

"NEW PREPAID CARDS" PROMO CAMPAIGN TERMS & CONDITIONS

The "NEW PREPAID CARDS" 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 acquired the Mastercard prepaid card (hereinafter "the Card") issued by the Bank, following renewal of their Prepaid Visa card and, once they have been informed about the promo campaign upon receipt of the card, by a relevant accompanying letter, they have carried out transactions over €50 within the time period as defined in term 2. A "transaction" means any valid transaction, concerning the purchase or purchases of products or services of a total value over €50, using a Card, at physical and/or online stores or through telephone purchases or standing orders during the Promo Campaign.
- 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.
- d. They are no employees of the Bank.

2. Duration

The Promo Campaign will run from 5 November 2025 through to 31 May 2026 and concerns a Card activation and the execution of a transaction(s) of a total value over €50. The Bank reserves the right to shorten or extend the duration of the Promo Campaign, by amending these terms & conditions with immediate effect. Said amendment will enter into force upon its publication on the Bank's website www.nbg.gr

3. Prizes

One (1) winner will win one (1) Laptop HP Envy X360

Two (2) winners will win one (1) Tablet Xiaomi Redmi Pad 11' SE and

Five (5) winners will win one (1) Xiaomi Redmi Watch 4 Black

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

4. Process of Draw – Awarding Prizes to winners

The Draw will take place on 24/06/2026 at 10:00 am, at the Bank's offices (Pireos 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 eight (8) winners and five (5) 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 they have stated to the Bank as their contact phone number and is kept in the Bank's systems, and/or online, at their email address, if they have stated same. If the Bank keeps incorrect contact details or for any other reason 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 Draw Prizes will be delivered to the winners at the Bank's responsibility and expenses.

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 decision of the Bank shall be final.

5. Liability Limitation

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 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, 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 Aiolou 93, 10551 Athens, 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 this Promo Campaign implies unreserved acceptance of the above Terms.

11. Right to Refuse Participation

If 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 up to two (2) days before the Draw. 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.