

TERMS & CONDITIONS

"NEW DUAL CARD" PROMO CAMPAIGN

The "NEW DUAL CARD" campaign (hereinafter the "Promo Campaign") is launched by National Bank of Greece S.A. (hereinafter "the Bank" or "the Promoting Company"), pursuant to the following Terms & Conditions:

1. Participation Right

Eligible to participate in the Promo Campaign are the Bank's customers (hereinafter the "Participant" or "Participants") who meet cumulatively the following conditions:

- (a) They are adults and have full legal capacity.
- (b) They have obtained the new Dual Card (hereinafter "the Card") issued by the Promoting Company following renewal of the Mastercard Debit card and, if they receive information about the Promo Campaign upon receipt of the card, by a relevant cover letter and by e-mails and activate it by the end of the month following the month of expiry of the existing Mastercard Debit card, as set out in terms 2 and 4 hereinbelow.
- (c) If they own any loan product of the Bank, up to the date of the Draw, as set out in term 4, they must not be past due by more than sixty (60) days on even just one obligation.

2. Duration

The Promo Campaign will be conducted on a monthly basis and will concern Dual cards issued in renewal of existing Mastercard Debit cards, meet the conditions of term 1, and will have been activated by the time specified in term 1b. Monthly draws will be held through to the end of the Mastercard Debit card portfolio transition.

3. Prizes

One (1) winner will win a holiday package from Ekdromi.gr worth €500 and

Five (5) winners will win a Gift Voucher from Sklavenitis supermarkets worth €100

Prizes are personal and cannot be sold or transferred or exchanged with other prizes or redeemed in cash.

Regarding the holiday package from Ekdromi.gr please note the following:

- It is valid for any destination, with a maximum cost of €500.
- It can only be redeemed at www.ekdromi.gr.
- The winner will be sent the contact details of the Ekdromi.gr reservation agents in order to initiate the reservation.
- All reservations depend on the availability of the hotels and in accordance with the conditions applicable to each offer.
- The Climate Crisis Resilience Fee under article 30 of Law 5073/2023, per daily use of each room, applying since 1 January 2024, is not included in the offers.
- The amount of 500 euros or its balance is non-refundable and cannot be exchanged for cash.

4. Process of Draw – Prize Awarding to winners

The Draw will take place on a monthly basis in the 3rd week of each month and will include the Dual cards issued in renewal of existing Mastercard Debit cards, meet the conditions of term 1, and will concern cards activated through to the end of the month following the month on which the existing card expires.

Each card participates once in the Draw that will concern the month of its activation.

The Draw shall take place electronically at the Bank's offices (Peiraios 74, Moschato, Attica) in the presence of the Bank's competent officers, with the use of an automated system and a specially designed software ensuring the integrity of the process and the absence of human intervention.

The Draw will designate six (6) winners and four (4) runners-up, in the event that the participation validity of a winner is not verified or their participation is cancelled due to non-compliance with the present terms or if a winner does not accept the prize of the draw.

Each Draw winner will be informed about the Prize they won by the Bank by phone at the number or numbers they have stated to the Bank as their contact phone number(s) and is kept in the Bank's systems, and/or online, at their email address, if they have stated same, if such has been registered in its systems. If the Bank keeps incorrect contact details and is unable to contact the winner, either by phone or email, their place will be automatically filled by one of the runners-up in the order by which they were drawn. Runners-up will be informed in the same way as described above.

The Prizes will be delivered to the winners at the Bank's responsibility and expense.

In case of unforeseen circumstances, the Bank reserves the right to replace the Prize with an alternative of equal or higher value. In the event of disagreement, the Promoting Company's decision will be final.

5. Limitation of Liability

The Bank's liability is limited solely to the awarding of the Prizes to the winners. The Bank bears no responsibility, penal or civil, against any Participant for any reason, including liability for any material defect of the purchased products.

6. Information regarding the processing of your personal data

Within the context of this Promo Campaign, the Bank, as Data Controller, collects, maintains and processes personal data of the Participants, i.e identification and contact details, such as are necessary for this Promo Campaign and for purposes related solely and exclusively with carrying it out. The Bank takes every measure to ensure the ethical and lawful collection and processing of personal data, as well as their safekeeping in accordance with the General Data Protection Regulation 2016/679 (GDPR), Law 4624/2019, and the regulatory framework governing implementation of said Regulation, protecting the secrecy and confidentiality of any information it becomes aware of.

The Bank processes the Participants' personal data as long as this Promo Campaign is valid and, following its completion for as long as required by the statutory and regulatory framework each time applicable.

Last, following confirmation of their identity, Participants are entitled to access their personal data, request amendment of any incorrect or incomplete data, and, if the conditions of the regulatory framework apply, exercise the right to: erase, restrict processing, request portability of their data, challenge the processing of such data, and ensure human intervention in automated processes. To exercise the aforesaid rights, the participants are entitled to submit their request in writing to NBG's Data Protection Officer (DPO) about issues regarding the processing of personal data, addressed to 93 Aiolou St., Athens 10551, Greece, or by sending an email to dpo@nbg.gr or by visiting any of the Bank's branches. In the event that they believe that the protection of their personal data has been compromised, Participants can refer the matter to the Hellenic Data Protection Authority.

7. Publication of the Promo Campaign's Terms & Conditions

Information on the Promo Campaign's Terms & Conditions are posted on the Bank's website www.nbg.gr.

8. Jurisdiction

Any dispute arising from the interpretation or implementation hereof shall be settled by the Courts of Athens, Greece, and shall be governed by Greek law.

9. Amendment of terms

The Bank reserves the right to shorten or extend the duration of the Promo Campaign, and to amend these terms & conditions (i.e. suspend the Draws), following relevant notification on the Bank's website www.nbg.gr.

10. Acceptance of the Promo Campaign Terms

Participation in the Campaign presupposes and implies unreserved acceptance of the above terms.

11. Right to Refuse Participation

In case a Participant does not wish to participate in the Draw, they will have to declare so to the Bank by filling out the online Contact Form at www.nbg.gr by the last day of the month in which the existing Mastercard Debit card expires. In the event that they have not declared their refusal, they shall be deemed to have accepted their participation in accordance with the present terms.