Cards - Rates & Charges

Retail	
>	Credit Cards
>	Dual Mastercard
>	Debit Cards (DEBIT MASTERCARD / DEBIT VISA / DEBIT PREMIUM MASTERCARD)
>	Prepaid Cards
Business Banking	
>	Debit Cards (DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD)
>	Charge Cards (BusinessCard Mastercard)
>	Cash Deposit Cards (ETHNODeposit)
Corporate Banking	
>	Debit Cards (DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD BUSINESS)
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>	Cash Deposit Cards (ETHNODeposit)
>	Prepaid Cards (Prepaid Business Mastercard)
Private Banking	
>	Debit Card (DEBIT PRIVATE BANKING MASTERCARD)

Cards - Rates & Charges

Cards

Credit Cards (Retail)

Cards	Interest Rates (*) (from 15/09/25)		Charges			
			Annual fee		Cash Withdrawal in € via NBG's ATM network	Excess of credit limit (**)
	Purchases	Cash Withdrawals	Main	Additional		
Dual Mastercard Credit [1]	19.29% [2]	20.29%	€6/year [4]	N/A	Free of charge	5% with min €5
Silver [1]	19.29% [2]	20.29%	€12/year [4]	Free of charge	Free of charge	
Gold	18.79% [2]	19.79%	€60/year [3] [4]	Free of charge	Free of charge	
Black	15.79% [2]	19.79%	€120/year [3] [4]	Free of charge	Free of charge	
Skroutz Plus Mastercard [5]	19.29%	20.29%	€12/ year [4]	N/A	N/A	
IASO (My Club Card VISA)	17.98%	18.98%	€33/year [4]	Free of charge	Free of charge	
Toyota VISA	17.01% [2]	18.51%	Free of charge	Free of charge	Free of charge	
Mastercard [1] [^]	17.48%	18.98%	€33/year	Free of charge	Free of charge	
VISA [1] [^]	17.48%	18.98%	€33/year	Free of charge	Free of charge	
Gold Mastercard [1] [^]	16.93%	18.43%	€55/year	Free of charge	Free of charge	
Platinum Mastercard [1] [^]	14.43%	15.43%	€90/year	Free of charge	Free of charge	
IASO Mastercard	17.98%	18.98%	€33/year [4]	Free of charge	Free of charge	
Toyota Mastercard	17.01% [2]	18.51%	Free of charge	Free of charge	Free of charge	

(1) For beneficiaries of the **Value Plus** bundle preferential pricing applies (see pg.8)
(2) For the first 6 months purchases are charged at a bonus rate of 9.90%.
(3) You are exempted from this charge if annual purchases are over €7,000 for the Gold product and over €12,000 for the Black product.
(4) Free subscription applies for the first year
(5) Virtual credit card that can be used to make cash withdrawals only at NBG branches.
(6) For cards resulting from a Visa credit card conversion, the applicable interest rate is 17.48% for purchases and 18.98% for withdrawals
(^) New cards are not being issued for these products.
(*) Plus charge under law 128/75.
(**) Excess of credit limit: the rate is calculated over the amount of the excess.

Balance transfer program	Interest Rate (plus, charge under law 128/75)	Charges
Balance Transfer of credit card issued by other banks to NBG credit cards	9.90% [($)]	€4 per application

($) The interest rate remains the same through to full repayment of the transferred balance.

Service "Split into Installments"	
Fee for converting the transaction from a debit card payment to a credit card payment in installments	€2 per installment

Other credit card Charges	
One-off reissuance fee	€6
FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1 [(**)]
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone	Free of charge
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone	€3
Cost of providing copies of account statements, notifications, agreements and other documents from the records of the branch and/or the bank	€10 (for up to 10 pages). For more than 10 pages: €0.50 per page, up to a max of €50 per request.
Charge for providing copies of agreements in the context of law 3869/2010	€10 (for up to 10 pages)/copy of agreement. For more than 10 pages: €0.50/page, up to a max of €50/ applicant for the total of the loan agreements

Transaction Fee for Quasi Cash Transactions- Effective from 1 October Applies to card transactions that are classified by the international payment networks (Visa/Mastercard) as Quasi Cash transactions*, based on the Merchant Category Code (MCC). These categories include, but are not limited to: • Fund transfers • E-wallet top-ups • Cryptocurrency purchases • Online foreign currency purchases/exchange transactions • Transactions with betting companies or gambling operators • Purchases of prepaid cards, vouchers, or equivalent instruments. *Skroutz Plus Mastercard & Flexy Mastercard credit cards are excluded	€0,50 per charge transaction
If the customer requests copies of other documents, the above mentioned charges will apply. **(**)** Currency conversion charges" do not apply to the holders of the Black credit card.	

Cards

Credit Cards (Retail)

Credit Card Flexy Mastercard

	Card issuance	Subscription fee	Interest Rates	Amount of transaction	Charge per transaction
Virtual credit card offering the service "Buy Now Pay Later"	Free of charge	Free of charge	0%	50.01€ - 100€	6 €
				100.01€ - 200€	8 €
				200.01€ - 300€	10 €
				300.01€ - 500€	14 €

FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1(**)

Cards

Charge Cards (Business / Corporate Banking)

Cards	Interest Rates (*) Purchases	Interest Rates (*) Cash Withdrawals	Annual fee Main (1st year: free of charge)	Annual fee Additional	Cash Withdrawal via NBG's ATM network: **Free of charge** regardless of the amount	Excess of credit limit (**)
BusinessCard Mastercard	----	----	€44	**----**		One-off charge 5% with min €5

One-off reissuance fee	€6
FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone	€2
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone	€3

(*) plus, charges under law 128/75
(**) **Excess of credit limit**: the rate is calculated over the amount of the excess.

Cards - Rates & Charges

Cards

Prepaid Cards (Retail)

<table>
<tr><td rowspan="2">Cards</td><td colspan="6">Charges</td></tr>
<tr><td colspan="2">Card issuance</td><td colspan="2">Card unloading fee*</td><td colspan="2">Purchases</td></tr>
<tr><td rowspan="5">Virtual Mastercard</td><td colspan="2" rowspan="2">Free of charge</td><td colspan="2" rowspan="2">€0
(irrespective of amount unloaded)</td><td>Shopping in €</td><td>Free of charge</td></tr>
<tr><td>Shopping in currency other than €</td><td>2% on the amount of the transaction,
min. €1</td></tr>
<tr><td colspan="3">Loading card at a branch *(&)</td><td colspan="3">Loading card through digital channels*(&)</td></tr>
<tr><td colspan="2">Loading amount €10 - €200:</td><td colspan="2">€2</td><td>For a daily loading amount of €0 - €100</td><td>Free of charge</td></tr>
<tr><td colspan="2">Loading amount €200.01 - €500:</td><td colspan="2">€3</td><td rowspan="2">For a loading amount over €100</td><td rowspan="2">1% on the amount of the transaction, max €3</td></tr>
<tr><td colspan="2">Loading amount €500.01 - €2,500:</td><td colspan="2">€5</td></tr>
<tr><td rowspan="3">Next Prepaid</td><td colspan="6">Charges</td></tr>
<tr><td>Card issuance</td><td>Card loading fees</td><td>Card unloading fee*</td><td colspan="2">Purchases</td><td>Get discount coupon</td></tr>
<tr><td>Free of charge</td><td>Free of charge</td><td>Free of charge</td><td>Shopping in €
Free of charge
Shopping in currency other than €
Free of charge</td><td></td><td>Free of charge</td></tr>
<tr><td rowspan="16">PREPAID MASTERCARD & NBG PAYBAND (**)</td><td colspan="7">Charges</td></tr>
<tr><td colspan="2">One-off card subscription fee</td><td colspan="2">Cash Withdrawal</td><td colspan="2">Purchases</td><td>Card unloading fee</td></tr>
<tr><td>Issuance/ Reissuance of physical card</td><td>€5</td><td>via NBG ATM</td><td>Free of charge</td><td>Shopping in €</td><td>Free of charge</td><td rowspan="9">€0</td></tr>
<tr><td>Issuance/ Reissuance of virtual card</td><td>€2</td><td rowspan="3">via ATM or POS/Branch of other bank in Greece and abroad where urrency is €</td><td rowspan="3">Free of charge</td><td rowspan="8">Shopping in currency other than €</td><td rowspan="8">2% on the amount of the transaction,
min. €1</td></tr>
<tr><td>Issuance/ Reissuance of the card + wearable</td><td rowspan="2">€15</td></tr>
<tr><td>Renewal of the card + wearable</td></tr>
<tr><td>Renewal of physical card</td><td>€5</td><td rowspan="3">via ATM or POS/Branch of other bank abroad in currency other than €</td><td rowspan="3">€4/ transaction</td></tr>
<tr><td>Renewal of virtual card</td><td>€2</td></tr>
<tr><td>Individual Issuance of wearable</td><td>€10</td></tr>
<tr><td>Acquire a virtual card in physical form</td><td>€3</td><td>FX Conversion Fee for cash withdrawals in a currency other than €</td><td>2% on the transaction amount with a minimum charge of €1</td></tr>
<tr><td colspan="3">Loading card at an ATM and branch</td><td colspan="3">Loading card through digital channels</td></tr>
<tr><td colspan="2">Initial loading</td><td>Free of charge</td><td>Initial loading</td><td colspan="2">Free of charge</td></tr>
<tr><td colspan="2" rowspan="2">Next loading (&)</td><td rowspan="2">1% of the amount, with a min of €1 and a max of €3</td><td>Next for a daily loading amount of €0 - €100 (&)</td><td colspan="2">Free of charge</td></tr>
<tr><td>Next for a daily loading amount over €100 (&)</td><td colspan="2">1% of the amount,
with a max of €3</td></tr>
<tr><td colspan="5">Account balance inquiry at ATMs:</td></tr>
<tr><td>•</td><td colspan="3">within the Euro area</td><td colspan="2">Free of charge</td></tr>
<tr><td>•</td><td colspan="3">outside the Euro area</td><td colspan="2">Free of charge</td></tr>
<tr><td colspan="4">PIN reissue at ATMs (abroad)</td><td colspan="2">€0.50</td></tr>
<tr><td colspan="4">Fee for immediate issuance and dispatch abroad</td><td colspan="2">€15</td></tr>
</table>

(*) Remarks: a) Card loading is free of charge if the amount loaded is to settle a debit balance of less than €10 on your card.
b) Where the unloading amount is lower than the transaction fee charge, the full unloading amount will be withheld as a fee charge for the transaction.
(**) The prepaid card NBG PAYBAND is temporarily not available.
(&) For the holders of **the e-Value bundle 50% discount up to € 200 in 1 charge per month** with min €1.
• For Holders of **"Benefits Account", "Plus Benefits Account"** and **"Benefits Salary Account"** are entitled to free of charge load of their prepaid cards through any channel by debiting to the respective accounts.

Cards - Rates & Charges

Cards

Prepaid Cards (Retail)

PREPAID VISA & NBG PAYBAND

Charges						
One-off card subscription fee		**Cash Withdrawal**		**Purchases**		**Card unloading fee**
Reissue	€5	**via NBG ATM**	Free of charge	**Shopping in €**	Free of charge	€0
Reissue of the card + wearable	€15	**via ATM or POS/Branch of other bank in Greece and abroad where currency is €**	Free of charge	**Shopping in currency other than €**	2% on the transaction amount with a min charge of €1	
Renewal of the card						
Renewal of the card	€5	**Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €**	€4/ transaction			
		FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a min charge of €1			

Loading card at an ATM and branch		**Loading card through digital channels**	
Initial loading	Free of charge	**Initial loading**	Free of charge
Next (&)	1% of the amouunt min €1-max €3	**Next for a daily loading amount of €0 - €100** (&)	Free of charge
		Next for a daily loading amount over €100 (&)	1% of the amount, with a max of €3
Account balance inquiry at ATMs:			
• **within the Euro area**			Free of charge
• **outside the Euro area**			Free of charge
PIN reissue at ATMs (abroad)			€0.50
Fee for immediate issuance and dispatch abroad			€15

(*) Remarks: a) Card loading is free of charge if the amount loaded is to settle a debit balance of less than €10 on your card.
b) Where the unloading amount is lower than the transaction fee charge, the full unloading amount will be withheld as a fee charge for the transaction.
(&) For the holders of the **e-Value bundle** 50% discount up to € 200 in 1 charge per month with min €1
c) For Holders of **"Plus Benefits Account"** are entitled to free of charge *issue of prepaid card, for the first beneficiary*
• For Holders of **"Benefits Account", "Plus Benefits Account"** and **"Benefits Salary Account"** are entitled to free of charge load of their prepaid cards through any channel by debiting to the respective accounts.

Cards

Prepaid Cards (Retail)

	Charges					
	One-off card subscription fee		**Cash Withdrawal**		**Purchases**	
PREPAID MASTERCARD KA	**Issuance**	Free of charge	**via NBG ATM**	Free of charge	**Shopping in €**	€0
	1st Reissue before receiving and activating the card	Free of charge				
	Card reissue (after 1st reissue)	€5*	**via ATM or POS/Branch of other bank in Greece and abroad where currency is €**	Free of charge		
	Renewal	€0				
	Account balance inquiry at ATMs:					
	within the European Union			Free of charge		
	PIN reissue			Free of charge		

	Charges					
	One-off card subscription fee		**Cash Withdrawal**		**Purchases**	
PREPAID VISA KA	**Issuance**	Free of charge	**via NBG ATM**	Free of charge	**Shopping in €**	€0
	1st Reissue before receiving and activating the card	Free of charge				
	Card reissue (after 1st reissue)	€5*	**via ATM or POS/Branch of other bank in Greece and abroad where currency is €**	Free of charge		
	Renewal	€0				
	Account balance inquiry at ATMs:					
	within the European Union			Free of charge		
	PIN reissue			Free of charge		

* In the event that the customer has not received the card originally issued, the card is reissued free of charge.

Cards

Credit / Prepaid Cards/Charge Cards – 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).

2. Change of interest rates: The conventional interest rates concerning credit cards (for purchases and cash withdrawals), applying as the case may be, are floating and are set out in the relevant Additional Deeds.

- In the case of Mastercard, VISA, Gold Mastercard, Platinum Mastercard and Toyota VISA, the Bank will adjust these interest rates every month, as of the 15th calendar day of every month, in line with the change of the average monthly Euribor (1M Euribor) of the previous month, rounded to two (2) decimal places.
- In the case of the Silver, Gold, Black and Dual Mastercard Credit cards, these interest rates will be adjusted by the Bank each month, without prior notice to the Cardholder, on the 15th calendar day of the month, at the same rate as the change in the average price of the 3-month Euribor rounded to two (2) decimal places, as this rate stands on the last day of the immediately preceding month.

Euribor: Euribor is a reference rate that can readily be viewed at www.euribor-ebf.eu. Moreover, such information is provided by the Bulletin of Conjunctural Indicators on the website of the Bank of Greece, www.bankofgreece.gr, as well as on NBG's website www.nbg.gr

3. Minimum monthly instalment: 2% of the principal debt amount, plus interest and other expenses, subject to a minimum of €10 (apart from BusinessCard Mastercard). For Private Label cards & MyCash, the respective rate is 3%.

4. Instalment payments: The payment of card instalments is free of charge through NBG's service channels (teller's desk, Internet banking, Phone banking, ATM network and APS machines.

5. Debt in arrears: In respect of principal, interest and charges, debt in arrears is subject to the highest default rate (currently 2.5 points above the contractual rate applicable), plus charges under law 128/75, currently 0.60% annually.

6. Transactions in currency other than €: The equivalent in euro, to be charged to the account, is calculated on the basis of the rates set by Mastercard International and Visa International, effective on the date and time of processing and settlement of transactions by these organizations (for further details see the credit card contract).

7. Special offers for credit card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):
A) The first beneficiary of the "**Value Plus**" product bundle is entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard credit cards for the entire duration of the account. Beneficiaries of "**Professional Plus**" account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free subscription fee. Beneficiaries of "**Farmers Plus**" account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of 1st year subscription fee. Beneficiaries of "**Family Fast**" account are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of 1st year subscription fee. Beneficiaries of "**NBG Children**" account are entitled to free subscription for Mastercard, Gold Mastercard and Visa.
In the case of the new Silver, Gold, Black and Dual Mastercard Credit cards, the pricing, as above, applies only for customers who choose the Silver or Dual Mastercard Credit cards.
B) Beneficiaries of "**Salary Reward**" and **"Benefits Salary"** account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard and free of 1st year subscription fee. Beneficiaries of "**Salary Value**" account are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard and free of subscription fee.
In the case of the new **Silver, Gold, Black and Dual Mastercard Credit** credit cards, the pricing, as above, applies only for customers who choose the Silver credit card Silver or Dual Mastercard Credit cards.
Note 1: Customers whose credit cards have been issued through the "**Salary Plus**" bundle are exempted from the new Rates & Charges. The said credit cards shall remain subject to the heretofore applicable Rates & Charges.
Note 2: Any favourable 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.

Cards

Credit / Prepaid Cards/Charge Cards – Remarks (continue)

8. Special offers for prepaid card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):

The holders of the Privileged Product Bundle Premium are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid/Mastercard/ Visa.

The holders of the Privileged Product Bundle e-Value are entitled to a 50% discount up to € 200 in 1 charge per month of the Prepaid/Mastercard/Visa/ NBG Paybank or Virtual Mastecard.

The holders of the salary product bundle "Salary Reward" are entitled to a discount of 25% on the fee for every card up-loading of the Prepaid Mastercard /Visa/ payband
NBG Payband.

The holders of the salary product bundle "Salary Value" are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid Mastercard /Visa/ payband.

Note: Any favourable 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.

9. 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.

Cards

Dual Mastercard Debit

1.	**Annual Subscription**		€6
	For Holders of **"Plus Benefits Account"** (max 2 cards per customer)		Free of charge *for the first beneficiary*
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		€6
	For Holders of **"Plus Benefits Account"**		Free of charge
3.	**One-off renewal fee of the Card**		Free of charge
4.	**Fee for immediate issuance and dispatch abroad**		€15
5.	**PIN reissue**		Free of charge
6.	**FX Conversion Fee for purchases in currency other than €**		2% of the amount of the purchase with min €1
7.	**Transactions via NBG's ATM network:**		
	7.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
	7.2	Issue of mini statement	Free of charge
	7.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
	Transactions in € via other Banks' ATM or POS network in Greece and abroad (*)		
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard- Visa):		Free of charge
	* To the owners of the **Value Plus Bundle** are offered **two (2) free of charge withdrawals** from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.		
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.		
8.	**Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:**		
	8.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	8.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
9.	**Dispatch of monthly statement of Dual Mastercard Debit by mail[1]**		€3 / month [1]
10.	**Service "Split into Installments"**		
	10.1	Fee for converting the transaction from a debit card payment to a credit card payment in installments	€2 per installment
	10.2	Fee for converting a debit card transaction into a personal loan	€2 per installment
11.	**Account balance enquiry via other banks' ATMs**		
	11.1	within the Euro area	Free of charge
	11.2	outside the Euro area	Free of charge

[1] This service is temporarily unavailable.

Cards			
DEBIT MASTERCARD/ DEBIT VISA (Retail) - DEBIT PREMIUM MASTERCARD (Premium)			
1.	**One-off issuance fee of the Card**		Free of charge
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		€6
	For Holders of **"Plus Benefits Account"**		Free of charge
3.	**One-off issuance fee of a second Card**		€6
4.	**One-off renewal fee of the Card**		€6
5.	**Fee for immediate issuance and dispatch abroad**		€15
6.	**PIN reissue**		Free of charge
7.	**FX Conversion Fee for purchases in currency other than €**		2% of the amount of the purchase with min €1
8.	**Transactions via NBG's ATM network:**		
	8.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
9.	**Transactions in € via other Banks' ATM or POS network in Greece and abroad (*)**		
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard- Visa):		Free of charge
	* To the owners of the **Value Plus Bundle** are offered **two (2) free of charge withdrawals** from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.		
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.		
10.	**Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:**		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	**Dispatch of monthly statement by mail[1]**		3€/month*
12.	**Service "Split into Installments"**		
	12.1	Fee for converting the transaction from a debit card payment to a credit card payment in installments	€2 per installment
	12.2	Fee for converting a debit card transaction into a personal loan	€2 per installment
13.	**Account balance enquiry via other banks' ATMs**		
	13.1	within the Euro area	Free of charge
	13.2	outside the Euro area	Free of charge
[1]This service is temporarily unavailable.			

Cards			
DEBIT PRIVATE BANKING MASTERCARD (Private Banking customers)			
1.	**One-off issuance fee of the Card**		Free of charge
2.	**One-off issuance fee of a second Card**		€6
3.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		Free of charge
4.	**One-off renewal fee of the Card**		Free of charge
5.	**Fee for immediate issuance and dispatch abroad**		Free of charge
6.	**PIN reissue**		Free of charge
7.	**FX Conversion Fee for purchases in currency other than €**		Free of charge
8.	**Transactions via NBG's ATM network:**		
	8.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
9.	**Transactions in € via other Banks' ATM or POS network in Greece and abroad (*):**		
	9.1	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa):	Free of charge
		* To the owners of the **Value Plus Bundle** are offered **two (2) free of charge withdrawals** from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.	
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.		
10.	**Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:**		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	Free of charge
11.	**Dispatch of monthly statement by mail[1]**		Free of charge
12.	**Service "Split into Installments"**		
	12.1	Fee for converting the transaction from a debit card payment to a credit card payment in installments	€2 per installment
	12.2	Fee for converting a debit card transaction into a personal loan	€2 per installment
13.	**Account balance enquiry via other banks' ATMs**		
	13.1	within the Euro area	Free of charge
	13.2	outside the Euro area	Free of charge
[1]This service is temporarily unavailable.			

Cards

DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)

1.	**One-off issuance fee of the Card**		
	1.1	Specifically for "Business BASIC" & "Business PRESTIGE" for Legal Entities	Free of charge
	1.2	Other accounts	Free of charge
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		€6
3.	**One-off renewal fee of the Card**		€6
4.	**Annual subscription fee**		
	4.1	"Business BASIC" for Legal Entities*	€10
	4.2	"Business PRESTIGE" for Legal Entities*	Free of charge
	3.3	Other accounts	€20
	Privileged pricing applies to the 1st card only. Any other cards shall be subject to the pricing policy applicable to the other accounts.		
5.	**Fee for immediate issuance and dispatch abroad**		€15
6.	**PIN reissue**		Free of charge
7.	**FX Conversion Fee for purchases in currency other than €**		2% of the amount of the purchase with min €1
8.	**Transactions via NBG's ATM network:**		
	8.1	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
9.	**Transactions in € via other Banks' Atm or Pos network in Greece and abroad**		
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard):		Free of charge
	Note: Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions:Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese.		
10.	**Transactions in currency other than € via other Banks' Atm or Pos network in Greece and abroad:**		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	**Dispatch of monthly statement by mail[1]**		€3 / month
12.	**Account balance enquiry via other banks' ATMs:**		
	12.1	within the Euro area	Free of charge
	12.2	outside the Euro area	Free of charge

[1]This service is temporarily unavailable.

Cards

DEBIT MASTERCARD BUSINESS (Self-employed)

1.	**One-off issuance fee of the Card**			Free of charge
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**			€6
3.	**One-off renewal fee of the Card**			€6
4.	**Annual subscription fee**			
	4.1	1st Year		Free of charge
	4.2	2nd Year:		
		4.2.1	"Business BASIC" for Legal Entities	€10
		4.2.2	"Business PRESTIGE" for Legal Entities	Free of charge
		4.2.2	Other accounts	€20
5.	**Fee for immediate issuance and dispatch abroad**			€15
6.	**PIN reissue**			Free of charge
7.	**FX Conversion Fee for purchases in currency other than €**			2% of the amount of the purchase with min €1
8.	**Transactions via NBG's ATM network:**			
	8.1	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN		Free of charge
	8.2	Issue of mini-statement		Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)		As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
9.	**Transactions in € via other Banks' ATM or POS network in Greece and abroad:**			
	9.1	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard):		€0.75
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.			
10.	**Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:**			
	10.1	Fee for cash withdrawal for transactions in currency other than €		€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €		2% on the transaction amount with a minimum charge of €1
11.	**Dispatch of monthly statement by mail**[1]			3€/month
12.	**Service "Split into Installments"**			
	12.1	Fee for converting the transaction from a debit card payment to a credit card payment in installments		€2 per installment
	12.2	Fee for converting a debit card transaction into a personal loan		€2 per installment
13.	**Account balance enquiry via other banks' ATMs:**			
	13.1	within the Euro area		€0.20
	13.2	outside the Euro area		€0.30

[1]This service is temporarily unavailable.

Cards

AGROKARTA DEBIT MASTERCARD (Retail)

1.	**One-off issuance fee of the Card**		Free of charge
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		€6
3.	**One-off renewal fee of the Card**		€6
4.	**PIN reissue**		Free of charge
5.	**Transactions via NBG's ATM network:**		
	5.1	Cash withdrawal[2] /Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
	5.2	Issue of mini-statement	Free of charge
6.	**Transactions in** € via **other Banks' ATM or POS network in Greece**		
	6.1	Cash withdrawal from account regardless of the amount (DIASNET)*:	Free of charge
		* the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)	
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.		
	6.2	Account balance enquiry via other banks' ATMs within the Euro area	Free of charge
7.	**Dispatch of monthly statement by mail[1]**		3€/month

Agro-carta DEBIT MASTERCARD

1.	**One-off issuance fee of the Card**		Free of charge
2.	**One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card**		Free of charge
3.	**PIN reissue**		Free of charge
4.	**Transactions via NBG's ATM network:**		
	4.1	Cash withdrawals of up to 10% of the financing that has been granted to the beneficiary/ Credit balance transfer/ Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
	4.2	Issue of mini-statement	Free of charge
	4.3	Payment of Dues to Third Parties (Greek State, D.E.H., EYDAP)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
5.	**Transactions in € via other Banks' ATM or POS network in Greece:**		
	5.1	Cash withdrawal from account regardless of the amount (DIASNET):	Free of charge
	Note: The withdrawal fee does not apply to withdrawals carried out at municipal communities or municipalities consisting only of municipal units in which there is only one (1) ATM installed.		
	5.2	Account balance enquiry via other banks' ATMs within the Euro area	Free of charge
6.	**Dispatch of monthly statement by mail[1]**		3€/month

[1] This service is temporarily unavailable.
[2] Cash withdrawals using the AGROKARTA Debit Mastercard are allowed within specific time periods, as announced by NBG to cardholders.

Cards

ETHNOdeposit – Cash deposit card (Business / Corporate Banking)

1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage	€6
3.	Deposit transactions	Free of charge

Foreign bank cards at NBG's ATMs

Cash withdrawals in euro using international scheme cards issued by other payment service providers, with currency conversion into the customer's debit currency (Dynamic Currency Conversion)	9.5% of the amount of the transaction
	12.5% of the amount of the transaction at ATMs in airports
Cash withdrawal with cards of International Schemes (e.g. Mastercard, VISA, CUP, DIAS) issued by other payment providers at machines of the NBG ATM network, regardless of conversion to their currency or appearance of the amount in Euro	Free of charge

Cards

Prepaid Cards (Prepaid Business Mastercard)

	Charges						
	One-off card subscription fee		Cash Withdrawal		Purchases		Card unloading fee
PREPAID BUSINESS MASTERCARD	Issuance/ Reissue	€8	via NBG ATM	Free of charge	Shopping in €	Free of charge	€2
			via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€0,80	Shopping in currency other than €	2% on the amount of the transaction, min €1	
			via ATM or POS/ Branch of other bank abroad in currency other than €	2% on the amount of the transaction			
	Renewal	€8	Currency conversion fee for cash withdrawals in currency other than €	2% on the amount of the transaction, min €1			

Loading card	
Initial loading	Free of charge
Next loading	1% of the amount, with a min of €1 and a max of €3
Account balance inquiry at ATMs:	
within the Euro area	€0.20
outside the Euro area	€0.30
Fee for immediate issuance and dispatch abroad	€15