

TERMS FOR ISSUANCE AND USE OF DUAL MASTERCARD

National Bank of Greece SA (the "Bank"), a credit institution registered in Athens (Aiolou 86) under GEMI-No. 237901000, hereby issues and grants to the counterparty (the "Cardholder"), stated in the Application attached hereto and constituting an integral part hereof, a Dual Mastercard (the "Card"). The card is of dual nature incorporating the operational features of a debit and credit card, under the following terms and conditions, which are all deemed substantial. For use of the Card in its debit capacity, the terms of the Account Opening and Deposit Contract or the Single Contract for Deposits and Associated Transaction Relations, signed by the Cardholder and governing his account(s) linked to the Card, shall also apply in addition to the terms herein. For use of the Card in its credit capacity, the Cardholder should file a relevant application and get such approval upon the Bank's assessment of his credit rating. As regards the terms and conditions for carrying out payments, the framework agreement for Payment Services (the "framework agreement") governed by Greek Law 4537/2018 (Government Gazette A 84/15-5-2018), as amended, already concluded between the parties hereto, shall be supplementary to this agreement and supersede it.

A. General Terms of Use of Dual Mastercard

A.1 Issuance – Safekeeping of Card

A.1.1 When issued for the first time, or when replaced or renewed, the Card is sent to the Cardholder by regular mail to the Cardholder's registered contact address or, if the Bank activates a relevant service, it is delivered to the Cardholder at the Branch where he filed the card application. In the event that the Card is sent in any other way, following the Cardholder's relevant request, the latter shall be charged with the delivery charges. The card is sent/delivered deactivated to the Cardholder by ordinary mail, and is activated by the Cardholder at any ATM of the bank, by using his PIN (Personal Identification Number) as per Article 2 hereinbelow, in accordance with the instructions on the screen.

A.1.2 The Card, on which the name of the Cardholder is printed, is and shall remain the property of the Bank. The Cardholder is the only person entitled to use the Card as per the terms of possession and use applicable to it from time to time. It is strictly forbidden to transfer the card and/or assign the right of possessing and using it to any third party in any way whatsoever.

A.1.3 The Cardholder shall bear in mind that the Card is essentially equivalent to money and therefore shall keep it in a safe place and in good working order.

A.2 Issuance of a Personal Identification Number (P.I.N.)

The Bank also provides the Cardholder with a Personal Identification Number (PIN), which is equivalent to the Cardholder's signature and will be common for both functionalities (debit – credit) of the Card. Although the Cardholder may change the PIN as many times as he wishes at any ATM of the Bank, this number is strictly personal and the Cardholder must memorize it, refrain from recording it on the Card or any other document, even in disguised form, not disclose it to anyone else, and prevent it from being revealed to any third party. Keeping the PIN in any readable form constitutes gross negligence on the part of the Cardholder. The PIN is produced electronically under strictly controlled security conditions that make its reproduction absolutely impossible and is notified to the Cardholder through one of the means stated in the letter accompanying the Card. The PIN can be used only with the Card for which it was issued and offers the Cardholder additional options for carrying out transactions, as per the specific provisions hereof or the relevant instructions to cardholders, which shall supplement these terms of use and shall be an integral part hereof.

A.3 Suspension of use of the Card

The Bank reserves the right to suspend, reject or terminate the use of the Card, either in total or for one of the two functionalities, for objective reasons related to the security of the transactions, or if it suspects that the Card is being used without authorization or fraudulently, or if it is highly likely that the Cardholder may not be able to pay his Card dues, provided its credit functionality has been activated, or for reasons related to the certification and verification of the Cardholder's identity or financial/ banking profile, or to ensure compliance with international and European economic and trade sanctions, pursuant to the regulatory and legislative framework each time applicable. In such a case, the Bank shall notify the Cardholder of such suspension and the reasons thereof by any means deemed appropriate, either prior to suspension, if practical, or immediately after suspension at the latest, unless such notification is precluded for objective security reasons or is prohibited by applicable European or national or regulatory laws. If the Card is suspended for reasons related to the security of the transactions or the suspicion that the Card is being used without authorization or fraudulently, notification is made by telephone and recorded on tape for security reasons. If the reasons for suspending use of the Card no longer apply, the Bank will either lift the suspension of the Card or replace it with a new Card.

A.4 Terminating the Agreement – Cancelling the Card – Withdrawal

A.4.1 It is expressly agreed that in the event of breach of any term hereof, all of which are considered substantial, the Bank is entitled to terminate this Agreement with immediate effect and invalidate the Card, notifying the Cardholder accordingly at the same time. The Bank may terminate this Agreement with immediate effect, without prior notice, and invalidate the Card in the event of an attempt to violate the applicable regulatory and legislative framework and the Bank's internal policy on the prevention and combating of money laundering and the financing of terrorism, the prevention and combating of fraud and bribery as well as the provision or attempt to provide financial benefits or other services to individuals or legal entities, the beneficial owners and/or countries or jurisdictions subject to EU and international and European economic and trade sanctions.

A.4.2 To be used as a debit card, the Card must be linked to at least one account. If there is no linked account, the Bank may cancel the card's debit functionality. The card's credit functionality remains active.

A.4.3 The Cardholder is entitled to terminate this Contract at any time by notifying the Bank in writing and invalidating the Card at the same time by cutting it in pieces and delivering it to any branch of the Bank. Until delivery of the Card as above, the Cardholder shall be fully liable for all transactions carried out with it. In the event that the Card also acts as a credit card, the Cardholder is obliged to pay in full any debt arising from the use of the Card to the Bank.

A.4.4 Furthermore, given that this Contract is of indefinite validity, the Bank reserves the right to terminate it at any time following 2-month advance written notification to the Cardholder.

A.4.5 If the framework agreement is terminated by the parties hereto under the terms thereof, the present agreement shall also be terminated.

A.4.6 In the event of using the Card as a credit card, failure by the Cardholder to pay in full the minimum instalments or the amount indicated as immediately payable on three (3) consecutive monthly account statements entitles the Bank to transfer the debt to non-performing status, terminate this agreement and close the account, consider the total debt to be due and payable by incurring all legal consequences thereof, the provisions of article C.5.3 applying accordingly, unilaterally revoke this card and any other card that has been granted to the Cardholder or by his order to a third party, communicate the termination of the agreement to the Credit Profile Databank managed by TIRESIAS SA (responsible for the data processing), and delegate to third parties, outside the Bank, whether individuals or legal persons, acting by order and on behalf of the Bank (Greek Law 3758/2009 as amended), to notify the Cardholder (and the guarantor) of the amounts due or the carrying out of the required preparatory actions for the Bank to pursue in-court and out-of-court collection of overdue and payable debt, by disclosing to said persons the Cardholder and/or the guarantor personal data required for the purpose, subject to the current legislation in force. All kinds of expenses and fees of third parties, related to the out-of-court and judicial pursuit for the collection of overdue debts, including enforcement expenses, as such are specified by Greek Law, Bar resolutions etc., shall be borne exclusively by the Cardholder. Upon termination of the agreement as above the issue and sending of account statements as per article C4 hereinbelow shall ipso jure cease.

A.4.7 In the event of using the Card as a credit card, the Bank is also entitled to terminate this agreement with immediate effect in any case of inaccuracies or shortcomings in the details of the card issuance application, violation of any article hereof, all of the above agreed to be material, as well as in case the Card has not been used for a period longer than 6 months, if the Cardholder's economic status, credit standing, solvency or legal capacity deteriorate significantly, and in the event of bankruptcy, legal guardianship or imprisonment, in which cases (except for termination due to non-use of the Card) the consequences of articles A.4.6, C.5.3. and C.6 occur immediately.

A.4.8 The Cardholder is entitled to withdraw from the agreement without giving any reason within a 14-calendar day period, notifying the Bank accordingly in writing or in any other way that can be proven. The withdrawal deadline may commence as from the date the agreement is concluded or the terms and conditions hereof are received by the Cardholder, provided that said deadline is subsequent to the date the agreement was concluded. In the event that the Cardholder exercises his right to withdraw, he shall pay to the Bank without unreasonable delay, and in any case no later than thirty (30) calendar days as of the date on which the withdrawal notification is sent to the Bank, any amount due through use of the card and destroy the plastic body of the card.

A.5 Validity – Reissuance – Renewal

A.5.1 Each Card is valid for a specific period of time, up to the end of the month printed on the Card. The Bank renews the card from time to time, provided that the Cardholder complies with the Bank's applicable credit or other criteria. If the Cardholder has applied for and received a credit limit and, upon reissuance / renewal, does not meet the necessary criteria for reissuance / renewal, the Card will be reissued / renewed with only the debit functionality activated. The new Card is sent deactivated by regular mail to the contact address stated by the Cardholder. The Cardholder must notify the Bank as soon as possible if he has not received the new Card by the time the old Card has expired. If the Cardholder does not want to renew the Card, the Cardholder shall notify the Bank accordingly by registered mail, or via an NBG branch or via recorded telephone call, at least one (1) month prior to its expiry.

A.5.2 The Bank shall notify the Cardholder, in any way the Bank sees fit, about any additional benefits and services related to his Card, the use of which by the Cardholder shall be possible after agreeing to the relevant terms, as amended. Any additional benefits and services related to the Cardholder's Card can be modified or cancelled by the Bank, at any time following relevant notice to the Cardholder in any way the Bank sees fit.

A.5.3 The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counterproof allowed. As regards

the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a transaction, the Cardholder must keep the receipt printed by the ATM.

A.6 Card Loss – PIN Theft – Cardholder’s Obligations and Responsibility

The Cardholder shall duly safeguard his Card and PIN as provided for in Articles A.1.2, A.1.3, and A.2 hereinabove, as well as the tablet/ mobile phone and its PIN, if the Card is digitalized. In the event of loss, theft or fraudulent use of the Card or device carrying the digitalized Card, or in the event that the Card is used by an unauthorised person, the Bank must be duly notified by any means available. Telephone notifications are recorded on tape. The Bank affords the Cardholder a special 24-hour call service: +30 210 4848484, where the Cardholder can report the loss, theft or fraudulent or unauthorized use of the Card and, if the User so requests, the Bank shall provide the same with the means to prove, within 18 months following the said notification, that he indeed reported the incident to the Bank. Following the said notification the Cardholder shall incur no financial loss as a result of the use of his card, unless he acted fraudulently. Without prejudice to the next sentences herein, until such notification, the Cardholder shall be liable up to the sum of €50 for loss relating to the performance of unauthorized payment transactions performed by use of the lost or stolen Card or by misappropriation thereof. The Cardholder shall be liable without limitation for any loss relating to any unauthorized payment transaction if the Cardholder acted fraudulently or failed to comply with one or more obligations hereunder, particularly the obligations to duly notify the Bank and wilfully safeguard the Card and PIN. Without prejudice to the next clause herein, if damages are caused by gross negligence of the Cardholder, he is liable up to the amount of €1,000 taking into consideration the nature of the personalized security credentials and the specific circumstances under which the Card was lost, stolen or embezzled. The Cardholder shall be liable without limitation for any loss relating to any unauthorized payment, if the Bank can demonstrate that it applies effective and more stringent transaction control mechanisms than those it applies for strong identification of transactions that may cause loss in excess of €1,000. The Cardholder is under the obligation to offer the Bank every possible assistance in limiting the adverse consequences of such theft, loss, misappropriation or unauthorized use.

Whenever the Cardholder reports the theft or loss of his Card and/or theft of his PIN, the Bank shall forthwith invalidate the card. If the Cardholder wishes to be issued with a new Card, he must submit a new application to the Bank, paying any expenses as specified in NBG’s Rates & Charges for the replacement/ reissuance of the Card.

Whenever there is reason for reissue of the Card, the Bank, provided that the Cardholder complies with the provisions hereof and meets, at the time of reissue, the credit criteria of the Bank in respect of its credit functionality such as may be in force, issues a new Card, which is a continuation of the previous one and/or a new PIN, unless the Cardholder requests non-issuance. Information regarding the exact amount charged to the Cardholder for the issue of a new Card and PIN is available on the Bank’s website www.nbg.gr.

A.7 Declaration – Consent regarding identification, certification, verification of ID particulars.

A.7.1 The Cardholder declares that he has been informed by the Bank on the data and documents required for the certification and verification of his identity, as per Greek Law 4557/2018 and Banking and Credit Committee Decision 281/17.03.2009, as amended and currently in force, which data and documents are presented upon executing this agreement. The Card is granted provided that all the above required documentation has been collected and all the certification and verification requirements regarding the Cardholder’s identity and financial/banking profile have been fulfilled. The Cardholder is under the obligation to notify the Bank in a timely manner of any change in his ID verification and confirmation particulars, by submitting the required supporting documentation. Likewise, the Cardholder grants consent for the Bank to certify and verify his identity using reliable and independent sources other than the above documents.

A.7.2 Similarly, the Cardholder declares that they unreservedly accept that the Bank may take any measure it deems necessary, including suspending or terminating the Card and/or the cancellation of the Card and/or terminating the Cardholder’s transaction relationship with it, in the event that the Cardholder’s identity or financial/banking profile cannot be confirmed and verified pursuant to the applicable AML/CFT legislative and regulatory framework, or their transaction profile or financial/banking profile or the expected origin and destination of the funds, is inconsistent with the policy and procedures applied by the Bank to safeguard against associated risks.

A.8 Personal Data Processing

For the purposes of executing this Agreement, the Bank as Controller collects, maintains and processes personal data of the Cardholder in accordance with the applicable European and national laws and regulations. The Cardholder shall be informed by the Bank in a clear and intelligible manner about the processing of the applicant’s data, the purpose of such processing, the recipients of the data and the applicant’s rights under the current institutional framework, while undertaking to promptly inform the Bank of any change in the applicant’s personal data. More information on the processing of personal data by NBG and the rights of data subjects can be found in the Bank’s Statement Regarding the Protection of Personal Data ("Privacy Policy"), which is available on the Bank’s website at www.nbg.gr.

A.9 Information

A.9.1 The Cardholder shall promptly notify the Bank in writing of any change in his home address and/or the address to which the Card is delivered and his contact details as stated in his application. In the event of approval and activation of the Card's credit limit, the Cardholder must notify the Bank in writing and without delay about any change of occupation or transfer of assets, as stated in his application for his credit rating, supplying the required supporting documentation. Any document shall be sent or communicated to the Cardholder via the address he stated in his application for the Card, unless he notifies in writing its change to the Bank.

A.9.2 The Cardholder hereby gives express and unreserved consent to the Bank to contact the Cardholder at any hour of the day in order to verify his particulars in the event that it is suspected that his Card has been used in an irregular transaction. This communication with the customer shall be made by telephone, via the number stated by the Cardholder to the Bank, and shall be recorded on tape for the protection of his interests.

A.10 Partial Invalidity – Rights

The invalidity, if any, of one or more terms hereof shall not affect the validity of the other terms. Any delay on the Bank's part in exercising a right shall not be considered or construed as a waiver of such right.

A.11 Amendments to the Agreement

The Bank reserves the right to unilaterally supplement and/or amend the terms and conditions hereof only for certain, specific and significant reasons. Amendment can only be made following 2-month prior notice to the Cardholder in writing. If the Cardholder does not accept the amendment, he is entitled to terminate this Agreement as per the provisions of article A.4.3 hereinbelow. The Bank may notify the Cardholder of the above amendment, regarding the debit functionality of the Card, either through the statements in article B.7 hereinbelow or in any other way the Bank sees fit, and regarding the credit functionality of the Card, through the monthly statement sent by the Bank to the Cardholder, which constitutes a personal notification as defined in Banking and Credit Committee Decision 234/2006. The Cardholder acknowledges that the Bank is entitled, in the context of its obligation to make personal or other notifications to the Cardholder during the validity hereof, to make use of any electronic means of message transmission, such as e-mail (to the address stated by the Cardholder), SMS, telefax and/or recorded telephone conversations (via the Bank's Contact Center), without however holding the Bank responsible, if it is not its fault, for any error, truncation, delay etc. during transmission of messages in these ways.

If the Cardholder fails to communicate his objections to the Bank within a period of two (2) months of the said notification, the use of the card or the unreserved partial or total repayment of the monthly account statement after the lapse of the above period of time shall be construed as unreserved acceptance of the respective amendment.

A.12 Out-of-court settlement of disputes — Jurisdiction– Applicable law:

A.12.1 For any dispute or contention of the Cardholder versus the Bank, the Cardholder should contact the relevant staff of his local branch or NBG's Sector for Client Conduct:

- 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 post to: National Bank of Greece, Client Conduct Sector, Omirou 30, GR 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 is 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, the Cardholder can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Greek Financial Ombudsman, Massalias 1, 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, tel: +30 210 6460862, 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.

A.12.2 The venues for settlement of any dispute arising directly or indirectly from the implementation of this Agreement are either the courts specified by the Code of Civil Procedure (such as the residence of the Cardholder or the place where the Agreement was concluded) or the courts of Athens. The Agreement shall be governed by Greek law.

B. Special terms for the card's debit functionality

B.1 The card

The Card's debit functionality is of a dual nature, as it is both an ATM card and a debit card, and enables the Cardholder to make: (a) 24/7 transactions via the Bank and DIASnet network ATMs in Greece and ATMs carrying the Mastercard logo abroad; (b) purchases of goods or services from retailers/firms in Greece and abroad displaying the Mastercard logo and using EFT/POS terminals; (c) transactions from a distance, conducted via the internet or by mail/telephone order, with retailers/firms displaying the Mastercard logo and accepting the Card as a means of payment, by debiting the main

account as per article B.1.2 below; (d) contactless transactions, as per article B.5.4 hereinbelow, with retailers/firms using appropriate contactless EFT/POS terminals; (e) standing or non-standing orders for payment of periodic or single obligations by debiting the main account as per article B.1.2 below, as set out in the framework agreement. When issued for the first time, or when replaced or renewed, the Card is sent to the Cardholder as per article A.1.1 hereinabove.

If the Cardholder fails to activate his Card within six (6) months, at the latest, of its issue, the Bank may cancel it.

B.2 Linking the Card with a Deposit Account/ Transaction Limits

B.2.1 To use the Card it is necessary to link it with one or more deposit accounts (excluding corporate sight accounts) held by the Cardholder as beneficiary or co-beneficiary with the Bank, that meet the conditions for verifying and confirming their identity and forming their financial/ banking profile. The account number(s) should be stated in the Card application attached hereto. One of these accounts shall be designated by the Cardholder as the Main Account. The Cardholder is entitled to request at any time during the validity hereof the change of the linked account(s), designating in such case an account as the main account.

B.2.2 The Bank may set Daily Transaction Limits up to which the Card can be used and which are notified to the Cardholder upon granting the Card. In the event of change of the Daily Transaction Limits, the Cardholder shall be notified accordingly by the Bank either through the notifications he receives for his deposit account or in any other way the Bank sees fit.

B.2.3 The Cardholder is entitled at any time to request a change in its Daily Transaction Limits (i.e. in addition to those predetermined by the Bank) and the Bank shall decide accordingly at its sole discretion.

B.3 Using the Card at ATMs in Greece

B.3.1 The Cardholder can use his Card and PIN at the Bank's ATM network to make transactions via any of his Card-linked deposit accounts stated in Article B.1.2 above, including cash withdrawals within the limits set from time to time, cash and cheque deposits, balance queries, fund transfers from account to account, bill and instalment payments, and any other activity under the terms and conditions the Bank announces from time to time. The Cardholder can also use the DIASnet network to make withdrawals and balance queries from his main account, plus one other account of the Cardholder, under the terms and conditions that the Bank announces from time to time.

B.3.2 The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counter-proof allowed. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a card transaction, the Cardholder must keep the receipt printed by the ATM.

B.3.3 Deposit

The Cardholder can use ATMs installed within NBG branches and selected offsite ATMs to deposit banknotes and cheques to his Card-linked account, without using envelopes, following the instructions displayed on the ATM screen. The money deposited is counted automatically and credited instantly to the account.

B.3.4 The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counter-proof allowed. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a card transaction, the Cardholder must keep the receipt printed by the ATM.

B.3.5 The Bank may shut down the ATMs due to damage or for technical, Cardholder protection or other reasons, and suspend the use of the Card, in line with the provisions of Article A.3 hereinbelow.

B.3.6 For the protection and security of users and transactions, the Cardholder is aware of the video recording of transactions at the Bank's or other Banks' ATMs and the recording of telephone conversations between the same and the Bank when he reports the theft, misappropriation, unauthorized use or loss of his Card or PIN.

B.4 Using the Card at ATMs and POS of Banks Abroad

When abroad, the Cardholder can withdraw cash from his main account via ATMs and POS of Banks displaying the international Mastercard logo, under the terms, conditions and charges, if any, announced by the Bank from time to time or in accordance with decisions that may be taken by the competent authorities. Furthermore, the Cardholder can use the Card for account balance enquiries at ATMs abroad, and the Bank reserves the right to announce the option to carry out a further range of transactions in the future. Transactions carried out via ATMs and POS of the Banks abroad will incur a charge. The charges applying from time to time are stated in the Bank's Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website www.nbg.gr.

If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction, plus 4% for any difference that may occur upon currency conversion, which will be released in all or in part when the transaction is cleared and the corresponding amount is debited to the Cardholder's account. The respective account will be debited with the EUR equivalent of the amount withdrawn, calculated on the basis of the rate announced by Mastercard International for the date and time of transaction processing and settlement. For transactions carried out in a currency

of an EEA country, the Cardholder can find information on the cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards other transactions in foreign currency, the Cardholder can find information on the currency conversion rates used from time to time by such organization on its webpage at <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html> which also provides a currency conversion calculator. Given that exchange rates constantly fluctuate, the rate applicable at the time that the relevant transaction is processed and cleared may be different from the rate applicable at the time that such transaction is actually performed.

B.5 Using the Card at Retailers

B.5.1 The Cardholder can use the Card as a means of payment both in Greece, via his main account (or one more linked account if the EFT/POS terminal provides for this option) and abroad, via his main account, in legitimate transactions with retailers/firms displaying the Mastercard logo and accepting it as a means of payment. When requested by the retailer to do so, the Cardholder must supply legal evidence of his identity.

B.5.2 A transaction with the Card can be authorized and executed when the Cardholder takes the following steps, as the case may be: (a) at retailers/firms equipped with physical points of sale, subject to article B.5.4 hereinbelow regarding contactless transactions, by typing the PIN into the EFT/POS terminals, or signing the receipts printed by the said terminals; or in the event a contactless transaction is carried out using a digitalized card via NFC (Near Field Communication) or via applications (such as Apple Pay) entering the PIN of the device through which the Card was digitized or the fingerprint (Touch id) or face recognition (Face id) of the Cardholder, (b) at special terminals that require that the Cardholder himself inserts the Card in the terminal (e.g. vending machines); (c) via the internet (subject to article B.5.3 hereinbelow) or by mail/ telephone order, by entering or providing the following Card details, required as the case may be: i. Card number, ii. Expiry date, iii. Cardholder's name, the 3-digit verification code (CVC2/CVV2), Any other data required or to be required on the basis of security protocols applied by Mastercard (d) in the event of a standing payment order, a written authorization of the Cardholder to the beneficiary as per the provisions of the framework agreement. Transactions are completed provided the account has a balance at least equal to the transaction amount. By so typing the PIN or signing the receipt or inserting the Card or providing data or placing a payment order, the Cardholder irrevocably authorizes the Bank to pay to such retailers/firms, on his behalf and for his account, the price of the legitimate transactions so effected. Printed confirmation of the Cardholder's orders is issued for each EFT/POS transaction, as far as this is technically possible. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply.

B.5.3 For purchases of goods or the provision of services via the internet that require a strong identification of the Cardholder, and carried out at merchants certified by Mastercard Identity Check, the Cardholder is obliged to use the Mastercard Identity Check service, the terms of which are set out in the Annex of this Agreement and constitute an integral part hereof combined with the use of one of the available authentication methods provided by the Bank for his strong identification. (i.e. via internet and Mobile Banking)

B.5.4 The Cardholder can opt for a contactless transaction to pay the price of legitimate transactions, irrespective of amount. Contactless transactions are effected when the Cardholder holds the Card/device carrying the digitalized Card in front of a contactless EFT/ POS terminal, the Card is recognized, and the transaction recorded. If the contactless transaction amount exceeds the limit notified to the Cardholder upon filing the Card application or in the letter accompanying the Card (the "PIN-free Contactless Transaction Limit" or the "Limit"), the Cardholder is required to type the PIN or sign the receipt issued by the respective contactless EFT/ POS terminal to approve and complete such transaction, or in the event the transaction is carried out using a device carrying the card digitalized, typing the PIN or the fingerprint (Touch id) or face recognition (Face id) of the Cardholder.

When carrying out contactless transactions within the PIN-free Contactless Transaction Limit, the Cardholder approves and accepts, without typing the card PIN, or the fingerprint (Touch ID) or face recognition (Face ID), the transaction each time performed as above, and authorizes irrevocably the Bank to debit the Card with the nominal value of the respective transaction and to pay to the retailer/ firm, on his behalf, the amount recorded on the receipt issued by the terminal thereat. With respect to contactless transactions over the said Limit, the provisions of article B.5.2.a hereinabove shall apply.

The Card can be used for contactless transactions outside Greece as well. However, the Limit for such transactions may be different from the one notified to the Cardholder upon filing the Card application or in the letter accompanying the Card, depending on the country where the transaction takes place. The Cardholder should ensure that he is aware of the Limit applicable in the country where he wishes to use the Card, prior to performing any transactions.

At retailers/firms where contactless EFT/ POS terminals are available, the Cardholder can choose to use the Card as in other businesses, i.e. by inserting it in the EFT/ POS terminal and typing the PIN or signing the receipt issued by the said terminal, or using Near Field Communication (NFC) technology and entering the fingerprint (Touch ID) or facial recognition (Face ID).

For transactions below the PIN-free Contactless Transaction Limit, a limit is set for the total amount of transactions (whose current level is quoted in the letter accompanying the Card); when this limit is exceeded the following transaction below the PIN-free Contactless Transaction Limit will be rejected; to enable a new transaction below the PIN-free

Contactless Transaction Limit to be effected, it is necessary first to have carried out a successful transaction using the PIN in an EFT/POS terminal or ATM of the Bank's network.

B.5.5 The Cardholder's account is debited on the date of the transaction settlement, which is either the day of the transaction or a later date.

B.5.6 If the Cardholder carries out a transaction in foreign exchange, this will be subject to charges. The charges applying from time to time are stated in the Bank's Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website www.nbg.gr. If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction, plus 4% for any difference that may occur upon currency conversion, which will be released in all or in part when the transaction is cleared and the corresponding amount is debited to the Cardholder's account. The value of the transaction is converted into Euro on the basis of the rate announced by Mastercard International for the date and time the transaction is processed and cleared. For transactions carried out in a currency of an EEA country, the Cardholder can find information on the cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards other transactions in foreign currency, the Cardholder can find information on the currency conversion rates used from time to time by such organization on its webpage at <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html> which also provides a currency conversion calculator. Given that exchange rates constantly fluctuate, the rate applicable at the time that the relevant transaction is processed and cleared may be different from the rate applicable at the time that such transaction is actually performed.

B.5.7 The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the Cardholder prior to and irrespective of using the Card. The Bank is not necessarily associated in a contractual capacity with the retailers/firms for the purposes hereof, and in any case is not associated exclusively with such retailers, nor shall it be liable to the Cardholder in the event that the retailer fails to fulfil in any way its obligations to the Cardholder or in the event of contractual or other loss incurred by the Cardholder; accordingly, the Cardholder is not entitled to raise against the Bank any respective objection or claim, unless otherwise provided for by Greek Law or the Framework Agreement. If a firm/retailer issues a credit note in favour of the Cardholder for any reason whatsoever, the Bank will credit the respective amount to the Cardholder's account only when such order is presented to the Bank.

B.6 Charges

Any monthly or annual fees, charges and other transaction charges using the Card applying from time to time are stated in the Bank's Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website www.nbg.gr. Taking into account the conditions prevailing in the market and among competitors and any adjustment in the charges levied by international card-issuing organizations, the Bank reserves the right to supplement or amend the charges, after informing accordingly the Cardholder in any way it sees fit, thirty (30) days prior to their implementation, subject to term B.7 hereinbelow. Any amendment is posted on the Bank's website www.nbg.gr and set out in the Rates & Charges available to the Cardholder as above.

B.7 Information

The Cardholder is informed of the transactions posted into his deposit accounts linked to the Card by means of the relevant statements of the deposit account as provided for in the relevant agreement and the framework agreement. Moreover, the Cardholder is informed of every transaction by means of receipts printed by ATMs and EFT/POS terminals as the case may be. The Bank's Internet Banking service offers to the Cardholder, if a registered user, access to the Card statement over the last quarter, which can be saved and printed if desired. In addition, the Cardholder is entitled to receive by mail, upon request to the Bank, a card statement on a monthly basis which shall include solely the Card activity and charges. If the statement is sent by mail, the Cardholder shall be charged with the corresponding fee, as defined in the Bank's Rates & Charges. Every transaction carried out with the Card is recorded in the Bank's IT systems and relevant entries and printouts of these from the Bank's IT system constitute full proof regarding the Cardholder's instructions re the performance of transactions, counter-proof being allowed. The Cardholder shall monitor the accounts' activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the framework agreement.

C. Special terms for the card's credit functionality

C.1. Use of the Card - Transactions:

C.1.1 The Cardholder is entitled to use the Cards as a payment instrument both in Greece and abroad, in legitimate transactions with retailers/firms displaying the Card logo and accepting it as a means of payment. When requested by the retailer to do so, the Cardholder must supply legal evidence of his identity. Any additional perks and benefits related to the category of the Card chosen by the Cardholder are set out in the Additional Deed hereof. Certain additional perks and benefits can be used by the Cardholder only upon his prior unreserved acceptance of the terms governing them, as applicable from time to time, without prejudice to the Bank's right to modify or cancel same at any time following relevant notice to the Cardholder in any way the Bank sees fit.

C.1.2 The Cardholder can use the card for cash withdrawals within the limits set from time to time by the Bank or the Monetary Authorities, both in Greece and abroad, either at bank branches displaying the card's logo, or in combination with the PIN at ATMs bearing the card's logo. The Bank reserves the right to modify the maximum limits of withdrawals, which are notified to the Cardholder by means of the monthly account statements of article C.4. Cash withdrawals from NBG ATMs are free of charge. Cash withdrawals via the DIASnet network and ATMs abroad are charged at the interbank transaction rate applicable from time to time. The applicable charges are stated in the Additional Deed hereof, while charges applying from time to time are stated in the Bank's Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website www.nbg.gr. Furthermore, at the ATMs of the Bank's network, with the combined use of the PIN, the Cardholder can make cash deposits for the payment of his Card account, as well as make bill payments, purchase airtime, request Card information and change his PIN. The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counterproof allowed. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a card transaction, the Cardholder must keep the receipt printed by the ATM in order to check it against the entries in the statements of article Γ.4. The Bank may shut down the ATMs due to damage or for technical or other reasons, and suspend the use of the Card, in line with the provisions of article A.3 hereinbelow. For the protection and security of users and transactions, the Cardholder is aware of the video recording of transactions at the Bank's or other Banks' ATMs and the recording of telephone conversations between the same and the Bank when he reports the theft, misappropriation, unauthorized use or loss of his Card or PIN.

C.1.3 If the Card is used to perform transactions in a currency other than Euro, the respective account will be debited with the Euro equivalent of the transaction amount, calculated on the basis of the exchange rate set by MasterCard International at the date and time of the transaction processing and clearing. As regards transactions in EEA currency, the Cardholder can find information on cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards the remaining currency transactions, the Cardholder can find information on the currency conversion rates used from time to time by such Organization on its websites, which also provides a currency conversion calculator <https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html> or at any NBG branch. Transactions in a currency other than Euro (cash withdrawals and purchases) are subject to currency conversion charges, the current rate of which is set out in the Additional Deed hereof, while charges applying from time to time are stated in the Bank's Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions, and are posted in all NBG branches and on the Bank's website www.nbg.gr.

C.1.4 A Card transaction can be authorized and executed when the Cardholder takes the following steps, as the case may be: a) For transactions with companies as per article C.1.1.1 hereinabove, the Cardholder must enter his PIN at terminal devices at the point of sale (EFT/POS) or sign the receipt issued by the respective EFT/POS terminal, with the same signature that is written on the back of the Card; or in the event a contactless transaction is carried out using a digitalized Card via NFC (Near Field Communication) or via applications (such as Apple Pay) the Cardholder must enter the PIN of the device through which the Card was digitized or his fingerprint (Touch id) or face recognition (Face id); b) at special terminals that require that the Cardholder himself insert the Card (e.g. vending machines), the Cardholder must insert the Card in the terminal; c) for ATM transactions as per article C.1.2. hereinabove, the Cardholder must enter the PIN; d) for distance purchases of goods and/or services (by telephone/mail order or online) with companies as per article C.1.1 hereinabove, in Greece and abroad, the Cardholder must enter or provide the following Card details, as the case may be: i. Card number, ii. Expiry Date, iii. Cardholder's full name, iv. The 3-digit verification code (CVC2), v. Any other data that is, or shall be, required on the basis of security protocols applied by MasterCard International. By so signing the receipt or typing the PIN or inserting the Card or providing data, the Cardholder irrevocably authorizes the Bank to pay to such retailers/firms, on his behalf and for his account, the price of the legitimate transactions so effected, and, in the event of cash withdrawals, to pay the Banks wherefrom he withdrew cash and charge the relevant amounts in his Card account. The Cardholder is required to keep the receipts of any transaction in order to check them against the relevant debit entries in his statements C.4. Furthermore, in the event of balance transfer from a card issued by another bank, provided the Bank offers such an arrangement, the Cardholder authorizes the Bank to pay to the other bank the outstanding balance of that card. As regards the data evidencing the authenticity and performance of payment transactions by the Cardholder, the provisions of the Framework Agreement apply.

C.1.5 For the payment of the Customer's periodic or single obligations, the Cardholder can use his Card either to order the Bank to carry out payments or authorize the beneficiary to activate such payments within the context of legitimate transactions, as the case may be or periodically, by debiting the applicable transaction limit, applying accordingly the framework agreement.

C.1.6 The Cardholder cannot use the Card's credit functionality to perform contactless transactions to pay the price of legitimate transactions, irrespective of amount, in Greece or abroad.

C.1.7 For purchases of goods or the provision of services via the internet that require strong identification of the Cardholder, and carried out at merchants certified by Mastercard Identity Check, the Cardholder is obliged to use the Mastercard Identity Check service and the Bank's respective service, the terms of which are set out in the Annex of this

Agreement and constitute an integral part hereof combined with the use of one of the available authentication methods provided by the Bank for his strong identification (i.e. via internet and Mobile Banking)

In particular, as regards the use of the Card on online gambling websites, the Cardholder is prohibited from carrying out transactions on websites not bearing legal licences in Greece and that are included in the latest version of the black list posted by the Hellenic Gaming Commission.

C.1.8 The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the Cardholder prior to and irrespective of using the Card. The Bank is not necessarily associated in a contractual capacity with the retailers/firms for the purposes hereof, and in any case is not associated exclusively with such retailers, nor shall it be liable to the Cardholder in the event that the retailer fails to fulfil in any way its obligations to the Cardholder or in the event of contractual or other loss incurred by the Cardholder; accordingly, the Cardholder is not entitled to raise against the Bank any respective objection or claim, unless otherwise provided for by Greek Law or the Framework Agreement. If a firm/retailer issues a credit note in favour of the Cardholder for any reason whatsoever, the Bank will credit the respective amount to the Cardholder's Card account only when such note is presented to the Bank. If the transaction is carried out in a currency other than the Euro, the Cardholder accepts that the exchange rate applicable at the time the account is credited is calculated solely by the Banks involved and the Organizations participating in the clearing and completion of the transaction, without any right on the part of the Cardholder to challenge the calculation method.

C.2. Credit line

Card transactions are always performed under the responsibility of the Cardholder within the credit limit determined by the Bank and enabled following the Cardholder's relevant application and assessment of his credit rating. The credit limit is notified to the Cardholder upon its activation, in any appropriate way (i.e. via e-mail or SMS to the e-mail address or contact mobile phone number registered by the Cardholder) and is included in the monthly statements. The Bank is entitled to change the credit line at any time, at its reasonable discretion, taking into consideration the risk undertaken, the financial standing, solvency and credit rating of the Cardholder from time to time, and his compliance with the terms hereof, and shall notify the latter of the new credit line through the statements of article Γ4. In particular, the Bank may raise the credit line if the Cardholder meets its credit criteria at the time of the assessment, or decrease it if the opposite applies. It is expressly agreed that the change of the credit limit, as above, does not constitute an amendment hereof. In the event of overreaching the credit line each time applicable, the Cardholder shall repay the full amount of the excess together with the amount of the current instalment, by the payment date indicated in the statement of article C.4 hereinbelow, as well as the one-off amount set out in the Additional Deed for unauthorized increase of the credit risk undertaken by the Bank, otherwise the Cardholder shall owe default interest thereon, the provision of article C.5.3 hereof being applied accordingly.

C.3. Interest Rate - Subscription Fee - Charges

C.3.1 The Cardholder who pays in due time all the amount due, as stated in the statements of article C.4 hereinbelow (without prejudice to the following points b and c), shall not be charged with interest. The cardholder who pays part of the amount due or the minimum instalment (article C.4) shall be charged with the contractual interest on the amount due each time as of the transaction value date, as displayed on the account statements of article C.4 (under "value"), by the repayment date; b) Amounts deriving from cash withdrawals under article C.1.2 hereinabove shall be charged with the contractual withdrawal rate as specified in the Additional Deed, as of the date of the withdrawal; c) Amounts deriving from balance transfers from another card or credit account granted by or held with another bank, provided the Bank offers such an arrangement, shall be charged with the contractual balance transfer rate each time applicable, as of the date that the card account was debited. Interest shall be calculated on the respective outstanding principal on a 365-day basis.

C.3.2 It is agreed that the contractual rates applicable to purchases and cash advances shall be floating and apply as set out in the relevant Additional Deed to the Agreement. These interest rates shall be adjusted by the Bank each month, without prior notice to the Cardholder, on the 15th calendar day, in line with the fluctuations in the average price of the 3-month Euribor interest rate (interest reference rate) rounded to two (2) decimal places, as this rate stands on the last day of the immediately preceding month. If for any reason whatsoever the determination of the 3-month Euribor on the above date is not possible, it is agreed that the price of this rate on the immediately previous date, when determination was possible, shall be taken into consideration. The Bank is entitled either not to change the contractual interest rates in each change of the above reference rate or to change part thereof, or not to exhaust for all or part thereof the above maximum change limit.

Exceptionally, the Bank is entitled to change the contractual rates up to twice the amount of the difference between the current price of the reference rate and the previous price thereof at which there was a similar interest rate change, when in previous changes it did not change the contractual interest rates accordingly.

The Euribor reference rate is announced on its website www.euribor.org, in the Bulletin of Conjunctural Indicators of the Bank of Greece posted on the website www.bankofgreece.gr, on NBG's website www.nbg.gr, and in relevant notices displayed at NBG branches. Historical Euribor rates are also available on the website «www.euribor.org».

It is expressly agreed that should the Euribor reference interest rate be abolished, the Bank will replace the said reference rate of this agreement with the one designated by the relevant competent authority (such as the European Central Bank) as successor rate, specifying also at the time of the change the review frequency thereof.

C.3.3 The Cardholder undertakes to pay to the Bank an annual subscription charge, arising from the issuance of the Card and of any cards that may be subsequently issued in renewal thereof, irrespective of whether the Cardholder uses such cards. The current amount of such charge is stated in the Additional Deed. The Bank reserves the right to modify the amount of the annual subscription, as per the provisions of the following article. The annual fee is charged separately for each functionality (debit, credit) of the Card.

C.3.4 The Cardholder shall pay only the fees and other charges (besides interest rate) stated in detail in the Additional Deed. The Deed also quotes the statutory Total Annual Real Charge (TARC) provided for by Greek law, and includes an example of instalment calculation. The TARC changes every time the charges and the interest rate change. The Bank reserves the right to unilaterally supplement and/or amend the annual charge of article Γ.3.4., and the expenses and charges of this article for good reason, such as: a) increase in the ECB interest rate for Main Refinancing Operations or b) increase in the yield spread between the ten-year benchmark Greek government bond and the corresponding German government bond as quoted by the Bank of Greece and published on the official website www.bankofgreece.gr or increase in the Consumer Price Index as published by ELSTAT, or d) change of charges by Mastercard International, as well as in the event of any amendment to the existing laws and regulations by virtue of which changes in such charges are imposed. The relevant new charges shall be notified to the Cardholder through the monthly statements of article C.4 hereof, at least thirty (30) days before the commencement of their implementation, subject to the provisions of article A.10 (except for the 30-day deadline applying under this article).

Γ.4 Monthly statements

C.4.1 Once a month the Bank carries out clearing of the Cardholder's transactions, as arising from the activity of his Card in Greece and/or abroad, also taking into account the charges hereunder and any credit notes in favour thereof (article C.1.8), and sends to the Cardholder, by regular mail, a computerized settlement account statement (bill) that includes the amounts paid by the Bank and the Cardholder's payments against his dues during the time period covered by the statement, any outstanding credit notes in favour of the Cardholder, the applicable interest rate, interest and other charges, the date of processing and clearing, the total amount due, as well as the minimum amount to be paid (minimum instalment), and the date by which a payment must be paid (due date). In the event that the transaction is effected in a currency other than Euro, the Cardholder can view the amount in the currency in which such transactions were carried out and in Euro and any relevant fees in the monthly account statement. If for any reason a transaction does not appear on the statement for that month, then it shall appear on a following month's statement. If the Cardholder is registered with the Bank's Internet Banking service, the relevant monthly account statements are exclusively available in electronic form via the i-bank statements service. Via the said service, the Cardholder can save and print his Card account statements. The Cardholder can, at any time whatsoever, switch back to the monthly hardcopy statement sent by post, by making such arrangement via Internet Banking. In the event that the Cardholder, apart from i-statements, also wishes to receive monthly hardcopy statements by post, he shall be charged with the corresponding fee set in the Additional Deed for postal expenses. Said statements (in hard copy or in electronic form) are extracted from the Bank's commercial books held in the Bank's computer system, so that the Cardholder, the co-borrower and any guarantor acknowledge that they shall constitute full proof of their debt and generally of the charges arising from the use of the Card, counterproof being allowed. An uninterrupted and full series of account statements as per this article constitutes a true extract from the Bank's records that demonstrates the card account activity for the time period covered by said statements.

C.4.2 Taking into consideration that any amounts due from Card use are repaid in monthly instalments: a) If within 60 days, either as from first use of the Card or receiving the account statement for the preceding period or making full repayment thereof, the Cardholder fails to notify the Bank by registered mail of not having received the subsequent monthly account statement, it shall be assumed that the statement has been received, counter-evidence being allowed; b) If the Cardholder disputes the account statement's transactions and charges contained therein, he shall notify the Bank in writing, directly and without delay upon receiving the statement, in accordance with the relevant provisions regulations of International card-issuing organizations, which are binding on the Bank. The above notification shall provide detailed evidence of the correctness of the dispute. In any event the Cardholder is obliged to submit to the Bank an application for rectification no later than 13 months as of the date on which the account was debited with the amount of an unauthorized or erroneously executed transaction payment, the provisions of the framework agreement regarding liability of the parties applying in all other respects. The above shall apply irrespective of whether an order for automatic repayment by debiting a deposit account has been placed. Same shall also apply to any guarantor.

C.5 Payment of credit card dues

C.5.1 The Cardholder may choose either to repay the total amount due as displayed on the statement, or at least the amount of minimum payment as displayed on the statement, which is calculated according to the Additional Act, in addition to other charges provided for herein. The above minimum payment amount is increased by any excess of the credit line and the charge for such overreaching (article Γ.2.), any previous amounts overdue and default interest. Any payment of the Cardholder against his dues shall be distributed on the basis of repayment order specified in the Additional Deed hereto. Any credit balances in favour of the Cardholder shall be credited to next month statement, and remain at his disposal without interest, unless there are overdue claims of the Bank against the Cardholder, for any reason, in which case they shall be used to repay such claims.

C.5.2 The Cardholder is obliged to pay the debt of the previous article by the relevant payment due date (article Γ4.), in one of the following methods (and any other that may be announced by the Bank in the future) of his choice: a) at any NBG branch, b) by debiting a deposit account held with the Bank, named in his card issuance application or designated in writing at a later date, that the Cardholder authorized the Bank to charge with the amount each time payable, whether the full amount due or the minimum payment, on the due date of article C.4 without prior notification, in accordance with the instructions noted in the above application. If on the due date the above deposit account has not sufficient balance, the Cardholder authorizes the Bank to debit the account up to the amount of the existing balance so as to repay as much of the debt as possible. Payment prior to execution of the standing order may reduce accordingly the payment amount. c) at NBG's ATMs, either via cash deposit, or by using NBG's ATM card and following to this effect the relevant instructions, the provisions under article C.1.2 hereinabove applying accordingly; d) via Post Quick Payment; e) via NBG's Internet and Phone Banking services, provided that the Cardholder holds a deposit account with the Bank and has registered for these services; f) via cash deposit at any of NBG's APS (Automated Payment Systems) machines, following the instructions displayed on the screen; and g) via money transfer from another bank via DIAS.

C.5.3 If upon the lapse of the payment due date under article 15 hereinabove the Cardholder fails to pay, he shall be in default, without any further action or demand, i.e. written or verbal notice, on behalf of the Bank. His dues comprising, each time, due debt of the principal owed, plus interest and expenses, as displayed on the relevant statement, shall be subject to the highest default rate each time applicable (the current rate is stated in the Additional Deed), plus the levies and duties that apply from time to time, as of the date following the said payment due date. Any interest not paid in a timely manner shall be compounded as of the first day in arrears at the default rate and the resulting amount of interest is capitalized (compounded) by Greek law (on a six-month basis). In the event of failure to pay even one instalment, the Bank on the one hand, notifies accordingly the Cardholder (and guarantor), who shall be charged with any costs described in the Additional Deed or delegates to third parties (Greek Law 3758/2009, as amended) in accordance with the provisions of Term A.4.6 hereinbelow, and, on the other hand, is entitled to reduce the credit limit or suspend the use of the card until repayment of any amount due, in line with the provisions of article A.3 hereof.

Γ.6 Setting Off

If the Cardholder keeps one or more accounts with the Bank, the latter is entitled to offset any legal claims of the Cardholder from such accounts with the amount (or part of the amount) of any due and payable dues from the use of the Card. The Cardholder hereby authorizes the Bank to this end, it being agreed that the authorization shall be irrevocable as it serves the best interest of the Bank as well.

ANNEX - MASTERCARD IDENTITY CHECK TERMS OF USE

1. Service Description

NBG's Mastercard Identity Check service, which provides Cardholders with strong ID authentication, as per the framework agreement, gives the Cardholder an extra layer of protection when making online transactions, thus minimizing the risk of unauthorized use of the Cardholder's card. The use of NBG's Mastercard Identity Check service is available only for Card transactions at merchants certified by Mastercard Identity Check (hereon the "certified merchant(s)").

2. Certification

Each time the Cardholder uses the Card for online purchases at a certified merchant, after entering the Card number, expiry date and CVC2/CVV2, the Mastercard Identity Check screen is displayed, including information on the specific purchase and the option to specify the method by which strong customer authentication will be applied in order to approve and complete the transaction.

In particular, the Cardholder may specify one of the following available strong authentication means:

a) via NBG's Internet Banking service

If the Cardholder is registered with the Bank's Internet Banking service, he may, prior to the online payment, enter the service using his username and password and then approve the transaction. In order to complete the transaction the Cardholder shall receive a One Time Password – OTP via the Viber app or by regular SMS to the mobile phone number stated and registered with the Bank's records as contact number or as "mobile phone to receive OTP". After choosing how to receive OTP, the Cardholder should select "Submit" to generate an OTP.

Then, the next screen appears which includes part of the above mobile phone number to which the OTP is sent, as well as the field in which the Cardholder should enter the OTP.

If the mobile phone number is not correct or if the Cardholder fails to receive the text message for technical reasons, the Cardholder should select "Back" to return to the previous screen and set the alternative authorization method or return to the merchant's homepage and select another payment method, if any.

Each OTP sent to the Cardholder is unique for the specific transaction carried out and cannot be used to perform any future transactions.

Upon reaching the maximum permitted number of attempts to enter a valid OTP at the webpage of the same or another certified merchant, the Card cannot be used at the Mastercard Identity Check service and the Cardholder should contact the Client Service Department of NBG.

If the mobile phone number has changed, the Cardholder should inform NBG providing the new data at any branch or through the Internet Banking if being a registered user, and submitting at the same time to an NBG branch the relevant supporting documentation of a reliable and independent source.

b) via the NBG Mobile Banking application.

If the Cardholder uses the NBG Mobile Banking app they may use this for the strong customer authentication. Prior to the online payment the Cardholder will receive a push notification on his mobile phone and after tapping on the notification and logging in the app using his username and password or via the fast login, he can approve the transaction.

c) via the NBG Authenticator app.

If the Cardholder uses the NBG Authenticator app, he may use this for strong customer authentication provided that his device is connected to the Internet and the push notification option is activated. Prior to the online payment the Cardholder will receive a push notification on his mobile phone and after tapping on the notification and logging in the app using his PIN generated by him at his registration with the Service, or his fingerprint (Touch ID) or facial recognition (Face ID), the details of the transaction will be displayed on the app screen, i.e. amount, merchant's name and the last 4 digits of the Card that will be used to complete the transaction. The Cardholder is asked to confirm or reject the transaction by tapping the corresponding options that appear on the same screen. Thereafter, the Cardholder is informed of the successful completion of the process or rejection of the transaction. The approval process of the transaction and the final debit of the Card are completed through the merchant's e-shop. In all other respects, the Terms and conditions of the NBG Authenticator app apply, already accepted by the Cardholder, provided that he uses the app.

3. Security

3.1 The Cardholder shall be solely liable for the safe use of the Mastercard Identity Check service. The Cardholder should never note or save any OTP in any device, whether disguised or encrypted, nor share it with anyone.

3.2 If the Cardholder suspects or knows that a third person may use or has used the Cardholder's mobile device or has access or knows any OTP, the Cardholder should immediately contact the Bank at +30 210 4848484.

3.3 If the Cardholder determines that unauthorized transactions were performed using the Mastercard Identity Check service, the Cardholder is required to inform the Bank immediately at the phone numbers under point 3.2.

3.4 Failure to act as described in the previous paragraphs consists gross negligence on behalf of the Cardholder, who in this case is held fully liable for any unauthorized transaction and consequent losses and is required to repay all transactions carried out without any restriction.

4. Use of Personal Data

4.1 NBG is bound to use any personal data of the Cardholder in line with the Data Protection Policy, available at www.nbg.gr.

4.2 The Bank is bound not to disclose any personal data of the Cardholder to merchants participating in the Mastercard Identity Check service.

5. Amendments

The terms of the Mastercard Identity Check service are subject to revision by the Bank with a view to improving or upgrading the service, at any time and without prior information of the Cardholder. The Cardholder is required to visit regularly the Bank's webpage at www.nbg.gr to be informed of any revision or update of the service terms of use.

6. Suspension / Termination of the Service Use

6.1 The Bank may suspend or terminate the use of the Mastercard Identity Check service for security reasons or any other significant reason (such as, for example, in the event of damage or malfunction, termination of the Bank's collaboration with the service providers etc.), by informing the Cardholder through its webpage in due time before suspending/ terminating the service, unless exceptional circumstances apply that require immediate suspension/termination of the service use, in which case the Bank shall inform the Cardholder immediately thereafter.

6.2 If the Card no longer supports any transactions for whatever reason (e.g. due to loss, theft, termination of agreement etc.), the specific Card is deleted from the service.

7. Liability

7.1 NBG shall not be liable in any way for the quality of goods or services purchased by or provided to the Cardholder by the merchants.

7.2 In addition, the Bank shall not be liable in any case for direct or indirect damages or losses, such as for example damage or destruction of the computer or communications service or for any viruses likely to infect the Cardholder's devices or other assets as a result of the Cardholder's access to the merchants' webpages.