

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

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> [Dual Mastercard](#)

> [Debit Cards \(DEBIT MASTERCARD/ DEBIT VISA/ DEBIT PREMIUM MASTERCARD\)](#)

> [Prepaid Cards](#)

## Business Banking

> [Debit Cards \(DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD BUSINESS/ Agro-carta DEBIT MASTERCARD\)](#)

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## Corporate Banking

> [Debit Cards \(DEBIT MASTERCARD BUSINESS /AGROKARTA DEBIT MASTERCARD BUSINESS\)](#)

> [Charge Cards \(BusinessCard Mastercard\)](#)

> [Cash Deposit Cards \(ETHNODeposit\)](#)

## Private Banking

> [Debit Card \(DEBIT PRIVATE BANKING MASTERCARD\)](#)

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**Cards**
**Credit Cards (Retail)**

Cards	Interest Rates (*) (from 15/01/24 to 14/02/24)		Charges			
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal in € via NBG's ATM network	Excess of credit limit (**)
			Main (1st year: free of charge)	Additional		
<b>Dual Mastercard Credit</b> <sup>(1)</sup>	19.29% <sup>(2)</sup>	20.29%	€ 0.5 / month <sup>(5)</sup>	N/A	Free of charge	5% with min €5
<b>Silver</b> <sup>(1)</sup>	19.29% <sup>(2)</sup>	20.29%	€ 12 <sup>(4)</sup>	Free of charge	Free of charge	
<b>Gold</b>	18.79% <sup>(2)</sup>	19.79%	€ 60 <sup>(3),(4)</sup>	Free of charge	Free of charge	
<b>Black</b>	15.79% <sup>(2)</sup>	19.79%	€ 120 <sup>(3),(4)</sup>	Free of charge	Free of charge	
<b>My Club Card VISA</b>	18.07%	19.07%	€ 33 <sup>(4)</sup>	Free of charge	Free of charge	
<b>Toyota VISA</b>	17.10% <sup>(2)</sup>	18.60%	Free of charge	Free of charge	Free of charge	
<b>Mastercard</b> <sup>(1)</sup> (Λ)	17.57%	19.07%	€ 33	Free of charge	Free of charge	
<b>VISA</b> <sup>(1)</sup> (Λ)	17.57%	19.07%	€ 33	Free of charge	Free of charge	
<b>Gold Mastercard</b> <sup>(1)</sup> (Λ)	17.02%	18.52%	€ 55	Free of charge	Free of charge	
<b>Platinum Mastercard</b> <sup>(1)</sup> (Λ)	14.52%	15.52%	€ 90	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) The subscription fee starts from the month following the granting of a credit limit to Dual Mastercard Credit.

(Λ) New cards are not being issued for these products.

Balance transfer program	Interest Rate (plus charge under law 128/75)	Charges
<b>Balance Transfer of credit card issued by other banks to NBG credit cards</b>	9.90% <sup>(§)</sup>	€4/per application

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

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

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.

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**Cards**
**Credit Cards (Retail)**
**New Credit Card Flexy**

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

**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: <b>Free of charge</b> regardless the amount	Excess of credit limit (**)
<b>BusinessCard Mastercard</b>	----	----	€44	----		One-off charge 5% with min €5
<b>One-off reissuance fee</b>					€6	
<b>FX Conversion Fee for purchases in currency other than €</b>					2% of the amount of the purchase with min €1	
<b>Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone</b>					€2	
<b>Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone</b>					€3	

(\*) plus charges under law 128/75

(\*\*) **Excess of credit limit:** the rate is calculated over the amount of the excess.

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Cards										
Prepaid Cards (Retail)										
Cards	Card issuance	Charges				Card unloading fee*	Purchases			
		Card loading fees*(&)					Shopping in €			
Virtual Mastercard	Free of charge	Loading amount €10 - €200:	€2		€2 (irrespective of amount unloaded)	Shopping in €	Free of charge			
		Loading amount €200.01 - €500:	€3			Shopping in currency other than €	2% on the amount of the transaction, min. €1			
		Loading amount €500.01 - €2,500:	€5							
Next Prepaid	Free of charge	Card loading fees		Card unloading fee*	Purchases		Get discount coupon			
		Free of charge		Free of charge	Shopping in €	Free of charge		Free of charge		
		Free of charge		Free of charge	Shopping in currency other than €	2% on the amount of the transaction, min. €1				
PREPAID MASTERCARD & NBG PAYBAND(**)	One-off card subscription fee		Card loading fees		Cash Withdrawal		Purchases		Card up-loading fee	
	Issuance/ Reissue	€5	Initial loading	Free of charge	via NBG ATM	Free of charge	Shopping in €	Free of charge	€2	
	Issuance/ Reissue of the card +wearable	€15	Reloading (&)	1% on the amount min €1-max€3	via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than €	2% on the amount of the transaction, min. €1		
	Renewal of the card +wearable									
	Renewal	€5			via ATM or POS/Branch of other bank abroad in currency other than €	€4/ transaction				
	Individual Issuance of wearable	€10			FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1				
	Account balance inquiry at Visa ATMs :									
	• within the Euro area								€0.20	
	• outside the Euro area								€0.30	
	PIN reissue at Visa 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.

(\*\*) 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

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Cards									
Prepaid Cards (Retail)									
	Charges								
	One-off card subscription fee		Card loading fees		Cash Withdrawal		Purchases		Card up-loading
<b>PREPAID VISA &amp; NBG PAYBAND</b>	Reissue	€5	Initial loading	Free of charge	via NBG ATM	Free of charge	Shopping in €	Free of charge	€2
	Reissue of the card +wearable	€15	Reloadi ng <sup>(&amp;)</sup>	1% on the amount min €1- max€3	via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than €	2% on the amount of the transaction, min. €1	
	Renewal of the card +wearable	€15			Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €	€4/ transaction			
	Renewal of the card	€5			FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1			
	Account balance inquiry at Visa ATMs :								
•	within the Euro area						€0.20		
•	outside the Euro area						€0.30		
PIN reissue at Visa ATMs (abroad)								€0.50	
Fee for immediate issuance and dispatch abroad								€15	
<b>COSMOTE Prepaid Mastercard</b>	Charges								
	Card unloading fee			€2					

(\*) 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

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<b>Cards</b>				
<b>Prepaid Cards (Retail)</b>				
<b>PREPAID MASTERCARD KA</b>	<b>Charges</b>			
	<b>One-off card subscription fee</b>		<b>Purchases</b>	
	Issuance	Free of charge	Shopping in €	€0
	1st Reissue before receiving and activating the card	Free of charge	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
	Card reissue (after 1st reissue)	€5*		
	Renewal	€0		
	PIN reissue		Free of charge	
	Account balance inquiry at ATMs:			
	• within the Euro area		€0.20	
	• outside the Euro area		€0.30	
<b>PREPAID VISA KA</b>	<b>Charges</b>			
	<b>One-off card subscription fee</b>		<b>Purchases</b>	
	1st Reissue before receiving and activating the card	Free of charge	Shopping in €	€0
	Card reissue (after 1st reissue)	€5*	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
	Renewal	€0		
	PIN reissue		Free of charge	
	Account balance inquiry at ATMs:			
	• within the Euro area		€0.20	
	• outside the Euro area		€0.30	
	<b>Prepaid Voucher Mastercard</b>	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.

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**Cards**
**Credit Cards (Retail)**
**Cards no longer issued/renewed – included for information purposes only**

Cards	Interest Rates (15/01/24 to 14/02/24)		Charges				
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal	Card replacement	Excess of credit limit
VISA Electron / Smart Card VISA Parousiasi	14.52%	15.52%					
AB VISA	14.52%	15.52%					
AB VISA Electron	14.52%	15.52%					
Be Expert	14.52%	----					
Electronet Deal	14.52%	----	----	----	----	----	----
Electroniki (Easy Buy)	14.52%	----					
AKIS extra	14.52%	----					
Agapo ta paidia Mastercard	14.52%	15.52%					
My Cash	----	15.52%					

**Alert – New Notification Service for transactions with credit or prepaid cards issued by the Bank**

BUNDLE	BUNDLE DURATION	CUSTOMER ALERT MODE	CUSTOMER'S LINKED PRODUCTS	RATES AND CHARGES
UNLIMITED	Monthly	e-mail (unlimited) and/or SMS (unlimited)	1 Demand Account and/or 1 Card (Credit/ Prepaid)	€2/month
UNLIMITED	Annually			€20/ year
mini Premium**	Monthly	e-mail (unlimited) and/or 12 SMS	Demand accounts and/or credit cards as stated by the customer	€0.05 / each additional SMS

\*\*It is offered only to the holders of the Privileged Product Bundle «Premium».

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### 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](http://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](http://www.bankofgreece.gr), as well as on NBG's website [www.nbg.gr](http://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" 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.



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## 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.** The ability to withdraw cash in Greece or abroad is not currently provided for “Cosmote Prepaid Mastercard”.

#### **10. 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).

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<b>Cards</b>			
<b>Dual Mastercard Debit</b>			
1.	<b>Monthly fee of the Card</b>	€ 0.50	
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	€ 6	
3.	<b>Monthly fee of additional cards</b>	€ 0.5 / card	
4.	<b>One-off renewal fee of the Card</b>	Free of charge	
5.	<b>Fee for immediate issuance and dispatch abroad</b>	€15	
6.	<b>PIN reissue</b>	Free of charge	
7.	<b>FX Conversion Fee for purchases in currency other than €</b>	2% of the amount of the purchase with min €1	
<b>Transactions via NBG's ATM network:</b>			
8.	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"
	8.4	Money transfer in Euro	
<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad(*)</b>			
9	9.1	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa): * To the owners of the <b>Value Plus Bundle</b> are offered: <b>1. three (3) free of charge withdrawals</b> from ATMs of another Bank in Greece per year <b>2. two (2) free of charge withdrawals</b> 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.	€0.75
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Efstathios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.		
<b>10. Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>			
	9.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	9.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	<b>Dispatch of monthly statement of Dual Mastercard Debit by mail<sup>1</sup></b>		€3/month <sup>1</sup>
12.	<b>Account balance enquiry via other banks' ATMs</b>		
	12.1.	within the Euro area	€0.20
	12.2.	outside the Euro area	€0.30
<sup>1</sup> This service is temporarily unavailable.			

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<b>Cards</b>			
<b>DEBIT MASTERCARD/ DEBIT VISA (Retail) - DEBIT PREMIUM MASTERCARD (Premium)</b>			
1.	<b>One-off issuance fee of the Card</b>	Free of charge	
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	€6	
3.	<b>One-off issuance fee of a second Card</b>	€6	
4.	<b>One-off renewal fee of the Card</b>	€6	
5.	<b>Fee for immediate issuance and dispatch abroad</b>	€15	
6.	<b>PIN reissue</b>	Free of charge	
7.	<b>FX Conversion Fee for purchases in currency other than €</b>	2% of the amount of the purchase with min €1	
<b>Transactions via NBG's ATM network:</b>			
8.	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"
	8.4	Money transfer in Euro	
<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad(*)</b>			
9		Cash withdrawal from account regardless of the amount (DIASNET- CIRRUS/MAESTRO- Mastercard- Visa):	€0.75
	9.1	<p>* To the owners of the <b>Value Plus Bundle</b> are offered:</p> <p><b>1. three (3) free of charge withdrawals</b> from ATMs of another Bank in Greece per year</p> <p><b>2. two (2) free of charge withdrawals</b> from ATMs abroad per year if the currency of the transaction is Euro.</p> <p>NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.</p> <p><b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Efstratios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.</p>	
<b>10. Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>			
	9.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	9.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>		3€/month*
<b>12. Account balance enquiry via other banks' ATMs</b>			
	12.1.	within the Euro area	€0.20
	12.2	outside the Euro area	€0.30

<sup>1</sup>This service is temporarily unavailable.

\*This service is provided free of charge for DEBIT PREMIUM MASTERCARD cardholders.

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

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

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

<b>Cards</b>		
<b>DEBIT PRIVATE BANKING MASTERCARD (Private Banking customers)</b>		
1.	<b>One-off issuance fee of the Card</b>	Free of charge
2.	<b>One-off issuance fee of a second Card</b>	€6
3.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	Free of charge
4.	<b>One-off renewal fee of the Card</b>	Free of charge
5.	<b>Fee for immediate issuance and dispatch abroad</b>	Free of charge
6.	<b>PIN reissue</b>	Free of charge
7.	<b>FX Conversion Fee for purchases in currency other than €</b>	Free of charge
8.	<b>Transactions via NBG's ATM network:</b>	
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"
8.4	Money transfer in Euro	
9.	<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad(*):</b>	
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa):	€0.75
9.1	<p>* To the owners of the <b>Value Plus Bundle</b> are offered:</p> <p><b>1. three (3) free of charge withdrawals</b> from ATMs of another Bank in Greece per year</p> <p><b>2. two (2) free of charge withdrawals</b> from ATMs abroad per year if the currency of the transaction is Euro.</p> <p>NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.</p> <p><b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Efstratios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.</p>	
10.	<b>Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>	
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.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>	Free of charge
12.	<b>Account balance enquiry via other banks' ATMs</b>	
12.1	within the Euro area	€0.20
12.2	outside the Euro area	€0.30

<sup>1</sup>This service is temporarily unavailable.

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

<b>Cards</b>		
<b>DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)</b>		
<b>1.</b>	<b>One-off issuance fee of the Card</b>	
	<b>1.1</b>	Specifically for "Business BASIC" & "Business PRESTIGE" for Legal Entities
	<b>1.2</b>	Other accounts
<b>2.</b>	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	
<b>3.</b>	<b>One-off renewal fee of the Card</b>	
<b>4.</b>	<b>Annual subscription fee:</b>	
	<b>4.1</b>	"Business BASIC" for Legal Entities*
	<b>4.2</b>	"Business PRESTIGE" for Legal Entities*
	<b>3.3</b>	Other accounts
Privileged pricing applies to the 1st card only. Any other cards shall be subject to the pricing policy applicable to the other accounts.		
<b>5.</b>	<b>Fee for immediate issuance and dispatch abroad</b>	
<b>6.</b>	<b>PIN reissue</b>	
<b>7.</b>	<b>FX Conversion Fee for purchases in currency other than €</b>	
<b>8.</b>	<b>Transactions via NBG's ATM network:</b>	
	<b>8.1</b>	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
	<b>8.2</b>	Issue of mini-statement
	<b>8.3</b>	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)
<b>9.</b>	<b>Transactions in € via other Banks' Atm or Pos network in Greece and abroad</b>	
	<b>9.1</b>	Cash withdrawal from account regardless of the amount (DIASNET- CIRRUS/MAESTRO- Mastercard):
<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Efstratios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.		
<b>10.</b>	<b>Transactions in currency other than € via other Banks' Atm or Pos network in Greece and abroad:</b>	
	<b>10.1</b>	Fee for cash withdrawal for transactions in currency other than €
	<b>10.2</b>	FX Conversion Fee for cash withdrawals in a currency other than €
<b>11.</b>	<b>Dispatch of monthly statement by mail<sup>1</sup></b>	
<b>12.</b>	<b>Account balance enquiry via other banks' ATMs:</b>	
	<b>12.1</b>	within the Euro area
	<b>12.2</b>	outside the Euro area

<sup>1</sup>This service is temporarily unavailable.

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**Cards**
**DEBIT MASTERCARD BUSINESS (Self-employed)**

<b>1.</b>	<b>One-off issuance fee of the Card</b>		Free of charge
<b>2.</b>	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>		€6
<b>3.</b>	<b>One-off renewal fee of the Card</b>		€6
<b>4.</b>	<b>Annual subscription fee</b>		
	<b>4.1</b>	1 <sup>st</sup> Year	Free of charge
	<b>4.2</b>	2 <sup>nd</sup> Year:	
	<b>4.2.1</b>	“Business BASIC” for Legal Entities	€10
	<b>4.2.2</b>	“Business PRESTIGE” for Legal Entities	Free of charge
	<b>4.2.2</b>	Other accounts	€20
<b>5.</b>	<b>Fee for immediate issuance and dispatch abroad</b>		€15
<b>6.</b>	<b>PIN reissue</b>		Free of charge
<b>7.</b>	<b>FX Conversion Fee for purchases in currency other than €</b>		2% of the amount of the purchase with min €1
<b>8.</b>	<b>Transactions via NBG’s ATM network:</b>		
	<b>8.1</b>	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
	<b>8.2</b>	Issue of mini-statement	Free of charge
	<b>8.3</b>	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”
<b>9.</b>	<b>Transactions in € via other Banks’ ATM or POS network in Greece and abroad:</b>		
	<b>9.1</b>	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard):	€0.75
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Eustratios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.		
<b>10.</b>	<b>Transactions in currency other than € via other Banks’ ATM or POS network in Greece and abroad:</b>		
	<b>10.1</b>	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	<b>10.2</b>	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
<b>11.</b>	<b>Dispatch of monthly statement by mail<sup>1</sup></b>		3€/month
<b>12.</b>	<b>Account balance enquiry via other banks’ ATMs:</b>		
	<b>12.1</b>	within the Euro area	€0.20
	<b>12.2</b>	outside the Euro area	€0.30

<sup>1</sup>This service is temporarily unavailable.

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**Cards**
**AGROKARTA DEBIT MASTERCARD (Retail)**

1.	<b>One-off issuance fee of the Card</b>	Free of charge
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	€6
3.	<b>One-off renewal fee of the Card</b>	€6
4.	<b>PIN reissue</b>	Free of charge
5.	<b>Transactions via NBG's ATM network:</b>	
	5.1 Cash withdrawal <sup>2</sup> /Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
	5.2 Issue of mini-statement	Free of charge
6.	<b>Transactions in € via other Banks' ATM or POS network in Greece</b>	
	6.1 Cash withdrawal from account regardless of the amount (DIASNET)*: *the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)	€0.75
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulo Aitolokarnania.	
	5.2 Account balance enquiry via other banks' ATMs within the Euro area	€0.20
7.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>	3€/month

**Agro-carta DEBIT MASTERCARD**

1.	<b>One-off issuance fee of the Card</b>	Free of charge
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	Free of charge
3.	<b>PIN reissue</b>	Free of charge
4.	<b>Transactions via NBG's ATM network:</b>	
	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.	<b>Transactions in € via other Banks' ATM or POS network in Greece:</b>	
	5.1 Cash withdrawal from account regardless of the amount (DIASNET):	€0.75
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agios Efratios Lesvou, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Kyriaki Livadias, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulo Aitolokarnania.	
	5.2 Account balance enquiry via other banks' ATMs within the Euro area	€0.20
6.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>	3€/month

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## 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
Cash withdrawals using international scheme cards (e.g. Mastercard, VISA, CUP, DIAS) issued by other payment providers at NBG's ATM network without conversion into their currency	€1.90

<sup>1</sup> This service is temporarily unavailable.

<sup>2</sup> Cash withdrawals using the AGROKARTA Debit Mastercard are allowed within specific time periods, as announced by NBG to cardholders.