

# STANDARD PRE-CONTRACTUAL INFORMATION

## DEBIT MASTERCARD BUSINESS FOR SOLE PROPRIETORSHIPS

Chapter	Description
Owner	NATIONAL BANK OF GREECE S.A., under GEMI No 237901000, Aiolou 86, 102 32 Athens (email: <a href="http://www.nbg.gr">http://www.nbg.gr</a> )
Beneficiaries	Individuals/Sole Proprietorships beneficiaries of exclusively corporate deposit sight accounts who meet the conditions for verifying and confirming their identity and forming their financial/ banking profile.
Description of the product & term of validity	<ul style="list-style-type: none"> <li>▪ Debit card</li> <li>▪ Issuance of the card requires the existence of, exclusively, a corporate deposit or sight account.</li> <li>▪ The validity of the agreement is indefinite. The plastic body of the card is valid for 3 years and, provided that the Cardholder complies with the terms of the contract and meets the criteria of the Bank, the card is renewed periodically.</li> </ul>
Use of the product/Transactions	<p>The card enables Cardholders to carry out the following transactions:</p> <p><b>A. NBG i-Bank ATMs:</b></p> <ul style="list-style-type: none"> <li>• Cash withdrawals, cash deposits, account balance and activity (last 7 transactions), change of PIN, payment of DEH, public sector and other companies' bills, transfer of funds, etc.</li> </ul> <p><b>B. DIAS ATMs:</b></p> <ul style="list-style-type: none"> <li>• Cash withdrawals and account balance inquiry.</li> </ul> <p><b>C. ATMs ABROAD</b> displaying the Mastercard logo:</p> <ul style="list-style-type: none"> <li>• Cash withdrawals,</li> <li>• Account balance query.</li> </ul> <p><b>D.</b> Purchases of goods and services at merchants displaying the Mastercard logo, in Greece and abroad. <b>E.</b> Purchases of goods and services via the internet. When purchasing goods via the internet at merchants certified by Mastercard Identity Check or Mastercard® SecureCode, the Cardholder is obliged to use the NBG Mastercard Identity Check service. <b>F.</b> Contactless 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. <b>G.</b> Standing or non-standing orders for payment of periodic or single obligations of the Cardholder.</p>
Transaction limits	<p><b>A) Cash withdrawals</b></p> <p>i. Daily withdrawal limit: from €10 to €3,000, default limit €900 ii. Daily withdrawal limit in Greece: from €10 to €3,000, default limit €900</p> <p>iii. Daily withdrawal limit abroad: from €10 to €3,000, default limit €900</p> <p><b>B) Daily limit for purchases online and at POS terminals:</b> from 0 to €10,000, default limit €1,500.</p> <p><b>C) Online purchases</b> (online purchases, phone/mail orders) The limit cannot exceed the maximum daily limit for POS/online purchases.</p> <p>i. Maximum daily limit for online purchases: from 0 to €10,000, default limit €1,500.</p> <p>ii. Daily limit for online purchases (in Greece): from 0 to €10,000, default limit €1,500.</p> <p>iii. Daily limit for online purchases (abroad): from 0 to €10,000, default limit €1,500. Notes:</p> <p>1) Fund transfers between linked accounts held by the same Cardholder are carried out irrespective of any limit. 2) Fund transfers to third-party accounts and fund transfers in EUR cannot exceed the selected daily withdrawal limit.</p>

	<b>D) Maximum daily payment limit</b> Maximum daily limit on payments to Organizations via i-bank ATMs: €2,500 (cannot be changed by the Cardholder). With the exception of the payment of DEH bills, to which a maximum limit of €2,500 applies and which does not affect the maximum daily payment limit to Organizations. Payment of certified tax dues is performed without limit. <b>E) PIN-free Contactless Transaction Limit: €50 <sup>1</sup></b> <b>F) Total amount limit for PIN-free Contactless Transactions under €50: €150 <sup>1</sup></b>
<b>Interest rate</b>	Not applicable. The Cardholder pays and is debited with the relevant amount immediately.

<b>Other charges</b>	1.	Annual fee:	
		<input type="checkbox"/> 1 <sup>st</sup> Year	Free of charge
		<input type="checkbox"/> 2 <sup>nd</sup> Year -For Business BASIC accounts	€10
		<input type="checkbox"/> --For Business PRESTIGE accounts	Free of charge
		-Other accounts	€20
	2.	One-off issue fee	Free of charge
	3.	One-off reissue fee following loss/theft/damage/non-automated renewal of the card	€6
	4.	One-off renewal fee	€6
	5.	Fee for immediate issuance and dispatch abroad	€15
	6.	PIN reissue	Free of charge
	7.	Currency conversion charge for purchases in currency other than EUR	2% on the purchase amount, with a minimum of €1.00
	8.	Dispatch of monthly statement by mail <sup>2</sup>	€3/month
	9.	Cash withdrawals in EUR from OTHER BANKS' ATMs in Greece and abroad (DIAS – Mastercard) <sup>3</sup>	up to €150: €1.30 from €150.01 to €250: €1.40 up to €250: €1.60
	10.	Transactions in currency other than € at ATMs or POS of other foreign banks:	
	10.1	Cash withdrawal charge for transactions in currency other than €	€4 per transaction
	10.2	Currency conversion charge for cash withdrawals in currency other than EUR	2% on the transaction amount, with a minimum of €1.00
	11.	Account balance inquiry at ATMs of OTHER BANKS in Greece and abroad within the Euro area (DIAS-Mastercard):	€0.20
	12.	Account balance inquiry at ATMs of other banks abroad outside the Euro area (Mastercard)	€0.30
	13.	Payment of bills & other dues	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
	14.	Money transfer in EUR	As per NBG's "Relevant Rates & Charges for other Basic Banking Transactions".
	15.	Printout of account statement (mini statement) activity for the last 7 transactions at NBG ATMs	Free of charge

<b>Information to Cardholders/beneficiaries</b>	<p>1) The Cardholder is notified of the transactions carried out with the Debit Mastercard Business for Sole Proprietorships via receipts issued by ATMs and the contactless EFT/POS terminals, as the case may be and if possible, via the relevant statement of their corporate deposit account provided for in the relevant agreement and the framework agreement and via the Bank's Internet Banking service for the last three months, provided that they are a registered user.</p> <p>In addition, the Cardholder is entitled to receive by mail, upon request to the Bank, a card statement on a monthly basis. If the statement is sent by mail, the Cardholder shall be charged with the corresponding fee, as set out in the Bank's Rates &amp; Charges.<sup>2</sup></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 +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 contract regarding payment services, which is governed by Law 4537/2018 (Government Gazette A' 84/15.5.2018), 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. 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 him 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, please 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 &amp; 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 <a href="http://www.nbg.gr">www.nbg.gr</a>. 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 Cardholder'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. 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 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 at (<a href="https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html">https://www.mastercard.us/en-us/consumers/get-support/convert-currency.html</a>), 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.</p>

<b>Handling of complaints</b>	<p>For any dispute or contention of the Cardholder against the Bank regarding their card, they 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>, by sending an email 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 S.A., Sector for Client Conduct, Omirou 30</li> <li>o 106 72 Athens, or o by fax to +30 210 33 47 740.</li> </ul> </li> </ul> <p>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 <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, 114 71 Athens, tel: +30 2106460862, 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></p> <p><sup>2</sup></p> <p><sup>3</sup></p>	<p>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 their NBG Branch or by calling the Bank's Contact Center.</p> <p>Service temporarily unavailable.</p> <p>The pricing applies when the withdrawal transaction is not charged with Acquiring Direct Access Fee (DAF).</p>