



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
e-3MONTH

NBG offers via Internet & Mobile Banking its **e-3MONTH** product, a 3-month time deposit account in Euro with a guaranteed return, depending on the deposit amount.

Product features

- **Beneficiaries:**

Individuals-users of NBG's Internet & Mobile Banking.

The time deposit account may be either a single individual, the sole beneficiary being the i-bank Internet & Mobile Banking user, or the joint beneficiaries of an any-to-sign account.

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 & Mobile Banking user who performs the transaction shall be the first beneficiary of the Time Deposit account and undertakes to inform the account co-beneficiaries about the specific transaction.

- **Currency:**

EUR

- **Minimum initial deposit:**

€ 3.000

- **Maximum initial deposit:**

€ 200.000

- **Term:**

3 months

- **Interest rate:**

Fixed for the entire term of the deposit and non-negotiable. You can get information on the effective interest rate by clicking on the product's details displayed on the Internet & Mobile Banking web pages.

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, crediting of the principal amount at the maturity date). The said account must be linked to the Internet & Mobile Banking service.

- **Early redemption**

Only early full redemption of the time deposit is allowed via Internet & Mobile Banking or the NBG Branch Network. Any early full redemption of the time deposit -- if such is accepted by the Bank -- is charged with an amount that is withheld by the Bank 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 any case, the initial principal of the deposit is not affected.

- **Benefits – Options – Facilities**

- You are issued with a confirmation of the deposit.
- The account is serviced free of charge.
- The interest earned is automatically transferred to the servicing account.
- You can add further beneficiaries (individuals) to the deposit account, provided that this is permitted by law, before the maturity date. 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.
- It is possible to have the deposit pledged or blocked in order to take out a loan or take part in a Public Offering.
- You can carry out your banking transactions at any of the branches of NBG (excluding, as above, the addition/removal of any co-beneficiary, which can only be carried out at the specific branch where the servicing account is held).

- **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 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 us if you need further information. We shall be pleased to be of service.

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