

## Retail

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## Corporate Banking

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Retail				
Consumer Loans				
Loan	Interest Rate (plus, charge under law 128/75)		Charges	Comments
REWARD	Floating	3M Euribor with min the ECB Intervention Rate + fixed margin 9.65%	One-off operating and maintenance charge: €190 (*)	Good loan repayment is rewarded with an interest rate discount of 0.25% every six months. The discount is offered up to 12 times.
Overdraft Facilities	Floating	12.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. €22	Overdraft facility through current account.
			Annual handling fee for renewal of overdraft facility. €20~	
"STUDENT LIFE"	Floating	3M Euribor with min the ECB Intervention Rate + fixed margin 7.75%	One-off operating and maintenance charge: €190 (*)	Option for a 12-month interest-bearing grace period by paying each month only the interest.
Student Loan, covered by the European Investment Fund (EIF)	Floating	3M Euribor with min the ECB Intervention Rate + fixed margin 2.80%	One-off operating and maintenance charge: €190 (*)	Option for a 12-Month interest-bearing grace period, with monthly interest-only payment.
Overdraft Facilities for "STUDENT LIFE"	Floating	10.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. €22~	Option for overdraft facility through the "STUDENT LIFE" account.
			Annual handling fee for renewal of overdraft facility. €20~	
Overdraft Facilities for "Financial Support for Farmers"	Floating	4.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. <b>Free of charge</b>	Option for overdraft facility through the "FARMERS" account.
			Annual handling fee for renewal of overdraft facility. <b>Free of charge</b>	
"EXPRESS"	Floating	3M Euribor + fixed margin 9.65% or 7.65% for applies via cross-selling	One-off operating and maintenance charge: Via Branches: €190 (*)	Loan to help you meet your personal needs with rapid procedures and without the need of presenting supporting documents of purchases of goods / services
			Via Internet/Mobile Banking: <b>€75</b>	

**NATIONAL BANK OF GREECE S.A.**

Registered Office: 86 Aiolou St., 105 59, Athens, Greece

General Commercial Registry (G.E.M.I.) No 237901000

**Retail**
**Consumer Loans**

Loan	Interest Rate (plus, charge under law 128/75)		Charges	Comments
<b>Personal Loan collateralized by liquid assets</b>	Floating	3M Euribor (min the ECB Intervention Rate) + fixed margin 3.25%	One-off operating and maintenance charge: €190 (*)	Loan collateralized by liquid assets to meet personal needs
<b>Payday Loan</b>	Zero interest rate**		€8/ month  Only if the credit line is used (**)	The product is available exclusively: 1.via Internet Banking 2.to selected individual customers/ users of Digital Banking, who have a payroll/pension account with NBG, without active entitlement to an overdraft facility

(\*) On filing the request, a one-off application processing fee of €22 is collected.

Said fee will be offset against the applicable charge for covering the implementation of the loan request once it has been approved.

Specifically, in the case of requests carried out in the framework of cross-selling (**exclusively through a NBG branches**) and involving new housing loans as well as financing in the context of the MY HOME & EXOIKONOMO 2021 programs, **the said charge is not collected**.

The application processing fee is not charged for the consumer loan "EXPRESS", when the application is carried out via Internet/Mobile Banking .

(\*\*) The cost is charged once a month, regardless of the number of times the credit line is used, and shall be added to the debit balance.

The Default Interest Rate is currently 2.5%, compounded on a monthly basis.

(~) Anyone subject to Law 3869/2010 and a beneficiary of NBG's deposit account with overdraft facility is exempted from the above fees.

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**Retail**
**Consumer Loans**
**Debt consolidation/relief products (consumer loans and credit cards)**

<b>WEIGHT OFF YOUR SHOULDERS WITHOUT COLLATERAL</b>	Floating	3M Euribor + fixed margin 8%	Charge for reviewing request to amend loan terms: €190(*)	Debt consolidation for consumer loans and credit cards issued by NBG. Good loan repayment is rewarded with an interest rate discount of 0.50% every six months. The discount is offered up to 12 times.
<b>WEIGHT OFF YOUR SHOULDERS WITH COLLATERAL</b>	Floating	3M Euribor + fixed margin 4.60%	Charge for reviewing request to amend loan terms: €190 (*) (**) <p>The applicable fees for legal review of title deeds, technical review of property and the issuance of court ruling for registration and/or lifting of mortgage prenotation, or cancellation of mortgage as listed in <a href="#">Housing Loans – Charges</a>.</p>	Debt consolidation for consumer loans and credit cards issued by NBG.

(\*) On filing the request, a one-off application processing fee of €22 is collected.

Said fee will be offset against the applicable charge for covering the implementation of the loan request once it has been approved.

(\*\*) In the case of loans with collateral, and provided the customer is at the same time included in a respective housing loan package, the relevant charge applying to housing loans will be collected instead of the above amount.

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<b>Retail</b>									
<b>Consumer Loans - Charges</b>									
<b>1.</b>	<b>Fee for reviewing request for amendment of loan agreement terms for loans not included in debt rescheduling programs</b>								
	<table border="1"> <tr> <td><b>i) Extension of the repayment period</b></td> <td>€60</td> </tr> <tr> <td><b>ii) Reduction of the repayment period</b></td> <td>€150</td> </tr> <tr> <td><b>iii) Replacement of guarantor</b></td> <td>€150</td> </tr> </table>	<b>i) Extension of the repayment period</b>	€60	<b>ii) Reduction of the repayment period</b>	€150	<b>iii) Replacement of guarantor</b>	€150		
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<b>ii) Reduction of the repayment period</b>	€150								
<b>iii) Replacement of guarantor</b>	€150								
	<p><b>Notes</b></p> <p>-On filing the request, a one-off application processing fee of <b>€22</b> is collected. Said fee will be offset against the applicable charge for covering the implementation of the loan request once it has been approved.</p> <p>-If a request for the amendment to more than one contractual terms is submitted, the maximum fee shall be collected on a one-off basis.</p> <p>-In the case of simultaneous submission of requests for amendment of the repayment period (extension/reduction)for more than one loan, the relevant charge will be collected on a one-off basis for the aggregate loans.</p>								
<b>2.</b>	<b>Cost for issuance of a loan performance certificate (per loan)</b>								
	€20								
<b>3.</b>	<b>Cost for provision of letter of consent regarding the removal of a lien in the event of loan repayment/ (per loan)</b>								
	€20								
<b>4.</b>	<b>Fee for discharge of prenotation/ mortgage (per loan)</b>								
	€50								
	<b>Fee for processing application for</b>								
<b>5.</b>	<table border="1"> <tr> <td>i. Reduction of mortgage/prenotation (per application)</td> <td>€500</td> </tr> <tr> <td>ii. Reduction of pledge (per loan)</td> <td>€250</td> </tr> <tr> <td>iii. Transfer of mortgage/prenotation to another building (per application)</td> <td>€500</td> </tr> <tr> <td>iv. Change in mode of collateral (per loan)</td> <td>€500</td> </tr> </table>	i. Reduction of mortgage/prenotation (per application)	€500	ii. Reduction of pledge (per loan)	€250	iii. Transfer of mortgage/prenotation to another building (per application)	€500	iv. Change in mode of collateral (per loan)	€500
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iii. Transfer of mortgage/prenotation to another building (per application)	€500								
iv. Change in mode of collateral (per loan)	€500								
<b>6.</b>	<b>Fee for processing of application for legalization of heirs (per applicant)</b>								
	€80								
<b>7.</b>	<b>Fee for processing application for issuance of loan account statements (per loan)</b>								
	€50								
<b>8.</b>	<b>Fee for processing application for issuance of a detailed statement of interest rate changes (per loan)</b>								
	€50								
<b>9.</b>	<b>Fee for processing application for provision of data from the Bank's records (per loan)</b>								
	Fee for provision of copies of loan agreements subject to Law 3869/2010 is applicable per applicant for the total loan agreements provided. (***)								
	€50								
(***) If the customer applies for copies of other documents the aforesaid charges shall apply. If a request is submitted to provide copies related to both Mortgage and Consumer credit, only the charge applying to the mortgage credit is collected (currently €50/applicant).									

**Retail – Consumer Loans****Consumer Loans - Remarks**

**1. Charge under law 128/75:** The above interest rates are subject to the charge under law 128/75 (0.60%), apart from exceptions such as permanent residents of islands with population less than 3,100 (as per Law 2703/99).

- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.

-The interest rate of the Overdraft Facility for Farmers for those whose principal occupation is farming, is subject to a 0.12 % charge under Law 128/75, while the interest rate for other beneficiaries is subject to a 0.6% charge under Law 128/75.

**2. Floating interest rate on fixed-term loans:** This rate is calculated as the sum of the Consumer Credit Base Rate - CCBR, (from 28/03/2024: 12.852%), plus the special fixed-rate margin, which differs depending on the type of loan. The CCBR is subject to quarterly revision in line with any change in the 3-month Euribor carried out on the last day of each calendar quarter. Such change shall apply to loans immediately, irrespective of their interest accrual rate.

**Weight Off Your Shoulders - dues with NBG:** The three-month (3M) interbank rate on Euro deposits, as it stands two (2) business days before the commencement of the interest period of each instalment. If the 3M Euribor rate is lower than the ECB intervention rate, the latter will be regarded as the reference rate.

**3. Euribor 3M Reference Rate:** Euribor rates and historical data can be consulted via the Internet at [www.euribor-ebf.eu](http://www.euribor-ebf.eu).

The same information can also be seen in the BoG Bulletin of Conjunctural Indicators on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)), as well as on NBG's website ([www.nbg.gr](http://www.nbg.gr)). The current Euribor 3M Reference Rate is also published in the daily financial Press.

**The ECB Intervention Rate:** This is the effective, minimum bid rate of the ECB for Eurosystem refinancing operations (4.50% from 20.09.2023). This reference index, along with its historical rates can be readily viewed on the webpage of the European Central Bank and on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)). The current ECB Intervention Rate is also published in the daily financial Press.

**4. Floating interest rate on overdraft facilities:** The Bank is entitled to adjust its interest rates each time the ECB's Intervention Rate changes. The adjustment cannot exceed the equivalent change in the ECB's Intervention Rate and may be carried out either immediately (with every change of the ECB's Intervention Rate) or accumulated for the sum of the last change of ECB's Intervention Rate and the change before that.

**5. Calculation of consumer credit loan interest:**

- Fixed-term loans: To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.

- Overdraft: To calculate interest, 1 month equals 1/12 of the year, 1 week equals 1/52 of the year and 1 day equals 1/365 of the year.

**6. Debt in arrears:** In respect of principal, interest and charges, debt in arrears is subject to the highest default rate, as applicable (currently 2.5 points over the contractual rate applicable) plus charges under law 128/75.

**7. Special offers for deposit account holders:**

- Account holders of "Professional Plus" are entitled to a 15% discount on the floating rates applying to our "REWARD", "WEIGHT OFF YOUR SHOULDERS for NBG debts (without collateral)" and Overdraft facilities. Moreover, beneficiaries of "Professional Plus" are also entitled to a 30% discount on the handling and operating charges applicable to REWARD.

-- **Holders** of the Privileged Product Bundle "Premium Bundle" are entitled to a 10% discount on the on the floating rate applying to Overdraft.

- Any favorable pricing policy (regarding interest rate, fees etc.) applying to salary deposit accounts and account-linked products and/or benefits in connection with identical or similar products and/or benefits, shall be applicable for as long as the account continues to be credited with payroll or pension funds and for the holders of the Privileged Product Bundle "Premium Bundle" for as long as they are holders of the specific bundle.

**8. Special offers for beneficiaries of our salary account bundles:**

Beneficiaries of the "Salary Reward" and "Salary Value" account packages can enjoy:

- a discount of 1 percentage point on the interest rate on the "REWARD" basic personal loan, without the interest rate de-escalation feature.
- Overdraft option, the first €150 interest free, and the remaining debit balance charged with:
  - ECB rate +8% for the first year
  - after the first year, a discount of 1 percentage point on the overdraft rate each time applicable.

Note: The favorable rates on consumer loans for beneficiaries of the payroll account packages apply for as long as the accounts are credited with payroll or pension.

**9. Account statements sent to the communication address of the Customer:**

- quarterly, contractual: free of charge
- monthly (upon customer's request): €0.90/month

*The above charges do not apply in cases where, under the contractual terms, the statement is sent on a more frequent basis than quarterly.*

**10. Special charges for products refinancing consumer credit dues (consumer loans and credit cards):**

- Charge for reviewing request to amend loan terms for debt consolidation/repayment facility products: €185 for loans without collateral, €185 for the product WEIGHT OFF YOUR SHOULDERS WITH COLLATERAL.

**Retail**
**Eco Solutions**

Loan	Interest Rate (plus charge under law 128/75)		Charges	Comments
<b>Green Loan</b>	Floating	3M Euribor + fixed margin 4.00%	One-off operating and maintenance charge: €95 (*)	For energy improvements at home or purchase of a new hybrid-technology car.
<b>Green loan, covered by the European Investment Fund (EIF)</b>	Floating	3M Euribor + fixed margin 2.00%	One-off operating and maintenance charge: €95 (*)	Loan for energy upgrade of your home, car / vehicle with zero emission purchase

(\*) A loan review fee of €22 is collected at the time the request is submitted.

If the loan is approved, the said fee is deducted from the one-off operating and maintenance charge for the loan, where applicable.

<b>ESTIA GREEN HOME LOAN FLOATING</b> 1 – 40 years for purchase or construction/completion of home or for home repair works	Floating	3M Euribor + fixed margin* from 1.50% to 2.65% (Depending on the energy profile of the building)	One-off charges for review and approval of loan requests: €245 (^)	For the construction/ completion/purchase of an energy-efficient home or for energy improvements at home.
<b>ESTIA GREEN HOME LOAN</b> 15 – 40 years for purchase or construction/completion of home or for home repair works	Fixed *	for 3 years 3.00% or 3,30% for 5 years 3.50% or 4,00% for 10 years 4.00% or 4,40% for 15 years 4.30% or 4.60% for 20 years 4.50% or 4.80% for 25 years 4.60% or 4.90% for 30 years 4.60% or 4.90%	One-off charges for review and approval of loan requests: €245 (^)	For the construction/ completion/purchase of an energy-efficient home or for energy improvements at home.
	Floating for the remaining years	3M Euribor + fixed margin* from 1.75% to 2.40% (Depending on the energy profile of the building)		

(\*) The final pricing is personalized and configured upon approval (pre-approval / final approval) of the loan.

(^) In the case of loans secured by real assets, besides the one-off charge for review and approval of the loan request, certain other applicable fees (for legal review of title deeds, technical review of property and Court decision on registration of mortgage prenotation) are also collected, as listed in section [Housing Loans – Charges](#).

<b>EXOIKONOMO 2021</b>	Fixed	6.50%	Free of charge	Loan for renovation.  The interest rate is subsidized 100% by the Hellenic Development Bank.
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**Eco Solutions – Remarks**

- 1. Charge under law 128/75:** The said interest rates are subject to the charge under law 128/75, apart from exceptions such as permanent residents of islands with a population of less than 3,100 (as per Law 2703/99).
  - From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.
  - Interest rates of ESTIA GREEN HOME LOAN and EXOIKONOMO 2021 are subject to a charge under law 128/75, currently 0.12%.
  - The interest rate of Green Loan is subject to a charge under law 128/75, currently 0.60%.
  
- 2. 3M Euribor:** The 3-month interbank rate in Euro, as it stands two (2) business days before commencement of the interest-posting period of each instalment. In the event that the 3M Euribor interest rate is set at a level lower than zero percentage point (0%), a reference interest rate equal to zero percent (0%) will be applied.
  - Euribor rates and historical data can be viewed at [www.euribor-ebf.eu](http://www.euribor-ebf.eu), the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)), and on NBG's website ([www.nbg.gr](http://www.nbg.gr)). The current 3M Euribor is also published in the daily financial press.
  
- 3. Calculation of housing loan interest:** To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.
  
- 4. Debt in arrears:** In respect of principal, interest and charges, debt in arrears is subject to the highest default rate, as applicable (currently 2.5 points over the contractual rate applicable) plus charges under law 128/75.



**Retail**
**Housing Loans (in Euro)**
**New loans with a fixed initial rate**

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
<b>ESTIA FIXED HOME LOAN</b>	Fixed rate for 3 years*	3.00% ή 3.30%	From €10,000 10- 40 years
	Fixed rate for 5 years*	3.50% ή 4.00%	From €10,000 10- 40 years
	Fixed rate for 10 years*	4.00% ή 4.40%	From €10,000 20- 40 years
	Fixed rate for 15 years*	4.30% ή 4.60%	From €10,000 20- 40 years
	Fixed rate for 20 years*	4.50% ή 4.80%	From €10,000 20- 40 years
	Fixed rate for 25 years*	4.60% ή 4.90%	From €10,000 25- 40 years
	Fixed rate for 30 years*	4.60% ή 4.90%	From €10,000 30 - 40 years
	In case the duration exceeds the fixed interest period For the remaining years a floating rate is applied	3M Euribor + fixed margin 2.00% or 2.50%	
<b>ESTIA PRIVILEGED SECURED BY TRANSFERABLE SECURITIES</b>	Fixed rate for 5 years	3.00%	From €10,000 10- 40 years
	Fixed rate for 10 years	3.50%	From €10,000 20- 40 years
	Floating rate for the remaining years	3M Euribor + fixed margin 1.50%	
<b>«My First Home»</b>	Fixed rate for 3 years	3,00%	From €10,000 20- 40 years
	Fixed rate for 5 years	3,50%	From €10,000 20- 40 years
	Fixed rate for 10 years	4,00%	From €10,000 20- 40 years
	Fixed rate for 15 years	4,30%	From €10,000 20- 40 years
	Fixed rate for 20 years	4,50%	From €10,000 21- 40 years
	Fixed rate for 25 years	4,60%	Από €10.000 26 - 40 έτη
	Fixed rate for 30 years	4,60%	From €10,000 31- 40 years
	For the remaining years a floating rate is applied	3M Euribor + fixed margin 2.00% or 2.50%	

**Retail**
**Housing Loans (in Euro)**
**New loans with a fixed initial rate**

<b>SPECIAL PURPOSE SECURED BY PROPERTY</b>	Fixed rate for 3 years*	3.00% ή 3.30%	From €10,000 10 - 40 years
	Fixed rate for 5 years*	3.50% ή 4.00%	From €10,000 10 - 40 years
	Fixed rate for 10 years*	4.00% ή 4.40%	From €10,000 20 - 40 years
	Fixed rate for 15 years*	4.30% ή 4.60%	From €10,000 20 - 40 years
	Fixed rate for 20 years*	4.50% ή 4.80%	From €10,000 20 - 40 years
	Fixed rate for 25 years*	4.60% ή 4.90%	From €10,000 25 - 40 years
	Fixed rate for 30 years*	4.60% ή 4.90%	From €10,000 30 - 40 years
	Floating rate for the remaining years	3M Euribor + fixed margin* 2.00% or 2.50%	
<b>SPECIAL PURPOSE SECURED BY TRANSFERABLE SECURITIES</b>	Fixed rate for 5 years	3.00%	From €10,000 10 - 40 years
	Fixed rate for 10 years	3,50%	From €10,000 20 - 40 years
	Floating rate for the remaining years	3M Euribor + fixed margin 1.75%	
* The final rates and charges are tailored and determined at the time of approval (pre-approval / final approval) of the loan. Interest rates are charged with a levy under Law 128/75.			

**Retail**
**Housing Loans (in Euro)**
**New floating rate loans**

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
ESTIA PRIVILEGED BUY AT AUCTION FLOATING RATE REO MORTGAGE FLOATING RATE	Floating	3M Euribor + fixed margin 1.75% to 2.75%	From €10,000 1 – 40 years
ESTIA PRIVILEGED SECURED BY TRANSFERABLE SECURITIES	Floating	3M Euribor + fixed margin 1.50%	From €10,000 1 – 40 years
SPECIAL PURPOSE SECURED BY MORTGAGE	Floating	3M Euribor + fixed margin 1.75% to 2.75%	From €10,000 up to 40 years
SPECIAL PURPOSE SECURED BY TRANSFERABLE SECURITIES	Floating	3M Euribor + fixed margin 1.50%	From €10,000 1 – 40 years
PERSONAL LOAN BACKED BY MORTGAGE PRENOTATION	Floating	3M Euribor + fixed margin 2.88% to 4.69%	Up to €80,000: 1 – 15 years  over €80,000 1 – 20 years
ESTIA HOME RENOVATION LOAN	Floating	3M Euribor + fixed margin 6.90% or 3M Euribor + fixed margin 4.90% In the case of requests carried out in the framework of cross- selling and involving new housing loans within the scope of the MY HOME program, as well as financing in the context of EXOIKONOMO 2021	Up to €20,000 1-10 years

\*The floating interest rate of the loan is increased by an interest margin from 2.88% to 4.69%. The final rates and charges are tailored and determined at the time of approval (pre-approval / final approval) of the loan.

Interest rates are charged with a levy under Law 128/75.

**Retail****Housing Loans - Remarks**

**1. Charge under law 128/75:** The above interest rates are subject to the charge of 0.12% under law 128/75, apart from exceptions such as permanent residents of islands with a population of less than 3,100 (as per Law 2703/99, except for the products "SPECIAL PURPOSE - SECURED BY MORTGAGE", "SPECIAL PURPOSE- SECURED BY TRANSFERABLE SECURITIES" and "PERSONAL LOAN BACKED BY MORTGAGE PRENOTATION", whose interest rates are subject to the charge of 0.60% under law 128/75.

- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.

**2. 3M Euribor:** The 3-month interbank rate in Euro, as it stands two (2) business days before commencement of the interest-posting period of each instalment.

- For the loans ESTIA HOME RENOVATION LOAN, PERSONAL LOAN BACKED BY MORTGAGE PRENOTATION, BUY AT AUCTION and REO MORTGAGE, If 3M Euribor is lower than the ECB intervention rate, then the ECB intervention rate applies.
- In the case of other loans, if the 3M Euribor interest rate is lower than zero percentage points (0%), the applicable rate shall be zero per cent (0%).

- Euribor rates and historical data can be viewed at [www.euribor-ebf.eu](http://www.euribor-ebf.eu), the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)), and on NBG's website ([www.nbg.gr](http://www.nbg.gr)). The current 3M Euribor is also published in the daily financial press.

**3. ECB Intervention Rate:** the effective, minimum bid rate of the European Central Bank for Eurosystem refinancing operations (4.50% from 20.09.2023). This reference index, along with its historical rates can be viewed on the webpage of the European Central Bank and on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)). The current ECB Intervention Rate is also published in the daily financial press.

**4. Calculation of housing loan interest:** To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.

**5. Debt in arrears:** In respect of principal, interest and charges, debt in arrears is subject to the highest default rate, as applicable (currently 2.5 points over the contractual rate applicable) plus charges under law 128/75.

**Note:** The favorable pricing of housing loans for the Beneficiaries of salary bundles is valid for as long as salary or pension is credited.

**Retail**
**Housing Loans - Charges**

<b>1.a</b>	<b>One-off charge for review and approval of loan request :</b>	€490*
	I. For beneficiaries of "Premium" product package (10% discount)	€441*
	II. For beneficiaries of Salary & Business accounts including "Family Fast", "Professional Plus", "Farmers Plus", "Salary Value", "Gold", "Gold Value", "Platinum", "Platinum Value", "Select", "Reward" or other similar salary accounts (30% discount)	€343*
	III. For beneficiaries of "Salary Intermediate" (40% discount)	€294*
	IV. For beneficiaries of "Salary Advanced" and other similar salary accounts (50% discount)	€245*
*Provided a 50% discount on the above mentioned fees, for applications up to 31.12.2023.		
<b>Notes:</b>		
1) Breakdown of the above charge (€490): €150 for investigating borrower creditworthiness (checking tax data, subscription fees to services for access to debt information databases etc.), €150 for initial determination of property value (investigation through fair value tables, real estate agents network, database maintenance), and €190 for final approval (preparation of offer and contracts, investigation of guarantors, funds blocking prior to final disbursement). The said charge is not included in the final rate because it is not linked to the loan term.		
2) This charge is collected in aggregate for a number of requests concurrently reviewed with respect to the same property, otherwise per individual loan.		
3) for the housing product "ESTIA RENOVATION" a 30% discount on the said charge is offered, while for ESTIA RENOVATION requests carried out in the framework of cross-selling and involving new housing loans as well as financing in the context of the MY HOME & EXOIKONOMO 2021 programs, the said charge is not collected.		
4) For " ESTIA GREEN HOME LOAN " floating and fixed rate housing products, a 50% discount is provided on the said expense.		
5) Said discounts cannot be combined with other discounts that the customer may be entitled to (e.g. discount due to participation in a payroll account package).		
6) "My First Home" housing loan is not subject to the said charge.		
<b>1.b</b>	<b>One-off charge for review and approval of BUY AT AUCTION loan request:</b>	€900
<u>The charge is as follows, on condition that the borrowers/ co-borrowers are beneficiaries of:</u>		
	i. a 10% discount	€810
	ii. a 30% discount	€630
	iii. a 40% discount	€540
	iii. a 50% discount	€450
<b>Notes</b>		
<ul style="list-style-type: none"> <li>• 10% discount- <u>beneficiaries of</u> "Premium" product package</li> <li>• 30% discount- <u>beneficiaries of</u> : Salary &amp; Business accounts including "Family Fast", "Professional Plus", "Farmers Plus", "Salary Value", "Gold", "Gold Value", "Platinum", "Platinum Value", "Select", "Reward" or other similar salary accounts</li> <li>• 40% discount- <u>beneficiaries of</u> : "Salary Intermediate" account"</li> <li>• 50% discount- <u>beneficiaries of</u> "Salary Advanced" account</li> </ul>		
The said cost includes a <b>€150</b> fee for the review of the borrower's solvency and credit standing (review of tax data, services for the provision of information of adverse economic behavior, and other), a <b>€150</b> fee for the initial valuation of the property (tables of fair values, research through a network of associated estate agencies, data base maintenance) and a <b>€600</b> fee for the final approval (fees and charges of external associates for providing the Bank with a legal opinion re the property titles and the real liens of the auctioned property, the enforceable title and the enforcement proceedings, drafting agreements and specialized legal documents, guarantors' screening, freezing of funds prior to the final disbursement). Such cost is not included in the final interest rate because it is irrespective of the loan term.		

**NATIONAL BANK OF GREECE S.A.**

Registered Office: 86 Aiolou St., 105 59, Athens, Greece

General Commercial Registry (G.E.M.I.) No 237901000

**Retail**
**Housing Loans - Charges**

<b>1.c</b>	<b>One-off charge for review and approval of REO Mortgage loan request:</b>	€490*
	<u>The charge is as follows, on condition that the borrowers/ co-borrowers are beneficiaries of:</u>	
	i. a 10% discount	€441*
	ii. a 30% discount	€343*
	iii. a 40% discount	€294*
	iii. a 50% discount	€245*
	*Provided a 50% discount on the above mentioned fees, for applications up to 31.12.2023.	
	<p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>• 10% discount- <u>beneficiaries of</u> "Premium" product package</li> <li>• 30% discount- <u>beneficiaries of</u> : Salary &amp; Business accounts including "Family Fast", "Professional Plus", "Farmers Plus", "Salary Value", "Gold", "Gold Value", "Platinum", "Platinum Value", "Select", "Reward" or other similar salary accounts</li> <li>• 40% discount- <u>beneficiaries of</u> : "Salary Intermediate" account"</li> <li>• 50% discount- <u>beneficiaries of</u> "Salary Advanced" account</li> </ul> <p>The cost under §1.c includes</p> <ul style="list-style-type: none"> <li>• a €150 fee for the review of the borrower's solvency and credit standing (review of tax data, services for the provision of information of adverse economic behavior and other),</li> <li>• a €150 fee for the initial valuation of the property (tables of fair values, research through the network of associated estate agencies, data base maintenance) and</li> <li>• a €190 fee for the final approval (drafting of agreements, guarantors' screening, freezing of funds prior to the final disbursement). Such cost is not included in the final interest rate because it is irrespective of the loan term..</li> </ul> <p>The cost under §1.c is collected only once for requests that concern the same property and are processed at the same time</p>	

**Retail**
**Housing Loans - Charges**

<b>2.</b>	<b>Legal review of title deeds:</b>	Lawyers' fees + VAT (*)
	(*) For example, for investigation of titles per property: €60 + VAT	
<b>3.</b>	<b>Technical review of property:</b>	Engineers' fees + VAT (**)
	(**) For example, for initial loans, calculation of fair value of land or horizontal property: - Land : €110 + VAT (regardless of extent) - Horizontal Property: €110 + VAT - Self contained Property : €180 +VAT plus any related travel expenses	
<b>4.</b>	<b>Cost related to the engineer's verification on the progress of budgeted works on financed properties:</b>	Engineers' fees + VAT (***)
	(***) For example, for a budget up to €600,000: €70 + VAT, plus any travel expenses	
<b>5.</b>	<b>Court decision on registration of mortgage prenotation: (per decision)</b>	Lawyers' fees + VAT
<b>6.</b>	<b>Undertaking of registration of mortgage prenotation and supply of respective certificates</b>	€140
<b>7.</b>	<b>Drafting of a Report regarding the property's market value (applicable to Buy at Auction loans)</b>	€25 + VAT
<b>8.</b>	<b>Legal review and due diligence of drafting and issuing the Bidding Report Summary, as well as delivery thereof (applicable to Buy at Auction loans)</b>	€150 + VAT
<b>9.</b>	<b>Monitoring the registration of the Bidding Report Summary and the write-off/ discharge of the registered liens and attachments (applicable to Buy at Auction loans)</b>	€80 + VAT
<b>10.</b>	<b>Fee for processing of application for loans to be included in debt rescheduling programs</b>	€185
<b>11.</b>	<b>Fee for reviewing request for amendment of loan agreement terms for loans</b>	
	i. Change of interest rate	€200
	ii. Change of currency	€150
	iii. Extension of the repayment period	€60
	iv. Reduction of the repayment period	€150
	v. Provision of new interest payment period/suspension of interest payment period	€150
	v.i Replacement of guarantor	€150
	<b>Notes:</b> - On filing the request, for application of paragraphs 10-11, a one-off application processing fee of €22 is collected. Said fee will be offset against the applicable charge for covering the implementation of the loan request once it has been approved. - If a request for the amendment to more than one contractual terms is submitted, the maximum fee shall be collected on a one-off basis. - In the case of simultaneous submission of requests for amendment of the repayment period (extension/reduction) or change of interest rate, for more than one loan, the relevant charge will be collected on a one-off basis for the aggregate loans.	
<b>12.</b>	<b>Cost for issuance of a loan performance certificate (per loan)</b>	€20
<b>13.</b>	<b>Cost for provision of letter of consent regarding the removal of a lien in the event of loan repayment/ (per loan)</b>	€20

**Retail**
**Housing Loans - Charges**

14.	<b>Statement of dues and instalments:(monthly or quarterly)</b>	Free of charge
15.	<b>Charge for reviewing request to provide data related to files held with our records (per loan).</b> Charge for <b>providing copies of agreements in the context of law 3869/2010</b> (per applicant for the total of the provided loan agreements).	€50
16.	<b>Charge for reviewing request to issue loan account statements (summary loan details)</b> (per loan)	€50
<b>Notes:</b> Unemployed persons, upon approval or inclusion in specific products for the unemployed, are not subject to the charges as applicable under 2, 3. -Customers who have arranged to reschedule their debts in the frame of the Code of Conduct of Law 4224/2013 are exempt from the charges under 2 και 3. .		
17.	<b>Fee for processing of application for legalization of heirs (per applicant)</b>	€80
18.	<b>Discharge of prenotation/ mortgage (per loan)</b>	€50
<b>Notes:</b> <b>ESTIA RENOVATION</b> is subject to charges for the legal review of title deeds of the financed property & for the preparation of the relevant legal report, as well as charges for the control of reasonable budgeted cost and certification of works.		
19.	<b>Fee for reviewing request for</b>	
	i.Reduction of mortgage/prenotation (per application) Change in mode of collateral (per loan)	€500
	ii.Reduction of pledge (per loan)	€250
	iii. Transfer of mortgage/prenotation to another building (per application)	€500
	iv. Change in mode of collateral (per loan)	€500



**Business Banking**

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)	Loan amount / Term
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**Working Capital Financing**

<b>OPEN BUSINESS PLAN</b>	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: from €6,000 up to 100% of borrowing requirements / Term: up to 12 months, with renewal option
<b>Business Loan Express</b>	3-month floating rate	3M Euribor	Financing: from €6,000 up to €35,000 of borrowing requirements / Term: up to 12 months, with renewal option
<b>FINANCING FOR WORKING CAPITAL</b>	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: up to 100% of borrowing requirements / Term: up to 12 months, with renewal option
<b>OVERDRAFT FINANCING</b>	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: up to 100% of borrowing requirements / Term: up to 12 months, with renewal option
<b>FINANCING FOR WORKING CAPITAL BASED ON VOLUME OF TRANSACTIONS PERFORMED VIA POS</b>	3-month floating rate	3M Euribor	Overdraft: from €10,000 up to €35,000 and up to 50% of the business's transaction volume within the last rolling 12-month period  Open Business Plan: from €6,000 up to €35,000 and up to 50% of the business's transaction volume within the last rolling 12-month period
<b>FINANCING FOR LONGER TERM WORKING CAPITAL</b>	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: from up to 100% of borrowing requirements Term: up to 7 years
	Fixed rate for 3 years	3.43%	
	Fixed rate for 5 years	3.12%	
	Fixed rate for 7 years	2.95%	

- The base floating interest rate for financing of working capital is augmented with an interest rate margin of 0.50% -4.75%.
- The 3M Euribor floating rate and the fixed rates (for 3, 5, 7 years) are augmented with a margin rate agreed upon with each customer, prior to signing the agreement, following negotiations.
- The fixed rates (for 3, 5, 7 years) change to 3M Euribor floating rate after the lapse of the fixed-rate period.

**Financing for Fixed Installations and Equipment**

<b>FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT</b>	Floating rate for 1/3/6 months	1M/3M/6M Euribor	Financing: up to 80% of expenses Term: depending on the amount and the financing purpose
	Basic floating rate, as applicable to financing for fixed installations and equipment	5.85%	
	Fixed rate for 3 years	3.43%	
	Fixed rate for 5 years	3.12%	
	Fixed rate for 7 years	2.95%	
	Fixed rate for 10 years	2.85%	

- The base floating interest rate for financing of fixed assets and equipment is augmented with an interest rate margin of 0.50% - 4.75%.
- The Euribor floating rates (1M, 3M, 6M) and the fixed rates (for 3, 5, 7, 10 years) are augmented with a margin rate agreed upon with each customer, prior to signing the agreement, following negotiations.
- The fixed rates (for 3, 5, 7, 10 years) change to 3-M Euribor floating rate after the lapse of the fixed-rate period.

**Corporate Banking**

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
<b>Other</b>			
<b>DIRECT CREDIT CARD-BASED PREPAYMENT OF INTEREST-FREE INSTALLMENTS</b>	floating rate	5.30%	
<b>Working Capital Financing</b>			
<b>FINANCING FOR WORKING CAPITAL</b>	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
<b>OVERDRAFT FINANCING</b>	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
<b>Financing for Fixed Installations and Equipment</b>			
<b>FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT</b>	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
<b>Other</b>			
<b>DIRECT CREDIT CARD-BASED PREPAYMENT OF INTEREST-FREE INSTALLMENTS</b>	floating rate	5.30%	

The interest rates of loans for large enterprises are surcharged with a negotiable margin, prior to concluding the loan agreement.

**Business / Corporate Loans - Remarks**

- Charge under law 128/75:** The above interest rates are subject to the charge under law 128/75.  
- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.
- Calculation of interest:** Interest on non-amortized loans is calculated on an actual/360 day basis.
- Interest posting:** Loan interest is posted biannually (30 June, 31 December), unless otherwise agreed.
- 1M/3M/6M Euribor:** The one/three/six-months interbank rates respectively in Euro, as they stand two (2) business days before the first disbursement date and thereafter two (2) business days before commencement of the interest-posting period of each instalment. Euribor rates and historical data can be viewed at [www.euribor-ebf.eu](http://www.euribor-ebf.eu), the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)), and on NBG's website ([www.nbg.gr](http://www.nbg.gr)). The current 3M Euribor is also published in the daily financial press. Historical data are provided on [www.euribor-ebf.eu](http://www.euribor-ebf.eu).  
If any of the aforesaid rates is lower than the ECB intervention rate, then the ECB intervention rate shall apply.
- ECB Intervention Rate:** the effective, minimum bid rate of the European Central Bank for Eurosystem refinancing operations (4.50% from 20.09.2023). This reference index, along with its historical rates can be viewed on the webpage of the European Central Bank and on the website of the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)). The current ECB Intervention Rate is also published in the daily financial press.
- Default Interest:** The default rate is determined pursuant to the Bank of Greece Governor's Act 2393/96, and applicable as of the first day a loan is in arrears, while interest is posted biannually.
- Co-financed/ Guaranteed loans:** the aforesaid rates for these Programs are stated in the section for each Program, available at [www.nbg.gr](http://www.nbg.gr)

**Business / Corporate Banking**
**Business Loans – Charges**

<b>1.</b>	<b>Annual charges for review of requests to set or revise credit limits for SME and Professional financing * :</b>	
	<b>1.1.</b> up to €30,000	€400
	<b>1.2.</b> from €30,001 up to €60,000	€580
	<b>1.3.</b> from €60,001 up to €100,000	€800
	<b>1.4.</b> from €100,001 up to 300,000	€950
	<b>1.5.</b> from €300,001 and over	€1,050
	<b>Notes:</b> *Annual charges for processing and assessing requests to set and readjust credit limits for SME and professionals are also collected in cases of credit limits through guaranteed, subsidized or co-funded schemes, such as the COSME – Loan Guarantee Facility or EIB, unless otherwise provided for.	
<b>2.</b>	<b>Annual charges for review of requests to set/revise/update credit limits for Open Business Plan:</b>	
	<b>2.1.</b> up to €30,000	€350
	<b>2.2.</b> from €30,001 up to €60,000	€400
	<b>2.3.</b> from €60,001 up to €100,000	€450
	<b>2.4.</b> from €100,001 and over	€800
	<b>2.5.</b> Business Loan Express (irrespective of the loan amount)	€150
	<b>Notes:</b> - Beneficiaries of “Professional Plus” account are entitled to a 30% discount on Open Business Plan charges	
<b>3.</b>	<b>One-off charges for review of requests for medium/long-term loans for working capital or fixed installations and equipment / for Business Multiloan – “Development”:</b>	
	<b>3.1.</b> up to €30,000	€350
	<b>3.2.</b> from €30,001 up to €50,000	€550
	<b>3.3.</b> from €50,001 up to €100,000	€650
	<b>3.4.</b> from €100,001 up to €500,000	€1,050
	<b>3.5.</b> from €500,001 and over	€1,550
	<b>Notes:</b> Beneficiaries of “Professional Plus” account are entitled to a 50% discount on the one-off charges for review of requests for Business Multiloan – “Development”.	
	<b>3.6.</b> One-off pre-approval charge	€100
	<b>3.7.</b> ESIF EAFRD Greece - Fixed Assets Loan, irrespective of the loan amount	€350
	<b>3.8.</b> ESIF EAFRD Greece - Working Capital Loan, irrespective of the loan amount (for expenses directly related to the implementation of the investment plan)	€175
	<b>Note:</b> Professionals – beneficiaries of “Professional Plus” account are entitled to a 50% discount on the one-off charges for processing and assessing the application for Business Multiloan – “Development”. Request for ESIF EAFRD Greece – Working Capital Loan can be submitted only together with the same application requesting the Fixed Assets Loan; in such case, the charges for the Fixed Assets Loan are subject to a 50% discount, and accordingly the customer is charged €350 in total.	
<b>4.</b>	<b>SMEs and Professional loans. One-off charges for review of requests for</b>	
	<b>4.1.</b> Debt restructuring	€200
	<b>4.2.</b> Debt rescheduling	€100
	<b>4.3.</b> Debt new rescheduling	€100
	<b>4.4.</b> Debt new rescheduling with return-interest bonus	€150
<b>5.</b>	<b>“POS Financing” Working Capital - Annual Costs</b> <b>Note:</b> On the first occasion, costs will be charged to the respective account in the month in which a debit balance appears, and thereafter on each anniversary of the account opening date regardless of whether there is a debit balance.	€300
<b>Corporate Loans - Charges</b>		
<b>6.</b>	<b>Annual charges for handling and monitoring of authorized credit limits (irrespective of credit limit)</b>	€1,200

**Business / Corporate Banking**
**Other charges**

<b>7.</b>	<b>Annual operating and maintenance charges for the monitoring of direct credit card-based prepayment of interest-free installments *</b>	€120
* Specifically, for applications submitted by <b>31/07/2023</b> the following shall apply: discount of <b>100%</b> on the annual operating costs associated with the product.		
<b>8.</b>	<b>Sending statement of account relating to business loans:</b>	
<b>9.1.</b>	Quarterly (Fixed-term loan statement included)	Free of charge
<b>9.2.</b>	Monthly, upon customer's request ( Fixed-term loan statement included)	€0.90 / month
<b>9.3.</b>	Weekly, upon customer's request	€5 / month
<b>9.4.</b>	Daily, upon customer's request	€15 / month
<b>Notes:</b> The charges for sending statements do not apply for "Direct Credit Card-Based Repayment of Interest-Free Instalments" and in cases where statement dispatch is the customary procedure under the terms of the contract.		
<b>9.</b>	<b>Charge for providing copies of agreements in the context of law 3869/2010</b>	€15/agreement regardless of the number of pages, up to a max of €50/ applicant

**General Remarks**

This document includes key rates and charges of the Bank. Please ask at your local branch to obtain information on the terms of other transactions that you may be interested in.

**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](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) 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).