

### Retail

- > Credit Cards
- > Debit Cards (DEBIT MASTERCARD/ DEBIT VISA/ DEBIT PREMIUM MASTERCARD)
- > Prepaid Cards

### Business Banking

- > Debit Cards (DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD BUSINESS/ Agro-carta DEBIT MASTERCARD)
- > Charge Cards (BusinessCard Mastercard)
- > Cash Deposit Cards (ETHNODeposit)

### Corporate Banking

- > Debit Cards (DEBIT MASTERCARD BUSINESS /AGROKARTA DEBIT MASTERCARD BUSINESS)
- > Charge Cards (BusinessCard Mastercard)
- > Cash Deposit Cards (ETHNODeposit)

### Private Banking

- > Debit Card (DEBIT PRIVATE BANKING MASTERCARD)

### Cards

#### Credit Cards (Retail)

Cards	Interest Rates (*) (from 15/12/21 to 14/01/22)		Charges			
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal in € via NBG's i-bank ATM network	Excess of credit limit (**)
			Main (1st year: free of charge)	Additional		
Mastercard <sup>(*)</sup>	15.02%	16.52%	€33	Free of charge	Free of charge	5% with min €5
VISA <sup>(*)</sup>	15.02%	16.52%	€33	Free of charge	Free of charge	
Gold Mastercard <sup>(*)</sup>	14.47%	15.97%	€55	Free of charge	Free of charge	
Platinum Mastercard <sup>(*)</sup>	11.97%	12.97%	€90	Free of charge	Free of charge	
My Club Card VISA	15.52%	16.52%	€33	Free of charge	Free of charge	
Toyota VISA	14.55% <sup>(^)</sup>	16.05%	free of charge	Free of charge	Free of charge	

(^) For the first 6 months purchases are charged at a bonus rate of 9.90%.

(\*) For the holders of the **Value Plus** 1 point discount on the purchase rate.

One-off reissuance fee	€6
FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1 <sup>5</sup>
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone	€2
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone	€3
Cost of providing copies of account statements, notifications, agreements and other documents from the records of the branch and/or the bank	€10 (for up to 10 pages) For more than 10 pages: €0.50 per page, up to a maximum of €50 per request.
Charge for providing copies of agreements in the context of law 3869/2010	€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)

Cards	Interest Rates (*) Purchases	Interest Rates (*) Cash Withdrawals	Annual fee Main (1st year: free of charge)	Annual fee Additional	Cash Withdrawal via NBG's i-bank ATM network: <b>Free of charge</b> regardless the amount	Excess of credit limit (**)
BusinessCard Mastercard	----	----	€44.02	----		<b>One-off charge</b> 5% with min €5

One-off reissuance fee	€6
FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone	€2
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone	€3

(\*) plus charges under law 128/75

(\*\*) **Excess of credit limit:** the rate is calculated over the amount of the excess.



Cards										
Prepaid Cards (Retail)										
Cards	Card issuance	Charges				Card unloading fee*	Purchases			
		Card loading fees *(&)					Shopping in €			
Virtual Mastercard	Free of charge	Loading amount €10 - €200:		€2		€2 (irrespective of amount unloaded)	Shopping in €	Free of charge		
		Loading amount €200.01 - €500:		€3			Shopping in currency other than €	2% on the amount of the transaction, min. €1		
		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 €	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 €	2% on the amount of the transaction, min. €1		
	Renewal of the card +wearable	€15			Cash withdrawal via ATM or POS/Branch of other bank abroad in	€4/ transaction				
	Renewal	€5			FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1				
	Individual Issuance of wearable	€10								
	Account balance inquiry at Visa ATMs :									
	• within the Euro area									€0.20
• outside the Euro area									€0.30	
PIN reissue at Visa ATMs (abroad)									€0.50	
Fee for immediate issuance and dispatch abroad									€15	
COSMOTE Prepaid Mastercard	Card issuance	Fee	Loading amount	Fee	Cash Withdrawal		Purchases		Card up-loading fee	
	Issuance	€5	€1- €100	€1	Cash withdrawal via NBG ATM	Free of charge	Shopping in €	Free of charge	€2	
			€100.01- €200	€2						
			over €200.01	€3						Cash withdrawal via ATM or POS/Branch of other bank in Greece and abroad where currency is €
	Issuance with Initial loading	€0				Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €	€4/ transaction	Shopping in currency other than €		2% on the amount of the transaction, min. €1
			FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1						

(\* ) 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.

(&)For the holders of the e-Value bundle 50% discount up to € 200 in 1 charge per month with min €1



### Cards

#### Prepaid Cards (Retail)

Cards	One-off card subscription fee		Charges	
	Issuance	Free of charge	Shopping in €	€0
<b>PREPAID VISA KA</b>	1st Reissue	Free of charge	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
	Reissue (after the 1st reissue)	€5*		
	Renewal	€0		
	PIN reissue		Free of charge	
	Account balance inquiry at ATMs:			
		within the Euro area	€0.20	
		outside the Euro area	€0.30	
<b>Prepaid Voucher Mastercard</b>	PIN reissue		Free of charge	

\* In the event that the customer has not received the card originally issued, the card is reissued free of charge.

^Service currently not available.

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

Cards	Interest Rates (from 15/12/21 to 14/01/22)		Charges			
	Purchases	Cash Withdrawals	Annual fee	Cash Withdrawal	Card replacement	Excess of credit limit
VISA Electron / Smart Card VISA Parousiasi	11.97%	12.97%				
AB VISA	11.97%	12.97%				
AB VISA Electron	11.97%	12.97%				
Be Expert	11.97%	----				
Electronet Deal	11.97%	----	----	----	----	----
Electroniki (Easy Buy)	11.97%	----				
AKIS extra	11.97%	----				
Agapo ta paidia Mastercard	15.52%	16.52%				
MyCash	----	12.98%				

#### 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
mini Premium**	Monthly	e-mail (unlimited) and/or 12 SMS	Demand accounts and/or credit cards as stated by the customer	€0.05 / each additional SMS

\*\*It is offered only to the holders of the Privileged Product Bundle «Premium».



### Credit / Prepaid Cards/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. Transactions in currency other than €:** 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).

**7. Special offers for credit card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):**

A) The first beneficiary of the "Value Plus" product bundle is entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard credit cards for the entire duration of the account. Beneficiaries of "Professional Plus" account, 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 subscription fee. Beneficiaries of "Farmers Plus" account, 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 1st year 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.

B) Beneficiaries of "Salary Reward" account, 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, Platinum Mastercard and free of 1st year subscription fee. Beneficiaries of "Salary Value" 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, Platinum Mastercard and free of subscription fee.

**Note 1:** Customers whose credit cards have been issued through the "Salary Plus" package are exempted from the new Rates & Charges. The said credit cards shall remain subject to the heretofore applicable Rates & Charges.

**Note 2:** 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.

**8. Special offers for prepaid card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):**

**The holders of the Privileged Product Bundle Premium** are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid Visa.

**The holders of the Privileged Product Bundle e-Value** are entitled to a 50% discount up to € 200 in 1 charge per month of the Prepaid Visa/ NBG Paybank or Virtual Mastecard.

**The holders of the salary product bundle "Salary Reward"** are entitled to a discount of 25% on the fee for every card up-loading of the Prepaid Visa/ NBG Payband.

**The holders of the salary product bundle "Salary Value"** are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid Visa/ NBG Payband.

**Note:** 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.** The ability to withdraw cash in Greece or abroad is not currently provided for "Cosmote Prepaid Mastercard".

**10. 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:

- 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](http://www.nbg.gr),
- by sending an e-mail to [customer.service@nbg.gr](mailto: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](http://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](http://www.hobis.gr), Hellenic Consumers' Ombudsman, Leof. Alexandras 144, 11471 Athens, T.: +30 2106460862 [www.synigoroskatanalo.ti.gr](http://www.synigoroskatanalo.ti.gr) More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at [www.nbg.gr](http://www.nbg.gr).



Cards			
DEBIT MASTERCARD/ DEBIT VISA (Retail) - DEBIT PREMIUM MASTERCARD (Premium)			
1.	One-off issuance fee of the Card	Free of charge	
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	€6	
3.	One-off renewal fee of the Card	€6	
4.	Fee for immediate issuance and dispatch abroad	€15	
5.	PIN reissue	Free of charge	
6.	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1	
7.	<b>Transactions via NBG's i-bank ATM network:</b>		
7.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge	
7.2	Issue of mini-statement	Free of charge	
7.3	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"	
7.4	Money transfer in Euro		
8.	<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad(**):</b>		
8.1	Cash withdrawal from account (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa)*:		
	8.1.1	Amounts up to €150	€1.30
	8.1.2	Amounts from €150.01 to €250	€1.40
	8.1.3	Amounts over €250	€1.60
	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF) ** To the owners of the <b>Value Plus Bundle</b> are offered: <b>1. three (3) free of charge withdrawals</b> from ATMs of another Bank in Greece per year <b>2. two (2) free of charge withdrawals</b> from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.		
<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.			
9.	<b>Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>		
9.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction	
9.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1	
10.	Dispatch of monthly statement by mail <sup>1</sup>	3€/month*	
11.	<b>Account balance enquiry via other banks' ATMs</b>		
11.1	within the Euro area	€0.20	
11.2	outside the Euro area	€0.30	

<sup>1</sup>This service is temporarily unavailable.

\*This service is provided free of charge for DEBIT PREMIUM MASTERCARD cardholders.



Cards		
DEBIT PRIVATE BANKING MASTERCARD (Private Banking customers)		
1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	Free of charge
3.	One-off renewal fee of the Card	Free of charge
4.	Fee for immediate issuance and dispatch abroad	Free of charge
5.	PIN reissue	Free of charge
6.	FX Conversion Fee for purchases in currency other than €	Free of charge
7.	<b>Transactions via NBG's i-bank ATM network:</b>	
7.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
7.2	Issue of mini-statement	Free of charge
7.3	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"
7.4	Money transfer in Euro	
8.	<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad(**):</b>	
	Cash withdrawal from account (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa)*:	
8.1.1	Amounts up to €150	€1.30
8.1.2	Amounts from €150.01 to €250	€1.40
8.1.3	Amounts over €250	€1.60
8.1	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF) ** To the owners of the <b>Value Plus Bundle</b> are offered: <b>1. three (3) free of charge withdrawals</b> from ATMs of another Bank in Greece per year <b>2. two (2) free of charge withdrawals</b> from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.	
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.	
9.	<b>Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>	
9.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
9.2	FX Conversion Fee for cash withdrawals in a currency other than €	Free of charge
10.	Dispatch of monthly statement by mail <sup>1</sup>	Free of charge
11.	<b>Account balance enquiry via other banks' ATMs</b>	
11.1	within the Euro area	€0.20
11.2	outside the Euro area	€0.30

<sup>1</sup>This service is temporarily unavailable.



Cards		
DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)		
<b>1.</b>	<b>One-off issuance fee of the Card</b>	
	<b>1.1</b>	Specifically for "Business BASIC" & "Business PRESTIGE" for Legal Entities
	<b>1.2</b>	Other accounts
		Free of charge
<b>2.</b>	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>	
		€6
<b>3.</b>	<b>One-off renewal fee of the Card</b>	
		€6
<b>4.</b>	<b>Annual subscription fee:</b>	
	<b>4.1</b>	"Business BASIC" for Legal Entities*
	<b>4.2</b>	"Business PRESTIGE" for Legal Entities*
	<b>3.3</b>	Other accounts
		€10
		Free of charge
		€20
	Privileged pricing applies to the 1st card only. Any other cards shall be subject to the pricing policy applicable to the other accounts.	
<b>5.</b>	<b>Fee for immediate issuance and dispatch abroad</b>	
		€15
<b>6.</b>	<b>PIN reissue</b>	
		Free of charge
<b>7.</b>	<b>FX Conversion Fee for purchases in currency other than €</b>	
		2% of the amount of the purchase with min €1
<b>8.</b>	<b>Transactions via NBG's i-bank ATM network:</b>	
	<b>8.1</b>	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN
	<b>8.2</b>	Issue of mini-statement
	<b>8.3</b>	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)
		Free of charge
		Free of charge
		As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
<b>9.</b>	<b>Transactions in € via other Banks' Atm or Pos network in Greece and abroad:</b>	
	<b>9.1</b>	Cash withdrawal from account (DIASNET- CIRRUS/MAESTRO- Mastercard)*:
	<b>9.1.1</b>	Amounts up to €150
	<b>9.1.2</b>	Amounts from €150.01 to €250
	<b>9.1.3</b>	Amounts over €250
		€1.30
		€1.40
		€1.60
	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)	
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.	
<b>10.</b>	<b>Transactions in currency other than € via other Banks' Atm or Pos network in Greece and abroad:</b>	
	<b>10.1</b>	Fee for cash withdrawal for transactions in currency other than €
	<b>10.2</b>	FX Conversion Fee for cash withdrawals in a currency other than €
		€4 per transaction
		2% on the transaction amount with a minimum charge of €1
<b>11.</b>	<b>Dispatch of monthly statement by mail<sup>1</sup></b>	
		3€/month
<b>12.</b>	<b>Account balance enquiry via other banks' ATMs:</b>	
	<b>12.1</b>	within the Euro area
	<b>12.2</b>	outside the Euro area
		€0.20
		€0.30

<sup>1</sup>This service is temporarily unavailable.





Cards

DEBIT MASTERCARD BUSINESS (Self-employed)

1.	<b>One-off issuance fee of the Card</b>		Free of charge
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>		€6
3.	<b>One-off renewal fee of the Card</b>		€6
4.	<b>Annual subscription fee</b>		
4.1	1 <sup>st</sup> Year		Free of charge
4.2	2 <sup>nd</sup> Year:		
	4.2.1	"Business BASIC" for Legal Entities	€10
	4.2.2	"Business PRESTIGE" for Legal Entities	Free of charge
	4.2.2	Other accounts	€20
5.	<b>Fee for immediate issuance and dispatch abroad</b>		€15
6.	<b>PIN reissue</b>		Free of charge
7.	<b>FX Conversion Fee for purchases in currency other than €</b>		2% of the amount of the purchase with min €1
8.	<b>Transactions via NBG's i-bank ATM network:</b>		
8.1	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN		Free of charge
8.2	Issue of mini-statement		Free of charge
8.3	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"
9.	<b>Transactions in € via other Banks' ATM or POS network in Greece and abroad:</b>		
	Cash withdrawal from account (DIASNET– CIRRUS/MAESTRO- Mastercard)*:		
9.1	9.1.1	Amounts up to €150	€1.30
	9.1.2	Amounts from €150.01 to €250	€1.40
	9.1.3	Amounts over €250	€1.60
	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)		
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulos Aitolokarnania.		
10.	<b>Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:</b>		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>		3€/month
12.	<b>Account balance enquiry via other banks' ATMs:</b>		
	12.1	within the Euro area	€0.20
	12.2	outside the Euro area	€0.30

<sup>1</sup>This service is temporarily unavailable.



**Cards**

**AGROKARTA DEBIT MASTERCARD (Retail)**

1.	<b>One-off issuance fee of the Card</b>		Free of charge
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>		€6
3.	<b>One-off renewal fee of the Card</b>		€6
4.	<b>PIN reissue</b>		Free of charge
5.	<b>Transactions via NBG's i-bank ATM network:</b>		
	5.1	Cash withdrawal <sup>2</sup> /Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
	5.2	Issue of mini-statement	Free of charge
6.	<b>Transactions in € via other Banks' ATM or POS network in Greece:</b>		
		Cash withdrawal from account (DIASNET)*:	
	6.1.1	Amounts up to €150	€1.30
	6.1.2	Amounts from €150.01 to €250	€1.40
	6.1.3	Amounts over €250	€1.60
	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)		
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulo Aitolokarnania.		
	5.2	Account balance enquiry via other banks' ATMs within the Euro area	€0.20
7.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>		3€/month

**Agro-carta DEBIT MASTERCARD**

1.	<b>One-off issuance fee of the Card</b>		Free of charge
2.	<b>One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card</b>		Free of charge
3.	<b>PIN reissue</b>		Free of charge
4.	<b>Transactions via NBG's i-bank ATM network:</b>		
	4.1	Cash withdrawals of up to 10% of the financing that has been granted to the beneficiary/ Credit balance transfer/ Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
	4.2	Issue of mini-statement	Free of charge
	4.3	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"
5.	<b>Transactions in € via other Banks' ATM or POS network in Greece:</b>		
	5.1	Cash withdrawal from account (DIASNET)*:	
	5.1.1	Amounts up to €150	€1.30
	5.1.2	Amounts from €150.01 to €250	€1.40
	5.1.3	Amounts over €250	€1.60
	*the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)		
	<b>Note:</b> Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agathonisi Dodecanese, Agios Nikolaos Messinia, Agistri Attica, Anafi Cyclades, Voulgareli Arta, Goura Corinthia, Delvinaki Ioannina, Donousa Cyclades, Zagliveri Macedonia, Irakleia Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Lemos Prespes, Leipsoi Dodecanese, Metaxades Evros, Nea Styra Euboea, Nisyros Dodecanese, Paxoi Corfu, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Schoinoussa Cyclades, Tilos Dodecanese, Halki Dodecanese, Halkiopoulo Aitolokarnania.		
	5.2	Account balance enquiry via other banks' ATMs within the Euro area	€0.20
6.	<b>Dispatch of monthly statement by mail<sup>1</sup></b>		3€/month

**ETHNOdeposit – Cash deposit card (Business / Corporate Banking)**

1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage	€6
3.	Deposit transactions	Free of charge

**Foreign bank cards at NBG's ATMs**

Cash withdrawals in euro using international scheme cards issued by other payment service providers, with currency conversion into the customer's debit currency (Dynamic Currency Conversion)	8.5% of the amount of the transaction
Cash withdrawals using international scheme cards (e.g. Mastercard, VISA, CUP, DIAS) issued by other payment providers at NBG's i-bank ATM network without conversion into their currency	€2.60

<sup>1</sup> This service is temporarily unavailable.

<sup>2</sup> Cash withdrawals using the AGROKARTA Debit Mastercard are allowed within specific time periods, as announced by NBG to cardholders.