



NATIONAL BANK OF GREECE S.A.

Date

"Family Fast Account"

NBG offers you Family Fast Account, a flexible sight deposit account that provides you with a host of credit and transaction facilities.

PRODUCT FEATURES

- 1. Currency:** euro (€)
- 2. Type of account:** Savings
- 3. Beneficiaries:** Individuals who are non-Greek citizens living in Greece
- 4. No minimum deposit requirement**
- 5. Interest rate:**

A) Credit balance

	Balance	Interest rate (escalating)	Total Annual Real Return (*)
EURO	0.01 – 60,000	0.00%	0.000%
EURO	60,000.01 – 200,000	0.01%	0.009%
EURO	200,000.01 and over	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 over the 6-month period remains in the account. Accordingly, the TARR rates quoted hereinabove have resulted from the accumulation of 6-month compound interest and the relevant tax withholding (now at 15%).

B) Debit balance

The interest charge applied to debit balances resulting from value date violation will be the rate applied by the ECB for its main refinancing operations (currently 0.00%)

Interest rates may be adjusted instantly without prior notification.

6. Credit Value Dates

A. Deposit of cash in euro, into a savings account:

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

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

7. Benefits

Family Fast account provides you with a range of benefits:

A. TRANSACTION BENEFITS

- Unlimited number of transactions via our counters at no extra charge for operating costs and irrespective of the account balance.
- You are not subject to charges representing the cost to the Bank of maintaining your deposit account.
- The account can be credited by third parties free of charge.
- Account statements via Internet Banking (monthly i-statement).
- Account activity updates by means of your account booklet, if you so request.
- Information on a round-the-clock basis (24/7) free of charge:
 - regarding the last 7 transactions on your account, via NBG's i-bank ATMs; -
 - regarding your account activity, via Internet Banking.
- Option to get debit cards Debit Mastercard and Debit Visa free of charge for easy banking, instantly and securely via NBG's i-bank ATMs, DIAS, Mastercard and Visa -labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard and Visa logos 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 and Visa logos, and merchants certified by Mastercard Identity Check and Verified by Visa.
- Access to NBG's i-bank Internet, Phone and Mobile Banking alternative networks. The interest is credited to your account every 6 months.
- Option to change beneficiary (add or remove a co-beneficiary) without changing account number.
- Pension payments can be credited to your account from Greek pension organizations linked to NBG. You can continue to be served even if you decide to return permanently to your home country.
- Payment of your COSMOTE HOME, DEH and EYDAP bills automatically and free of charge for as long as the account is held, by debiting it as per standing order with your local NBG branch.
- Option to arrange for standing orders to be paid from your account on set dates and in set amounts and credit another account (whether yours or a third-party account) for payment of obligations such as rent, school fees, child support and installments on purchases from stores, free of charge.
- Payment of mobile phone bills, insurance and various other subscriber bills by standing order.
- Option to use the account for transactions relating to investment products.

B. REMITTANCES / FUND TRANSFERS

□ Privileged rates for transfer of funds to your home country. Remittances of up to €900 marked OUR (i.e. the beneficiary that receives the money abroad will not be further charged by his or her bank):

- ✓ via NBG Branches: €10
- ✓ via ATM: €6
- ✓ Customers who choose as a destination bank for their remittances Banca Romaneasca for Romania benefit from a 50% discount on the cost of the remittance.

The countries included in this service are Egypt, Albania, Armenia, Bulgaria, Georgia, India, Moldova, Bangladesh, Ukraine, Pakistan, Poland, Romania, Russia, Sri Lanka (Ceylon), Turkey, the Philippines – altogether 16 countries and 23 Banks.

C. FINANCING BENEFITS

C.1 Consumer Credit

- Provision, under certain conditions, of CLASSIC MASTERCARD, CLASSIC VISA credit cards: → at 1% discount on the interest rates for purchases and cash withdrawals and → free of subscription fees for one year.

Note that the benefits relating to credit cards apply to the principal cardholder and any cobeneficiaries of "Family Plus" account, as well as to any members of his/her family who are additional cardholders.

C.2 Mortgage loan

Family Fast Account holders can get the following mortgage loan benefits:

- a 30% discount on the one-off charge for NBG mortgage loan review and approval;
- Option to have their account linked to their NBG mortgage loan via which they can pay their loan installments.

D. BANCASSURANCE PRODUCTS

- Option to participate in the program Vehicle Insurance - Private Car and Private-use farm truck insurance plans which are available by Ethniki Insurance with a 10% discount on comprehensive premiums, not including the following covered risks:
 - ✓ for private cars: glass breakage, local towing services/road assistance, loss of vehicle use
 - ✓ for private-use farm trucks: glass breakage, local towing services/road assistance, insurance premium guarantee, driver's personal accident.

The privileged rate applies to all beneficiaries of the account.

At the vehicle insurance plan, the discount is available once to each beneficiary. Note that the said insurance plan is available independently, if the customer wishes so.

The insurance plans are designed by Ethniki Insurance and sold through the branch network of National Bank of Greece S.A., Aiolou 86, 102 32 Athens, Company Reg. No.: 311481 Athens. Insurance plans are sold only by Bank staff who are certified insurance intermediaries. The Bank is registered as an insurance agent with the Special Registry of the Athens Chamber of Tradesmen under No. 1028. The Special Registry's data are available through the online platform "Point of Single Contact (ESIP)" of Active Insurance Intermediaries, via which you can verify the registration with the Special Registry. ESIP website: <http://insuranceregistry.uhc.gr/>.

General Remarks:

1. Interest is posted on 30 June and on 31 December of each year.
2. The balance available on each day represents the funds (either 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 or the previous day. A value date, in the case of withdrawals, is the date on which the sum 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.
3. 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 on each day and the respective rate applies to the total deposit balance.

4. 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.
5. Tax is withheld from the interest payable to the account beneficiary and is paid to the Inland Revenue. The tax rate depends on the relevant tax law applicable (currently 15%).
6. 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.
7. Exchange rates are available to the public through the Bank's branches and website (www.nbg.gr) and the daily press. Exchange rate changes may apply without notification.
8. The Bank's current Rates and Charges are displayed in its Branches and published on its website at www.nbg.gr.
9. If you have a complaint, please submit it to any of the following:
 - 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:
 - 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.

[This text is a translation of the original Greek text. In the event of conflict in interpretation between the two texts, the original Greek text shall take precedence.]

Dear Customer,

For any queries please consult our banking staff. They will be happy to provide you with any information or assistance you need.

Best regards,
NATIONAL BANK OF GREECE
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Last update: 05.03.2021