

NATIONAL BANK OF GREECE

NATIONAL BANK OF GREECE S.A.
Registered Office: 86 Aiolou St., 105 59, Athens, Greece
General Commercial Registry (G.E.M.I.) No 237901000

Date

"MONTHLY" TIME DEPOSIT ACCOUNT IN EURO WITH INTEREST POSTED EACH MONTH

NBG offers you its "MONTHLY" 6 to 12-month time deposit account in Euro which combines guaranteed returns and fixed monthly interest payment.

PRODUCT FEATURES

1. Beneficiaries:

Individuals

2. Currency:

EUR

3. Minimum initial deposit:

€ 20,000.00

4. Duration:

6 or 12 months

5. Interest rate:

	6 months	12 months
€20.000 – €60.000 :	0.40%	0.60%
€60.000 – 100.000 :	0.50%	1.00%
€100.000 και άνω :	0.60%	1.20%

6. Linked account:

To set up the MONTHLY deposit account you have to specify a demand account (savings, current or sight). The monthly interest is credited automatically to the linked account, while the principal is credited at expiry.

7. Benefits - Facilities - Options:

- Automatic transfer of interest to the linked account.
- Option to deposit further amounts into the account at maturity of the deposit.
- Further beneficiaries (individuals) can be added without having to close the account or open a new one.
- Option to open an account at a future date.
- Option to pledge the deposit if taking out a loan or participating in a Public Offering.
- Confirmation of the deposit issued in your name.
- Zero handling fees.
- Service at any NBG Branch.

8. Rates & Charges

- A. Interest is calculated on a 30/360 day basis, i.e. the days of the commercial month are the numerator while the commercial year of 360 days is the denominator.
- B. Interest remains constant for the duration of the time deposit without prejudice to point 4 hereinbelow.
- C. Early withdrawal from the time deposit (if this is accepted by the Bank) is subject to deduction calculated based on the current interest applicable each time by the Bank, depending on the time of the early redemption and the market conditions. In any case, the initial principal of the deposit as well as any interest that has already been paid to the Customer are not affected.
- D. In the event of early partial redemption of the deposit, the Bank reserves the right to reduce the initial interest rate to the interest rate applicable at the start date of the deposit for the specific range of the balance on the account.

9. Taxation:

Tax is withheld from the interest payable to the time deposit account beneficiary, as applicable, and paid accordingly by the Bank, as provided for by law. The tax rate depends on the relevant tax law applicable from time to time (currently 15% on interest). Certain categories of beneficiaries, such as foreign residents, may be exempt from interest tax provided they provide NBG with appropriate documentation pursuant to the respective resolutions of the Ministry of Economy, as applicable.

10. Contact details:

For any queries you should contact

- the relevant staff at the Bank's branches

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:

- by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at 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 by mail to: National Bank of Greece S.A., Sector for Governance of Customer Issues, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure 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, you 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. +30 2103376700, website: www.hobis.gr, Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 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.

Dear Customer,

Don't hesitate to contact our staff if you need further information. We shall be happy to provide you with any information or assistance you need.

Best regards,
NATIONAL BANK OF GREECE S.A.
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