



NATIONAL BANK OF GREECE S.A.

Date:.....

"FX Savings Account"

NBG offers you "FX Savings Account", a classic on-demand savings account in foreign currency.

PRODUCT FEATURES

1. **Currencies:**

The account is available in any of the following currencies:

USD (US Dollar), CHF (Swiss Franc), CAD (Canadian Dollar), SEK (Swedish Krona), NOK (Norwegian Krone), DKK (Danish Krone), ZAR (South African Rand), JPY (Japanese Yen), AUD (Australian Dollar), GBP (Pound Sterling), HKD (Hong Kong Dollar), RON (Romanian Lei), TRY (Turkish Lira)

2. **Beneficiaries:**

Individuals, whether Greek residents or not.

3. **Minimum initial deposit:**

The equivalent of €300.

4. **Interest rates:**

A) On a credit balance

Interest rates on savings deposits in foreign currency depend on the currency involved and the conditions prevailing in global markets.

Currency	Interest Rate	Effective Annual Interest Rate (EAIR)	
		After tax withholding	No tax withholding
USD (US Dollar)	0.03%	0.026%	0.030%
CHF (Swiss Franc)	0.02%	0.017%	0.020%
CAD (Canadian Dollar)	0.05%	0.043%	0.051%
SEK (Swedish Krona)	0.01%	0.009%	0.010%
NOK (Norwegian Krone)	0.01%	0.009%	0.010%
DKK (Danish Krone)	0.03%	0.026%	0.030%
ZAR (South African Rand)	4.00%	3.736%	4.040%
JPY (Japanese Yen)	0.00%	0.000%	0.000%
AUD (Australian Dollar)	0.05%	0.043%	0.051%
GBP (Pound Sterling)	0.03%	0.028%	0.030%
HKD (Hong Kong Dollar)	0.10%	0.093%	0.100%
RON (Romanian Lei)	1.00%	0.864%	1.016%
TRY (Turkish Lira)	5.00%	4.355%	5.134%

The Effective Annual Interest Rate (EAIR) has been calculated on the assumption that the amount deposited and the interest rate do not change during one year, and the six-month interest is not withdrawn. Accordingly, as shown above, the EAIR reflects the rates after tax withholding, if any (where tax on interest is withheld, currently 15%), and after 6-month compounding.

B) On a debit balance

Debit balances that arise because of value date violation are not charged with default interest.

5. Value dates of deposits

5.1 Foreign currency savings accounts subject to the European Payment Services Directive (PSD 2) and included in NBG's key currency rate list, i.e. Swiss Franc (CHF), Swedish Krona, (SEK), Norwegian Krone (NOK), Danish Krone (DKK), Pound Sterling (GBP), Romanian Lei (RON).

5.1.1 Deposit of banknotes in foreign currency accounts via our branch network:

- Deposit of banknotes in the same currency: same day
- Deposit of banknotes in a different (PSD 2 or non-PSD 2) currency: 4 business days

5.1.2 Transfer of funds in foreign currency to a savings account in foreign currency:

- same day
- 2 business days if a special exchange rate is provided

5.2 Savings accounts held in non-PSD 2 foreign currency included in NBG's key currency rate list, i.e. US Dollar (USD), Canadian Dollar (CAD), South African Rand (ZAR), Japanese Yen (JPY), Australian Dollar (AUD), Hong Kong Dollar (HKD), New Turkish Lira (TRY).

5.2.1 Deposit of banknotes to a savings account in foreign currency via our branch network (with the exception of South African Rand (ZAR) the buying and selling of which is not undertaken by NBG): - Deposit of banknotes in the same or a different currency: 4 business days

5.2.2 Transfer of funds to a savings account in foreign currency:

- Transfer of funds in the same currency to a savings account held by the same beneficiary: same day
- Transfer of funds in the same currency to a savings account held by another beneficiary: 2 business days
- Transfer of funds in a different currency to a savings account held by the same or another beneficiary: 2 business days

6. **Benefits:**

- No charge for maintaining account.
- Passbook
- Access to NBG's i-bank Internet, Phone and Mobile Banking alternative networks.
- Option for free of charge information on account activity via i-bank Internet Banking.
- Option to change the beneficiaries (addition or removal of joint beneficiary) without changing the account number.
- Option to have the account linked with investment products denominated in the currency of the account.
- Interest compounded every six months.

GENERAL INFORMATION

As regards the terms and conditions of payment transactions, the framework agreement for payment services, which is governed by Law 4537/2018 (Government Gazette A-84/15.05.2018) and a draft of which is delivered to the depositor to be read and signed, applies as a supplement to and supersedes the Account Opening and Deposit Agreement. The provisions of the framework agreement and Law 4537/2018 do not apply to this type of deposit, as it is held in a currency outside the scope of Law 4537/2018.

1. Interest is payable on 30 June and 31 December of each year.
2. The available balance on each day is that part of the balance (or the total thereof) for which the value date applicable to credit or debit entries has already lapsed or any blocking has expired. A value date is the date when a withdrawn amount stops being part of the balance, or when a deposited amount becomes available and, if the account is interest bearing, begins accruing interest.
3. The interest calculation basis is:
4. a) for Pound Sterling (GBP), South African Rand (ZAR) and Hong Kong Dollar (HKD): Actual/365 [i.e. the actual number of days is divided by a calendar year of 365 days].
5. b) for all other currencies: Actual/360 [i.e. the actual number of days is divided by a commercial year of 360 days].
6. The tax applicable from time to time is withheld from the interest payable to the beneficiary of a savings account in foreign currency and paid by the Bank to the competent authorities as provided for by law. The tax rate is specified by the tax legislation applicable from time to time, now being 15% on interest. Certain depositors may be exempted from tax withholding, provided they present to the Bank the supporting documents required by the Ministry of Finance from time to time.
7. You will be notified as soon as possible of any change in the interest rate, whether via a notice displayed at the Bank's branches, via its press releases or via its website [www.nbg.gr]. Interest rates (on both credit and debit balances) may change at any time without prior notice.
8. Exchange rates are available at the Bank's branches, its website (www.nbg.gr), as well as in the daily press. Exchange rates may change at any time without prior notice.
9. The Bank's current Rates and Charges are displayed in its Branches and published on its website at www.nbg.gr.
10. You can submit any complaint you may have 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,
 - Send 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 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.

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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