

TERMS FOR ISSUANCE AND USE OF DEBIT MASTERCARD BUSINESS (Professional Clients & SMEs / Enterprises)

National Bank of Greece SA (the "Bank"), a credit institution registered in Athens (Aiolou 86) under GEMI-No. 237901000, hereby issues in the name of the counterparty (the "Client") and grants to the third party / authorized representative of the Client (the "Cardholder"), both stated in the Application attached hereto and constituting an integral part hereof, a Debit Mastercard Business (the "Card") under the following terms and conditions, which are all deemed substantial. The terms of the Account Opening and Deposit Contract or the Single Contract for Deposits and Associated Transaction Relations, signed by the Client and governing the account(s) linked to the Card, constitute a supplement hereto. More specifically, as regards the terms and conditions for carrying out payments, the framework agreement for Payment Services (the "Framework Agreement") governed by Law 4537/2018 (Government Gazette A 84/15-5-2018), already concluded between the parties hereto, shall be supplementary to this agreement.

1. Card — Issue — Safekeeping

1.1. The Card is of a dual nature, being both an ATM card and a debit card, and enables the Client to carry out through the authorized Cardholder the following types of transactions: (a) 24/7 transactions via the Bank and DIASnet network ATMs in Greece and ATMs carrying the Mastercard logo abroad; (b) purchases of goods or services from merchants in Greece and abroad displaying the Mastercard logo and using EFT/POS terminals; (c) transactions from a distance, conducted via the internet or by mail/telephone order, with merchants displaying the Mastercard logo and accepting the Card as a means of payment, by debiting the main account as per article 3.1 below; (d) contactless transactions, as per article 6.5. hereinbelow, with merchants using appropriate contactless EFT/POS terminals; (e) standing or non-standing orders for payment of periodic or single obligations by debiting the main account as per Article 3.1 below, as set out in the Framework Agreement. When issued for the first time, or when replaced or renewed, the Card is sent to the Client by ordinary mail to the Client's registered contact address or, if the Bank activates a relevant service, it is delivered to the Client at the Branch where they filed the card application. In the event that the Card is sent in any other way, following the Cardholder's relevant request, the latter shall be charged with the delivery charges. The card is sent/delivered deactivated to the Cardholder, and is activated by the Cardholder at any ATM of the bank, by using their PIN (Personal Identification Number) as per Article 2 hereinbelow, in accordance with the instructions on the screen. If the Cardholder fails to activate their Card within six (6) months, at the latest, of its issue, the Bank may cancel it.

1.2. The Card, on which the Client's trade name or firm and the Cardholder's details are printed, is and shall remain the property of the Bank. The Client is the only person entitled to use the Card through the Cardholder, who are both (Client and Cardholder) subject to the requirements for verifying and confirming the identity and forming their financial/banking profile, as per the terms of possession and use applicable from time to time. It is strictly forbidden to transfer the card and/or assign the right of possessing and using it to any third party in any way whatsoever.

1.3. The Cardholder and the Client shall be liable, as of receipt of the Card, for the observance of the terms hereof and any unauthorized or non-contractual use of the Card.

1.4. The Cardholder shall bear in mind that the Card is essentially equivalent to money and therefore shall keep it in a safe place and in good working order.

2. Personal Identification Number (PIN)

The Bank also provides the Cardholder with a Personal Identification Number (PIN), which is equivalent to the Cardholder's signature. Although the Cardholder may change the PIN as many times as they wish by inserting their Card in any ATM of the Bank (or where the Bank may announce in the future) and following the instructions displayed on the screen, this number is strictly personal and the Cardholder must memorize it, refrain from recording it on the Card or any other document, even in disguised form, hide the ATM or EFT/POS keyboard when typing the PIN, should not disclose it to anyone else, and prevent it from being revealed to any third party. Safeguarding their PIN in any readable form constitutes gross negligence on the part of the Cardholder. The PIN is produced electronically under strictly controlled security conditions that make its reproduction absolutely impossible and is notified to the Cardholder through one of the means stated in the letter accompanying the Card. The PIN can be used only with the Card for which it was issued and offers the Cardholder additional options for carrying out transactions, as per the specific provisions hereof or the relevant instructions to Clients and/or Cardholders, which shall supplement these terms of use and shall be an integral part hereof.

3. Linking the Card with a Deposit Account/ Transaction Limits

3.1. To use the Card, it is necessary to link it with one or more deposit account that are held by the Client as beneficiary with the Bank and that meet the requirements for verifying and confirming the identity of the Client, the identity of the Beneficial Owner and forming their financial/banking profile. The account number(s) should be stated in the Card application attached hereto. One of these accounts shall be designated by the Client as the Main Account. The Client is entitled to request at any time during the validity hereof the change of the linked account(s), designating in such case an account as the main account.

3.2. The Bank may set the applicable Transaction Limits up to which the Card can be used, and which are notified to the Client and the Cardholder upon granting the Card. In the event of change of the applicable Transaction Limits, the Client and the Cardholder shall be notified accordingly by the Bank either through the notifications they receive for their deposit account(s) or in any other way the Bank sees fit.

3.3. The Client is entitled at any time to request a change in the Transaction Limits (i.e. in addition to those predetermined by the Bank) and the Bank shall decide accordingly at its sole discretion.

3.4. The Cardholder is entitled to use the Card for transactions at ATMs (see Articles 4 & 5 below) and other businesses (see Article 6. below), within the Transaction Limits determined by the Bank from time to time and subject to the relevant applicable legislation in force. The transaction limits applicable at the time of signing this Agreement are set out in Annex II hereto. The Client has the right to ask any time the Bank to change the Transaction Limits (for purchases and withdrawals) set by the application, whereas the approval or rejection of such request is at the discretion of the Bank, subject to a relevant policy.

4. Using the Card at ATMs in Greece

4.1. The Cardholder can use their Card and PIN at the Bank's ATM network to make transactions on behalf of the Client via any of their Card-linked deposit accounts stated in Article 3.1 above, including cash withdrawals within the limits set from time to time, cash and cheque deposits, balance queries, fund transfers from account to account, bill and instalment payments, and any other activity under the terms and conditions the Bank announces from time to time. The Cardholder can also use the DIASnet network to make withdrawals and balance queries from their main account, plus one other account of the Client, under the terms and conditions that the Bank announces from time to time.

The Cardholder may withdraw cash, provided that the functionality of the Card selected by the Client allows so (see Article 6 below).

4.2. Withdrawal The Client cannot exceed the 24-hour withdrawal limit, as announced by the Bank, which limit is the sum of the total combined withdrawals from all Card-linked accounts. Cash withdrawals may be made in integral multiples of Euro only. Cash withdrawals from NBG ATMs are free of charge. Cash withdrawals and account balance queries via the DIASnet network are charged at the interbank transaction rate applicable from time to time. The charges applying from time to time are stated in the Bank's Rates & Charges, available to the Client in line with the respective regulatory provisions, and posted in all NBG branches and on the Bank's website (www.nbg.gr).

4.3. Deposit The Cardholder can use ATMs installed within NBG branches and selected offsite ATMs to deposit banknotes and cheques to a Card-linked account of the Client, without using envelopes, following the instructions displayed on the ATM screen. The money deposited is counted automatically and credited instantly to the account.

4.4. The details of every Card transaction at ATMs are recorded and held in the Bank's electronic data base, displayed on the receipts printed by the ATMs, and constitute full proof of these transactions, counterproof allowed. As regards the data evidencing the authenticity and performance of payment transactions by the Client and the Cardholder, the provisions of the Framework Agreement apply. Upon completion of a card transaction, the Cardholder must keep the receipt printed by the ATM.

4.5. The Bank may shut down the ATMs due to damage or for technical reason, for the protection of the Client and the Cardholder or for any other reasons, and suspend the use of the Card, in line with the provisions of Article 13 hereinbelow.

4.6. For the protection and security of users and transactions, the Cardholder is aware of the video recording of transactions at the Bank's or other Banks' ATMs and the recording of telephone conversations between the same and the Bank when they report the theft, misappropriation, unauthorized use or loss of their Card or PIN.

5. Using the Card at ATMs and POS of Banks Abroad

When abroad, the Cardholder can withdraw cash from the Client's main account via ATMs and POS of Banks displaying the international Mastercard logo, provided that the functionality of the Card selected by the Client allows so (see Article 6 below) and under the terms, conditions and charges, if any, announced by the Bank to the Client from time to time or in accordance with decisions taken by the competent authorities. Furthermore, the Cardholder can use the Card for account balance enquiries at ATMs abroad, and the Bank reserves the right to announce the option to carry out a further range of transactions in the future. Transactions carried out via ATMs and POS of the Banks abroad will incur a charge. The charges applying from time to time are stated in the Bank's Rates & Charges, available to the Client in line with the respective regulatory provisions, and 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, plus 4% 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 Client's account. The respective account will be debited with the EUR equivalent of the amount withdrawn, calculated on the basis of the rate announced by Mastercard International for the date and time of transaction processing and settlement. For transactions carried out in a currency of an EEA country, the Cardholder can find information on the cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards other transactions in foreign currency, the Client can find information on the currency conversion rates used from

time to time by such organization on its webpage at (<https://www.mastercard.us/en-us/consumers/get-support/convertcurrency.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.

6. Using the Card at Merchants

6.1 The Client has the option to customize the transactions that the Cardholder is permitted to carry out on their behalf using the Card by choosing between two available options, the basic (Default) and the limited (Restricted) functionality. The choice of functionality on behalf of the Client may be made either upon initial issue of the Card or subsequently, through the Internet/Mobile Banking service, if they are a registered user, or via the Bank's Branch Network. Depending on the functionality that is activated when using the Card, corresponding restrictions may apply.

Product's basic functionality (Default)

In case the Client chooses the default functionality of the Card, the Cardholder is able to carry out all kinds of transactions as described in terms 6.2 to 6.8 below.

Product's limited functionality (Restricted)

In case the Client chooses the restricted functionality of the Card, the Cardholder is able to carry out purchases exclusively in predefined categories of merchants.

The above restrictions are determined by the Bank, which reserves the right to change said restrictions at its discretion, informing the Cardholder accordingly by any appropriate means.

The categories of merchants at which the Client is allowed to carry out transactions using the Card provided Restricted functionality has been selected by the Client are described, as in force at the time of execution of the present terms of use, in Annex II, which forms an integral part hereof.

6.2. The Client is entitled to carry out transactions via the Card to cover professional expenses (in case that the sole responsibility for the proper use of the card and tax documentation of expenses lies exclusively with the Client and the third party - authorized by them - Cardholder) through the Cardholder, who can use it as a means of payment both in Greece, via the main account (or one more linked account of the Client if the EFT/POS terminal provides for this option) and abroad, via the Client's main account, in legitimate transactions with merchants displaying the Mastercard logo and accepting it as a means of payment. When requested by the merchant to do so, the Cardholder must supply legal evidence of their identity.

6.3. A Card transaction can be authorized and executed when the Cardholder takes the following steps, as the case may be: (a) at merchants equipped with physical points of sale, subject to Article 6.5. hereinbelow regarding contactless transactions, by typing the PIN into the EFT/ POS terminals or, if a contactless transaction is carried out using a digitalized card via NFC (Near Field Communication) or via applications (such as Apple Pay) entering the PIN of the device through which the Card was digitized or the fingerprint (Touch ID) or face recognition (Face ID) of the Cardholder, (b) at special terminals that require that the Cardholder themselves inserts the Card in the terminal (e.g. vending machines); (c) via the internet (subject to Article 6.4. hereinbelow) or by mail/ telephone order, by entering or providing the following Card details, required as the case may be: i. Card number, ii. Expiry date, iii. Cardholder's name, iv. The 3-digit verification code (CVC2/CVV2), v. Any other data required or to be required on the basis of security protocols applied by Mastercard (d) in the event of a standing payment order, a written authorization of the Cardholder to the beneficiary as per the provisions of the Framework Agreement. Transactions are completed provided the Client's account has a balance at least equal to the transaction amount. By so typing the PIN or inserting the Card or providing data or placing a payment order, the Client irrevocably authorizes the Bank to pay to such merchants, on their behalf and for their account, the price of the legitimate transactions so effected. Printed confirmation of the Client's orders is issued for each EFT/POS transaction, as far as this is technically possible. As regards the data evidencing the authenticity and performance of payment transactions by the Client and the Cardholder, the provisions of the Framework Agreement apply.

6.4. For purchases of goods or the provision of services via the internet that require a strong identification of the Cardholder, and carried out at merchants certified by Mastercard Identity Check and Mastercard SecureCode, the Cardholder is obliged to use the Mastercard Identity Check service, the terms of which are set out in the Annex of this Contract and constitute an integral part hereof combined with the use of one of the available authentication methods provided by the Bank for their strong identification. (i.e. via Digital and Mobile Banking).

6.5. The Cardholder can opt for a contactless transaction to pay the price of legitimate transactions, irrespective of amount. Contactless transactions are effected when the Cardholder holds the Card/device carrying the digitalized Card in front of a contactless EFT/ POS terminal, the Card is recognized, and the transaction recorded. If the contactless transaction amount exceeds the limit notified to the Client and the Cardholder upon filing the Card application or in the letter accompanying the Card (the "PIN-free Contactless Transaction Limit" or the "Limit"), the Cardholder is required to type the PIN or, if the transaction is carried out using a device carrying the card digitalized, typing the PIN or the fingerprint (Touch ID) or face recognition (Face ID) of the Cardholder.

When carrying out contactless transactions within the PIN-free Contactless Transaction Limit through the Cardholder, the Client approves and accepts, without typing the card PIN, or the fingerprint (Touch ID) or face recognition (Face ID), the transaction each time performed as above, and authorizes irrevocably the Bank to debit the Card with the nominal value of the respective transaction and to pay to the merchant, on their behalf, the amount recorded on the receipt issued by the terminal thereat. With respect to contactless transactions over the said limit, the provisions of Article 6.3 hereinabove shall apply.

The Card can be used for contactless transactions outside Greece as well. However, the Limit for such transactions may be different from the one notified to the Client and the Cardholder upon filing the Card application or in the letter accompanying the Card, depending on the country where the transaction takes place. The Client and the Cardholder should ensure that they are aware of the Limit applicable in the country where they wish to use the Card, prior to performing any transactions. At merchants where contactless EFT/ POS terminals are available, the Cardholder can choose to use the Card as at other merchants, i.e. by inserting it in the EFT/ POS terminal and typing the PIN or signing the receipt issued by the said terminal, or using Near Field Communication (NFC) technology and entering the fingerprint (Touch ID) or facial recognition (Face ID). For transactions below the PIN-free Contactless Transaction Limit, a limit is set for the total amount of transactions (whose current level is quoted in the letter accompanying the Card); when this limit is exceeded the following transaction below the PIN-free Contactless Transaction Limit will be rejected; to enable a new transaction below the PIN-free Contactless Transaction Limit to be effected, it is necessary first to have carried out a successful transaction using the PIN in an EFT/POS terminal or ATM of the Bank's network.

6.6. The Client's account is debited on the date of the transaction settlement, which is either the day of the transaction or a later date.

6.7. 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 Client 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, plus 4% 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 Client's account. The value of the transaction is converted into Euro on the basis of the rate announced by Mastercard International for the date and time the transaction is processed and cleared. For transactions carried out in a currency of an EEA country, the Cardholder can find information on the cross-border charges and exchange rates at <https://microsites.nbg.gr/fxrates>. As regards other transactions in foreign currency, the Client can find information on the currency conversion rates used from time to time by such organization on its webpage at (<https://www.mastercard.us/en-us/consumers/get-support/convertcurrency.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.

6.8. The Card is a payment instrument for legitimate transactions, the price and other terms of which have been agreed to by the Client prior to and irrespective of using the Card. The Bank is not necessarily associated in a contractual capacity with the merchants for the purposes hereof, and in any case is not associated exclusively with such merchants, nor shall it be liable to the Client in the event that the merchant fails to fulfill in any way its obligations to the Client or in the event of contractual or other loss incurred by the Client; accordingly, the Client is not entitled to raise against the Bank any respective objection or claim, unless otherwise provided for by Law or the Framework Agreement. If a merchant issues a credit note in favour of the Client for any reason whatsoever, the Bank will credit the respective amount to the Client's account only when such order is presented to the Bank.

7. Charges

The Client undertakes the obligation to pay to the Bank an annual fee for the Card issued on demand. To this end, the Client irrevocably authorizes the Bank to debit, without any further notice, the respective primary (main) account linked with each Card, by the amount corresponding to the annual fee of each Card, in accordance with the Bank's Rates & Charges. Any annual fees, charges and other transaction charges using the Card applying from time to time are stated in the Bank's Rates & Charges, available to the Client 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. 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 and/or amend the charges, after informing accordingly the Client in any way it sees fit, thirty (30) days prior to their implementation, subject to Article 9 hereinbelow. Any amendment is posted on the Bank's website, www.nbg.gr, and set out in the Rates & Charges available to the Client as above.

8. Information

The Client is informed of the transactions posted into their deposit accounts linked to the Card by means of the relevant statements of the deposit account as provided for in the relevant agreement and the Framework Agreement. Moreover, the Client is informed of every Card transaction by means of receipts printed by ATMs and EFT/POS terminals, as the case may

be. The Bank's Internet Banking service offers to the Client, if a registered user, access to their Card statement over the last quarter, which they can save and print if they wish. In addition, the Client is entitled to receive by mail, upon request to the Bank, a card statement on a monthly basis which shall include solely the Card activity and charges. If the statement is sent by mail, the Client shall be charged with the corresponding fee, as defined in the Bank's Rates & Charges. 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, counter-proof being allowed. The Client shall monitor their accounts' activity and notify immediately the Bank in connection with unauthorized or erroneous transactions, as set out in the Framework Agreement.

9. Amendment of Terms

Having regard to the indefinite term of validity hereof, the Bank reserves the right to unilaterally supplement and/or amend the terms and conditions hereof for significant reasons. The amendment can only be made following 2-month prior notice thereof to the Client. If the Client does not accept the amendment, the Client is entitled to terminate the present Agreement as per the provisions of Article 14.4 hereinbelow. The Bank may notify the Client of the above amendment either through the statements in Article 8 hereinabove or in any other way the Bank sees fit. The Client acknowledges that the Bank is entitled, in the context of its obligations, to make personal or other notifications to the Client during the validity hereof, to make use of any electronic means of message transmission, including e-mail (to the address designated by the Client), SMS, telefax and/or recorded telephone conversations (via the Bank's Contact Center), without however holding the Bank responsible, if it is not its fault, for any error, truncation, delay etc. during transmission of messages in these ways. If the Client does not communicate their objections to the Bank within a period of two (2) months of the aforesaid notification, or if they use the Card after the lapse of two months, this shall be construed as unreserved acceptance of the respective amendment.

10. Validity — Renewal

Each Card is of limited validity, up to the end of the month printed on the Card. The Bank renews the Card from time to time, provided that the Client and the Cardholder comply with the Bank's relevant criteria. The new Card is sent deactivated by regular mail to the address stated by the Client. The Cardholder and the Client must notify the Bank as soon as possible if they do not receive the new Card by the time the old Card has expired. If the Client does not want to renew their Card, they shall notify the Bank accordingly by registered mail at least one (60) month prior to its expiry.

11. Card Loss – PIN Theft – Client's Obligations and Responsibility

The Cardholder and the Client shall duly safeguard the Card and PIN as provided for in Articles 1.2. to 2. hereinabove, as well as the tablet/ mobile phone and its PIN, if the Card is digitalized. In the event loss, theft or fraudulent use of the Card or device carrying the digitalized Card, or in the event that the Card is used by an unauthorised person, the Bank must be duly notified by any means available. Telephone notifications are recorded on tape. The Bank affords the Client and the Cardholder a special 24-hour call service: +30 210 4848484, where the Client or the Cardholder can report the loss, theft, misappropriation or unauthorized use of the Card and, if the Client or the Cardholder so request, the Bank shall provide them with the means to prove, within 18 months following the said notification, that they indeed reported the incident to the Bank. Following the said notification the Client shall incur no financial loss as a result of the use of their card, unless the Client or the Cardholder acted fraudulently. Until such notification, the Client shall be liable without limitation for any loss relating to any unauthorized payment transaction carried out through the lost, stolen or fraudulently used Card, unless failure to notify is attributed to force majeure, for as long as it may last. If the Client is a micro enterprise within the meaning of Law 4537/2018 and the Framework Agreement, the liability shall be limited to the amount of €50 for damages related to the execution of unauthorized payment transactions as a result of use of the lost or stolen or fraudulently used Card, unless the Client or the Cardholder acted fraudulently or wilfully did not comply with one or more of the obligations under the terms hereof, particularly the obligations to duly notify the Bank and safeguard both the Card and the PIN, in which case the Client is liable without restriction. Without prejudice to the following subparagraph, if damages are caused by gross negligence of the Client or the Cardholder, the Client is liable up to the amount of €1,000 taking into consideration the nature of the personalized security credentials and the specific circumstances under which the Card was lost, stolen or embezzled. The Client shall be liable without limitation for any loss relating to any unauthorized payment, if the Bank can demonstrate that it applies effective and more stringent transaction control mechanisms than those it applies for strong identification of transactions that may cause loss in excess of €1,000. The Client and the Cardholder are under the obligation to offer the Bank every possible assistance in limiting the adverse consequences of such theft, loss, misappropriation or unauthorized use of the Card. Whenever the Client or the Cardholder report the theft or loss of the Card and/or theft of the PIN, the Bank shall forthwith invalidate the Card. If the Client wishes to be issued with a new Card, they must submit a new application to the Bank, paying any expenses as specified in NBG's Rates & Charges for the replacement/ reissuance of the Card.

12. Client's Liability

12.1. The Client shall be exclusively liable for any action or omission on the part of the Cardholder with regard to the present agreement and the use of the Card; accordingly, the Client is not entitled to raise against the Bank any objection or claim for the limitation of the said liability, but the same shall expressly waive of any claim and mainly objection with regard to the extent of the Cardholder's power and authority to represent the Client and be binding thereon.

12.2. If the Client is for any reason about to revoke the authorization granted to the Cardholder, they must immediately notify the Bank by a document, the receipt of which can be proved, and deliver the Card. The Client shall be fully liable for any transactions carried out using the Card until such notification and delivery in accordance with the previous sub-paragraph.

13. Suspension of use of the Card

The Bank reserves the right to suspend, reject or terminate the use of the Card for objective reasons related to the security of the transactions or if it suspects that the Card is being used without authorization or fraudulently or for reasons related to the certification and verification of the Client's and the Cardholder's identity, the Beneficial Owner's identity and the financial/ banking profile of the Client and the Cardholder, or to ensure compliance with international and European economic and trade sanctions pursuant to the regulatory and legislative framework each time applicable. In such a case, the Bank shall notify the Client and/or the Cardholder of such suspension and the reasons thereof by any means deemed appropriate, either prior to suspension, if practical, or immediately after suspension at the latest, unless such notification is precluded for objective security reasons or is prohibited by applicable European or national or regulatory laws. If the notification is made by phone, it shall be recorded on a magnetic medium for security reasons. If the reasons for suspending use of the Card no longer apply, the Bank will lift the suspension or with the replacement of the Card with a new.

14. Terminating the Agreement – Cancelling the Card

14.1. It is expressly agreed that in the event of breach of any term hereof, all of which are considered substantial, as well as in case of serious deterioration in the financial status, creditworthiness or solvency of the Client, and in the event of bankruptcy, liquidation etc. of the Client, the Bank is entitled to terminate this Agreement with immediate effect and invalidate the Card, notifying the Client accordingly. The Bank may terminate this Agreement with immediate effect, without prior notice, and invalidate the Card in the event of an attempt to violate the applicable regulatory and legislative framework and the Bank's internal policy on the prevention and combating of money laundering and the financing of terrorism, the prevention and combating of fraud and bribery as well as the provision or attempt to provide financial benefits or other services to individuals or legal entities, the beneficial owners and/or countries or jurisdictions subject to EU and international and European economic and trade sanctions.

14.2. To be valid, the Card must be linked to at least one main account; if such account is closed or ceases to be linked to the Card for any reason whatsoever, the Bank is entitled to invalidate the Card. In addition, for the Card to be valid, the Client's legal representation, as applicable, needs to be evidenced.

14.3. Furthermore, given that this Agreement is of indefinite validity, the Bank reserves the right to terminate it at any time following 2-month prior written notification thereof to the Client.

14.4. The Client is entitled to terminate this Agreement at any time by notifying the Bank in writing and invalidating the Card at the same time by cutting it in pieces and delivering it to any NBG branch. Until delivery of the Card as above, the Client shall be fully liable for all transactions carried out with it.

14.5. If the Framework Agreement is terminated by the parties hereto under the terms thereof, the present agreement shall also be terminated.

15. Declaration/Consent regarding identification, certification, verification of ID particulars.

15.1 The Client and the Cardholder declare that they have been informed by the Bank on the data and documents required for the certification and verification of their identity, as per Law 4557/2018 and Banking and Credit Committee Decision 281/17.03.2009, as amended and currently in force, which data and documents are presented upon executing this agreement. The Card is granted provided that all the above required documentation has been collected and all the certification and verification requirements regarding the identity of the Client, the Cardholder and the Beneficial Owner and financial/banking profile of the Client and the Cardholder have been fulfilled. The Client and the Cardholder are under the obligation to notify the Bank in a timely manner of any change in their ID verification and confirmation particulars or the ones of the Beneficial Owner, by submitting the required supporting documentation. Likewise, they grant their consent for the Bank to certify and verify their identity and the identity of the Beneficial Owner using reliable and independent sources other than the above documents.

15.2 Similarly, the Client and the Cardholder declare that they unreservedly accept that the Bank may take any measure it deems necessary, including suspending or terminating the Card and/or the cancellation of the Card and/or terminating the Cardholder's or the Client's transaction relationship with it, in the event that the identity of the Client, the Cardholder or the Beneficial Owner or financial/banking profile of the Client or the Cardholder cannot be confirmed and verified pursuant to

the applicable AML/CFT legislative and regulatory framework, or their transaction profile or financial/banking profile or the expected origin and destination of the funds, is inconsistent with the policy and procedures applied by the Bank to safeguard against associated risks.

16. Personal Data Processing

For the purposes of executing this Agreement, the Bank as Controller collects, maintains and processes personal data of the Client and the Cardholder in accordance with the applicable European and national laws and regulations. The Client and the Cardholder have been informed by the Bank in a clear and intelligible manner about the processing of their data, the purpose of such processing, the recipients of the data and their rights under the current institutional framework, while they undertake to promptly inform the Bank of any change in their personal data. More information on the processing of personal data by NBG and the rights of data subjects is given in the Privacy Policy, which is available on the Bank's website at www.nbg.gr.

17. Communication

17.1. The Client shall promptly notify the Bank in writing of any change in the details comprising the identity of their legal personality, including legal form, name, trade name, registered office etc. The same obligation applies in the event of any change in the Cardholder's particulars. The Client's registered office is the last known address designated by the Client, to which all documents are sent and communicated.

17.2. The Client and the Cardholder hereby give their express and unreserved consent to the Bank to contact them at any hour of the day in order to verify their particulars in the event that it is suspected that the Card has been used in an irregular transaction. This communication with the Client and the Cardholder shall be made by telephone, at the number designated by the Client and the Cardholder to the Bank, and shall be recorded on tape for the protection of both.

18. Partial Invalidity – Rights

The invalidity, if any, of one or more terms hereof shall not affect the validity of the other terms. Any delay on the Bank's part in exercising a right shall not be considered or construed as a waiver of such right.

19. Out-of-court settlement of disputes — Jurisdiction– Applicable law:

19.1. For any dispute or contention of the Client versus the Bank regarding their card, the former should contact the relevant staff of their local branch or NBG's Sector for Client Conduct:

- by filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: www.nbg.gr,
- by sending an email 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 S.A., Client Conduct Sector, Sofokleous 2, GR 105 59 Athens.

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 Client 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)/+30 210 3376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, GR 114 71 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.

19.2. Any dispute arising directly or indirectly from the implementation of the present agreement shall be subject to the jurisdiction either of the courts specified by the Code of Civil Procedure (including the Client's registered office or the place where the agreement was concluded) or the courts of Athens. The Agreement shall be governed by Greek law.

ANNEX I

Mastercard Identity Check Terms of Use

1. Description of the Service

NBG's Mastercard Identity Check service, which provides Cardholders with strong ID authentication, as per the Framework Agreement, gives the Cardholder an extra layer of protection when making online transactions, thus minimizing the risk of unauthorized use of the Cardholder's card. The use of NBG's Mastercard Identity Check service is available only for Card transactions at merchants certified by Mastercard Identity Check (hereafter the "certified merchant(s)").

2. Certification

Each time the Cardholder uses the Card for online purchases at a certified merchant, after entering the Card number, expiry date and CVC2/CVV2, the Mastercard Identity Check screen is displayed, including information on the specific purchase and the option to specify the method by which strong customer authentication will be applied in order to approve and complete the transaction.

In particular, the Cardholder may specify one of the following available strong authentication means: **a) via NBG's Digital Banking service**

If the Cardholder is registered with the Bank's Digital Banking service, they may, prior to the online payment, enter the service using their username and password and then approve the transaction. In order to complete the transaction the Cardholder shall receive a One Time Password – OTP via the Viber app or by regular SMS to the mobile phone number stated and registered with the Bank's records as contact number or as "mobile phone to receive OTP". After choosing how to receive OTP, the Cardholder should select "Submit" to generate an OTP.

Then, the next screen appears which includes part of the above mobile phone number to which the OTP is sent, as well as the field in which the Cardholder should enter the OTP.

If the mobile phone number is not correct or if the Cardholder fails to receive the text message for technical reasons, the Cardholder should select "Back" to return to the previous screen and set the alternative authorization method or return to the merchant's homepage and select another payment method, if any.

Each OTP sent to the Cardholder is unique for the specific transaction carried out and cannot be used to perform any future transactions.

Upon reaching the maximum permitted number of attempts to enter a valid OTP at the webpage of the same or another certified merchant, the Card cannot be used at the Mastercard Identity Check service and the Cardholder should contact the Client Service Department of NBG.

If the mobile phone number has changed, the Cardholder should inform NBG providing the new data at any branch or through the Digital Banking if being a registered user, and submitting at the same time to an NBG branch the relevant supporting documentation of a reliable and independent source.

b) via the NBG Mobile Banking application.

If the Cardholder uses the NBG Mobile Banking app, they may use this for the strong customer authentication. Prior to the online payment, the Cardholder will receive a push notification on their mobile phone and after tapping on the notification and logging in the app using their username and password or via the fast login, they can approve the transaction.

(c) via the NBG Authenticator app.

If the Cardholder uses the NBG Authenticator app, they may use this for strong customer authentication provided that their device is connected to the Internet and the push notification option is activated. Prior to the online payment the Cardholder will receive a push notification on their mobile phone and after tapping on the notification and logging in the app using their PIN generated by the Cardholder at their registration with the Service, or their fingerprint (Touch ID) or facial recognition (Face ID), the details of the transaction will be displayed on the App screen, i.e. amount, merchant's name and the last 4 digits of the Card that will be used to complete the transaction. The Cardholder is asked to confirm or reject the transaction by tapping the corresponding options that appear on the same screen. Thereafter, the Cardholder is informed of the successful completion of the process or rejection of the transaction. The approval process of the transaction and the final debit of the Card are completed through the merchant's e-shop. In all other respects, the Terms and conditions of the NBG Authenticator app apply, already accepted by the Cardholder, provided that they use the app.

3. Security

3.1. The Cardholder shall be solely liable for the safe use of the Mastercard Identity Check service. The Cardholder should never note or save any OTP in any device, whether disguised or encrypted, nor share it with anyone.

3.2. If the Cardholder suspects or knows that a third person may use or has used the Cardholder's mobile device or has access or knows any OTP, the Cardholder should immediately contact the Bank at +30 210 4848484.

3.3. If the Cardholder determines that unauthorized transactions were performed using the Mastercard Identity Check service, the Cardholder is required to inform the Bank immediately at the phone number under Article 3.2 hereinabove.

3.4. Failure to act as described in the previous paragraphs consists gross negligence on behalf of the Cardholder or the Client, who in this case shall be held fully liable for any unauthorized transaction and consequent losses and are required to repay all transactions carried out without any restriction.

4. Use of Information

4.1. NBG is bound to use any personal data of the Cardholder in line with the Data Protection Policy, available at www.nbg.gr.

4.2. The Bank is bound not to disclose any personal data of the Cardholder to merchants participating in the Mastercard Identity Check service.

5. Amendments

The terms of the Mastercard® Identity Check™ service are subject to revision by the Bank with a view to improving or upgrading the service, at any time and without prior information of the Client and the Cardholder. The Client and the Cardholder are required to visit regularly the Bank's webpage at www.nbg.gr to be informed of any revision or update of the service terms of use.

6. Suspension / Termination of the Service Use

6.1. The Bank may suspend or terminate the use of the Mastercard® Identity Check™ service for security reasons or any other significant reason (such as, for example, in the event of damage or malfunction, termination of the Bank's collaboration with the service providers etc.), by informing the Client and the Cardholder through its webpage in due time before suspending/ terminating the service, unless exceptional circumstances apply that require immediate suspension/termination of the service use, in which case the Bank shall inform the Client and the Cardholder immediately thereafter.

6.2. If the Card no longer supports any transactions for whatever reason (e.g. due to loss, theft, termination of agreement, etc.), the specific Card is deleted from the service.

7. Liability

7.1. NBG shall not be liable in any way for the quality of goods or services purchased by or provided to the Cardholder by the merchants.

7.2. In addition, the Bank shall not be liable in any case for direct or indirect damages or losses, such as for example damage or destruction of the computer or communications service or for any viruses likely to infect the Cardholder's devices or other assets as a result of the Cardholder's access to the merchants' webpages.

ANNEX II

TERMS FOR ISSUANCE AND USE OF BUSINESS DEBIT MASTERCARD FOR LEGAL ENTITIES

Transaction limits*

Daily purchase limit (Default Functionality) (Article 3.4):

For purchases at businesses at POS and online €0 – €30,000

The Cardholder can choose a limit with a value multiple of 10.

Daily cash withdrawal limit (Default Functionality) (Article 3.4)

For cash withdrawals in Greece and abroad: €10 – €10,000

The Cardholder can choose any multiples of 10.

Monthly limit for purchases and cash withdrawals (Default Functionality) (Article 3.4):

- Purchase limit: €0 – €300,000

- Cash withdrawal limit: €10 – €100,000

Monthly limit for purchases and cash withdrawals (Default Functionality) (Article 3.4):

- Annual purchase limit: €0 – €3,000,000

- Annual withdrawal limit: €10 – €1,000,000

Monthly limit for purchases (Default Functionality)

Purchase limit (by category): €0 – €5,000

Limit for PIN-free Contactless Transactions (Article 6.5): €50**

Total amount limit for PIN-free Contactless Transactions under €50 (Article 6.5): €150**

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

**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.

Permitted Transactions (Restricted Functionality)

Categories of merchants at which transactions through natural POS and e-commerce can be carried out (the Client may select one or more categories):

- Gas stations
- Transportation Services
- Travel services
- Food products
- Office supplies-stationery-businesses that provide customer care goods/services