

## DUAL MASTERCARD STANDARD INFORMATION BULLETIN

<b>Owner</b>	<p>NATIONAL BANK OF GREECE S.A., Aiolou 86, GR 102 32 Athens, under GEMI No 237901000 (email: <a href="http://www.nbg.gr">http://www.nbg.gr</a>)</p>
<b>Beneficiaries</b>	<p>Individuals – holders of deposit accounts (current, sight, savings) that meet the conditions for verifying and confirming their identity and forming their financial/banking profile.</p>
<b>Description of the product &amp; term of validity</b>	<ul style="list-style-type: none"> <li>- The card is of dual nature incorporating the operational features of a debit and credit card.</li> <li>- Issuance of the card presupposes that the individual has a deposit account (current, sight or savings).</li> <li>- The validity of the agreement is indefinite. The plastic body of the card is valid for 5 years and, provided that the cardholder complies with the terms of the contract and meets the criteria of the Bank, the card is renewed periodically.</li> <li>- The activation of the card in its credit capacity does not necessarily imply such use of the card has in fact been enabled, because its credit function is activated upon the customer’s application and assessment of his credit rating, and is renewed provided that the cardholder meets the applicable credit or other criteria set by the Bank. If the cardholder has been granted 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.</li> </ul>
<b>Information to cardholders/beneficiaries of the Dual card</b>	<ul style="list-style-type: none"> <li>- For any information or dispute that may arise from the use of the card, Cardholders can call NBG's Contact Center on a 24/7 basis, at +302104848484 (the cost of the call depends on the pricing policy of your phone network provider for national calls).</li> <li>- The above information can also be viewed via the NBG website <a href="http://www.nbg.gr">www.nbg.gr</a></li> </ul>
<b>Other information</b>	<ul style="list-style-type: none"> <li>- With respect to the terms and conditions for effecting payment transactions, the framework contract regarding payment services, which is governed by Law 4537/2018 (Government Gazette A' 84/13.7.2010), shall additionally apply and prevail.</li> <li>- The Card is and shall remain the property of the Bank and the cardholder is only the person entitled to use the Card.</li> <li>- The cardholder shall keep the Card as well as the device (tablet or mobile phone) and the PIN thereof in case the card has been digitalized, in a safe place and shall prevent the PIN provided to the cardholder by the Bank from being leaked to anyone else. In the event of loss, theft, misappropriation of the Card or the device that carries the digitalized Card or unauthorized use of the card, please call immediately, 24/7, at +30 210 4848484, or visit any NBG branch. As regards the cardholder’s obligations and liability, the provisions of the framework agreement for payment services shall apply.</li> </ul>

<p><b>Customer complaints process</b></p>	<p>For any dispute or complaint of the User with regard to the Bank, the User 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: <a href="http://www.nbg.gr">www.nbg.gr</a>;</p> <ul style="list-style-type: none"> <li>- by sending an e-mail to <a href="mailto:customer.service@nbg.gr">customer.service@nbg.gr</a>,</li> <li>- by sending a letter or the relevant form available at all NBG Branches: <ul style="list-style-type: none"> <li>• by post to: National Bank of Greece S.A., Sector for Client Conduct. Sofokleous</li> </ul> </li> </ul> <p style="text-align: center;">2</p> <ul style="list-style-type: none"> <li>• by fax to +30 210 3347740.</li> </ul> <p>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: <a href="http://www.nbg.gr">www.nbg.gr</a>. The filing of complaints is not subject to a charge.</p> <p>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, GR 106 80 Athens, tel. 10440 (local call</p>

National Bank of Greece S.A. | (+30) 210 48 48 484 |

	<p>rates)/+302103376700 (international calls), website: <a href="http://www.hobis.gr">www.hobis.gr</a>, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, tel: +30 210 6460862, website: <a href="http://www.synigoroskatanaloti.gr">www.synigoroskatanaloti.gr</a> More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at <a href="http://www.nbg.gr">www.nbg.gr</a>.</p>
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<p><b>Pricing policy of the Dual card*</b></p>	<p>1.</p>	<p>The annual fee is charged separately for each functionality (debit, credit) of the Card.</p>	<ul style="list-style-type: none"> <li>- Only for debit functionality €6.00</li> <li>- For debit and credit functionality €12.00</li> </ul>
	2.	One-off reissuance fee following loss/theft/damage/nonautomated renewal of the card	€6
	3.	One-off renewal fee	€6
	4.	One-off issuance fee for a 2nd card	€0
	5.	Fee for immediate issuance and dispatch abroad	€15
	6.	PIN reissue	Free of charge
	7.	Currency conversion charge for purchases in currency other than EUR	2% on the purchase amount, the minimum being €1 for both functionalities

8.	Dispatch of monthly statement (refers to the credit functionality)	
8.1	Electronically	Free of charge
8.2	By mail	€3/month
9.	Cash withdrawals in € at ATMs of other Banks in Greece and abroad (DIAS – Mastercard) Note: In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.	€0.75  Free of charge
10.	Transactions in currency other than € at ATMs or POS of other foreign banks:	
10.1	Cash withdrawal charge for transactions in currency other than €	up to €4 per transaction
10.2	Currency conversion charge for cash withdrawals in currency other than EUR	2% on the transaction amount, with a minimum of €1.00
11.	Account balance enquiry at ATMs of other Banks in Greece and abroad within the Euro area (DIAS – Mastercard)	Free of charge
12.	Account balance enquiry at ATMs of other Banks abroad outside the Euro area (Mastercard)	Free of charge
13.	Payment of bills & other dues	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
14.	Money transfer in EUR (refers to the debit functionality)	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
15	Printout of account statement (mini statement) activity for the last 7 transactions at NBG ATMs	Free of charge

<b>Chapter</b>	<b>Special Terms for the card's debit functionality</b>
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<p><b>Use of the product/Transactions</b></p>	<p>The card enables cardholders to carry out the following transactions: <b>A.</b> NBG i-Bank ATMs:</p> <ul style="list-style-type: none"> <li>• Cash withdrawals, cash deposits, account balance and activity (last 7 transactions), change of PIN, payment of DEH, public sector and other companies' bills, transfer of funds, etc.</li> </ul> <p><b>B. DIAS ATMs:</b></p> <ul style="list-style-type: none"> <li>• Cash withdrawals and account balance enquiry. <b>C. ATMs ABROAD</b> displaying the Mastercard logo:</li> <li>• Cash withdrawals, • Account balance query.</li> </ul> <p><b>D.</b> Purchases of goods and services at merchants displaying the Mastercard logo, in Greece and abroad.</p> <p><b>E.</b> Purchases of goods and services via the internet, at participating authorized merchants in the Mastercard SecureCode™ service with the use of a personal SecureCode, as well as at non-certified online merchants. When purchasing goods via the internet at merchants certified by Mastercard Identity Check or Mastercard® SecureCode, the Cardholder is obliged to use the NBG Mastercard Identity Check service.</p> <p><b>F.</b> Contactless transactions with merchants equipped with contactless EFT/POS terminals. Contactless transactions may be carried out with respect to any amount. For purchases of value up to €50 the Cardholder does not need to enter the PIN (PIN-free Contactless Transaction Limit) 1.</p> <p><b>G.</b> Standing or non-standing orders for payment of periodic or single obligations of the cardholder.</p>
<p><b>Transaction limits</b></p>	<p><b>A) Cash withdrawals</b></p> <ol style="list-style-type: none"> <li>Daily withdrawal limit: from €10 to €3,000, default limit €900</li> <li>Daily withdrawal limit in Greece: from €10 to €3,000, default limit €900</li> <li>Daily withdrawal limit abroad: from €10 to €3,000, default limit €900</li> </ol> <p><b>B) Daily limit for purchases online and at POS terminals:</b> from 0 to €10,000, default limit €1,500.</p> <p><b>C) Online purchases</b> (online purchases, phone/mail orders): The limit cannot exceed the maximum daily limit for POS/online purchases.</p> <ol style="list-style-type: none"> <li>Maximum daily limit for online purchases: from 0 to €10,000, default limit €1,500.</li> <li>Daily limit for online purchases (in Greece): from 0 to €10,000, default limit €1,500.</li> <li>Daily limit for online purchases (abroad): from 0 to €10,000, default limit €1,500.</li> </ol> <p>Notes:</p> <ol style="list-style-type: none"> <li>1) Fund transfers between card-linked accounts held by the same cardholder are carried out irrespective of any limit.</li> <li>2) Fund transfers to third-party accounts and fund transfers in EUR cannot exceed the selected daily withdrawal limit.</li> </ol> <p><b>D) Maximum daily payment limit</b></p> <p>Maximum daily limit on payments to Organizations via i-bank ATMs: €2,500 (cannot be changed by the cardholder). With the exception of the payment of DEH bills, to which a maximum limit of €2,500 applies and which does not affect the maximum daily payment limit to Organizations. Payment of certified tax dues is performed without limit.</p> <p><b>E) PIN-free Contactless Transaction Limit:</b> €50 <sup>1</sup></p> <p><b>F) Total amount limit for PIN-free Contactless Transactions under €50:</b> €150 <sup>1</sup></p>
<p><b>Interest rate</b></p>	<p>Not applicable.</p>
<p><b>Information to cardholders/beneficiaries</b></p>	<p>For transactions carried out with Dual MasterCard, receipts are printed by ATMs or EFT/POS, as far as this is technically possible. All transactions made with Dual MasterCard can also be viewed on the Internet Banking service (for registered users only) and the respective card-linked accounts' activity (in the account booklet for savings accounts, in the quarterly statements for sight accounts).</p>
<p><b>Additional perks and options:</b></p>	<ul style="list-style-type: none"> <li>• Travel insurance</li> <li>• Go for More</li> </ul>

	Further information on the applicable terms and conditions of the travel insurance and the Go for More loyalty program is available at <a href="https://www.nbg.gr/el/idiwtes/kathimerines-sunallages/trapezikes-kartes/pistwtikeskartes/silver">https://www.nbg.gr/el/idiwtes/kathimerines-sunallages/trapezikes-kartes/pistwtikeskartes/silver</a>
<b>Other information</b>	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 <a href="http://www.nbg.gr">www.nbg.gr</a> . 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. As regards transactions in EEA currency, the cardholder can find information on cross-border charges and exchange rates at <a href="https://microsites.nbg.gr/fxrates">https://microsites.nbg.gr/fxrates</a> . 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 <a href="https://www.mastercard.us/enus/consumers/get-support/convert-currency.html">https://www.mastercard.us/enus/consumers/get-support/convert-currency.html</a> 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.
<p><sup>1</sup> The contactless transaction limits (both per transaction and cumulatively) may be modified by decision of the Bank depending on the conditions each time prevailing, though always in line with the applicable regulatory framework. Cardholders shall be notified accordingly by the Bank in a due and timely manner.</p>	

Chapter	Special Terms for the card's credit functionality
<b>1. Key features of the credit product</b>	
<b>Type of Credit</b>	<p>Card with credit functionality. Cardholders are entitled to use the card, both in Greece and abroad, as a means of payment for their legal transactions with businesses or institutions displaying the card's logo, either with the physical presence of the card (POS) or without it (via the internet, mail or telephone orders, pre-authorizations of transactions), as well as for transactions at bank branches or ATMs within the limits set from time to time by the Bank or the Monetary Authorities (both in Greece and abroad) and at APSs. The card does not offer the option for contactless transactions.</p> <p>The card is granted to natural persons residing permanently and declaring personal income in Greece.</p>
<b>Total amount of credit</b>	The minimum credit limit is €500. An amount lower than the aforementioned minimum credit limits may be granted in exceptional cases and following special approval. The credit limit is determined by the Bank and varies upon assessment of the customer's credit rating. This limit is activated 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 contact details registered by the Cardholder) and is included in the monthly statements.
<b>Terms governing cash advances</b>	The cardholder can use the card for cash advances within the limits set from time to time, 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 amounts arising from cash advances shall be charged with the contractually agreed rates applying to cash advances, as of the date of the cash advance.

<b>Instalments and, where applicable, the order in which payments will be allocated</b>	A statement is sent on a monthly basis showing, inter alia, the card activity, the total outstanding debt, the minimum instalment, and the date of payment. Each payment is calculated on the basis of the following order of components: any fees whatsoever, interest charges, and then the principal (on the basis of the following order of amounts deriving from a transfer of balance, from purchases and finally from cash advances) which correspond to the oldest instalment per category. In the event that the cardholder is a registered Internet Banking user, the availability of said statement is notified through this service.
<b>Total amount to be paid</b>	see: a TARC example at the end of the printed table.

<b>Guarantees required</b> <i>This is a description of the guarantee to be provided in connection with the credit agreement</i>	The personal guarantee may be required, as the case may be, depending on the credit rating of the potential borrower.
<b>The payments do not imply direct corresponding reduction of the principal still due</b>	<p>The principal amount is directly reduced only when due and full payment of the monthly instalment is regularly carried out. Cardholders are entitled to repay their dues in instalments, by making the minimum payment, via the deposit account that they designated when applying for the card, or by carrying out full repayment by the payment date free of interest (for purchases), by one of the following means of payment:</p> <ul style="list-style-type: none"> <li>- Direct debit of your bank account, subject to a special authorization (this authorization enables the Bank to check the balance of your designated account on the payment due date, in order to collect the amount each time payable. In the absence of sufficient funds, the account is debited up to the amount of the existing balance so as to repay as much of the debt as possible).</li> <li>- Using the debit functionality of the card or any other debit card of the cardholder, issued by NBG, at NBG's ATMs.</li> <li>- Via Internet, Mobile and Phone Banking services, provided the cardholder is a registered user;</li> <li>- Using the card's debit functionality and cash deposit at NBG's ATMs.</li> <li>- Cash deposit at NBG's APSs;</li> <li>- Quick payment at any post office;</li> <li>- In cash at the teller's desk in any of NBG's Branches.</li> </ul>
<b>2. Cost of credit*</b>	

<p><b>The various lending rates that apply to the credit agreement</b></p>	<p>The base rates for the card are as follows:  Purchases 19.29% + 0,6 levy under Greek Law 128/75 = 19.89% Withdrawals 20.29% + 0.6 levy under Greek Law 128/75 = 20.89%  Balance transfer: 9.90% + 0.6 levy under Greek Law 128/75 = 10.50%  For the first 6 months the card has a special introductory rate for purchases: 9.9% + 0.6 levy under Greek Law 128/75  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 15<sup>th</sup> 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 <a href="http://www.euribor.org">www.euribor.org</a>, in the Bulletin of Conjunctural Indicators of the Bank of Greece posted on the website <a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a>, on NBG's website <a href="http://www.nbg.gr">www.nbg.gr</a>, and in relevant notices displayed at NBG branches. Historical Euribor rates are also available on the website «<a href="http://www.euribor.org">www.euribor.org</a>».  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.  The cardholder who pays part of the amount due or the minimum instalment shall be charged with the contractual interest on the outstanding debt amount each time as of the transaction value date, as displayed on the monthly account statements, up to the repayment date.  The amounts arising from cash advances shall be charged with the contractually agreed rates applying to cash advances, as of the date of the cash advance.  Interest shall be calculated on the respective outstanding principal on a 365-day basis.</p>
<p><b>Total Annual Real Charge (TARC)</b></p>	<p>19.79% (for purchases)</p>
<p><i>This is the total cost expressed as an annual rate on the total credit. TARC enables you to compare various offers</i></p>	<p>The Total Annual Real Charge (TARC) is set out in the following tables. Note that the said TARC rates apply only if the said assumptions apply, and serves here merely as an example.</p>
<p><b>Related charges</b></p>	
<p>It is <b>necessary</b> to hold one or more accounts in which payments and withdrawals are recorded.</p>	<p>The cardholder must link the card through its credit functionality with a deposit account through which the total amount due or minimum instalment will be paid automatically.</p>

<p><b>Any other charges resulting from the credit agreement</b></p>	<p>The charge of 5% on the amount by which the credit limit is overreached, with a minimum of €5.00.</p> <p>Charge for notifying the cardholder in the event of late payment €0.00</p> <p>The respective account will be debited with the EUR equivalent of the amount paid, calculated on the basis of the rate announced by Mastercard International <a href="https://www.mastercard.us/en-us/consumers/get-support/convert-currency.htm">https://www.mastercard.us/en-us/consumers/get-support/convert-currency.htm</a> for the date and time of transaction processing and settlement. As regards transactions in EEA currency, the cardholder can find information on cross-border charges and exchange rates at <a href="https://microsites.nbg.gr/fxrates">https://microsites.nbg.gr/fxrates</a>. As regards the remaining currency transactions, the cardholder can find information on the currency conversion rates used from time to time by the above international organization on its website, which also provide a currency conversion calculator or at any NBG branch. Given that exchange rates constantly fluctuate, the rate applicable at the time that the respective transaction is processed and cleared may be different from the rate applicable at the time that such transaction was actually performed. The customer can view the amount, the currency and the date of processing and settlement of such transactions in the monthly account statements.</p>
<p><b>Conditions under which it is possible to change the aforesaid charges relating to the credit agreement</b></p>	<p>The Bank reserves the right to unilaterally supplement and/or amend the annual fee, and the expenses and charges 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 tenyear benchmark Greek government bond and the corresponding German government bond as quoted by the Bank of Greece and published on the official website <a href="http://www.bankofgreece.gr">www.bankofgreece.gr</a> 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.</p> <p>The relevant new charges shall be notified to the cardholder through the monthly statements, at least 30 days before the commencement of their implementation. If the cardholder does not accept the amendment, he is entitled to terminate this agreement. If the cardholder fails to communicate his objections to the Bank within a period of 30 days 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.</p>
<p><b>Consequences in the event of delay in making due payment</b> <i>Failure to make due timely payment may entail significant consequences for you (e.g. forced sale) and hinder the granting of any further credit.</i></p>	<p>In the event of late payment of the minimum instalment, the overdue debt in respect of principal, interest and expenses shall be charged as of the first day past due with the applicable default interest rate, which is 2.5 points over and above the current contractual interest rate, currently the rate for purchases 22.39% and cash advances 23.39%. Any interest not paid in a timely manner shall be compounded as of the 1<sup>st</sup> day in arrears at the default rate and the resulting amount of interest is capitalized (compounded) by law (on a six-month basis). 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 terminate the relevant agreement</p>
<p><b>Additional perks and options:</b></p>	<ul style="list-style-type: none"> <li>• Travel insurance</li> <li>• Go for More</li> <li>• Welcome points: 2,000 upon first use of the card</li> </ul> <p>Further information on the applicable terms and conditions of the travel insurance and the Go for More loyalty program is available at</p>
	<p><a href="https://www.nbg.gr/el/idiwtēs/kathimerines-sunallages/trapezikes-kartes/pistwtikeskartes/silver">https://www.nbg.gr/el/idiwtēs/kathimerines-sunallages/trapezikes-kartes/pistwtikeskartes/silver</a></p> <ul style="list-style-type: none"> <li>• Balance transfer from a card owned by the same Cardholder but issued by another Bank</li> </ul>
<p><b>3. Other significant legal aspects</b></p>	



<p><b>Right to withdraw</b>  <i>You have the right to withdraw from the agreement within 14 calendar days</i></p>	<p>Yes</p> <p>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.</p> <p>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.</p> <p>In the event that the cardholder exercises their right to withdraw, they 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.</p>
<p><b>Search in databases</b>  <i>Your creditor should inform you immediately and free of charge regarding the results of searches in any database, if the credit application is rejected on the basis of such a search. This does not apply when the provision of the relevant information is prohibited by other legal acts incorporating European law, or contravenes public order or the public security.</i></p>	
<p><b>Right to obtain a copy of the draft credit agreement</b>  <i>You have the right to obtain, upon request, a free copy of the draft credit agreement. This provision does not apply, if at the time of the application the creditor does not wish to enter into the credit agreement with the customer.</i></p>	
<p><b>Time period</b> for which the creditor is bound by the information it has provided prior to the signing of the agreement</p>	<p>The information contained herein is valid exclusively as at the issue date of this standard European consumer credit information leaflet.</p>

**EXAMPLE OF TARC CALCULATION (Total Annual Real Charge) (term C.3.5)**

CONDITIONS: Taking into consideration the aforementioned charges and provided that you would have used your card only once for a purchase worth €2,934.70 in Greece or for a cash advance of €2,934.70, and you would have repaid your due in 12 consecutive monthly instalments, the following shall apply:

A. The total amount due would be:

<i>Dual Mastercard</i>		
<b>Purchases (in €)</b>		<b>Cash Withdrawals (in €)</b>
<b>1<sup>st</sup> year</b>	<b>2<sup>nd</sup> year</b>	
2,934.70	2,934.70	2,934.70
300.38	300.38	315.49

0.00	0.00	0.00
3235.08	3235.08	3250.19

B. The **TARC** (Total Annual Real Charge), calculated as per joint Ministerial Decision Z1-699/23.06.2010: Government Gazette B 917/2010, would be: for **Dual Mastercard: Purchases: 1<sup>st</sup> year: 19,79%, 2<sup>nd</sup> year: 19.79%, Withdrawals: 22.05%**,

The payable instalments in € would be: **Dual Mastercard: 1<sup>st</sup> year: 1st 244.56 / 2nd 288.54 / 3rd 289.07 / 4th 284.94 / 5th 279.74 / 6th 276.68 / 7th 271.74 / 8th 268.41 / 9th 264.28 / 10th 259.35 / 11th 256.02 / 12th 251.75** 2<sup>nd</sup> year: 1st 244.56 / 2nd 288.54 / 3rd 289.07 / 4th 284.94 / 5th 279.74 / 6th 276.68 / 7th 271.74 / 8th 268.41 / 9th 264.28 / 10th 259.35 / 11th 256.02 / 12th 251.75 **Cash Advances: Dual Mastercard: 1st 244.56 / 2nd 290.75 / 3rd 291.31 / 4th 286.97 / 5th 281.51 / 6th 278.29 / 7th 273.11 / 8th 269.61 / 9th 265.27 / 10th 260.09 / 11th 256.60 / 12th 252.12**

Note that the said TARC and total payment amount apply only if the said assumptions apply, and serve here merely as an example.

\*This document includes the basic NBG Rates & Charges regarding the applicable interest rates and the annual subscription charge of the card, without taking into account any discount that may arise as part of the Bank's policy. The Cardholder can get information at <https://www.nbg.gr/el/idiwtes/kathimerines-sunallages/trapezikes-kartes/timologiaki-politiki> regarding the exact amount of discount depending on the customer's category or in the event that the customer holds another deposit product of the Bank, as well as print/save the relevant file for future reference. The discount applies for the time period that the conditions, as the case may be, are met "(by virtue of customer category or the fact that the customer already holds a deposit product)".

I, the undersigned declare that I have taken knowledge of the present standard pre-contractual information.