

Date:

Savings Account for young people (NEXT) / Youth Savings Account (NEXT)

NBG's NEXT account is a new savings account for Natural Persons aged 18 – 30 who are users of the Next app. The features of the account include:

PRODUCT FEATURES

- 1. Currency:** €
- 2. Account type:** Savings account
- 3. Beneficiaries:** Natural Persons aged 18 – 30, users of the NEXT app
- 4. Distribution channels:**
- via the NEXT app.
- 5. Minimum initial deposit:** No minimum initial deposit is required.
- 6. Interest rate:** Stepped interest rate
- A) Credit balance:** Interest-bearing on a monthly basis.

	<u>Balance levels</u>	<u>Interest rate (Stepped interest rate)</u>	<u>Total Annual Real Charge (*)</u>
EUR	0.01 – 10,000	2.50%	2.166%
EUR	10,000.01 and over:	0.50%	0.431%

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 2.90%).

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

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 and into a Euro account, via a counter/ ATM/ Digital/Mobile/Phone Banking/Next App: on the same day

8. Clarifications

- The "Youth Savings Account (NEXT)" is valid until the first working day of the month following that in which the beneficiary reaches their 30th year (expiration of the account). After the above date, the account will be converted to a standard savings account and will be governed by the terms applicable to other NBG standard savings deposits.
- The account is personal (co-beneficiaries cannot be linked to it).

9. Benefits**A. OPERATIONAL BENEFITS**

- Detailed account statements via the NBG Digital/ Mobile Banking app - monthly i-statement: free of charge.
- Account activity updates by means of your account booklet, if you so request. free of charge.
- Updates on a 24/7 basis free of charge on account activity via the NBG Digital/Mobile Banking/Next App.

B. TRANSACTIONAL BENEFITS

- Option to issue a debit card:
 - Dual Mastercard Debit, with an annual subscription of 6€ 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.
- Access to NBG's Internet/Mobile Banking, Phone Banking networks, and to NBG's Next App.
- Option for automatic deposit of your salary into your account by your employer
- Capitalized interest every month

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 is posted at the end of each month.
- 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) 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]. However, favorable changes in the interest rate may be implemented without notice.
- 7) Exchange rates are available at the 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, 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, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 2106460862, website: www.synigoroskatanaloti.gr. **In particular, if your complaint concerns 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>. More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at www.nbg.gr.***

Last, if customers enter into the agreement for opening an account via NBG's Next App, they are entitled to withdraw therefrom within a period of 14 calendar days as of the date of the agreement, with no charge and without giving any reason. The withdrawal is effected by signing the relevant statement https://www.nbg.gr/-/jssmedia/Files/Idiwtes/generic/Dilwseis-ypanaxwrisis/Accounts/Withdrawal_info_account_en 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 happy to provide you with any information or assistance you need.

Last updated: 02.05.2025