



### Changes in the terms of use of NBG Debit Cards

→ **Changes effective as of 11/09/2017**

The following new terms of use apply to debit cards issued by NBG, including, as the case may be: Debit Mastercard, Debit Mastercard Business, Agrokarta Debit Mastercard, Agro-Carta (Karta tou Agroti) Debit Mastercard, Eθvocash Plus Maestro and EthnoDeposit.

- New transactions are provided, as below: Account balance inquiry and change of PIN at ATMs with the Mastercard logo abroad and cash withdrawals at other bank's POS abroad.
- The transaction limits are set as follows (*subject to the Acts of Legislative Content applicable from time to time, imposing restrictions on banking transactions*):

	<b>Debit Mastercard, Debit Mastercard Business &amp; Eθvocash Plus Maestro</b>	<b>Agrokarta Debit Mastercard</b>	<b>Agro-Carta (Karta tou Agroti) Debit Mastercard</b>
<b>1.1 Upper daily withdrawal limit</b>	up to €3,000	up to €30,000	up to €3,000
<b>1.2 Daily withdrawal limit in Greece</b>	up to €3,000	up to €30,000	up to €3,000
<b>1.3 Daily withdrawal limit abroad</b>	up to €3,000	X	X
<b>2. Daily limit for purchases (POS/internet)</b>	up to €10,000	up to €30,000	up to €10,000
<b>3.1 Daily limit for purchases via internet</b>	up to €10,000	X	up to €10,000
<b>3.2 Daily limit for purchases via internet (in Greece)</b>	up to €10,000	X	up to €10,000
<b>3.3 Daily limit for purchases via internet (abroad)</b>	up to €10,000	X	X

The Cardholder is entitled at any time to request a change in its Daily Transaction Limits and the Bank shall decide accordingly at its sole discretion.

- For transactions with Ethnocash Plus Maestro at ATMs abroad and merchants, the Cardholder's account is debited on the date of the transaction settlement, which is either the day of the transaction or a later date.
- Information on transactions with the card is provided by means of receipts printed by ATMs and POS terminals, as the case may be, the relevant statements of the card-linked deposit account, as well as through the Bank's Internet Banking, if the Cardholder is a registered user, which offers to the Cardholder access to his card statement over the last quarter. In addition, the Cardholder is entitled to receive by mail, upon request to the Bank, a card statement on a monthly basis. If the statement is sent by mail, the Cardholder shall be charged with the corresponding fee, as defined in the Bank's Rates & Charges.
- If the transaction is in foreign currency, the relevant amount is blocked at the time of the transaction, plus 2% for any difference that may occur upon currency conversion, which will be released in all or in part when the transaction is settled and the respective amount is debited to the Cardholder's account.
- The validity and renewal of the card upon its expiry presupposes that the cardholder complies with the terms of use and meets the Bank's criteria. The Mastercard SecureCode service for online transactions is replaced by the new Mastercard Identity Check for debit cards. Existing debit cardholders are automatically included in the new service and their registration with the old service is cancelled. When making the first transaction at a certified merchant by using the new service, customers are invited to read the new terms thereof and accept them unreservedly. Based on the features of the new service, transactions with debit cards at certified Mastercard Identity Check and Mastercard SecureCode merchants are completed by entering an One Time password (OTP) which is sent by the Bank to the mobile phone or email stated by the Cardholder and registered with the Bank's records as contact number/email or as "mobile phone/email to receive OTP". To change the mobile phone number or

email address to which the OTP shall be sent, please visit an NBG branch or the Internet Banking. For detailed terms of use of the service click [here](#).

→ **Changes effective as of 15/09/2017**

Taking into account the conditions prevailing in the market and among competitors, as well as the cost arising from transactions at ATMs and POS terminals of other banks abroad, the Bank amends its charges for debit cards and introduces following fees in addition to the existing ones. The fees as well as other transaction charges each time applicable are set out in NBG's [Rates & Charges](#) available to the Cardholder, in line with the relevant regulatory provisions and posted in all NBG branches and on NBG's website at [www.nbg.gr/en](http://www.nbg.gr/en). Some charge categories will be combined, for example in the event of request for card reissuance (category 1, charge €5) and dispatch abroad (category 2, Charge €15), the total charge shall be €20.

<b>New charges:</b>		
<b>1.</b>	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	€5
<b>2.</b>	Fee for immediate issuance with dispatch abroad	€15
<b>3.</b>	Urgent issuance fee of the Card within 48 hours	i) in Greece: €25 ii) in the EU: €50 iii) in other countries: €80
<b>4.</b>	PIN reissue with dispatch by mail	€3
<b>5.</b>	Purchases in F/X	1% on the purchase amount
<b>6.</b>	Balance inquiry at ATMs with the Mastercard logo abroad	€0.14
<b>7.</b>	Change of PIN at ATMs with the Mastercard logo abroad	€0.50
<b>8.</b>	Dispatch of monthly statement by mail	€3/month