i-statement): free of charge
- Information on a 24/7 basis, regarding account activity via Internet/ Mobile Banking: free of charge

## **B. TRANSACTIONAL BENEFITS**

Participation in the go4more reward program and extra 1.000 welcome points when you open the account.

## **C. 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

### **General Information**

- 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 The value date, in the case of withdrawals, is the date on which the amount withdrawn ceases to be part of the balance and, in the case of deposits, the date on which the funds become available and, in the case of interest-bearing accounts,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 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.
- 4) 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%).
- 5) 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](http://www.nbg.gr)]. Rate changes, however, that are favourable to you may apply without notification.
- 6) Exchange rates are available through the Bank's branches and website ([www.nbg.gr](http://www.nbg.gr)) and the daily press. Exchange rate changes may apply immediately without notification.
- 7) 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))

### **Contact details:**

For any queries you should 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 filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at ,[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 S.A., Sector for Governance of Customer Issues, Sofokleous 2, 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, 106 80 Athens, tel. +30 2103376700, website: [www.hobis.gr](http://www.hobis.gr), Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 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).

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/-/jssmedia/Files/Idiwtes/Kathimerines-sunallages/Trapezikoi-logariasmoi/moneybox/dilwsi-ypanaxwrisis-money-box-en> 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.

Last updated: 15.06.2023