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Retail

Savings Accounts

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
NBG SAVINGS	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.00%	0.000%	
	€200,000.01 and over	0.00%	0.000%	

Current Accounts

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
CURRENT ACCOUNT	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.00%	0.000%	
	€200,000.01 and over	0.00%	0.000%	
"Financial Support for Farmers" CURRENT ACCOUNT	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.00%	0.000%	
	€200,000.01 and over	0.00%	0.000%	

Retail

Privileged Product Bundles

e-Value Bundle

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
NBG SAVINGS	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

Value Bundle

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
NBG SAVINGS	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

CURRENT ACCOUNT	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

Value Plus Bundle

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
NBG SAVINGS	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

Premium Bundle

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
NBG SAVINGS	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

CURRENT ACCOUNT	0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.01%	0.009%	
	€200,000.01 and over	0.01%	0.009%	

Deposit Multiproducts

Account	Stepped Interest Rates		Total Annual Real Return	Remarks
NBG CHILDREN (savings)	€0.01 - €10,000	0.50%	0.431%	Minimum initial deposit: €50
	€10,000.01 and over	1.25%	1.080%	
STUDENT LIFE (current account)	€0.01 - €1,000	0.20%	0.172%	Minimum initial deposit: Not required
	€1,000.01 and over	0.01%	0.009%	

Retail				
Deposit Multiproducts				
Account	Stepped Interest Rates		Total Annual Real Return	Remarks
SALARY REWARD (savings or current account)	€0.01 - €1,000	0.20%	0.172%	Minimum initial deposit: Not required The privileged interest rates shall be applicable for as long as the account continues to be credited with payroll or pension funds.
	€1,000.01 and over	0.01%	0.009%	
SALARY VALUE (savings or current account)	€0.01 - €1,000	0.25%	0.216%	Minimum initial deposit: Not required The privileged interest rates shall be applicable for as long as the account continues to be credited with payroll
	€1,000.01 and over	0.02%	0.017%	

Retail				
Deposit Multiproducts				
Account	Escalating Interest Rates		Total Annual Real Return	Remarks
PROFESSIONAL PLUS (savings or current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial deposit: Not required
	€100,000.01 and over	0.00%	0.000%	
FARMERS PLUS (current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial deposit: Not required
	€100,000.01 and over	0.01%	0.009%	
PROFESSIONAL PLUS – FOR ENGINEERS MEMBERS OF TEE (current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial deposit: Not required
	€100,000.01 and over	0.00%	0.000%	
FAMILY FAST (savings account)	€0.01 - €60,000	0.00%	0.000%	Minimum initial deposit: Not required
	€60,000.01 - €200,000	0.00%	0.000%	
	€200,000.01 and over	0.00%	0.000%	

Retail

Time Deposit Accounts

Account	Interest Rates		Remarks
«e – 3MONTH» TIME DEPOSIT	Deposit level	Interest Rate	3-month time deposit offered to individuals exclusively via NBG's i-bank Internet Banking and i-bank Mobile Banking. Minimum deposit: €3,000 Maximum deposit: €200,000 Detailed information provided via NBG's i-bank Internet Banking i-bank Mobile Banking.
	€3,000 - €200,000	0.03%	
"MONTHLY" TIME DEPOSIT	Duration	Interest Rate	Minimum initial deposit: €20,000
	6 months	0.02%	
	12 months	0.02%	
TIME DEPOSIT ACCOUNTS IN EURO	The interest rate is determined on the basis of the deposit level and term and remains fixed throughout the deposit period.		Minimum initial deposit: €3,000

Business Banking

Sight Accounts

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
BUSINESS BASIC	€0.01 - €100,000	0.00%	0.000%	Minimum initial de- posit: Not required
	€100,000.01 and over	0.00%	0.000%	
BUSINESS PRESTIGE	€0.01 - €100,000	0.00%	0.000%	Minimum initial de- posit: Not required
	€100,000.01 and over	0.01%	0.009%	

Deposit Multiproducts

Account	Escalating Interest Rates		Total Annual Real Return	Remarks
PROFESSIONAL PLUS (savings or current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial de- posit: Not required
	€100,000.01 and over	0.00%	0.000%	
FARMERS PLUS (savings or current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial de- posit: Not required
	€100,000.01 and over	0.01%	0.009%	
PROFESSIONAL PLUS – FOR ENGINEERS MEM- BERS OF TEE (current account)	€0.01 - €100,000	0.00%	0.000%	Minimum initial de- posit: Not required
	€100,000.01 and over	0.00%	0.000%	

Time Deposit Accounts

Account	Interest Rates	Remarks
TIME DEPOSIT ACCOUNTS IN EURO	The interest rate is determined on the basis of the deposit level and term and remains fixed throughout the deposit period.	Minimum initial de- posit: €3,000

Corporate Banking

Sight Accounts

Account	Interest Rates	Remarks
SIGHT ACCOUNT	Not interest bearing or at a negotiable rate, as the case may be	Minimum initial deposit: €750
FUNCTION SIGHT ACCOUNT	Not interest bearing or at a negotiable rate, as the case may be	Minimum initial deposit: €1,000

Time Deposit Accounts

Account	Interest Rates	Remarks
TIME DEPOSIT ACCOUNTS IN EURO	The interest rate is determined on the basis of the deposit level and term and remains fixed throughout the deposit period.	Minimum initial deposit: €3,000

Deposits in Euro - Notes

- 1. Escalating interest rates:** a single interest rate applies to the total balance of the account, at the rate applicable to the particular range within which that balance stands.
- 2. Stepped interest rates:** the interest rate is stepped as the balance of the account rises (i.e. a different interest rate applies to the rising parts of the deposit). Stepped interest rates apply to “NBG Children” account.
- 3. TARR:** The Total Annual Real Return (TARR) is calculated on the assumption that the amount deposited and the interest rate do not change during a 365-day year and the six-month interest (or the one-month interest for NBG Sight account) is not withdrawn. Accordingly, as shown above, the TARR reflects the rates after tax withholding (currently 15%) and after 6-month (or one-month for NBG Sight account) compounding.
- 4. Interest posting:** Interest on interest-earning accounts is posted biannually (30 June & 31 December), with the exception of NBG Sight account for individuals and legal entities where interest is posted on a monthly basis. Interest is calculated on an actual/360 day basis. Interest on time deposits is calculated on a maturity date basis, unless otherwise stated. Interest is subject to tax deduction of 15% in favour of the Greek state.
- 5. Debit balances:** Any debit balances of deposit accounts are charged with interest at an agreed rate depending on the type of the account and the origin of such debit balances (value date violation, overdraft etc.).
- 6. ECB Intervention Rate: 1.25% (applicable from 14/09/2022)**

Deposits in Foreign Currency

Account	Interest Rates		TARR after tax withholding	TARR without tax withholding	Remarks
FOREIGN CURRENCY SAVINGS ACCOUNT	US Dollar (USD)	0.10%	0.086%	0.101%	Minimum initial deposit: the equivalent of €300.
	Swiss Franc (CHF)	0.02%	0.017%	0.020%	
	Canadian Dollar (CAD)	0.05%	0.043%	0.051%	
	Swedish Krona (SEK)	0.01%	0.009%	0.010%	
	Norwegian Krone (NOK)	0.01%	0.009%	0.010%	
	Danish Krone (DKK)	0.03%	0.026%	0.030%	
	Japanese Yen (JPY)	0.00%	0.00%	0.00%	
	Australian Dollar (AUD)	0.05%	0.043%	0.051%	
	Romanian Leu (RON)	1.00%	0.864%	1.016%	
	Turkish Lira (TRY)	5.00%	4.355%	5.134%	
	Polish Zloty (PLN)	0.25%	0.232%	0.250%	
	British Pound (GBP)	0.03%	0.028%	0.03%	
	S. African Rand (ZAR)	4.00%	3.736%	4.040%	
	Hong Kong Dollar (HKD)	0.10%	0.093%	0.100%	
FOREIGN CURRENCY SIGHT ACCOUNT	US Dollar (USD)	0.10%	0.086%	0.101%	Minimum initial deposit: the equivalent of €300.
	Swiss Franc (CHF)	0.02%	0.017%	0.020%	
	Canadian Dollar (CAD)	0.05%	0.043%	0.051%	
	Swedish Krona (SEK)	0.01%	0.009%	0.010%	
	Norwegian Krone (NOK)	0.01%	0.009%	0.010%	
	Danish Krone (DKK)	0.03%	0.026%	0.030%	
	Japanese Yen (JPY)	0.00%	0.00%	0.00%	
	Australian Dollar (AUD)	0.05%	0.043%	0.051%	
	Romanian Leu (RON)	1.00%	0.864%	1.016%	
	Turkish Lira (TRY)	4.00%	3.477%	4.097%	
	Polish Zloty (PLN)	0.25%	0.232%	0.250%	
	British Pound (GBP)	0.01%	0.028%	0.01%	
	S. African Rand (ZAR)	3.50%	3.266%	3.531%	
	Hong Kong Dollar (HKD)	0.10%	0.093%	0.100%	
FOREIGN CURRENCY TIME DEPOSIT ACCOUNTS	The interest rate is determined on the basis of the deposit level, the currency, and the deposit term and remains fixed throughout the deposit period. Time deposits in foreign currency are offered for: US Dollar (USD), Swiss Franc (CHF), British Pound (GBP), Swedish Krona (SEK), Norwegian Krone (NOK), Danish Krone (DKK), Canadian Dollar (CAD), Australian Dollar (AUD), Japanese Yen (JPY), and Turkish Lira (TRY).				Minimum initial deposit: Depending on the currency.

Deposits in Foreign Currency - Notes

1. Interest posting: Interest is calculated on the following basis:

a) For British Pound (GBP), S. African Rand (ZAR), Hong Kong Dollar (HKD) and Polish Zloty (PLN) : Actual/365 [i.e. the actual days of accrual divided by a calendar year of 365 days].

b) For all other currencies: Actual/360 [i.e. the actual days of accrual divided by a business year of 360 days].

2. TARR: The Total Annual Real Return (TARR) is calculated on the assumption that the amount deposited and the interest rate do not change during a 365-day year and the six-month interest is not withdrawn. Accordingly, as shown above, the TARR reflects the rates after tax withholding (where tax on interest is withheld, currently 15%) and after 6-month compounding.

3. Withdrawal of foreign banknotes from FX deposit accounts is free of charge.

Deposit Account 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
3.	One-off renewal fee of the Card	€6
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 i-bank 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"
7.4	Money transfer in Euro	
8.	Transactions in € via other Banks' ATM or POS network in Greece and abroad*:	
8.1	Cash withdrawal from account regardless of the amount (DIASNET- CIRRUS/MAESTRO- Mastercard- Visa)*	€0.75
	<p>* To the owners of the Value Plus Bundle are offered:</p> <p>1. three (3) free of charge withdrawals from ATMs of another Bank in Greece per year</p> <p>2. two (2) free of charge withdrawals 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>Note: 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.</p>	
9.	Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:	
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
10.	Dispatch of monthly statement by mail ¹	3€/month
11.	Account balance enquiry via other banks' ATMs	
11.1	within the Euro area	€0.20
11.2	outside the Euro area	€0.30

¹This service is temporarily unavailable.

Deposit Account Cards

DEBIT PRIVATE BANKING MASTERCARD (Private Banking customers)

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.	One-off renewal fee of the Card	Free of charge
4.	Fee for immediate issuance and dispatch abroad	Free of charge
5.	PIN reissue	Free of charge
6.	FX Conversion Fee for purchases in currency other than €	Free of charge
7.	Transactions via NBG's i-bank 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"
7.4	Money transfer in Euro	
8.	Transactions in € via other Banks' ATM or POS network in Greece and abroad*:	
8.1	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa)*: *To the owners of the Value Plus Bundle are offered: 1. three (3) free of charge withdrawals from ATMs of another Bank in Greece per year 2. 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.	€0.75
Note: 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.		
9.	Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:	
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 €	Free of charge
10.	Dispatch of monthly statement by mail ¹	Free of charge
11.	Account balance enquiry via other banks' ATMs	
11.1	within the Euro area	€0.20
11.2	outside the Euro area	€0.30

¹This service is temporarily unavailable.

Deposit Account Cards

DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)

1.	One-off issuance fee of the Card		
	1.1	Business BASIC account	Free of charge
	1.2	Business PRESTIGE account	Free of charge
	1.3	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 account*	€10
	4.2	Business PRESTIGE account*	Free of charge
	4.3	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 i-bank 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-	€0.75
	Note: 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, Halkiopoulos Aitolokarnania.		
10.	Transactions in currency other than € via other Bank's 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 mail¹		3€/month
12.	Account balance enquiry via other banks' ATMs:		
	12.1	within the Euro area	€0.20
	12.2	outside the Euro area	€0.30

¹This service is temporarily unavailable.

Deposit Account 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	1 st Year		Free of charge
4.2	After 1 st Year:		
	4.2.1.	Business BASIC account	€10
	4.2.2.	Business PRESTIGE account	Free of charge
	4.2.3.	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 i-bank 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: 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.		
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
12.	Dispatch of monthly statement by mail¹		3€/month
13.	Account balance enquiry via other banks' ATMs:		
13.1	within the Euro area		€0.20
13.2	outside the Euro area		€0.30

¹This service is temporarily unavailable.

Deposit Account 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 i-bank 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):	€0.75
	Note: 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, Halkiopoulos Aitolokarnania.	
6.2	Account balance enquiry via other banks' ATMs within the Euro area	€0.20
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 i-bank 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):	€0.75
	Note: 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, Halkiopoulos Aitolokarnania.	
5.2	Account balance enquiry via other banks' ATMs within the Euro area	€0.20
6.	Dispatch of monthly statement by mail ¹	3€/month

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

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.

Deposit Account Charges

Savings Account

1.	Maintaining account / account activity	Free of charge
2.	Extra statement of account activity issued by the Branch	As quoted in “Other deposit account charges”

Current Account

1.	Maintaining account / account activity	Free of charge
2.	Supply of chequebook	€2.00 /cheque
3.	Account statement:	
3.1	Regular quarterly (sent to customer’s contact address)	Free of charge
3.2	Regular monthly (sent to customer’s contact address, upon the customer’s request)	€0.90 / month
3.3	Regular daily (statement to be collected from the Branch)	€15 / month
3.4	Via alternative networks (Internet banking etc.)	Free of charge
3.5	Regular monthly statement of current account with overdraft facility (where agreed by contract)	Free of charge
4.	Extra statement of account activity issued by the Branch	As quoted in “Other deposit account charges”

Privileged Product Bundles

e-Value Bundle	€2/ month or €22/ year
Value Bundle	€2/ month
Value Plus Bundle	€5/ month or €55/ year
Premium Bundle	€2/ month

Salary Product Bundles

Salary Value	€2/ month
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Notes regarding Privileged and Salary Product Bundles:

For accounts linked with the above packages, the same applies as in the case of savings or current accounts.

The monthly cost will not be charged in the month: of opening and converting an existing account to the above-listed product packages.

As far as the Privileged Product Bundles is concerned, If the monthly charge is not collected by the end of the month, the account will automatically be converted into a Simple Current Account or NBG Savings Account, depending on the account selected.

As far as the Salary Product Bundles is concerned, If the monthly charge is not collected by the end of the month, the account will automatically be converted into a “Salary Reward”(savings or current accounts), depending on the category selected.

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 .

NBG Children

The pricing applicable to savings accounts.

Salary Reward

The pricing applicable to current accounts.

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 .

Professional Plus

The pricing applicable to savings or current account, as the case may be.

Farmers Plus

The pricing applicable to savings or current account, as the case may be.

Student Life

The pricing applicable to current accounts.

Domestic and international money transfers by debiting Student Life account: Special price for sending money via bank branch or Internet banking, as quoted in the relevant sections under “Rates and charges for other basic banking transactions”.

Family Fast

The pricing applicable to savings accounts.

Money transfers to home country by debiting Family Fast account: Special price for sending money up to €900 via bank branch or ATM banking, as quoted in the relevant sections under “Rates and charges for other basic banking transactions”.

Deposit Account Charges		
Business Accounts		
BUSINESS BASIC Legal Entities - Individuals (Professionals and sole proprietorships- SMEs)		
1.	Provision of banking services	€2.5 / month
2.	Supply of chequebook:	
2.1	10 cheques/year	Free of charge
2.2	Extra cheques	€2.00 /cheque
3.	Outgoing domestic money transfers in Euro debited to Business BASIC	The applicable charges
4.	Incoming domestic money transfers in Euro credited to Business BASIC	The applicable charges
4.	Payment of dues to third parties:	
4.1	By standing order (via the SEPY / SEPA standing order payments system)	Three (3) automatic payments of bills/dues per month. Additional payments are burdened with the applicable charges
4.2	Via alternative networks	
5.	Payroll entries via Internet Banking	Free of charge
6.	Mass transfers in Euro (credits) to NBG accounts by sending a remittance file	The applicable charges
7.	Cash withdrawals, deposits and money transfers from and to the account	Free of charge
8.	Supply of Debit Mastercard Business	
8.1	One-off issuance fee of the Card	Free of charge
8.2	Annual subscription fee	€10
9.	Account statement:	
9.1	Regular quarterly (sent to the customer's address)	Free of charge
9.2	Regular monthly (sent to the Branch)	Free of charge
9.3	Regular monthly (sent to the customer's address, upon request)	€0.90 / month
9.4	Regular daily (sent to the Branch)	€15 / month
9.5	Via electronic networks (Internet Banking etc.)	Free of charge
10.	Extra statement of account activity issued by the Branch	As quoted in "Other deposit account charges"
11.	Push notification service	Free of charge
BUSINESS PRESTIGE (Legal Entities - Individuals - Professionals and sole proprietorships- SMEs)		
The Business PRESTIGE account is available to individuals and legal entities under, respectively, the two pricing options as set out below.		
A. BUSINESS PRESTIGE (Legal Entities- Professionals and sole proprietorships- SMEs)		
1.	Provision of banking services	
1.1	Annual subscription fee	€120 / year
1.2	Provided that the average balance of the previous year is over €10,000 and a POS or e-commerce is in operation or payment of payroll is performed through the account.	10% discount on the applicable charges
2.	Supply of chequebook:	
2.1	200 cheques/year	Free of charge
2.2	Extra cheques	€2.00 /cheque
3.	Outgoing domestic money transfers in Euro debited to Business PRESTIGE	
3.1	200 transfers/ year	Free of charge
3.2	Extra transfers	The applicable charges
4.	Incoming domestic money transfers in Euro credited to Business PRESTIGE	
4.1	200 transfers/ year	50% discount on the applicable charges
4.2	Extra transfers	As quoted in "Other deposit account charges"
5.	Push notification service	Free of charge

Deposit Account Charges		
Business Accounts		
BUSINESS PRESTIGE (Legal Entities - Individuals - Professionals and sole proprietorships- SMEs)		
B. BUSINESS PRESTIGE (Individuals- Professionals and sole proprietorships- SMEs)		
1.	Provision of banking services	
1.1	Annual subscription fee	€60 / year
1.2	Provided that the average balance of the previous year is over €3,000	10% discount on the applicable charges
2.	Supply of chequebook:	
2.1	100 cheques/year	Free of charge
2.2	Extra cheques	€2.00 /cheque
3.	Outgoing domestic money transfers in Euro debited to Business PRESTIGE	
3.1	100 transfers/ year	Free of charge
3.2	Extra transfers	The applicable charges
4.	Incoming domestic money transfers in Euro credited to Business PRESTIGE	
4.1	100 transfers/ year	50% discount on the applicable charges
4.2	Extra transfers	As quoted in "Other deposit account charges"
5.	Push notification service	
		Free of charge
For both (2) above forms of "Business PRESTIGE", the following privileges are also offered:		
6.	Payment of dues to third parties:	
6.1	By standing order (via the SEPY / SEPA standing order payments system)	Free of charge
6.2	Via alternative networks	Free of charge
7.	Payroll entries via Internet Banking	
		Free of charge
8.	Mass transfers in Euro (credits) to NBG accounts by sending a remittance file	
		Free of charge
9.	Cash withdrawals, deposits and money transfers from and to the account	
		Free of charge
10.	Supply of Debit Mastercard Business:	
10.1	One-off issuance fee of the Card	Free of charge
10.2	Annual subscription fee	€10
11.	Account statement:	
11.1	Regular quarterly (sent to the customer's address)	Free of charge
11.2	Regular monthly (sent to the Branch)	Free of charge
11.3	Regular monthly (sent to the customer's address, upon request)	€0.90 / month
11.4	Regular daily (sent to the Branch)	€15 / month
11.5	Via electronic networks (Internet Banking etc.)	Free of charge
12.	Extra statement of account activity issued by the Branch	
		As quoted in "Other deposit account charges"

Deposit Account Charges

Sight Deposit Account (Corporate Banking)

1.	Charges incurred in the event of negative return on account. Negative return on sight accounts for transactions carried out via <u>NBG Branches' counters</u> may arise from the following charges:		
	1.1	Cash transaction	€1.73
	1.2	Charge for debiting or crediting cheque proceeds	€2.35
	1.3	Book transfer	€1.31
	Remarks:		
	>	The overall handling cost for the above transactions is calculated on a six-monthly basis (6 calendar months) and is the product of the number of transactions during the 6-month period multiplied by the applicable charge.	
	>	Excluded (i.e. not subject to charges) from these transactions are those carried out via ATMs, EFT/POS, Internet and Phone Banking, the Electronic Credit System, SEPY / SEPA standing order payments system, other electronic channels, plus the following: payroll entries, debiting account in order to place funds in investment products, writing interest to account, cancellation / correction-offsetting of entry, as well as transactions on sight accounts with agreed overdraft facility.	
	>	The operating cost to be paid every 6 months by the customer – beneficiary of the sight operating cost is reduced by the return amount of the average 6-month balance on the customer's account, after deduction of any interest paid on the account. It is noted that in the event of a return (after interest deduction) equal to or higher than the transaction pricing, no cost is paid.	
	>	The above charges are not applicable to sight deposit accounts of retail business banking that are linked to a finance account to serve its transactions.	
2.	Supply of chequebook for sight deposit accounts of retail business banking that are linked to a finance account to serve its transactions		€2.00 /cheque
3.	Supply of chequebook for the rest of sight deposit accounts:		
	3.1	Sight accounts with average 6-month balance (6 calendar months) up to €586.94:	€2.00 /cheque
	3.2	Sight accounts with average 6-month balance (6 calendar months) over €586.94, but below the required minimum balance:	€2.00 /cheque or the equivalent of the negative return
	3.3	Sight accounts with average 6-month balance (6 calendar months) over the required minimum balance:	Free of charge
4.	Sight account statement:		
	4.1	Regular monthly (sent to the Branch)	Free of charge
	4.2	Regular monthly (sent to the customer's address, upon request)	€0.90 / month
	4.3	Regular daily (sent to the Branch)	€15 / month
	4.4	Via electronic networks (Internet Banking etc.)	Free of charge
5.	Statement of overdraft sight account:		
	5.1	Regular quarterly (sent to the customer's address)	Free of charge
	5.2	Regular monthly (sent to the customer's address, upon request)	€0.90 / month
	5.3	Regular daily (sent to the Branch)	€15 / month
	5.4	Via electronic networks (Internet Banking etc.)	Free of charge
6.	Extra statement of account activity issued by the Branch		As quoted in "Other deposit account charges"

Deposit Account Charges

Function Sight Account (Corporate Banking)

1.	Fee for banking services	€10 / month (*)
	(*) The above monthly fee:	
	> Covers up to 100 transactions per month, free of charge, at the Bank's counters (money transactions, charges of cheques, deposits of cheques, clearing transactions). The rates and charges applying to various individual transactions, such as issue of money transfer debited to the account, apply as normal.	
	> Covers the unlimited supply of chequebooks (provided that the creditworthiness requirements are met).	
	> The fee is reduced by €0.20 per transaction via electronic networks until reduced to zero. The transactions that give rise to the fee reduction are listed in the special features of the product (e.g. in the pre-contractual information document). The rates and charges applying to various individual transactions via electronic networks apply as normal.	
2.	Over 100 transactions per month at the Bank's counters	€2 per transaction
3.	Supply of chequebook	Free of charge
4.	Statement for Function Sight Account:	
	4.1 Regular quarterly (sent to the customer's address)	Free of charge
	4.2 Regular monthly (sent to the Branch)	Free of charge
	4.3 Regular monthly (sent to the customer's address, upon request)	€0.90 / month
	4.4 Regular daily (sent to the Branch)	€15 / month
	4.5 Via electronic networks (Internet Banking etc.)	Free of charge
5.	Extra statement of account activity issued by the Branch	As quoted in "Other deposit account charges"

Deposit Account Charges

Other deposit account charges

1.	Holding of inactive accounts in euro (inactive accounts)		Free of charge
2.	Deposit to account held by a third party (Savings, Current, Sight or other accounts) at the Bank's counters		Free of charge
3.	Recall of private cheque		€30/ request
4.	Charge for reprocessing uncovered cheques drawn on Deposit accounts (*)		€20 / cheque
	<p>(*)The said charge concerns all deposit accounts, regardless of product type. Exempted from the charge are accounts held by foreign and domestic banks (Gen. Accs. 426 and 450 respectively).</p> <p>The said charge is collected on an annual basis, regardless of how many times the cheque is forwarded for processing.</p>		
5.	Payroll entries for businesses and organizations (per account credited):		
	5.1	via Internet Banking (mass credits)	€0.20
	5.2	via Internet Banking (mass credits) when debited to "Business BASIC" and "Business PRESTIGE" accounts	Free of charge
	5.3	via ETHNOFiles or by floppy disk	€0.50
	5.4	via NBG branches	€0.90
6.	Withdrawal of foreign banknotes from FX deposit accounts		Free of charge
7.	Holding and handling FX deposit account (sight and savings account)		Free of charge
8.	Extra statements of deposit account activity, including accounts in foreign currency, issued by the Branch:		
	8.1.	For up to 1 year prior to the date that the request is submitted:	
	8.1.1	Savings or sight or current accounts	€5 / account (irrespective of the number of pages)
	8.2.	From 01/01/2010 and up until the date stated in the request: (which may or may not be the same date as the request submission date).	
	8.2.1	Savings or sight or current accounts	€15 / account (irrespective of the number of pages)
	8.3.	From 01/01/2000 and up until the date stated in the request: (which may or may not be the same date as the request submission date).	
	8.3.1	Savings or sight or current accounts	€20 / account (irrespective of the number of pages)
	8.4.	Before 01/01/2000 and up until the date stated in the request: (which may or may not be the same date as the request submission date).	
	8.4.1	Savings, sight or current accounts	€45 / account (irrespective of the number of pages)
	Notes:		
	<ul style="list-style-type: none"> ➤ Charges for extra statements concern statement requests for: a) <u>Savings accounts</u>: all types, regardless of currency. b) <u>Sight accounts</u>: "Business BASIC", "Business PRESTIGE", Function Sight Account, Sight Deposit Account (regardless of currency) c) <u>Current accounts</u>: all types. ➤ The issuance of deposit balance certificates (Euro/Foreign Currency) for the previous fiscal year for those subject to the requirement to file source-of-wealth declarations is free of charge. ➤ The issuance of Saving Account statements for former Probank customers without an Account deposit book is free of charge. 		
9.	Purchase of other cheques		As quoted in the relevant section, under "Charges for Other Banking Transactions"
10.	Payment of dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, Telephony and Internet providers, Insurance companies, other companies, donations to organizations etc): - At branch counters (cash or by debiting a deposit account) - Via standing orders (by debiting a deposit account) - Via Internet / Phone banking / Mobile banking (by debiting a deposit account) - Via ATM banking (by debiting a deposit account)		The available payments and their respective charges are quoted in the relevant section, under "Rates and charges for other basic banking transactions".

Deposit Account Charges

Value Dates of Deposits to Accounts held with NBG

A. Accounts in Euro & Foreign Currencies (F/C) of countries of the EEA (*)

A.1	Deposit of Banknotes in Euro-Accounts:		
	>	Euro in Savings / Current / “Business BASIC” and “Business PRESTIGE” accounts” / non-interest Sight accounts	same day
	>	Euro in interest-bearing Sight accounts (excluding “Business BASIC” and “Business PRESTIGE” accounts”	next business day
	>	Euro via ATM	same day
	>	Other currency, in Savings / Current / “Business BASIC” and “Business PRESTIGE” accounts / non-interest Sight accounts / other interest-bearing Sight accounts	4 business days
A.2	Deposit of Banknotes in EEA F/C:		
	>	Same currency	same day
	>	Different currency (whether EEA or not)	4 business days
A.3	Fund transfers to euro and EEA currency accounts:		
	>	Transfer of euro or F/C	same day
	>	Transfer of euro via ATM / Internet / Phone Banking, to euro accounts	same day
	>	Transfer to account held in a EEA currency under a special exchange rate	2 business days
A.4	Fund transfers to accounts in EEA currencies:		
	>	In the same currency	same day
	>	In the different currency (non-EEA currency), to an account held by the same or another beneficiary	2 business days
A.5	Incoming orders to euro and EEA currency accounts with instructions given:		
	The value date of all incoming orders, whether euro, EEA currency or non-EEA currency (F/X) is the date NBG is credited by its correspondent bank, or the date the order is sent, if later than the correspondent’s value date.		
A.6	Incoming orders to euro and EEA currency accounts without account crediting instructions given:		
	The value date of all incoming orders, whether euro, EEA currency or non-EEA currency (F/X) is the date of execution of the order upon customer’s instructions, or the date NBG is credited by its correspondent bank, if later than the date of execution.		
B. Accounts held in non-EEA currencies			
B.1	Deposit of Banknotes in non-EEA currency accounts:		
	>	In the same or different currency	4 business days
B.2	Fund transfers to accounts in non-EEA currencies:		
	>	In the same currency, to an account held by the same beneficiary	same day
	>	In the same currency, to an account held by another beneficiary	same day
	>	In the different currency, to an account held by the same or another beneficiary	2 business days
B.3	Incoming orders to non-EEA currency accounts with instructions given		
	>	If the account is held in the currency stated in the order, the value date is the date NBG is credited by the correspondent bank, or the date the order is sent, if later than the correspondent’s value date.	
	>	If the account is held in a currency other than that stated in the order:	2 business days after the dates listed above.
B.4	Incoming orders to non-EEA currency accounts without account crediting instructions given		
	>	If the account is held in the currency stated in the order, the value date is the date of execution of the order upon customer’s instructions, or the date NBG is credited by its correspondent bank, if later than the date of execution.	
	>	If the account is held in a currency other than that stated in the order:	2 business days after the dates listed above.

(*) The Payment Services Directive (PSD 2) covers the countries of the European Union (EU) and other European Economic Area countries (EEA), which currently include Austria, Belgium, Bulgaria, France (including French Guyana, Guadeloupe, Martinique, (Including Gibraltar), Ireland, Spain, Italy, Croatia, Cyprus, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Hungary, Poland, Portugal, Romania, Slovakia, Sweden, Czech Republic, Finland a plus Iceland, Norway and Liechtenstein.

Deposit Account Charges

Value Dates of Deposits to Accounts held with NBG

C. Deposit of cheques in Euro accounts		
C.1	Deposit of NBG cheques in euro, to:	
>	Savings / Current / non-interest Sight accounts / “Business BASIC” and “Business PRESTIGE” accounts	same day
>	Interest-bearing Sight accounts (“Business BASIC” and “Business PRESTIGE” accounts excluded)	next business day
C.2	Deposit of cheques “drawn on us” in euro or F/X:	
>	in Savings/Current/ non-interest Sight accounts / “Business BASIC” and “Business PRESTIGE” accounts	same day
>	Interest-bearing Sight accounts (“Business BASIC” and “Business PRESTIGE” accounts excluded)	next business day
C.3	Deposit of cheques in euro drawn on domestic banks:	
>	bank cheques via the Interbank Electronic Cheque Clearance System or a clearing office	next business day
>	private cheques via DHSSE	3 business days
>	private cheques via a clearing office in the same city	3 business days
>	private cheques via a clearing office in the another city	5 business days
C.4	Deposit of cheques in F/X drawn on domestic banks:	
>	in an account in the same city	5 business days
>	in an account in another city	8 business days
C.5	Deposit of cheques in euro or F/X drawn on foreign banks:	
>	in an interest or non-interest account	12 business days
Note: The above dates concern the value date only and not the date of final clearing of cheques.		
D. Deposit of cheques in accounts in foreign currency (EEA and non-EEA currencies)		
D.1	Deposit of F/X cheques “drawn on us”	
>	Deposit of cheques “drawn on us” in F/X	2 business days
D.2	Deposit of F/X cheques drawn on domestic banks:	
>	in an account in the same city	5 business days
>	in an account in another city	8 business days
D.3	Deposit of cheques drawn on foreign banks:	
>	cheques drawn on foreign banks	12 business days
>	Traveller’s cheques	12 business days
D.4	Deposit if cheques in euro drawn on “non-resident” accounts in euro	
>	cheques in euro drawn on “non-resident” accounts in euro	2 business days
Note: The above dates concern the value date only and not the date of final clearing of cheques.		
E. Items for collection		
E.1	Credit of proceeds of items for collection into:	
>	Savings / Current / “Business BASIC” and “Business PRESTIGE” accounts / non-interest Sight accounts	The date is credited by the correspondent bank.
>	interest-bearing Sight accounts	The next business day after the above date.
E.2	Credit of proceeds of simple items for collection:	
>	abroad	2 business days after NBG is credited by the correspondent bank.

Submission of comments/suggestions/complaints by customers. If you have a complaint, please submit it to:

-the relevant staff at the Bank's branches
-NBG's Sector for Governance of Customer Issues:

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

Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website www.nbg.gr. The submission of complaints is not subject to a charge.

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