



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)

TIME DEPOSITS

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

The Time Deposits framework

- **Eligible applicants:**

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

- **Minimum initial deposit:**

The minimum initial deposit varies depending on the deposit currency, as follows:

- Euro (EUR): 3,000
- US Dollar (USD): 3,000
- Swiss Franc (CHF): 3,000
- Canadian Dollar (CAD): 3,000
- Swedish Krona (SEK): 20,000
- Norwegian Krone (NOK): 20,000
- Danish Krone (DKK): 20,000
- Japanese Yen (JPY): 450,000
- Australian Dollar (AUD): 3,000
- Pound Sterling (GBP): 2,000
- New Turkish Pound (TRY): 3,000

- **Term:**

1-365 days

- **Interest rate:** The interest rates applicable to our Time Deposits in different currencies 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.

- **Benefits – Options - Facilities**

- Time Deposits are automatically renewable
- The interest earned is automatically transferred to the linked account
- Option to invest further funds at maturity
- Option to add further beneficiaries (individuals) without having to close the account and open a new one
- Option to file an order for opening a Time Deposit on a future date
- The account is assignable and can serve as collateral to facilitate borrowing or participation in public offerings
- A certificate of deposit is issued in the name of the beneficiary
- The account is serviced free of charge
- The beneficiary has easy access to service (via any NBG branch).

- **Applicable rates:**

1. Time deposits earn interest at a fixed rate throughout the entire term, subject to the provisions of point 4 below.
2. The interest earned is calculated on the following basis:
 - for pound sterling (GBP): Actual/365 (actual number of days divided by 365) ○ for all other currencies: Actual/360 (actual number of days divided by 360).
3. Early withdrawals from the account, 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.
4. In the event of early partial withdrawal, NBG reserves the right to reduce the initial interest rate of the time deposit to the rate applicable to the specific balance level on the starting/renewal date of the time deposit.

- **Taxation**

The interest earned is subject to a pro rata tax charge, which is withheld and released to the tax authorities by the Bank. The tax charge rate is determined by law, and currently amounts to 15%. Foreign residents and certain other beneficiary categories can be exempted from tax on the basis of appropriate documentation, as required by the Ministry of Finance.

Communication

In the event of a complaint, you may contact:

- the relevant staff at the Bank's branches,
- NBG's Sector for Governance of Customer Issues:
 - You can file your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at www.nbg.gr,
 - Send an e-mail to customer.service@nbg.gr,
 - Send a letter or the relevant form available at all NBG Branches:
 - by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or
 - by fax to +30 210 3347740.

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 submission of complaints is not subject to a charge.

Furthermore, for any disagreement or dispute, you can use the special out-of-court redress procedures by taking your matter to bodies of alternative dispute resolution, such as the Hellenic Financial Ombudsman, Massalias 1, 10680 Athens, T.: 10440 (local call rates)/+30 210 3376700 (international calls), www.hobis.gr, Hellenic Consumers' Ombudsman, Leof. Alexandras 144, 11471 Athens, T.: +30 2106460862 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.

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Dear customers,

For any further information, please feel free to contact our officers. We will be pleased to be of service.

Sincerely,

NATIONAL BANK OF GREECE S.A.

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