

# 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

## **TIME DEPOSIT ACCOUNT IN EURO via Digital Banking**

NBG offers via its Digital Banking service **e-1month, e-3month, e-6month, e-9month, and e-12month** time deposit accounts in Euro with a guaranteed return, depending on the deposit amount and term.

### **Product features**

#### **- Beneficiaries:**

Individuals and legal entities - users of NBG's Internet Banking.

The time deposit account may be either a single individual, the sole beneficiary being the Internet Banking user, or the joint beneficiaries of an any-to-sign account (only for individuals).

In any case, the Time Deposit beneficiary (-ies) should be absolutely identical with the beneficiary (-ies) of the linked servicing account (see "Servicing Account").

In the event of opening a joint any-to-sign account, the Internet Banking user who performs the transaction shall be the first beneficiary of the Time Deposit account.

#### **- Currency:**

EUR

#### **- Minimum initial deposit:**

€ 3.000

#### **- Maximum initial deposit:**

€ 200.000

#### **- Term:**

1 month, 3 months, 6 months, 9 months, and 12 months

#### **- Interest rate:**

Fixed for the entire term of the deposit and non-negotiable. You can get information on the effective interest rates under the product's details displayed on the Digital Banking app. The interest is paid at the maturity date of the deposit and is calculated on an actual/360-day basis.

#### **- Servicing Account:**

A demand account (savings, current or sight) via which all the necessary transactions regarding the deposit account will be serviced and settled (transfer of principal amount to the deposit account at its opening, crediting of the interest and crediting of the principal amount at the maturity date). The said account must be linked to the Internet Banking service.

#### **- Early redemption**

Early full and partial redemption of the time deposit is allowed via Internet Banking or the NBG Branch Network. Any early redemption of the time deposit – if such is accepted by the Bank – is charged with

an amount that is withheld and is calculated on the basis of an interest rate each time specified by the Bank, depending on the time of the early redemption and the conditions prevailing in the money market. In the event of a partial early redemption, the Bank reserves the right to reduce the initial interest rate of the deposit to the one applicable on day of the deposit opening to the specific balance level. In any case, the initial principal of the deposit is not affected.

- **Benefits – Options – Facilities**

- The account is serviced free of charge.
- The interest earned and the principal amount are automatically transferred to the servicing account at the maturity date.
- You can add further beneficiaries (only for individuals) to the deposit account, provided that this is permitted by law, during the time deposit term, on condition that the same beneficiaries will also be added to the linked servicing account. To be added, the new beneficiaries must come in person together with the initial beneficiary(-ies) to the NBG Branch where the servicing account is held.
- You can renew the time deposit automatically through a Digital Banking order.

- **Taxation**

The interest earned is subject to income tax, which is withheld and released to the tax authorities by the Bank, according to law. The tax charge rate is determined by law, and currently stands at 15%.

- **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 filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website, [www.nbg.gr](http://www.nbg.gr)

- by sending an e-mail to [customer.service@nbg.gr](mailto: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](http://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](http://www.hobis.gr), Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.:+30 2106460862, website: [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr). Specifically, for disputes regarding contractual obligations under an electronic service contract, you may submit your request for an out-of-court settlement of the dispute through the Online Dispute Resolution Platform on <https://webgate.ec.europa.eu/odr> website.

More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at [www.nbg.gr](http://www.nbg.gr).

Dear Customers,

Don't hesitate to contact us if you need further information. We shall be pleased to be of service.

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