

STANDARD PRE-CONTRACTUAL INFORMATION

Social Solidarity Prepaid Mastercard

| Chapter | Description |
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| Owner | NATIONAL BANK OF GREECE S.A., Aiolou 86, 102 32, Athens, under GEMI No 237901000 (email: http://www.nbg.gr) |
| Beneficiaries | Beneficiaries of allowances, benefits, aid and any type of benefit of the Public Employment Service (DYPA) and the Organization of Welfare Benefits and Social Solidarity (OPEKA), as specified from time to time. |
| Description of the product & term of validity | <ul style="list-style-type: none"> ➤ Prepaid, physical, reloadable Card with contactless technology ➤ The validity of the agreement of issue of the Card is indefinite. The physical card shall remain valid for 5 years, after the lapse of which it can be renewed on conditions. |
| Use of the product/Transactions | The Card enables the Cardholder to perform legal transactions in Greece and abroad, exclusively in countries within the EU, 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 cooperating with Mastercard and displaying the Mastercard logo, as well as transactions at 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 amount determined by Law as well as obtain information on transactions carried out with the Card, as well as its balance. With the Card it is possible to 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) ¹ . The maximum limit of the total amount for contactless transactions without PIN is set at €150 ¹ . |
| Transaction limits² | <ul style="list-style-type: none"> ➤ Daily purchase limit: From 0 to €5,000 The Cardholder may choose between 0 and €5,000, any multiple of €10. Default limit at issue: €1,000 ➤ Contactless transaction limit: €50¹ ➤ Total amount limit for contactless transactions under €50: €150¹ ➤ Daily withdrawal limit: up to 50% of the amount of every benefit |
| Interest rate | Not applicable. The cardholder pays and is debited with the relevant amount immediately. |
| One-off fee | <p>One-off card issue fee: €0</p> <p>One-off card reissue fee: €5*</p> <p>One-off card renewal fee: €0</p> <p>*If the Card is reissued due to the fact that it was not received when issued for the first time, the Card is reissued free of charge.</p> |
| Other charges | <ul style="list-style-type: none"> ➤ Allowance loading: €0 ➤ Purchase in EUR: €0 ➤ Currency conversion charge for purchases in currency other than EUR: 2% on the transaction amount in EUR, minimum €1 ➤ PIN reissue: €0 ➤ Balance query at ATMs or branches of other banks in Greece and abroad (within the Euro area): Free of charge ➤ Balance query at ATMs abroad (outside the Euro area): €0 ➤ Charge for cash withdrawals from the NBG Network (ATMs/NBG Branches): €0 ➤ Charge for cash withdrawals from the network of other banks, outside Greece, within the EU, in a currency other than EUR (ATMs/Branches): €4 ➤ Charge for cash withdrawals from the network of other banks, within Greece and abroad, within the EU, in EUR (ATMs/Branches): €0 |

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| | <p>Note:</p> <p>The withdrawal fee does not apply to withdrawals made at an ATM of a Bank other than the one where the debit account is held, for municipal units in which there is an ATM installed by only one Credit Institution.</p> |
| Additional perks and options: | <p>➤ The Card participates in Go For More, the Bank's loyalty program, following the submission of the Cardholder's request to registration with the program.</p> |
| Amendment of charges | <p>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.</p> |
| Cardholder alerts | <p>1) The Cardholder is informed on: (a) transactions carried out with the Card, through the Bank's ATM and branch network and the Digital 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, and the Digital Banking service, if the Cardholder is a registered user. 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 Digital 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.</p> <p>2) 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). 3) The above information can also be viewed via the NBG website www.nbg.gr.</p> |
| Other information | <ol style="list-style-type: none"> 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 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, 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 Card account. The value of the transaction is converted into Euro on the basis of the rate announced by Mastercard for 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/fxrates. Given that exchange rates constantly fluctuate, the rate |

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| | 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 complaints process | <p>If you, as Buyer / Debtor, have any complaint or dispute in respect of the Bank, you should contact the relevant staff of your local branch or NBG's Client Conduct Sector by:</p> <ul style="list-style-type: none"> - 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: <ul style="list-style-type: none"> o by post to: National Bank of Greece, Client Conduct Sector, Sofokleous 2, GR 105 59, Athens, or by fax to +30 210 3347740. o 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 Buyer / Debtor can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic 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, 11471 Athens, tel: +30 2106460862, 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. The Bank is supervised by the Bank of Greece, which has its registered office in Athens, at Eleftheriou Venizelou 21, 10250 Athens, registered with the Company Registry under no. 6062/06/B/86/01. All judicial proceedings that may arise from this sale agreement as well as this credit (including without limitation enforcement proceedings through to expiry of this agreement), shall be subject to the jurisdiction of either the local courts specified by the Greek Code of Civil Procedure (such as the courts at the last -- i.e. prior to the judicial proceedings -- residence of the Buyer/Debtor or at the place where the sale agreement or this agreement was concluded) or, as expressly agreed by the parties hereto, the courts of Athens. Greek law shall apply. |
| <p>¹ 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> <p>² 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.</p> | |

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

DATE

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THE DECLARANT

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FULL NAME