



NATIONAL BANK OF GREECE

Protection of Personal Data

The handling and protection of the personal data of visitors /users of our website is governed by the terms hereof and the provisions of Greek, European and international law on the protection of individuals with regard to the processing of personal data, as well as Decisions of the Hellenic Data Protection Authority.

Any eventual amendment to the said regulatory framework shall be announced herein. In any event, National Bank of Greece SA (hereafter "NBG") shall reserve the right to modify its terms of personal data protection, without prior notification, in line with the regulatory framework each time applicable. NBG's website visitors /users are advised to check regularly the said terms for any changes, as continuous use of the site implies approval of any amendment thereto.

As the body responsible for data processing, NBG (Aiolou 86, 102 32 Athens, Tel. +30 210-3341000) collects personal data of visitors /users of its website only when such data are voluntarily provided by them for the purpose of receiving services electronically (for example, i-bank Internet Banking and Mobile Banking services, a request by the visitor/user for the provision of information by the Bank with regard to products and/or services, and comments/recommendations by the visitors /users). Personal data are deemed to be information that may be used to identify or communicate with an individual, as well as other information concerning the individual. The personal data collected on NBG's website are relevant to the service requested each time by the visitor /user and may include full name, father's name, ID number, age, gender, occupation, TIN, address, telephone number and e-mail address. As the case may be and within the context of the requested service, certain of the said data may be provided by the visitor/user on a voluntary basis.

NBG takes every measure to ensure that personal data are collected and processed in a responsible and legal manner, and that such data are held in accordance with the terms and conditions set out in Law 2472/1997, whereby the privacy and confidentiality of any data that come to its knowledge are duly maintained.

NBG shall be entitled to process part or all of the data of its website visitors/users within the context of providing electronic services, as well as for statistical purposes and to help enhance the services and information provided to customers. NBG site visitors/users providing the aforesaid data are deemed also to provide their consent for the said data to be used by the Bank, its subsidiaries and any associated companies acting on the Bank's behalf and for the Bank's account, for the abovementioned purposes.

NBG shall not sell or otherwise communicate or disclose the personal data of its visitors/users to third parties, other than the aforesaid parties, without the prior consent of the visitor/user unless compelled to do so by law and, in that case, only to the competent authorities.

Under all circumstances, visitors/users of NBG's website are entitled to access any personal data concerning them that are subject to processing as above and to challenge data (correction included) such as relate to them and are subject to processing. Any application to this effect should be made by letter/email addressed to NATIONAL BANK OF GREECE SA, Customer Service (fax: +30 2103347740, e-mail: CUSTOMER.SERVICE@NBG.GR).

Various links to third-party websites (natural persons or legal entities) are also available on NBG's

website. However, under no circumstances shall NBG be liable for the terms and conditions applied by such sites in handling and protecting personal data.

Cookies

NBG can collect data to identify visitors/users of its website, using relevant technologies such as cookies and/or by monitoring Internet Protocol (IP) addresses. Cookies are small text files that web servers store on the computer of a visitor/user and they do not read or understand other files or documents stored on his computer. They facilitate access to certain NBG services and/or web pages, help for statistical purposes, identifying useful or popular areas, and enable evaluation of the effectiveness of the web page and increase the performance of the website. These data may also include the type of browser a visitor/user uses, the type of computer, its operating system, the internet service provider and other such information. In addition, the data system of our website automatically collects information regarding the sites a visitor/user visits and links to third-party sites that he clicks on via the NBG website.

A visitor/user can set his web browser so as to be alerted when cookies are being used, or even to disable them. To do this, he should follow the instructions provided by his web browser or click on "Help" for further details on the said options. For example, he can open Internet Explorer, and then click on Tools /Internet Options /Security and Privacy to adjust the browser to his preferred settings.

If, when visiting NBG's website, a visitor/user chooses to disable cookies that facilitate his identification by the Bank, this may prevent him from accessing certain NBG services (for example, transactions via i-bank Internet Banking and Mobile Banking) or information that could be useful to him.

Note that the Bank may use the services provided by Google Analytics, and especially Display Advertising through the Remarketing option, to promote its products and/or services on the web. In particular, third providers, including Google, may display ads of the Bank on various websites via the internet. The Bank and third providers, including Google, use cookies (such as the Google Analytics cookie) or third-party cookies (such as the DoubleClick cookie) jointly to update, optimize and service ads on the basis of former visits by someone to the Bank's website. Visitors/users of our website are able to indicate that they do not want to receive such messages and be excluded in the future from related Display Advertising, and customize their Google Display Network ads by using Ads Settings or activating, if they so wish, the **Google Analytics opt-out browser add-on** via the following link: <https://tools.google.com/dlpage/gaoptout> (further support can be found at <https://support.google.com/chrome/answer/187443?hl=en>).