

STANDARD PRE-CONTRACTUAL INFORMATION
DEBIT MASTERCARD BUSINESS (Professional Clients & SMEs / Enterprises)

Chapter	Description
Owner	NATIONAL BANK OF GREECE S.A., Aiolou 86, GR 102 32 Athens, under GEMI No 237901000 (email: http://www.nbg.gr)
Beneficiaries	<ul style="list-style-type: none"> • Client: Legal Entities (businesses of any corporate form unions-associations and other) — holders of deposit accounts (sight or savings) registered and taxable in Greece. • Cardholder: Natural Persons who meet the conditions for verifying and confirming their identity
Product Description & Term	<ul style="list-style-type: none"> • Contactless Corporate Debit Card • Issuance of the card requires the existence of a deposit account of the Legal Person (sight, savings, &, particularly in the case of legal entities governed by private law, a not-for-profit account). • The validity of the agreement is indefinite. The plastic body of the card is valid for 3 years and, provided that the Client complies with the terms of the contract and meets the criteria of the Bank, the card is renewed periodically. • The validity of the card is suspended in the event that the legalization of the legal representatives expires, while the card will be cancelled in the event of termination, liquidation, bankruptcy and other on the part of the Legal Entity.

<p>Use of the product/Transactions</p>	<p>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 for the expense categories selected by the Client.</p> <p>Depending on the functionality that is activated when using the Card, corresponding restrictions may apply.</p> <p>Basic (Default) functionality: The option to carry out all kinds of transactions is provided.</p> <p>Limited (Restricted) functionality: The option to carry out purchases exclusively in predefined categories of merchants, selected by the Client:</p> <ul style="list-style-type: none"> • Gas stations • Transportation Services • Travel services • Food products • Office supplies-stationery-businesses that provide customer care goods/services <p>The above restrictions are determined by the Bank, which reserves the right to change said restrictions at its discretion, informing the Client accordingly by any appropriate means.</p> <p>The choice of functionality on behalf of the Client may be made either upon initial issue of the Card or subsequently, in combination or separately, through the Digital/Mobile Banking service, if they are a registered user or via the Bank's Branch Network.</p> <p>Card with restrictions for one or more of these merchant categories may not be used for cash withdrawals.</p> <p>The Card enables Cardholders to carry out the following transactions depending on the selected functionality:</p> <p>A. NBG ATMs:</p> <ul style="list-style-type: none"> • 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. <p>B. DIAS ATMs:</p> <ul style="list-style-type: none"> • Cash withdrawals and account balance inquiry. <p>C. ATMs ABROAD displaying the Mastercard logo:</p> <ul style="list-style-type: none"> • Cash withdrawals and account balance inquiry <p>D. Purchases of goods and services at merchants displaying the Mastercard logo, in Greece and abroad. E. Purchases of goods and services via the internet, at participating authorized merchants in the Mastercard SecureCode™ service with the use of a personal SecureCode, as well as at non-certified online merchants. When purchasing goods via the internet at merchants certified by Mastercard Identity Check or Mastercard® SecureCode, the Cardholder</p>
---	--

	<p>is obliged to use the NBG Mastercard Identity Check service.</p> <p>F. 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.</p> <p>G. Standing or non-standing orders for payment of periodic or single obligations of the legal person.</p> <p>It is noted that the Bank does not examine or ensure the type of the Client's business expenses and the corresponding tax documents received to prove them.</p>
Transaction limits	<p>A. BASIC (DEFAULT) FUNCTIONALITY</p> <p>Daily withdrawal limit</p> <ul style="list-style-type: none"> — For cash withdrawals in Greece and abroad: €10 – €10,000 — The Cardholder can choose a limit with a value multiple of 10. <p>Daily purchase limit</p> <ul style="list-style-type: none"> — For purchases at businesses at POS and online €0 – €30,000 — The Cardholder can choose any multiples of 10. <p>Monthly limit for purchases & withdrawals</p> <ul style="list-style-type: none"> — Cash withdrawal limit: €10 - €100,000 — Purchase limit: €0 - €300,000 <p>Annual limit for purchases & withdrawals</p> <ul style="list-style-type: none"> — Annual withdrawal limit: €10 - €1,000,000 - Annual purchase limit: €0 - €3,000,000 <p>B. LIMITED (RESTRICTED) FUNCTIONALITY</p> <p>Monthly purchase limit by merchant category</p> <ul style="list-style-type: none"> — Purchase limit: €0 - €5,000 — Categories: Fuel, Transportation, Travel, Food, Office & Customer Expenses <p>These limits are a subset of the Purchase Limit (POS & online) and are applicable limits per transaction and per year should be respected.</p>

	<p>Notes:</p> <ol style="list-style-type: none"> 1) Fund transfers between card-linked accounts held by the same beneficiary-legal person 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. 3) The online purchase limit cannot exceed the maximum daily limit for POS/online purchases. 		
	<p>C. Maximum daily payment limit Maximum daily limit on payments to Organizations via 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. D. PIN-free Contactless Transaction Limit: €50 1 E. Total amount limit for PIN-free Contactless Transactions under €50: €150 1</p>		
Interest rate	Not applicable. The Client pays and is debited with the relevant amount immediately.		
Other charges (The charges applying from time to time are stated in the Bank's Rates & Charges, posted in all NBG branches and on the Bank's website www.nbg.gr .	1.	Annual fee:	A) For Business BASIC2 accounts: €10 B) For Business PRESTIGE2 accounts2: €0 C) For other accounts €20
	* Privileged pricing shall apply only for the 1st card. Any further card other than the 1st shall be subject to the charges applying from time to time for other accounts.		
	2.	One-off issue fee	A) Business BASIC & Business PRESTIGE accounts: €0 B) Other accounts: €0
	3.	One-off reissue fee following loss/theft/damage/non-automated card renewal	€6
	4.	One-off renewal fee	€6
	5.	Fee for immediate issuance and dispatch abroad	€15
	6.	PIN reissue	€0
	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 mail3	€3/month
	9.	Cash withdrawals in EUR from OTHER BANKS' ATMs in Greece and abroad, regardless of amount (DIAS – Mastercard)4	€0.75

	10.	Transactions in currency other than EUR at ATMs or POS of other foreign banks:	
	10.1	Cash withdrawal charge for transactions in currency other than EUR	€4 per transaction
	10.2	Currency conversion charge for cash withdrawals in a currency other than EUR	2% on the amount of the transaction, minimum € 1
	11.	Account balance query at OTHER BANKS' ATMs Greece and abroad within the euro area (DIAS-Mastercard)	€0,20
	12.	Account balance query at OTHER BANKS' ATMs abroad outside the euro area (Mastercard)	€0,30
	13.	Payments to third parties (public authorities, public organizations, social security bodies, unions, chambers, municipalities & municipal enterprises, various companies, etc.)	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 activity for the last 7 transactions at NBG ATMs (mini statement)	€0
Information to cardholders/beneficiaries		<p>The Client and the Cardholder are informed about transactions carried out with the Card, through the Bank's ATM and branch network and the Digital/Mobile Banking service, if they are registered users. The Client and the Cardholder are informed after each transaction about the transactions carried out with the Card through the ATM and EFT/POS receipts, as appropriate. The Bank's Internet/Mobile Banking service offers to the Client and the Cardholder, if registered users, 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 Client and 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>In addition, the Client 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 Client shall be charged with the corresponding fee, as defined in the Bank's Rates & Charges².</p> <p>2) For any information or dispute that may arise from the use of the Card, users 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 the user's phone network provider for national calls).</p> <p>3) The above information can also be viewed via the NBG website www.nbg.gr.</p>	

Other information	<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 Client is only the person entitled to use the Card through the Cardholder.</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, please call immediately, 24/7, at +30 210 4848484, or visit any NBG branch.</p> <p>As regards the Customer's obligations and liability, the provisions of the framework agreement regarding payment services shall apply.</p>
	<p>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 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 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/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.</p>
Handling of complaints	<p>For any dispute or contention of the Client and/or the Cardholder versus 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"> - by filling out the relevant online form for comments, suggestions and complaints, available on the Bank's website at www.nbg.gr - by sending an email to customer.service@nbg.gr

	<p>- 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.</p> <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 www.nbg.gr. 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: www.hobis.gr, Hellenic Consumers’ Ombudsman, Leoforos Alexandras 144, GR 114 71 Athens, tel: +30 2106460862, website: www.synigoroskatanaloti.gr.</p> <p>More details on referring a complaint to alternative dispute resolution bodies are available on the Bank’s website, at www.nbg.gr.</p>
1	<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.</p> <p>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.</p>
2	<p>Privileged pricing shall apply only for the 1st card. Any further card other than the 1st shall be subject to the charges applying from time to time for other accounts.</p>
3	<p>Service temporarily unavailable.</p>
4	<p>The pricing applies when the withdrawal transaction is not charged with Acquiring Direct Access Fee (DAF).</p>