



NATIONAL BANK OF GREECE S.A.

Date:

Business PRESTIGE

NBG (Eolou 86, GR 10559 Athens, GEMI No. 237901000) offers you Business PRESTIGE, a flexible sight deposit account designed to meet all your business needs. The account has the following features:

PRODUCT FEATURES

1. Currency: €

2. Type: Sight Deposit Account

3. Beneficiaries: : Individuals - freelance professionals/ sole proprietorships, legal entities - associations, unions, bequests, cooperatives, political parties

4. Distribution Channels:

- Via **NBG Branches** Individuals, legal entities
- Via **Internet banking** platform & **Mobile Banking** platform only for Individuals

5. Minimum initial deposit: No

6. Interest rate: Escalating

A) Credit balance

Balance	Interest rate (escalating)	Total Annual Real Return (*)
EURO 0.01 – 100,000	0.01%	0.009%
EURO over 100,000.01	0.02%	0.017%

(*) Total annual real return (TARR) has been calculated on the assumption that the deposit amount and the interest rate remain unchanged for one year and that the interest earned on a monthly basis remains in the account. Accordingly, the TARR rates quoted hereinabove reflect the accumulation of the monthly compound interest and the relevant tax withholding (currently at 15%).

B) Debit Balance (due to value date violation): 0%.

Changes in the interest rate may apply immediately and without prior notice.

7. Credit value dates

A. Deposit in cash (€) into the Business PRESTIGE account:

- Via our branch network: same day
- Via an ATM: same day

B. Transfer of funds from and into a Euro account, via a counter/ ATM/ Internet/ Phone Banking: same day

8. Benefits

A. OPERATIONAL BENEFITS

- Detailed account statements via Internet Banking (monthly i-statement): free of charge. Alternatively, there is the option to have quarterly statements sent to your contact address.
- Option, upon request, to have the monthly statement sent:
 - via Internet Banking or from the account branch, free of charge
 - to your contact address by debiting the account with the applicable fee (currently €0.90 per month)
- Option, upon request, to be provided with daily statements:
 - at your branch, by debiting the account with the applicable fee (currently €15 per month)
- Information on a round-the-clock basis (24/7):
 - regarding the last 7 transactions of your account via NBG i-bank ATMs
 - regarding account activity via Internet Banking.

B. TRANSACTIONAL BENEFITS

- Supply of a chequebook with 100 cheques per year, free of charge, subject to eligibility criteria. If you need extra cheques besides those supplied free of charge, you will be charged €1.2 per extra item. The said fee is payable each month by automatically debiting your Business PRESTIGE account on the 1st business day following the 5th day of the next month. If the balance on your account is not sufficient to pay the applicable fees, the account is charged with the respective amount and its balance is blocked, so that the Bank can collect the said fees when there is sufficient balance (the relevant check is carried out automatically on a daily basis).
If the year is not a full year but a fraction of a calendar year, you are entitled to the aforementioned number of cheques divided into 12, rounded up to the next 10.
- Option to get a Debit Mastercard with 50% discount on the annual subscription for the 1st card for easy banking via NBG's i-bank ATMs, DIAS and Mastercard-labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard logo in Greece and overseas, by debiting directly your deposit account, contactless transactions at businesses equipped with the special readers, as well as online purchases at thousands of merchants displaying the Mastercard logo, and merchants certified by Mastercard Identity Check.
- 50% discount on the applicable Rates & Charges up to 100 incoming domestic money transfers in euro credited into the Business PRESTIGE account per calendar year (note that the discount applies to our Bank's charges for execution, but the said transactions may be charged with fees by the issuing bank.)
Additional incoming money transfers besides those offered to you at a discount are performed at the applicable Rates & Charges.
- Up to 100 domestic money transfers in euro free of charge per calendar year via NBG's alternative channels, by debiting the Business PRESTIGE account (possibly with a charge by the paying bank).
Additional outgoing money transfers besides those offered to you free of charge are performed at the applicable Rates & Charges.
- Unlimited automatic payments of bills/dues per month through standing order, by debiting the account for as long as it is held, or via Internet and Mobile banking, free of charge.
- You can manage your staff's payroll entries via Internet Banking free of charge.
- Unlimited multiple credits free of charge through Internet Banking to accounts held with NBG.
- Arrange for standing orders to be paid via your account on set dates and in set amounts and to credit another NBG account, whether yours or someone else's, for payment of dues (such as rent, etc.) free of charge (Periodic Electronic Payments System), at the applicable Rates & Charges.

C. Push Notifications service

View all of your Business PRESTIGE account transactions in real time with the new Push Notifications service, offered to you via our i-bank mobile banking application of National Bank of Greece.

–Push Notifications service: free of charge

Rates & Charges for Business PRESTIGE:

- For the benefits listed above you pay €60/calendar year.
- Option to get a 10% discount on banking services provided that the account's Average Annual Deposit Balance is over €3,000 and at least one of the following applies:
 - Use of POS /e-commerce
 - Your staff's payroll is serviced through the account.
- The fee for the provision of banking services is automatically collected on the 1st business day following the 5th day of January of each year. If the account is opened later within the year, the annual fee is divided accordingly into the number of months/12 remaining (rounded down) and is collected on the 1st business day following the 5th day of the month following that in which the account was opened.
- If the balance on your account is not sufficient to pay the applicable fees, the account is charged with the respective amount and its balance is blocked, so that the Bank can collect the said fees when there is sufficient balance (the relevant check is carried out automatically on a daily basis). If costs are not collected for a whole month, the account cannot be changed into another product and remains a Business PRESTIGE account. The annual fee will be charged on the condition that the account was credited at any time within the previous year (credit transactions such as cancellations, reversals, interest, tax reversals are excluded). Note that if the new account was opened within the year, the annual fees will be charged in January of the next year irrespective of whether a credit transaction has been carried out.

If the respective fee has not been collected within the calendar year and at the same time no credit transaction has taken place, the account will no longer be charged with the annual fee in January of the next year. If the account is credited in the future, the collection mechanism for the annual fee is activated anew in January of the year following the year in which the credit transaction was carried out.

- In the event that the account is closed during the course of the year, you cannot be refunded with any part of the fee that has already been collected and corresponds to the outstanding period.
- In the event of a bad ("bounced") cheque drawn on your Business PRESTIGE current account, the account is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. Such fee is automatically collected per month on the 1st business day following the 5th day of the month following that in which the bad cheque was presented.
- In any case no fees for banking services are charged for the month when the Business PRESTIGE account was opened.

General Information

With regard to the conditions and terms for effecting payment transactions, the framework contract for payment services, which is governed by Law 4537/2018 (Government Gazette 84/15.5.2018), shall additionally apply and prevail over the "Agreement for deposit and the opening of deposit account"; a draft of the framework contract shall be delivered to the interested party for perusal and signing.

- Interest is posted at the end of each month.
- The balance available each day represents the funds (whether the total balance or a part thereof) whose value date, set as a result of any credit/debit entry or hold, has lapsed on the same day. The value date, in the case of withdrawals, is the date on which the amount withdrawn ceases to be part of the balance and, in the case of deposits, the date on which the funds become available and, in the case of interest-bearing accounts, interest starts accruing.
- Interest rates on deposit accounts are escalating, i.e. interest accrues on the total balance existing from time to time in line with the rates indicated in the table above. Interest is calculated on the balance available each day and the respective rate applies to the total deposit balance.
- Interest is calculated on an actual/360 day basis, i.e. the actual days of the year are the numerator while the commercial year of 360 days is the denominator.
- Tax is withheld from the interest payable to the account beneficiary in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (currently 15%).
- You will be informed as soon as possible of any interest rate change in general, through notices displayed to that effect at NBG branches, NBG press releases or the Bank's website [www.nbg.gr]. Rate changes, however, that are favourable to you may apply without notification.
- Exchange rates are available through the Bank's branches and website (www.nbg.gr) and the daily press. Exchange rate changes may apply immediately without notification.
- In the event of a bad ("bounced") cheque drawn on your Business PRESTIGE account, the account is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. Such fee is automatically collected per month on the 1st business day following the 5th day of the month following that in which the bad cheque was presented.
- NBG's current Rates and Charges are available in the Bank's branches and can be viewed under the relevant heading on its website (www.nbg.gr).
- 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 filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: www.nbg.gr;
 - by sending an e-mail to customer.service@nbg.gr;

Send a letter or the relevant form available at all NBG Branches:

o by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or

o 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 filing of complaints is not subject to a charge.

Furthermore, for any dispute or contention, you can use the special out-of-court redress procedures by contacting alternative resolution bodies, such as the Hellenic Financial Ombudsman, Massalias 1, 106 80 Athens, tel. 10440 (local call rates)/+302103376700 (international calls), website: www.hobis.gr, Hellenic Consumers' Ombudsman, Leoforos Alexandras 144, 114 71 Athens, tel: +30 2106460862, website: 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.

In particular, for disputes concerning contractual obligations under an online services agreement, you can file your request for an out-of-court settlement of the dispute via the Online Dispute Resolution platform at <https://webgate.ec.europa.eu/odr.>»

Last, if the customer enters into the agreement for opening an account via Internet & Mobile Banking, he is entitled to withdraw therefrom without giving any reason within a period of 14 calendar days as of the date of the agreement, with no charge. In order to exercise the right of withdrawal the customer is required to sign the relevant statement <https://authn.nbg.gr/greek/i-bank/business/internet-banking/Documents/Withdrawal%20info%20Business%20PRESTIGE.pdf>, <https://authn.nbg.gr/greek/i-bank/business/internet-banking/Documents/Withdrawal%20info%20Business%20PRESTIGE%20and%20debit%20card.pdf> and submit it to any branch of the Bank.

Dear Customer,

If you have any further questions, please arrange to speak with our staff at your NBG Branch. We shall be happy to provide you with any information or assistance you need.

Best regards,
NATIONAL BANK OF GREECE S.A.
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Last updated: 05.03.2021