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Retail				
Consumer Loans				
Loan	Interest Rate (plus charge under law 128/75)		Charges	Comments
REWARD	Floating	12.047%	One-off operating and maintenance charge: €185 (*)	Good loan repayment is rewarded with an interest rate discount of 0.25% every six months. The discount is offered up to 12 times.
Overdraft Facilities	Floating	12.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. €22	Overdraft facility through current account.
			Annual handling fee for renewal of overdraft facility. €20~	
"STUDENT LIFE"	Floating	9.547%	One-off operating and maintenance charge: €185 (*)	Option for a 12-month interest-bearing grace period by paying each month only the interest.
Overdraft Facilities for "STUDENT LIFE"	Floating	10.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. €22~	Option for overdraft facility through the "STUDENT LIFE" account.
			Annual handling fee for renewal of overdraft facility. €20~	
Overdraft Facilities for "Financial Support for Farmers"	Floating	4.50%	Fee for reviewing request for initial overdraft facility or for increase in overdraft facility. €0	Option for overdraft facility through the "FARMERS" account.
			Annual handling fee for renewal of overdraft facility. €0	
PERSONAL LOAN BACKED BY MORTGAGE PRENOTATION	Floating	6.047%	One-off operating and maintenance charge: €490 (*) The applicable fees for legal review of title deeds, technical review of property and the issuance of court ruling for registration and/or lifting of mortgage prenotation, or cancellation of mortgage as listed in Housing Loans – Charges .	Loan to help you meet your personal needs using your property as collateral.
"Easy Taxes"	Floating	3M Euribor + fixed margin 5.75%	One-off operating and maintenance charge: €185 (*)	Consumer Loan for meeting regular (i.e. not in arrears) certified tax dues, secured by liquid assets.

(*) A loan review fee of €22 is collected at the time the request is submitted. If the loan is approved, the said fee is deducted from the one-off operating and maintenance charge for the loan, where applicable.
(~) Anyone subject to Law 3869/2010 and a beneficiary of NBG's deposit account with overdraft facility is exempted from the above fees.

Debt consolidation/relief products (consumer loans and credit cards)				
WEIGHT OFF YOUR SHOULDERS WITHOUT COLLATERAL	Floating	3M Euribor + fixed margin 8%	Charge for reviewing request to amend loan terms: €185	Debt consolidation for consumer loans and credit cards issued by NBG. Good loan repayment is rewarded with an interest rate discount of 0.50% every six months. The discount is offered up to 12 times.
WEIGHT OFF YOUR SHOULDERS WITH COLLATERAL	Floating	3M Euribor + fixed margin 4.60%	Charge for reviewing request to amend loan terms: €185 (**) The applicable fees for legal review of title deeds, technical review of property and the issuance of court ruling for registration and/or lifting of mortgage prenotation, or cancellation of mortgage as listed in Housing Loans – Charges .	Debt consolidation for consumer loans and credit cards issued by NBG.

(**) In the case of loans with collateral, and provided the customer is at the same time included in a respective housing loan package, the relevant charge applying to housing loans will be collected instead of the above amount.

Retail

Consumer Loans - Charges

1.	Cost for processing consumer loan application The mentioned charges are offset against the one-off operating and handling charge, where such is provided for, once the loan is approved.	€22
2.	Cost for processing application for inclusion in debt rescheduling program The mentioned charges are offset against the one-off operating and handling charge, where such is provided for, once the loan is approved.	€22
3.	Cost for processing application for amendment of loan agreement terms for loans not included in debt rescheduling programs The mentioned charges are offset against the one-off operating and handling charge, where such is provided for, once the loan is approved.	€22
4.	Cost for issuance of a loan performance certificate (per loan)	€20
5.	Cost for provision of letter of consent regarding the removal of a lien in the event of loan repayment/ (per loan)	€20
6.	Fee for discharge of prenotation/ mortgage (per loan)	€50
7.	Fee for processing of application for legalization of heirs (per applicant)	€80
8.	Fee for processing application for issuance of loan account statements (per loan)	€50
9.	Fee for processing application for issuance of a detailed statement of interest rate changes (per loan)	€50
10.	Fee for processing application for provision of data from the Bank's records (per loan) Fee for provision of copies of loan agreements subject to Law 3869/2010 is applicable per applicant for the total loan agreements provided. (***)	€50

(***) If the customer applies for copies of other documents the aforesaid charges shall apply. If a request is submitted to provide copies related to both Mortgage and Consumer credit, only the charge applying to the mortgage credit is collected (currently €50/applicant).

Retail – Consumer Loans

Consumer Loans - 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).

- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.

-The interest rate of the Overdraft Facility for Farmers for those whose principal occupation is farming, is subject to a 0.12% charge under Law 128/75, while the interest rate for other beneficiaries is subject to a 0.6% charge under Law 128/75.

2. Floating interest rate on fixed-term loans: This rate is calculated as the sum of the Consumer Credit Base Rate - CCBR, (from 30/06/2020: 8.547%), plus the special fixed-rate margin, which differs depending on the type of loan. The CCBR is subject to quarterly revision in line with any change in the 3-month Euribor carried out on the last day of each calendar quarter. Such change shall apply to loans immediately, irrespective of their interest accrual rate.

Weight Off Your Shoulders - dues with NBG: The three-month (3M) interbank rate on Euro deposits, as it stands two (2) business days before the commencement of the interest period of each instalment. If the 3M Euribor rate is lower than the ECB intervention rate, the latter will be regarded as the reference rate.

3. Euribor 3M Reference Rate: Euribor rates and historical data can be consulted via the Internet at www.euribor-ebf.eu.

The same information can also be seen in the BoG Bulletin of Conjunctural Indicators on the website of the Bank of Greece

(www.bankofgreece.gr), as well as on NBG's website (www.nbg.gr). The current Euribor 3M Reference Rate is also published in the daily financial Press.

The ECB Intervention Rate: This is the effective, minimum bid rate of the ECB for Eurosystem refinancing operations. This reference index, along with its historical rates can be readily viewed on the webpage of the European Central Bank and on the website of the Bank of Greece (www.bankofgreece.gr). The current ECB Intervention Rate is also published in the daily financial Press.

4. Floating interest rate on overdraft facilities: The Bank is entitled to adjust its interest rates each time the ECB's Intervention Rate changes. The adjustment cannot exceed the equivalent change in the ECB's Intervention Rate and may be carried out either immediately (with every change of the ECB's Intervention Rate) or accumulated for the sum of the last change of ECB's Intervention Rate and the change before that.

5. Calculation of consumer credit loan interest:

- Fixed-term loans: To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.

- Overdraft: To calculate interest, 1 month equals 1/12 of the year, 1 week equals 1/52 of the year and 1 day equals 1/365 of the year.

6. Debt in arrears: In respect of principal, interest and charges, debt in arrears is subject to the highest default rate, as applicable (currently 2.5 points over the contractual rate applicable) plus charges under law 128/75.

7. Special offers for deposit account holders:

- Account holders of "Professional Plus" are entitled to a 15% discount on the floating rates applying to our "REWARD", "WEIGHT OFF YOUR SHOULDERS for NBG debts (without collateral)" and Overdraft facilities. Moreover, beneficiaries of "Professional Plus" are also entitled to a 30% discount on the handling and operating charges applicable to REWARD.

-- **Holders** of the Privileged Product Bundle "Premium Bundle" are entitled to a 10% discount on the on the floating rate applying to Overdraft.

- Any favorable 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 and for the holders of the Privileged Product Bundle "Premium Bundle" for as long as they are holders of the specific bundle.

8. Special offers for beneficiaries of our salary account bundles:

Beneficiaries of the "Salary Reward" and "Salary Value" account packages can enjoy:

- a discount of 1 percentage point on the interest rate on the "REWARD" basic personal loan, without the interest rate de-escalation feature.
- Overdraft option, the first €150 interest free, and the remaining debit balance charged with:
 - ECB rate +8% for the first year
 - after the first year, a discount of 1 percentage point on the overdraft rate each time applicable.

Note: The favorable rates on consumer loans for beneficiaries of the payroll account packages apply for as long as the accounts are credited with payroll or pension.

9. Account statements sent to the communication address of the Customer:

- quarterly, contractual: free of charge
- monthly (upon customer's request): €0.90/month

The above charges do not apply in cases where, under the contractual terms, the statement is sent on a more frequent basis than quarterly.

10. Special charges for products refinancing consumer credit dues (consumer loans and credit cards):

- Charge for reviewing request to amend loan terms for debt consolidation/repayment facility products: €185 for loans without collateral, €185 for the product WEIGHT OFF YOUR SHOULDERS WITH COLLATERAL.

Retail

Eco Solutions

Loan	Interest Rate (plus charge under law 128/75)		Charges	Comments
Green Loan	Floating	8.547%	One-off operating and maintenance charge: €92.50 (*)	For energy improvements at home or purchase of a new hybrid-technology car.

(*) A loan review fee of €22 is collected at the time the request is submitted.

If the loan is approved, the said fee is deducted from the one-off operating and maintenance charge for the loan, where applicable.

ESTIA GREEN HOME LOAN 5 – 30 years	Floating	3M Euribor + fixed margin from 2.38% (depending on the reasoning stated in the loan request and the energy profile of the building)	One-off charges for review and approval of loan requests: €245 (^)	For the purchase or construction of an energy-efficient home or for energy improvements at home.
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(^) In the case of loans secured by real assets, besides the one-off charge for review and approval of the loan request, certain other applicable fees (for legal review of title deeds, technical review of property and Court decision on registration of mortgage prenotation) are also collected, as listed in section [Housing Loans – Charges](#).

ENERGY EFFICIENCY IN HOUSEHOLD BUILDINGS II	Fixed	4.00%	Free of charge	Loan for renovation, jointly with the Hellenic Development Bank. The interest rate is subsidized 100% by the Hellenic Development Bank.
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Retail

Eco Solutions – Remarks

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

- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.

- Interest rates of [ESTIA GREEN HOME LOAN](#) and Energy Efficiency in Household Buildings are subject to a charge under law 128/75, currently 0.12%.

- The interest rate of Green Loan is subject to a charge under law 128/75, currently 0.60%.

2. 3M Euribor. ESTIA GREEN HOME LOAN : The 3-month interbank rate in Euro, as it stands two (2) business days before commencement of the interest-posting period of each instalment. If 3M Euribor is lower than the ECB intervention rate, then the ECB intervention rate shall apply. - Euribor rates and historical data can be viewed at www.euribor-ebf.eu, the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece (www.bankofgreece.gr), and on NBG's website (www.nbg.gr). The current 3M Euribor is also published in the daily financial press.

3. ECB Intervention Rate: the effective, minimum bid rate of the European Central Bank for Eurosystem refinancing operations. This reference index, along with its historical rates can be viewed on the webpage of the European Central Bank and on the website of the Bank of Greece (www.bankofgreece.gr). The current ECB Intervention Rate is also published in the daily financial press.

4. Calculation of housing loan interest: To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.

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

Retail

Housing Loans (in Euro)

Fixed initial rate

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
ESTIA 3 PRIVILEGED	Fixed rate for 3 years	from 4.75%	From €10,000 10 – 40 years
	Floating for the remaining loan term	3M Euribor + fixed margin from 2.38%	
ESTIA 5 PRIVILEGED	Fixed rate for 5 years	from 5.15%	From €10,000 5 – 40 years
	Floating for the remaining loan term	3M Euribor + fixed margin from 1.83%	
ESTIA 10-YEAR FIXED HOME LOAN	Fixed rate for 10 years	from 3.07%	From €10,000 10 years
ESTIA 15-YEAR FIXED HOME LOAN	Fixed rate for 15 years	from 3.24%	From €10,000 15 years
ESTIA 20-YEAR FIXED HOME LOAN	Fixed rate for 20 years	from 3.38%	From €10,000 20 years
ESTIA 25-YEAR FIXED HOME LOAN	Fixed rate for 25 years	from 3.47%	From €10,000 25 years
ESTIA 30-YEAR FIXED HOME LOAN	Fixed rate for 30 years	from 3.52%	From €10,000 30 years

Floating rate

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
ESTIA MIXED	Floating	3M Euribor + fixed margin from 3.18%	From €10,000 10 – 40 years
- Instalment protection for 2nd to 6th year of the loan. - Option to postpone payment of an instalment, from the 2nd year onwards.			
ESTIA PRIVILEGED	Floating	3M Euribor + fixed margin from 3.18%	From €10,000 up to 40 years
ESTIA LOW START HOME LOAN	Floating	3M Euribor + fixed margin from 3.18%	From €10,000 up to 40 years
ESTIA HOME RENOVATION LOAN	Floating	3M Euribor + fixed margin from 6,9%	From €10,000 1-10 years

Retail

Housing Loans - Remarks

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

- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.

2. 3M Euribor: The 3-month interbank rate in Euro, as it stands two (2) business days before commencement of the interest-posting period of each instalment. If 3M Euribor is lower than the ECB intervention rate, then the ECB intervention rate applies.

- Euribor rates and historical data can be viewed at www.euribor-ebf.eu, the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece (www.bankofgreece.gr), and on NBG's website (www.nbg.gr). The current 3M Euribor is also published in the daily financial press.

3. ECB Intervention Rate: the effective, minimum bid rate of the European Central Bank for Eurosystem refinancing operations. This reference index, along with its historical rates can be viewed on the webpage of the European Central Bank and on the website of the Bank of Greece (www.bankofgreece.gr). The current ECB Intervention Rate is also published in the daily financial press.

4. Calculation of housing loan interest: To calculate interest, the year is divided into 12 equal periods, i.e. 12 equal months, and each month is assumed to have 30.4166 days.

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

6. Special offers in Housing Loans:

- 30% discount on the "One-off charges for review and approval of loan requests" for the housing product "ESTIA HOME RENOVATION LOAN".
50% discount on the "One-off charges for review and approval of loan requests" for the housing product "ESTIA LOW START HOME LOAN".
. These discounts cannot be combined with other discounts that the customer may be entitled to (e.g. discount due to participation in a payroll account package)- Beneficiaries of : i) "Family Fast", "Professional Plus", "Farmers Plus", and other similar salary accounts are entitled to a 30% discount on the "one-off charges for review and approval of loan request" (see section [Housing Loans – Charges](#). ii) "Salary Intermediate" are entitled to a 40% discount on the "one-off charges for review and approval of loan request" (see section [Housing Loans – Charges](#) and iii) "Salary Advanced" are entitled to a 50% discount on the "one-off charges for review and approval of loan request" (see section [Housing Loans – Charges](#)).

- Holders of the Privileged Product Bundle "Premium Bundle" are entitled to a 10% discount on the "one-off charges for review and approval of loan request" (see section [Housing Loans – Charges](#)).

Retail

Housing Loans - Charges

1.	One-off charge for review and approval of loan request :	€490
	I. For beneficiaries of "Family Fast", "Professional Plus", "Farmers Plus" and other similar salary accounts (30% discount on the charges under 1)	€343
	II. For beneficiaries of "Salary Intermediate" (40% discount on the charges under 1)	€294
	III. For beneficiaries of "Salary Advanced" and other similar salary accounts (50% discount on the charges under 1)	€245
	<p><u>Notes:</u></p> <p>a) Breakdown of the above charge (€490): €150 for investigating borrower creditworthiness (checking tax data, subscription fees to services for access to debt information databases etc.), €150 for initial determination of property value (investigation through fair value tables, real estate agents network, database maintenance), and €190 for final approval (preparation of offer and contracts, investigation of guarantors, funds blocking prior to final disbursement). The said charge is not included in the final rate because it is not linked to the loan term.</p> <p>b) This charge is collected in aggregate for a number of requests concurrently reviewed with respect to the same property, otherwise per individual loan.</p>	
2.	Legal review of title deeds:	Lawyers' fees + VAT (*)
	(*) For example, for investigation of titles per property: €60 + VAT	
3.	Technical review of property:	Engineers' fees + VAT (**)
	<p>(**) For example, for initial loans, calculation of fair value of land or horizontal property:</p> <ul style="list-style-type: none"> - below €600,000: €100 + VAT - over €600,000: €150 + VAT 	
4.	Court decision on registration of mortgage prenotation: (per decision)	Lawyers' fees + VAT
5.	Undertaking of registration of mortgage prenotation and supply of respective certificates	€140
6.	Cost for issuance of a loan performance certificate (per loan)	€20
7.	Cost for provision of letter of consent regarding the removal of a lien in the event of loan repayment/ (per loan)	€20
8.	Statement of dues and instalments:(monthly or quarterly)	Free of charge
9.	Charge for reviewing request to provide data related to files held with our records (per loan). Charge for providing copies of agreements in the context of law 3869/2010 (per applicant for the total of the provided loan agreements).	€50
10	Charge for reviewing request to issue loan account statements (summary loan details) (per loan)	€50
	<p>Unemployed persons, upon approval or inclusion in specific products for the unemployed, are not subject to the charges as applicable under 2, 3.</p> <p>-Customers who have arranged to reschedule their debts in the frame of the Code of Conduct of Law 4224/2013 are exempt from the charges under 2 και 3. .</p>	
11.	Fee for processing of application for legalization of heirs (per applicant)	€80
12.	Discharge of prenotation/ mortgage (per loan)	€50

Business Banking

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / Term
Working Capital Financing			
OPEN BUSINESS PLAN	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: from €6,000 up to 100% of borrowing requirements / Term: 1 to 4 years, with renewal option
FINANCING FOR WORKING CAPITAL	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: up to 100% of borrowing requirements / Term: up to 12 months, with renewal option
OVERDRAFT FINANCING	Basic floating rate, as applicable to financing for working capital	5.85%	Financing: up to 100% of borrowing requirements / Term: up to 12 months, with renewal option
FINANCING FOR LONGER TERM WORKING CAPITAL	Fixed rate for 3 years, as applicable to financing for working capital	6.25%	Financing: from €10 up to 100% of borrowing requirements Term: up to 5 years
	Basic floating rate, as applicable to financing for working capital	5.85%	

The floating and fixed interest rates for financing of working capital are surcharged with an interest rate margin of 0.50% - 4.75%.

Financing for Fixed Installations and Equipment

FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT	Fixed rate for 3 years, as applicable to financing for fixed installations and equipment	6.25%	Financing: up to 75% of expenses Term: depending on the amount and the financing purpose
	Basic floating rate, as applicable to financing for fixed installations and equipment	5.85%	
- BUSINESS MULTILOAN – “DEVELOPMENT” / - NBG DEVELOPMENT LOAN-3	Fixed rate for 3 years, as applicable to financing for fixed installations and equipment	6.25%	Financing: from €10,000 depending on the purpose Term: up to 15 and/or 25 years, depending on the amount and the financing purpose.
- BUSINESS MULTILOAN – “DEVELOPMENT” / - NBG DEVELOPMENT LOAN-5	Fixed rate for 5 years, as applicable to financing for fixed installations and equipment	6.35%	
- BUSINESS MULTILOAN – “DEVELOPMENT” / - NBG DEVELOPMENT LOAN-7	Fixed rate for 7 years, as applicable to financing for fixed installations and equipment	6.45%	
BUSINESS MULTILOAN – “DEVELOPMENT”	Basic floating rate, as applicable to financing for fixed installations and equipment	5.85%	

The floating and fixed interest rates for financing for fixed installations and equipment are surcharged with an interest rate margin of 0.50% - 4.75%.

BUSINESS MULTILOAN – “DEVELOPMENT” (For loans over €100,000 secured by collateralization or pledged funds)	Floating rate for 1 month	1M Euribor	Financing: from €10,000 depending on the purpose / Term: up to 15 and/or 25 years, depending on the amount and the financing purpose
	Floating rate for 3 months	3M Euribor	
	Floating rate for 6 months	6M Euribor	

The floating rates Euribor (1M, 3M, 6M) for Business Multiloan – “Development” are surcharged with an interest rate margin negotiated with each customer prior to concluding the agreement.

Other

DIRECT CREDIT CARD-BASED PREPAYMENT OF INTEREST-FREE INSTALLMENTS *	Floating	8.60%	
	Without interest rate margin		

* Specifically, for applications submitted by 30/09/2020 the following shall apply: Special preferential interest rate of 5.30%.

Corporate Banking

Loan	Nominal Annual Interest Rate (plus charge under law 128/75)		Loan amount / term
Working Capital Financing			
FINANCING FOR WORKING CAPITAL	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
OVERDRAFT FINANCING	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
Financing for Fixed Installations and Equipment			
FINANCING FOR FIXED INSTALLATIONS AND EQUIPMENT	Basic floating rate, as applicable to financing for working capital of Large Enterprises	5.85%	
Other			
DIRECT CREDIT CARD-BASED PREPAYMENT OF INTEREST-FREE INSTALLMENTS *	Floating	8.60%	
	Without interest rate margin		
* Specifically, for applications submitted by 30/09/2020 the following shall apply: Special preferential interest rate of 5.30% .			

The interest rates of loans for large enterprises are surcharged with a negotiable margin, prior to concluding the loan agreement.

Business / Corporate Loans - Remarks

- Charge under law 128/75:** The above interest rates are subject to the charge under law 128/75.
- From the above charge under law 128/75 (0.60%), the Municipalities and the Regions are exempted from **01.08.2020**.
- Calculation of interest:** Interest on non-amortized loans is calculated on an actual/360 day basis.
- Interest posting:** Loan interest is posted biannually (30 June, 31 December), unless otherwise agreed.
- 1M/3M/6M Euribor:** The one/three/six-months interbank rates respectively in Euro, as they stand two (2) business days before the first disbursement date and thereafter two (2) business days before commencement of the interest-posting period of each instalment. Euribor rates and historical data can be viewed at www.euribor-ebf.eu, the Bank of Greece Bulletin of Conjunctural Indicators on the website of the Bank of Greece (www.bankofgreece.gr), and on NBG's website (www.nbg.gr). The current 3M Euribor is also published in the daily financial press. Historical data are provided on www.euribor-ebf.eu.
If any of the aforesaid rates is lower than the ECB intervention rate, then the ECB intervention rate shall apply.
- ECB Intervention Rate:** the effective, minimum bid rate of the European Central Bank for Eurosystem refinancing operations. This reference index, along with its historical rates can be viewed on the webpage of the European Central Bank and on the website of the Bank of Greece (www.bankofgreece.gr). The current ECB Intervention Rate is also published in the daily financial press.
- Default Interest:** The default rate is determined pursuant to the Bank of Greece Governor's Act 2393/96, and applicable as of the first day a loan is in arrears, while interest is posted biannually.

Business / Corporate Banking

Business Loans – Charges

1.	Annual charges for review of requests to set or revise credit limits for SME and Professional financing * :	
	1.1. up to €30,000	€400
	1.2. from €30,001 up to €60,000	€580
	1.3. from €60,001 up to €100,000	€800
	1.4. from €100,001 up to 300,000	€950
	1.5. from €300,001 and over	€1,050
	<p><u>Notes:</u> *Annual charges for processing and assessing requests to set and readjust credit limits for SME and professionals are also collected in cases of credit limits through guaranteed, subsidized or co-funded schemes, such as the COSME – Loan Guarantee Facility or EIB, unless otherwise provided for.</p>	
2.	Annual charges for review of requests to set/revise/update credit limits for Open Business Plan:	
	2.1. up to €30,000	€350
	2.2. from €30,001 up to €60,000	€400
	2.3. from €60,001 up to €100,000	€450
	2.4. from €100,001 and over	€800
	<p><u>Notes:</u> - Beneficiaries of “Professional Plus” account are entitled to a 30% discount on Open Business Plan charges</p>	
3.	One-off charges for review of requests for medium/long-term loans for working capital or fixed installations and equipment / for Business Multiloan – “Development”:	
	3.1. up to €30,000	€350
	3.2. from €30,001 up to €50,000	€550
	3.3. from €50,001 up to €100,000	€650
	3.4. from €100,001 up to €500,000	€1,050
	3.5. from €500,001 and over	€1,550
	<p><u>Notes:</u> Beneficiaries of “Professional Plus” account are entitled to a 50% discount on the one-off charges for review of requests for Business Multiloan – “Development”.</p>	
	3.6. One-off pre-approval charge	€100
4.	SMEs and Professional loans. One-off charges for review of requests for:	
	4.1. Debt restructuring	€200
	4.2. Debt rescheduling	€100
	4.3. Debt new rescheduling	€100
	4.4. Debt new rescheduling with return-interest bonus	€150
5.	One-off charges for processing and assessing (by the Sector for Processing and Assessing Applications for Reprofilling of Retail Dues) of an application for rescheduling of pre-non-performing debts submitted by sole proprietors with turnover up to €2.5 million.	
	5.1. Arrangement – interest payments on dues	€100
	5.2. Settlement of dues	€100
	5.3. Reprofilling of dues	€100
	5.4. Settlement/Reprofilling under ARP	€150
	5.5. Settlement/Reprofilling under Split & Settle	€150
	<p>Note: The unemployed and the clients who settle debts under the Code of Ethics of Law 4224/2013 are not charged with these costs.</p>	
Corporate Loans - Charges		
6.	Annual charges for handling and monitoring of authorized credit limits (irrespective of credit limit)	€1,200

Business / Corporate Banking

Other charges

7.	Annual operating and maintenance charges for the monitoring of direct credit card-based prepayment of interest-free installments *	€120
* Specifically, for applications submitted by 30/09/2020 the following shall apply: discount of 100% on the annual operating costs associated with the product.		
8.	Sending statement of account relating to business loans:	
	8.1. Quarterly (Fixed-term loan statement included)	Free of charge
	8.2. Monthly, upon customer's request (Fixed-term loan statement included)	€0.90 / month
	8.3. Weekly, upon customer's request	€5 / month
	8.4. Daily, upon customer's request	€15 / month
Notes: The charges for sending statements do not apply for "Direct Credit Card-Based Repayment of Interest-Free Instalments" and in cases where statement dispatch is the customary procedure under the terms of the contract.		
9.	Charge for providing copies of agreements in the context of law 3869/2010	€15/agreement regardless of the number of pages, up to a max of €50/ applicant

General Remarks

This document includes key rates and charges of the Bank. Please ask at your local branch to obtain information on the terms of other transactions that you may be interested in.

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

Submission of comments/suggestions/complaints by customers. If you have a complaint, please submit it to:

-the relevant staff at the Bank's branches

-NBG's Sector for Governance of Customer Issues:

- by calling 800 11 88988 (from a landline in Greece) or +30 210 48 06 100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website www.nbg.gr,
- You can file your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at www.nbg.gr,
- Send an e-mail to customer.service@nbg.gr,
- Send a letter or the relevant form available at all NBG Branches:
- by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or by fax to +30 210 3347740

Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website www.nbg.gr. The submission of complaints is not subject to a charge.

Furthermore, for any disagreement or dispute, you can use the special out-of-court redress procedures by taking your matter to bodies of alternative dispute resolution, such as the Hellenic Financial Ombudsman, Massalias 1, 10680 Athens, T.: 10440 (local call rates)/+30 210 3376700 (international calls), www.hobis.gr, Hellenic Consumers' Ombudsman, Leof. Alexandras 144, 11471 Athens, T.: +30 2106460862 www.synigoroskatanaloti.gr More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at www.nbg.gr.