

Standard Information Leaflet for Prepaid Mastercard and i-bank payband

Principal	Description
Owner	: NATIONAL BANK OF GREECE S.A., Aiolou 86, Athens under GEMI No 237901000 102 32, Athens email: https://www.nbg.gr
Beneficiaries	Adult individuals, regardless of nationality, residing permanently within Greek territory
Description of the product & term of validity	: - Prepaid, physical, reloadable Card with contactless technology The Card may be granted in the form of an i-bank payband accompanying the physical card or separately. - The validity of the agreement is indefinite. The physical card and/or the i-bank payband shall remain valid for 5 years, after the lapse of which they are automatically renewed on conditions.
Use of the product/ Transactions	: The Card enables the Cardholder to perform legal transactions in Greece and abroad, either with the physical presence of the Card or without it (via the internet, mail or phone orders, pre-authorizations of transactions), at merchants or businesses partnered with Mastercard and displaying the Mastercard logo, as well as transactions at bank branches and ATMs within the limits determined by the Bank or the Monetary Authorities (both in Greece and abroad). Specifically for ATMs, the Cardholder may withdraw cash up to the available balance of the Card using a PIN, and within the permitted transaction limits, obtain information on transactions carried with the Card, as well as its balance, and load the Card. With the Card it is possible to withdraw cash in Greece and abroad, and perform contactless transactions to pay the price of legitimate 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)*. The maximum aggregate limit for PIN-free contactless transactions is set at €150****. <i>* The limit for contactless transactions outside Greece may be set at different levels, depending on the country where the transaction takes place.</i>
Use of the Prepaid Mastercard in the form of a wearable i-bank payband	: Through the Bank's branch network and the internet/mobile banking service, if the Cardholder is a registered user, the Cardholder may pay utility bills, mobile or landline phone, and internet bills, pay-TV subscriptions, certified tax obligations and other debts, in accordance with the specific provisions of the framework agreement. The i-bank payband can be used by the Cardholder to carry out contactless transactions at EFT/POS physical points of sale, except for the option of carrying out a transaction by inserting the card into EFT/POS. In addition, the Cardholder may perform transactions in Greece and abroad, without the physical presence of the i-bank payband, via the internet, mail or phone orders, and pre-authorizations of transactions at merchants or businesses cooperating with Mastercard and displaying the Mastercard logo. However, it is not possible to carry out transactions at ATMs, to make payments by direct debits and carry out any form of transactions with betting companies
Transaction limits*	: Loading limits — Minimum loading limit per transaction: €1 — Maximum loading limit per transaction: €150 – €2,500 — Maximum daily loading limit: €150 – €5,000 — Maximum annual loading limit: €1,800 – €50,000 Maximum annual loading limit for all prepaid cards of a customer: €1,800 – €50,000 on an annual basis. Daily purchase limit — For purchases at merchants abroad and online: €0 – €5,000 — For purchases at merchants in Greece: €150 – €5,000 — The Cardholder can choose any multiples of 10. Daily withdrawal limit** — For cash withdrawals in Greece and abroad €0 – €500 — The Cardholder can choose any multiples of 10. Annual limit for purchase & withdrawals** — Maximum permitted annual limit for purchases: €1,800 – €50,000 — Maximum limit for withdrawals: €0*** – €10,000***

Maximum annual limit for purchases with all prepaid cards of a customer: €1,800 – €50,000 on an annual basis.

Maximum annual withdrawal limit for all prepaid cards of a customer: €0 – €10,000 on an annual basis.

Monthly limit for purchases & withdrawals**

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Maximum monthly limit for purchases: €150 – €10,000

Maximum monthly limit for cash withdrawals: €0*** – €2,000*** **Annual**

unloading limit

Maximum unloading limit: €0 – €50,000

Maximum annual unloading limit for all prepaid cards of a customer: €0 – €50,000 on an annual basis.

PIN-free contactless transaction limit: €50****

Total amount limit for PIN-free contactless transactions under €50: €150****

Any withdrawals or unloading amounts during the year do not release the Card's loading limit accordingly.

* The maximum transaction limits are determined and assigned by the Bank at its discretion and in line with its Policy and the applicable laws and regulations.

** Without prejudice to the applicable laws and regulations regarding any restrictions on cash withdrawals and fund transfers abroad.

***The limit for cash withdrawals is a subset of the purchase limit.

****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 & Mobile Banking, either by submitting a request to their NBG Branch or by calling the Bank's Contact Center.

Interest rate : — Not applicable. The cardholder pays and is debited with the relevant amount immediately.

One-off fee : — For issuing, reissuing, renewing the Card: €5
— For issuing, reissuing, renewing the Card and the i-bank payband: €15
— For issuing the i-bank payband separately: €10

Other charges : — Charges for card loading at a Branch:

Loading amount	Fee
Initial	€0
Next	1% on the amount, subject to €1-max €3

— Charges for card loading via digital channels

Loading amount	Fee
Initial	€0
Next for a daily loading amount of €0 - €100	€0
Next for a daily loading amount over €100	1% on the amount, subject to a max. of €3

— Cash withdrawals at NBG ATMs, free of charge

— Cash withdrawals from ATMs or POS/Branches of another bank in Greece and abroad, in EUR: €0

- Cash withdrawals from ATMs or POS/Branches of another bank, outside Greece, in a currency outside EUR: €4
- Currency conversion charge for cash withdrawals in currency other than EUR: 2% on the withdrawal amount in EUR, minimum €1
- Fee for immediate issuance and dispatch abroad: €15
- Unloading the Card: €0
- Purchase in EUR, free of charge
- Account balance enquiry using Mastercard at ATMs, within the Euro area: €0
- Account balance enquiry using Mastercard at ATMs, outside the Euro area: €0
- Change of PIN through Mastercard ATMs: €0.50
- Currency conversion charge for purchases in currency other than EUR: 2% on the transaction amount in EUR, minimum € 1

Amendment of charges : 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. Any amendment is posted on the Bank's website www.nbg.gr and set out in its Rates & Charges, available to the Cardholder at all times in line with the respective regulatory provisions and posted in all NBG Branches and on the Bank's website www.nbg.gr.

Cardholder alerts : — The Cardholder is alerted about: (a) transactions carried out with the Card, through the Bank's ATM and branch network and the Internet/Mobile Banking service, if the Cardholder is a registered user and (b) the available balance of the Card through the Bank's ATM network, the Contact Center at +30 210 4848484, the Internet/Mobile Banking service, if the Cardholder is a registered user, as well as the i-bank pay app of the Bank, provided the Cardholder has signed up for the i-bank pay service. The Cardholder is alerted after each transaction about the transactions carried out with the Card through the ATM and EFT/POS receipts, as appropriate. If the Cardholder wishes to receive a printed statement, the Cardholder should visit an NBG branch. The Bank's Internet/Mobile 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. 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, counterproof 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.

— 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 +30 210 4848484 (the cost of the call depends on the pricing policy of your phone network provider for national calls).

— The above information can also be viewed via the NBG website www.nbg.gr.

Other information

- 1) 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.
- 2) The Card is and shall remain the property of the Bank and the Cardholder is the only person entitled to use the Card.
- 3) 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, the Cardholder should 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.
- 4) 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 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 currently at 4% on the transaction amount 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 the date and time the transaction is processed and cleared. As regards transactions in EEA currency, the Cardholder can find information on cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrate>. 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 https://www.mastercard.us/en-us/consumer_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.

Customer : For any dispute or complaint of the cardholder versus the Bank, the cardholder should contact the relevant staff
complaints process of the local branch or NBG's Client Conduct Sector:

- By filling out the relevant electronic form for comments, suggestions or 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:
 - o by post to: National Bank of Greece, Client Conduct Sector, Omirou 30, GR 10672 Athens, or by fax : +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, 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