



NATIONAL BANK OF GREECE S.A.
Registered Office: Aiolou 86, GR 105 59, Athens
GEMI No. 237901000

Date

TIME DEPOSITS IN EURO

National Bank offers you Time Deposits in euro with guaranteed returns, negotiable rates and flexible repayment periods for optimum convenience.

Product features

- **Beneficiaries:**

- Individuals, legal entities of private law (of any legal form), and public and private enterprises.

- **Currency:**

EUR

- **Minimum initial deposit:**

€3,000.00

- **Term:**

1-365 days

- **Interest rate:**

The interest rates applicable to Time Deposits in EURO vary depending on the deposit level and term, and are subject to fluctuations following day-to-day money market developments.

For information on our current rates at any time, please contact the appropriate officers of our branch network.

- **Linked account:**

A Time Deposit account needs to be linked to another account (savings, current or sight) in the same currency. At maturity, the interest earned by the Time Deposit will be transferred to the linked account along with the principal unless the beneficiary has filed an automatic renewal order, in which case only interest will be transferred.

- **Rates & Charges:**

1. Interest is calculated on a 30/360 day basis
2. Time deposits earn interest at a fixed rate throughout the entire term, subject to the provisions of point 4 below.
3. Early withdrawals from the time deposit, subject to the Bank's prior authorization, entail a withholding calculated at a rate determined by the Bank on the basis of the redemption time and current money market trends. In any case, the initial principal of the deposit is not affected.
4. In case of partial early repayment, the Bank reserves the right to make a reduction of the deposit's initial interest rate at the interest rate provided on the start date of the deposit for that balance tier.

- **Taxation:**

Tax is withheld from the interest payable to the account beneficiary in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (currently 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](http://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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