

## STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

PRODUCT: MASTERCARD GOLD  
FREE SUBSCRIPTION FOR THE 1<sup>st</sup> YEAR  
9.90% INTEREST RATE ON PURCHASES FOR THE FIRST SIX MONTHS

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

<b>Creditor</b>	<b>NATIONAL BANK OF GREECE S.A.</b>
Address	Aiolou 86, 102 32, Athens
Phone number	+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

<b>Type of Credit</b>	<p>Credit Card 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 enables users to carry out contactless transactions with retailers/firms using appropriate contactless EFT/POS terminals.</p> <p>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)<sup>1</sup>. The maximum limit of the total amount for contactless transactions without PIN is set at €150<sup>1</sup>.</p> <p>The card is granted to natural persons residing permanently and declaring personal income in Greece.</p>
<b>Total amount of credit</b>	<p>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.</p>

	The credit limit is determined by the Bank and varies upon assessment of the customer's credit rating.
<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>Duration of credit agreement</b>	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 credit or other criteria.
<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>	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: <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 an NBG debit card at NBG's ATMs;</li> </ul>

	<ul style="list-style-type: none"> <li>- Via Internet, Mobile and Phone Banking services, provided the cardholder is a registered user;</li> <li>- Cash deposit at NBG's ATMs using the credit card;</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>
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### 3. Cost of credit

<p><b>The various lending rates that apply to the credit agreement</b></p>	<p>The base rates for the card are as follows:  For purchases: 18,79% + 0.6% levy under Law 128/75 = 19,39% , For cash advances: 19,79% + 0.6% levy under Law 128/75 = 20,39%</p> <p>For the first 6 months the card has a special introductory rate for purchases: 9.9% + 0.6 levy under Law 128/75</p> <p>It is agreed that the contractual rates applicable to purchases and cash advances shall be floating and apply as set out in the relevant Addendum 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.</p> <p>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.</p> <p>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>».</p>
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	<p>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.</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 advances shall be charged with the contractual cash advances rate, as of the date of the cash advance.</p> <p>Interest shall be calculated on the respective outstanding principal on a 365-day basis.</p>
<p><b>Total Annual Real Charge (TARC)</b>  <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>	<p>19,31% (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>
<p><b>Related charges</b></p>	
<p>It is <b>required</b> to hold one or more accounts in which both payments and withdrawals are recorded.</p>	<p>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>
<p><b>Costs for the use of the specific means of payment (e.g. credit card)</b></p>	<p>For granting and using the card, the cardholder is charged with the applicable annual subscription, set currently at €60, from the second year on (the first year is free). For each year in which the holder makes annual purchases totalling more than €7,000, he is exempted from the obligation to pay the subscription for that year.</p>
<p><b>Any other charges resulting from the credit agreement</b></p>	<p><i>Cash advance fee:</i></p> <ul style="list-style-type: none"> <li>• At ATMs and NBG Branches: €0.0</li> <li>• At ATMs and branch networks of other banks within the Euro area: €2.00</li> <li>• At ATMs and branch networks of banks outside the Euro area: €3.00</li> </ul> <p>Card reissuance costs: €6.00  Costs for granting a new PIN: €0.0  Currency conversion charges: 2% on the transaction amount, with a minimum of €1</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 delay in payment €0.00  Fees for dispatching printed statement (in the event the cardholder has also opted for ibank statement): €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 <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 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 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 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 <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 21,89% and cash advances 22,89%. 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>
<p><b>Additional perks and options:</b></p>	<ul style="list-style-type: none"> <li>• Free Mastercard Concierge service</li> <li>• Debit balance insurance</li> <li>• Travel insurance</li> <li>• Online dispute</li> <li>• <b>Go For More</b></li> <li>• Welcome points: 5,000 upon first use of the card</li> </ul> <p>Further information on the applicable terms and conditions of the MasterCard Concierge service, travel insurance, debit balance insurance, online dispute and the <b>Go For More</b> loyalty program is available at <a href="https://www.nbg.gr/el/idiwtes/kathimerines-sunallages/trapezikes-kartes/pistwtikes-kartes/gold">https://www.nbg.gr/el/idiwtes/kathimerines-sunallages/trapezikes-kartes/pistwtikes-kartes/gold</a></p>

#### 4. Other significant legal aspects

<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 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.</p>
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<p><b>Search in databases</b></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><b>Right to obtain a copy of the draft credit agreement</b></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><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>

<p><b>Out-of-Court Settlement of Disputes</b></p>	<p>For any dispute or complaint of the cardholder versus the Bank, the cardholder should contact the relevant staff of his local branch or NBG's Client Conduct Sector:</p> <ul style="list-style-type: none"> <li>- By filling out the relevant electronic form for comments, suggestions or complaints, available on the Bank's website: <a href="http://www.nbg.gr">www.nbg.gr</a></li> <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. , Client Conduct Sector, Omirou 30, Athens 106 72 or</li> <li>• by fax to +30 210 3347740.</li> </ul> </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, 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: <a href="http://www.hobis.gr">www.hobis.gr</a>, Hellenic Consumers' Ombudsman, Alexandras 144, 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>
<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. In addition, the cardholder can either zero or set to its previous value the limit for contactless transactions carried out without the use of a PIN through Internet &amp; Mobile Banking, 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 standard European consumer credit information leaflet about the MASTERCARD product. The credit limit, the final interest rates and the charges referred to in this document may vary and will be finalized after the approval of my request.

...../...../.....  
DATE

.....  
THE APPLICANT

.....  
FULL NAME

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

CONDITIONS: Taking into consideration the aforementioned charges and provided that you 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:

	Gold Mastercard		
	Purchases (in €)		Cash Advances (in €)
	1 <sup>st</sup> year	2 <sup>nd</sup> year	
Principal	2.934,70	2.934,70	2.934,70
Interest	291,67	291,67	306,70
Subscription	0,00	60,00	0,00
Total	3226,37	3286,37	3241,40

B. The **TARC** (Total Annual Real Charge) in line with the Joint Ministerial Decision Z1-699/ 23.6.2010: Government Gazette B917/2010, would be: **for Purchases: 1<sup>nd</sup> year: 19,31%, 2<sup>nd</sup> year: 23,96%, for Cash Advances: 21,46%**, The payable instalments in € would be: **Purchases: 1<sup>nd</sup> year** 1<sup>n</sup> 244,56 / 2<sup>n</sup> 288,86 / 3<sup>n</sup> 287,95 / 4<sup>n</sup> 280,42 / 5<sup>n</sup> 279,90 / 6<sup>n</sup> 274,96 / 7<sup>n</sup> 271,84 / 8<sup>n</sup> 267,16 / 9<sup>n</sup> 263,79 / 10<sup>n</sup> 259,76 / 11<sup>n</sup> 255,47 / 12<sup>n</sup> 251,70. **2<sup>nd</sup> year:** 1<sup>n</sup> 304,56 / 2<sup>n</sup> 288,86 / 3<sup>n</sup> 287,95 / 4<sup>n</sup> 280,42 / 5<sup>n</sup> 279,90 / 6<sup>n</sup> 274,96 / 7<sup>n</sup> 271,84 / 8<sup>n</sup> 267,16 / 9<sup>n</sup> 263,79 / 10<sup>n</sup> 259,76 / 11<sup>n</sup> 255,47 / 12<sup>n</sup> 251,70. **Cash Advances:** 1<sup>n</sup> 244,56 / 2<sup>n</sup> 291,14 / 3<sup>n</sup> 290,19 / 4<sup>n</sup> 282,26 / 5<sup>n</sup> 281,72 / 6<sup>n</sup> 276,53 / 7<sup>n</sup> 273,25 / 8<sup>n</sup> 268,33 / 9<sup>n</sup> 264,78 / 10<sup>n</sup> 260,54 / 11<sup>n</sup> 256,03 / 12<sup>n</sup> 252,07.

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