

STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

PRODUCTS: CLASSIC VISA
FREE OF SUBSCRIPTION FEES FOR THE 1ST YEAR

1. ID particulars and contact details of the creditor/ credit intermediaries

Creditor	NATIONAL BANK OF GREECE S.A.
Address	Aiolou 86, 102 32 Athens
Tel. No	+30 210 4848484
Email	contact.center@nbg.gr
Website	www.nbg.gr
[*] Credit intermediary	
Address	
Tel. No [*]	
Email [*]	
Fax No [*]	
Website [*]	

2. Key features of the credit product

Type of Credit	<p>Credit Card. The cardholder is entitled to use the card, both in Greece and abroad, as a means of payment for his 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 enables users to carry out contactless transactions with retailers/firms using appropriate contactless EFT/POS terminals. Contactless transactions can be carried out for any amount. For purchases of value up to €25 the Cardholder does not need to enter the PIN (PIN-free Contactless Transaction Limit)¹. The maximum limit of the total amount for contactless transactions without PIN is set at €100¹.</p> <p>The card is granted to natural persons residing permanently and declaring personal income in Greece.</p>
Total Amount of Credit	The minimum credit limit is: for Visa €900.00. 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.
Terms governing withdrawals	The cardholder can use the card for cash withdrawals 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 withdrawal amounts shall be charged with the contractual withdrawal rate, as of the date of withdrawal.
Duration of credit agreement	The validity of the agreement is indefinite. The plastic body of the card is valid for five (5) years and is renewed provided that the cardholder complies with the Bank's applicable or other criteria.
Instalments and, where applicable, the order in which payments will be allocated	<p>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, which correspond to the oldest instalment.</p> <p>In the event that the cardholder is a registered Internet Banking user, the availability of said statement is notified through this service.</p>
Total amount to be paid	see: a TARC example at the end of the printed table.
Guarantees required <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.
The payments do not imply direct corresponding reduction of the principal still due	<p>The principal amount is directly reduced only when due and full payment of the monthly instalment is regularly carried out. The cardholder is entitled to repay his dues in instalments, by making the minimum payment, via the deposit account that he 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"> - Automatic debit of the bank account subject to a special authorization; - Using an NBG debit card at NBG's ATMs; - Via Internet Banking and Phone Banking services, provided the cardholder is a registered user; - Cash deposit at NBG's ATMs using the credit card; - Cash deposit at NBG's APSs; - Quick payment at any post office;

	- In cash at the teller's desk in any of NBG's Branches.
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3. Cost of credit

The different lending rates that apply to the credit agreement	<p>The cards' interest rates are floating, and stand currently at:</p> <p>Visa: for Purchases: 17,48 % + 0.6 charge under Law 128/75 = 18,08%, for Cash Withdrawals: 18,98% + 0.6 charge under Law 128/75 = 19,58%</p> <p>These interest rates shall be adjusted by the Bank each month, without prior notice to the cardholder, in line with the fluctuations in the 1-month Euribor interest rate of the immediately preceding month rounded to two (2) decimal places. The new rates will apply from the 15th calendar day of each month. 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.</p> <p>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.</p> <p>The amounts arising from cash withdrawals shall be charged with the contractual withdrawal rate, as of the date of withdrawal.</p> <p>Interest shall be calculated on the respective outstanding principal on a 365-day basis.</p>
Total Annual Real Charge (TARC) <i>This is the total cost expressed as an annual rate on the total credit.</i> <i>TARC enables you to compare various offers</i>	<p>Visa: 17,88% (for purchases)</p> <p>The Total Annual Real Charge (TARC) is set out in the following table. Note that the said TARC rates apply only if the said assumptions apply, and serves here merely as an example.</p>
Related charges	
It is necessary to keep one or more accounts in which payments and withdrawals are made	The cardholder must link the credit card with a deposit account through which the total amount due or minimum instalment will be paid automatically.

<p>Costs for the use of the specific means of payment (e.g. credit card)</p>	<p>For granting and using the card, the cardholder is charged with the applicable annual subscription, set currently at: for the cards</p> <p>Visa: €33.00 (from the second year on)</p>
<p>Any other charges resulting from the credit agreement</p>	<p><i>Cash withdrawal costs:</i></p> <ul style="list-style-type: none"> • At ATMs and NBG Branches: €0.0 • At ATMs and the Branch network of other banks within the Euro area: €0.0 • At ATMs and the Branch network of other banks outside the Euro area: €3.0 <p>Card reissuance costs: €6.0 Urgent card reissuance costs: €0.0 Costs for granting a new PIN: €0.0 Currency conversion charges: 2% of the amount of the transaction, min €1.0</p> <p>The one-off 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 delay in payment € 0.00 Fees for dispatching printed statement (in the event the cardholder has also opted for ibank statement): €0.0</p> <p>If the Card is used to perform transactions in a currency other than euro, the amount of the transaction is blocked at the time of its execution, plus 4% for any exchange rate differences, which shall be released in whole or in part when clearing and debiting the relevant amount to the Account holders's account. The respective account will be debited with the euro equivalent of the transaction amount, calculated on the basis of the exchange rate set by Visa International https://www.visaeurope.com/making-payments/exchange-rates at the date and time of the transaction processing and clearing. For payments in an EEA currency, the Cardholder can look up cross-border charges and current exchange rates at https://microsites.nbg.gr/fxrates. For other payments in foreign currency, the the cardholder can find information on the currency conversion rates used from time to time by such organizations on their websites, 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</p>

	performed. The customer can view the amount, the currency and the date of processing and settlement of such transactions in the monthly account statements.
Conditions under which it is possible to change the aforesaid charges relating to the credit agreement	<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 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 c) increase in the Consumer Price Index as published by ELSTAT, or d) change of charges by Visa 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 the agreement. If the cardholder does not communicate his objections to the Bank within 30 days of the said notification, the use of the card or the partial or total repayment of the monthly account statement after the lapse of the said time period shall be construed as unreserved acceptance by the cardholder of the respective amendment.</p>
Consequences in the event of delay in making due payment <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>In the event of failure to pay the minimum instalment the overdue debt in respect of principal, interest and expenses is charged as of the first day past due with the applicable default interest rate of 2.5 points over and above the current contractual interest rate: Visa: for Purchases: 20,58%, for Cash Withdrawals: 22,08%. Any interest not paid in a timely manner shall be compounded as of the 1st 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>

4. Other significant legal aspects

Right to withdrawal	Yes.
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<p><i>You have the right to withdraw from the agreement within 14 calendar days</i></p>	<p>The cardholder is entitled to withdraw from the agreement without giving any reason within a 14-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.</p> <p>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) 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>Search in databases</p> <p><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>Right to obtain a copy of the draft credit agreement</p> <p><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>Time period 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>

Out-of-court Settlement of Disputes	<p>For any dispute or contention of the Cardholder versus the Bank, referring to his card, the Cardholder should contact the relevant staff of his local branch or NBG's Sector for Client Conduct:</p> <ul style="list-style-type: none"> - File a complaint by filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: www.nbg.gr - Send an e-mail to customer.service@nbg.gr - Send a letter or the relevant form available at all NBG Branches: <ul style="list-style-type: none"> - by post to: National Bank of Greece S.A., Sector for Client Conduct, Omirou 30, 10672 Athens, or - by fax to +30 210 3347740. <p>Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website: www.nbg.gr. The filing of complaints is not subject to a charge. Furthermore, for any dispute or contention, the Cardholder can use the special out-of-court redress procedures by contacting alternative resolution bodies such as Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Alexandras 144, 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</p>
<p>¹The contactless transaction limits (both per transaction and cumulatively) may be modified by decision of the Bank depending on the conditions each time prevailing, in compliance, however, with the applicable regulatory framework, while cardholders shall be notified accordingly by the Bank in a due and timely manner, pursuant to the provisions of the applicable regulatory framework, and the terms of issue and use of the card that are accepted. In addition, the cardholder can zero or reset the limit for contactless transactions carried out without the use of a PIN through Internet & Mobile Banking, as long as the cardholder is a registered user, either by submitting a request to his or her NBG Branch or by calling the Bank's Contact Center.</p>	

I, the undersigned, declare that I have taken knowledge of the present comprehensive standard European consumer credit information leaflet about VISA. The credit limit, the final rates and the charges included herein may vary and are finalized following approval of my request.

DATE

THE UNDERSIGNED

Full name & surname

EXAMPLE OF TARC CALCULATION (Total Annual Real Charge) (term 14)

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 an withdrawal 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:

	Gold Mastercard			MasterCard / VISA		
	Purchases (in €)		Cash Withdrawals (in €)	Purchases (in €)		Cash Withdrawals (in €)
	1 st year	2 nd year		1 st year	2 nd year	
Principal	2.934,70	2.934,70	2.934,70	2.934,70	2.934,70	2.934,70
Interest	263,39	263,39	285,82	271,60	271,60	294,05
Subscription	0,00	55,00	0,00	0,00	33,00	0,00
Total	3198,09	3253,09	3220,52	3206,30	3239,30	3228,75

B. The **T.A.R.C.** (Total Annual Real Charge) rate in line with the Joint Ministerial Decision Z1-699/ 23.6.2010: Government Gazette B917/2010, would be: for **GOLD Mastercard: for Purchases: 1st year: 17,40%, 2nd year: 21,46%, for Cash Withdrawals: 19,91%, for Mastercard/Visa: for Purchases: 1st year: 17,88%, 2nd year: 20,38%, for Cash Withdrawals: 20,50%.**

The payable instalments in € would be: **for Purchases GOLD Mastercard: 1st Year:** 1ⁿ 244,56 / 2ⁿ 283,32 / 3ⁿ 283,79 / 4ⁿ 279,09 / 5ⁿ 276,51 / 6ⁿ 272,86 / 7ⁿ 267,11 / 8ⁿ 265,58 / 9ⁿ 261,47 / 10ⁿ 258,30 / 11ⁿ 254,42 / 12ⁿ 251,02. **2^o year:** 1ⁿ 299,56 / 2ⁿ 283,32 / 3ⁿ 283,79 / 4ⁿ 279,09 / 5ⁿ 276,51 / 6ⁿ 272,86 / 7ⁿ 267,11 / 8ⁿ 265,58 / 9ⁿ 261,47 / 10ⁿ 258,30 / 11ⁿ 254,42 / 12ⁿ 251,02. **Mastercard/Visa: 1^o year:** 1ⁿ 244,56 / 2ⁿ 284,53 / 3ⁿ 285,02 / 4ⁿ 280,17 / 5ⁿ 277,51 / 6ⁿ 273,75 / 7ⁿ 267,82 / 8ⁿ 266,24 / 9ⁿ 262,00 / 10ⁿ 258,73 / 11ⁿ 254,73 / 12ⁿ 251,22. **2^o year:** 1ⁿ 277,56 / 2ⁿ 284,53 / 3ⁿ 285,02 / 4ⁿ 280,17 / 5ⁿ 277,51 / 6ⁿ 273,75 / 7ⁿ 267,82 / 8ⁿ 266,24 / 9ⁿ 262,00 / 10ⁿ 258,73 / 11ⁿ 254,73 / 12ⁿ 251,22. **Cash Withdrawals: GOLD Mastercard:** 1ⁿ 244,56 / 2ⁿ 286,64 / 3ⁿ 287,15 / 4ⁿ 282,04 / 5ⁿ 279,24 / 6ⁿ 275,29 / 7ⁿ 269,04 / 8ⁿ 267,38 / 9ⁿ 262,92 / 10ⁿ 259,48 / 11ⁿ 255,27 / 12ⁿ 251,57. **Mastercard/Visa :** 1ⁿ 244,56 / 2ⁿ 287,85 / 3ⁿ 288,38 / 4ⁿ 283,13 / 5ⁿ 280,24 / 6ⁿ 276,18 / 7ⁿ 269,75 / 8ⁿ 268,04 / 9ⁿ 263,45 / 10ⁿ 259,91 / 11ⁿ 255,58 / 12ⁿ 251,77.

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