

### Retail

> Credit Cards

> Debit Cards (DEBIT MASTERCARD /EONOCASH PLUS / AGROKARTA DEBIT MASTERCARD/Agro-carta DEBIT MASTERCARD)

> Prepaid Cards

### Business Banking

> Debit Cards (DEBIT MASTERCARD BUSINESS /EONOCASH PLUS BUSINESS/ AGROKARTA DEBIT MASTERCARD BUSINESS)

> Charge Cards (BusinessCard MasterCard)

> Cash Deposit Cards (ETHNODeposit)

### Corporate Banking

> Debit Cards (DEBIT MASTERCARD BUSINESS /EONOCASH PLUS BUSINESS/ Debit Cards (DEBIT MASTERCARD BUSINESS /EONOCASH PLUS BUSINESS/ AGROKARTA DEBIT MASTERCARD BUSINESS)

> Charge Cards (BusinessCard MasterCard)

> Cash Deposit Cards (ETHNODeposit)



### Cards

#### Credit Cards (Retail)

Cards	Interest Rates (*) (from 15/06/17 to 14/07/17)		Charges			
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal	Excess of credit limit (**)
			Main (1st year: free of charge)	Additional		
MasterCard	15.22%	16.72%	€33	Free of charge	Free of charge	5%
VISA	15.22%	16.72%	€33	Free of charge	Free of charge	5%
Gold MasterCard	14.67%	16.17%	€55	Free of charge	Free of charge	5%
Platinum MasterCard	12.16%	13.16%	€90	Free of charge	Free of charge	5%
My Club Card VISA	15.72%	16.72%	€33	Free of charge	Free of charge	5%
Toyota VISA	14.75% ( <sup>Λ</sup> )	16.25%	free of charge	Free of charge	Free of charge	5%

(<sup>Λ</sup>) For the first 6 months purchases are charged at a bonus rate of 9.90%.

<b>COST OF PROVIDING COPIES OF ACCOUNT STATEMENTS, NOTIFICATIONS, AGREEMENTS AND OTHER DOCUMENTS FROM THE RECORDS OF THE BRANCH AND/OR THE BANK</b>	€10 (for up to 10 pages) For more than 10 pages: €0.50 per page, up to a maximum of €50 per request.
<b>CHARGE FOR PROVIDING COPIES OF AGREEMENTS IN THE CONTEXT OF LAW 3869/2010***</b>	€10 (for up to 10 pages)/copy of agreement. For more than 10 pages: €0.50/ page, up to a max of €50/ applicant for the total of the loan agreements

If the customer requests copies of other documents, the above mentioned charges will apply.

#### Charge Cards (Business / Corporate Banking)

<b>BusinessCard MasterCard</b>	----	----	€44.02	----	<a href="#">Click here</a>	-Europe: €20 - Outside Europe: \$135	----	----
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(\*) Plus charge under law 128/75. (\*\*) **Excess of credit limit:** The percentage is charged on the overdraft amount.



Cards									
Prepaid Cards (Retail)									
Cards	Charges								
	Card issuance		Card loading fees*					Card unloading fee*	
Virtual MasterCard	Free of charge		Loading amount €10 - €200:		€2		€2 (irrespective of amount unloaded)		
			Loading amount €200.01 - €500:		€3				
			Loading amount €500.01 - €2,500:		€5				
PREPAID VISA & I-BANK PAYBAND	Charges								
	One-off card subscription fee		Card loading fees		Cash Withdrawal		Purchases		Card up-loading fee
	Issuance /Reissue	€5	Initial loading	Free of charge	Cash withdrawal via NBG ATM	Free of charge	Shopping in euro	Free of charge	€2
	Issuance/ Reissue of the card +wearable	€15	Reloading	1% on the amount min €1- max€3	Cash withdrawal via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than euro	1% on the amount of the transaction in euro	
	Renewal of the card +wearable	€15			Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €	€3			
	Renewal	€5							
	Individual Issuance of wearable	€10							
Card issuance		Loading amount		Cash withdrawal via NBG ATM	Free of charge	Shopping in euro	Free of charge	€2	
Issuance	€5	€1- €100	€1	Cash withdrawal via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than euro	1% on the amount of the transaction in euro		
		€100.01- €200	€2	Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €	€3				
Issuance with Initial loading	€0	over €200.01	€3	Transactions in foreign exchange (purchases & withdrawals) (in order to cover potential exchange rate differences)			2% on the transaction amount		

(\*) Remarks: Card loading is free of charge if the amount loaded is to settle a debit balance of less than €10 on your card. Where the unloading amount is lower than the transaction fee charge, the full unloading amount will be withheld as a fee charge for the transaction.

Prepaid Cards (Retail)									
PREPAID VISA KA	Charges								
	One-off card subscription fee		Card loading fees			Purchases			
	Issuance		Free of Free of charge	Monthly Loading of Benefit	Free of charge	Shopping in €		Free of charge	
	1 <sup>ST</sup> Reissue			Loading by the Cardholder		1% on the amount	Shopping in currency other than euro		1% on the amount of the transaction in euro
Reissue (after the 1 <sup>ST</sup> reissue)	€5								
Renewal	€5								



### Cards

#### Cards no longer issued/renewed– included for information purposes only

Cards	Interest Rates (*) (from 15/06/17 to 14/07/17)		Charges				
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal	Card replacement	Excess of credit limit
VISA Electron / Agapo ta paidia MasterCard /Smart Card VISA Parousiasi	15.72%	16.72%	----	----	----	----	----
AB VISA	13.97%	14.97%					
AB VISA Electron	14.51%	15.51%					
Be Expert / Electronet Deal / AKIS extra	16.32%						
- MyCash	----	13.12%					

#### i-bank Alert – New Notification Service for transactions with credit or prepaid cards issued by the Bank

PACKAGE	PACKAGE DURATION	CUSTOMER ALERT MODE	CUSTOMER'S LINKED PRODUCTS	RATES AND CHARGES
UNLIMITED	Monthly	e-mail (unlimited) and/or SMS (unlimited)	1 Demand Account and/or 1 Card(Credit/Prepaid)	€2/month
UNLIMITED	Annually			€20/ year

#### Credit / Charge Cards – Remarks

**1. Charge under law 128/75:** The above interest rates are subject to the charge under law 128/75 (0.60%), apart from exceptions such as permanent residents of islands with population less than 3,100 (as per Law 2703/99).

**2. Change of interest rates:** The conventional interest rates concerning credit cards (for purchases and cash withdrawals), applying as the case may be, are floating and are set out in the relevant Additional Deeds. The Bank will adjust these interest rates every month, as of the 15th calendar day of every month, in line with the change of the average monthly Euribor (1M Euribor) of the previous month, rounded to two (2) decimal places.

**Euribor:** Euribor is a reference rate that can readily be viewed at [www.euribor-ebf.eu](http://www.euribor-ebf.eu). Moreover, such information is provided by the Bulletin of Conjunctural Indicators on the website of the Bank of Greece, [www.bankofgreece.gr](http://www.bankofgreece.gr), as well as on NBG's website ([www.nbg.gr](http://www.nbg.gr))

**3. Minimum monthly instalment:** 2% of the principal debt amount, plus interest and other expenses, subject to a minimum of €10 (apart from BusinessCard MasterCard). For Private Label cards & MyCash, the respective rate is 3%.

**4. Instalment payments:** The payment of card instalments is free of charge through NBG's service channels (teller's desk, Internet banking, Phone banking, ATM network and APS machines).

**5. Debt in arrears:** In respect of principal, interest and charges, debt in arrears is subject to the highest default rate (currently 2.5 points above the contractual rate applicable), plus charges under law 128/75, currently 0.60% annually.

**6. Cash withdrawals by BusinessCard MasterCard** (depending on amount): A) via NBG ATMs in Greece: Up to €100: €3 / €100.01 - €250: €5 / €250.01 - €500: €10 / over €500: €20. B) Via NBG branches in Greece, via other domestic and foreign banks' ATMs & branches: Up to €100: €5 / €100.01 - €250: €7 / €250.01 - €500: €12 / over €500: €20.

**7. Transactions in foreign currency other than euro:** The equivalent in euro, to be charged to the account, is calculated on the basis of the rates set by MasterCard International and Visa International, effective on the date and time of processing and settlement of transactions by these organizations (for further details see the credit card contract).

**8. Special offers for credit card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):** Beneficiaries of "Salary Plus", "Professional Plus", "Farmers Plus" accounts, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of subscription fee. Beneficiaries of "Family Fast" account are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of 1st year subscription fee. Beneficiaries of "NBG Children" account are entitled to free subscription for Mastercard, Gold Mastercard and Visa. Any favourable 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 or pension funds.

**9. Submission of comments/suggestions/complaints by customers.** If you wish to submit any comments/suggestions/complaints, please contact (in the following order):

> The relevant staff at your Branch who will seek to deal with your issue right away.

> NBG's Customer Relations Governance Sector: Omirou 30, 106 72, Athens / Tel.: 800 11 88988 (for domestic calls from a landline) or +30 210 4806100 (for international calls from a cell phone), Monday to Friday, 08:00 – 16:00 / fax: +30 210 3347740 / e-mail: [customer.service@nbg.gr](mailto:customer.service@nbg.gr)

Finally, if, despite the mediation of the above mentioned services of the Bank, your issue has not been satisfactorily resolved, you may contact the Hellenic Ombudsman for Banking – Investment Services: 1, Massalias Str., 10680 Athens, Tel.: +30 210-3376700, fax: +30 210-3238821, e-mail: [info@hobis.gr](mailto:info@hobis.gr) / website: [www.hobis.gr](http://www.hobis.gr).

Cards			
DEBIT MASTERCARD /EONOCASH PLUS / (Retail)			
1.	Supply of Debit MasterCard		Free of charge
2.	Transactions via NBG's i-bank ATM network:		
2.1	Cash withdrawal / Cash deposit / NBG cheque deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Issue of mini-statement / Credit card installment payment		Free of charge
2.2	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"
2.3	Money transfer in Euro:		As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
3.	Transactions in € via other Banks' ATMs in Greece and abroad:		
3.1	Cash withdrawal from account (DIASNET- CIRRUS/MAESTRO- MasterCard ):		
	3.1.1	Amounts up to €150	€1.30
	3.1.2	Amounts from €150.01 to €250	€1.40
	3.1.3	Amounts over €250	€1.60
	3.2	Account balance enquiry via other banks' ATMs (DIASNET)	€0.14
4.	Transactions in foreign currency via other Banks' ATMs abroad:		
4.1	Cash withdrawal from account (MAESTRO- MasterCard):		1% of the withdrawal amount with min €3 & max €5

AGROKARTA DEBIT MASTERCARD (Retail)			
1.	Supply of Agrokarta Debit MasterCard		Free of charge
2.	Transactions via NBG's i-bank ATM network: Cash withdrawal*/Cash deposits/ Account balance query/ Short statement of account activity (the last 10 transactions)/ Card activation/ Change of PIN		Free of charge
3.	Transactions in € via other Banks' ATMs in Greece :		
	3.1	Cash withdrawal from account (DIASNET):	
	3.1.1	Amounts up to €150	€1.30
	3.1.2	Amounts from €150.01 to €250	€1.40
	3.1.3	Amounts over €250	€1.60
	3.2	Account balance enquiry via other banks' ATMs (DIASNET)	€0.14

\* Cash withdrawals using the AGROKARTA Debit MasterCard are allowed within specific time periods, as announced by NBG to cardholders.

Agro-carta DEBIT MASTERCARD			
1.	Supply of Agro-carta Debit MasterCard		Free of charge
2.	2.1	Transactions via NBG's i-bank ATM network:Cash withdrawals of up to 10% of the financing that has been granted to the beneficiary/ Credit balance transfer/ Cash deposits/ Account balance query/ Short statement of account activity (the last 10 transactions)/ Card activation/ Change of PIN	Free of charge
	2.2	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"
3.	Transactions in € via other Banks' ATMs in Greece :		
	3.1	Cash withdrawal from account (DIASNET):	
	3.1.1	Amounts up to €150	€1.30
	3.1.2	Amounts from €150.01 to €250	€1.40
	3.1.3	Amounts over €250	€1.60
	3.2	Account balance enquiry via other banks' ATMs (DIASNET)	€0.14

### DEBIT MASTERCARD BUSINESS/EΘNOCASH PLUS BUSINESS (Business / Corporate Banking)

<b>1.</b>	<b>Supply of Debit MasterCard Business</b>		
<b>1.1</b>	Annual fee (per card)		€20
<b>1.2</b>	Specifically for "NBG Sight Account" for Legal Entities		Free of charge
<b>1.3</b>	Card replacement because of damage		Free of charge
<b>2.</b>	<b>Supply of EΘNOCASH PLUS AGROKAPTA for Legal Entities</b>		Free of charge
<b>3.</b>	<b>Transactions via NBG's i-bank ATM network:</b>		
<b>3.1</b>	Cash withdrawal / Cash deposit / NBG cheque deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Issue of mini-statement / Payment of instalments and interest of business loans (Open Business Loan & Overdraft)		Free of charge
<b>3.2</b>	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"
<b>4.</b>	<b>Transactions in € via other Banks' ATMs in Greece and abroad:</b>		
<b>4.1</b>	Cash withdrawal from account (DIASNET– CIRRUS/MAESTRO- MasterCard):		
	<b>4.1.1</b>	Amounts up to €150	€1.30
	<b>4.1.2</b>	Amounts from €150.01 to €250	€1.40
	<b>4.1.3</b>	Amounts over €250	€1.60
	<b>4.2</b>	Account balance enquiry via other banks' ATMs (DIASNET)	€0.14
<b>5.</b>	<b>Transactions in foreign currency via other Banks' ATMs abroad:</b>		
<b>5.1</b>	Cash withdrawal from account (MAESTRO- MasterCard):		1% of the withdrawal amount with min €3 & max €5

### ETHNODeposit Cash -deposit card (Business / Corporate Banking)

<b>1.</b>	<b>Issuance and use of ETHNODeposit cards</b>	Free of charge
<b>2.</b>	<b>Issuance of detailed statements with ETHNODeposit cards</b> (at the Branch / via Internet banking)	Free of charge

### AGROKARTA DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)

<b>1.</b>	<b>Supply of Agrokarta Debit MasterCard Business</b>		Free of charge
<b>2.</b>	<b>Transactions via NBG's i-bank ATM network:</b> Cash withdrawal*/Cash deposits/ Account balance query/ Short statement of account activity (the last 10 transactions)/ Card activation/ Change of PIN		Free of charge
<b>3.</b>	<b>Transactions in € via other Banks' ATMs in Greece :</b>		
	<b>3.1</b>	Cash withdrawal from account (DIASNET):	
	<b>3.1.1</b>	Amounts up to €150	€1.30
	<b>3.1.2</b>	Amounts from €150.01 to €250	€1.40
	<b>3.1.3</b>	Amounts over €250	€1.60
	<b>3.2</b>	Account balance enquiry via other banks' ATMs (DIASNET)	€0.14

\* Cash withdrawals using the AGROKARTA Debit MasterCard Business are allowed within specific time periods, as announced by NBG to cardholders.