

## STANDARD PRE-CONTRACTUAL INFORMATION

### Prepaid Voucher Mastercard

| Chapter                                       | Description  |                |                               |                |
|---|--|----------------|-------------------------------|----------------|
| Owner   | NATIONAL BANK OF GREECE S.A., under GEMI No 237901000, Aiolou 86, 102 32 Athens (email: http://www.nbg.gr)   |                |                               |                |
| Beneficiaries                                 | Individuals/Employees – beneficiaries of meal vouchers of the company in which they are employed, who meet the conditions for verifying and confirming their identity and forming their financial/ banking profile.  |                |                               |                |
| Description of the product & term of validity | <div><div>→</div>Prepaid, reloadable card with contactless technology.</div> <div><div>→</div>The Card is granted upon request by the company/employer and issued in the name of the employee/beneficiary and the company/employer.</div> <div><div>→</div>The Card is loaded exclusively by the company/employer. The Cardholder cannot load/unload the card.</div> <div><div>→</div>The validity of the agreement is indefinite. The plastic body of the Card is valid for 5 years and, if the employer does not apply for the Card not to be renewed and the Cardholder complies with the terms of the agreement and meets the criteria of the Bank, the Card is renewed periodically.</div>  |                |                               |                |
| Use of the product/Transactions               | <p>The Card enables cardholders to carry out the following transactions:</p> <p><b>A.</b> Purchases carried out exclusively at food marketing companies, partners of the Bank, in Greece, displaying the Mastercard logo, which are included in one of the following categories:</p> <ul style="list-style-type: none"><li>• Food stores, greengrocers, butchers, fish markets &amp; delicatessens</li><li>• Grocery stores &amp; super markets</li><li>• Bakeries</li><li>• Mini markets - dairy stores</li><li>• Restaurants, tavernas and fast food restaurants.</li></ul> <p><b>B.</b> Online shopping, carried out at e-shops, partners of the Bank, registered in Greece, which accept MasterCard and are included in specific food marketing categories as above. When purchasing goods via the internet at merchants certified by Mastercard® Identity Check™, the Cardholder is obliged to use the NBG Mastercard® Identity Check™ service.</p> <p><b>C.</b> Contactless transactions with merchants, partners of the Bank, 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)<sup>1</sup>. The Cardholder shall be duly notified by any means available about the merchants contracted with the Bank referred to under points A and C and the e-shops contracted with the Bank referred to under point B.</p> <p><b>D.</b> Balance enquiry and change of PIN at NBG i-Bank ATMs.</p> |                |                               |                |
| Transaction limits                            | <p><b>A) Daily limit for purchases online and at POS terminals:</b> from 0 to €300, default limit €120.</p> <p><b>B) Maximum daily limit for online purchases:</b> from 0 to €300, default limit €120.</p> <p>The limit cannot exceed the maximum daily limit for POS/online purchases.</p> <p><b>C) PIN-free Contactless Transaction Limit:</b> €50<sup>1</sup></p> <p><b>D) Total amount limit for PIN-free Contactless Transactions under €50:</b> €150<sup>1</sup></p>   |                |                               |                |
| Interest rate                                 | Not applicable. The Cardholder pays and is debited with the relevant amount immediately.   |                |                               |                |
| Other charges                                 | <table><tr><td>1.</td><td>PIN reissue (via any channel)</td><td>Free of charge</td></tr></table>   | 1.             | PIN reissue (via any channel) | Free of charge |
| 1.  | PIN reissue (via any channel)  | Free of charge |                               |                |
| Information to cardholders/beneficiaries      | <p>1) The Cardholder is informed on: (a) all Card transactions through the Bank's branch network, the NBG Contact Center at +30 210 4848484 or the Digital Banking service, provided the Cardholder is a registered user, and (b) any available balance on the Card through the Bank's ATM network, the NBG Contact Center at+30 210 4848484, EFT/PO terminals (provided that the terminal supports the “balance enquiry” transaction) and the Digital Banking service, provided the Cardholder is a registered user. The Cardholder shall monitor his Card's activity and notify immediately the Bank if he becomes aware of any unauthorized or erroneous transactions as per the provisions of the framework agreement.</p>   |                |                               |                |

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|  | <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 +302104848484 (the cost of the call depends on the pricing policy of your phone network provider for national calls).</p> <p>3) The above information can also be viewed via the NBG website <a href="http://www.nbg.gr">www.nbg.gr</a>.</p>  |
| <b>Other information</b>   | <p>1) With respect to the terms and conditions for effecting payment transactions, the Framework Agreement for Payment Services, which is governed by L. 4537/2018 (Government Gazette A' 84/13.7.2010), shall additionally apply and prevail.</p> <p>2) The Card is and shall remain the property of the Bank and the Cardholder is only the person entitled to use the Card.</p> <p>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.</p>   |
| <b>Customer complaints process</b>   | <p>For any dispute or contention of the Cardholder versus the Bank, the Cardholder should contact the relevant staff of their local branch or NBG's Sector for Client Conduct:</p> <ul style="list-style-type: none"> <li>- 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>;</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>o by post to: National Bank of Greece, Client Conduct Sector, Omirou 30, GR 10672 Athens, or</li> <li>o 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, GR 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, 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> |
| <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> |   |

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

DATE

.....,

THE DECLARANT

.....,

FULL NAME