



NATIONAL BANK OF GREECE

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Any information and service available through NBG's Internet site shall be supplied 'as is', without any warranty whatsoever, whether express or implied, on NBG's part, NBG expressly disclaiming all warranties, even warranties regarding the merchantability or fitness thereof.

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Disclaimer of liability for solicitation

Under no circumstances shall any thing available to the visitor /user through NBG's Internet site be deemed to constitute a direct or indirect solicitation to carry out any investment or other act which has a financial impact; the visitor /user shall use his/her discretion to assess anything available through NBG's Internet site as above and shall act on the basis of his/her own will, without any responsibility on the part of NBG.

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Indemnification

It is hereby expressly agreed that in the event that any claim or action, whether administrative or judicial, is filed against NBG's Internet site by reason or as a result of the visitor /user's breach of any nature whatsoever, the visitor /user undertakes to enter a caveat and to indemnify NBG's Internet site for any loss, damage or other expense incurred to it by reason or as a result of the above.

Governing law and other provisions

This Agreement is governed by the provisions of Greek law, the Rules and Directives of European law and relevant international provisions, and shall be construed in accordance with the rules of good faith, equitable principles and the economic and social purpose of the right.

Should any of the terms hereof be declared contrary to the law and therefore void or voidable it shall ipso jure cease to be effective, but the remaining terms hereof shall under no circumstances be affected and shall continue to remain in full force and effect.

No amendment to any of the terms hereof shall be valid or constitute a part hereof unless it is formulated in writing and incorporated into this Agreement.

Any dispute arising hereunder shall be subject to the competent jurisdiction of the Athens courts.