



## **NATIONAL BANK OF GREECE S.A.**

Date .....

### **NBG Savings**

NBG (Eolou 86, GR 10559 Athens, GEMI No. 237901000) offers you NBG Savings Account, a flexible account on first demand, through which you have access to a host of cutting-edge products and services.

#### **PRODUCT FEATURES**

**1. Currency €**

**2. Beneficiaries:** Individuals or private entities of public benefit or not-for-profit status

**3. Distribution Channels:**

- Via **NBG Branches** for Individuals or private entities of public benefit or not-for-profit status
- Via **Internet banking** platform & **Mobile Banking** platform only for Individuals

**4. Minimum initial deposit:** n/a

**5. Interest rate:**

**a. Credit balance**

	<i><b>Balance</b></i>	<i><b>Interest rate (escalating)</b></i>	<i><b>Total Annual Real Return (*)</b></i>
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%

**(Basic Savings Deposits Rate: 0.01%)**

(\*) 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 reflect the accumulation of 6-month compound interest and the relevant tax withholding (currently at 15%).

**b. Debit balance**

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

Interest rates (on credit and debit balances) may be adjusted without prior notification.

## **5. Credit value dates**

A. Cash deposit in Euro into a current 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

## **6. Benefits:**

- Unlimited number of transactions via our counters at no extra charge for handling 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. Interest capitalized every semester.
- Automatic payment of your bills (DEH, COSMOTE, EYDAP, mobile phone) by debiting your account as per standing order with your local NBG branch.
- Automatic payment of NBG credit card, consumer & housing loan instalments by debiting your account as per standing order with your local NBG branch.
- Option to change beneficiary (add or remove co-beneficiary) without changing the number of the account (with a visit at a branch).
- Automatic salary or pension payments by your employer or pension fund.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and credit another account (whether yours or someone else's) for payment of obligations such as rent, school fees, child support and instalments on purchases from stores, free of charge.
- Option to participate in NBG's investment products by linking your account to your customer portfolio (with a visit at a branch).

## **General Information**

In respect of the conditions and terms for effecting payment transactions, the framework contract for payment services, which is governed by Law 4537/2018 (Government Gazette A-84/15.05.2018), 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.

1. Interest is posted on 30 June and on 31 December of each year.
2. 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.

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 in favour of the Greek State. The tax rate depends on the relevant tax law applicable from time to time (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](http://www.nbg.gr)]. Rate changes, however, that are favourable to you may apply without notification.
7. Exchange rates are available through the Bank's branches and website ([www.nbg.gr](http://www.nbg.gr)) and the daily press. Exchange rate changes may apply immediately without notification.
8. 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](http://www.nbg.gr)).
9. 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),
    - Send 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.synigoroskatanaloti.gr](http://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](http://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://www.nbg.gr/english/i-bank/retail/mobile-banking/Documents/Dilos\\_i\\_panahorisis\\_Tamieftirio\\_ENG.pdf](https://www.nbg.gr/english/i-bank/retail/mobile-banking/Documents/Dilos_i_panahorisis_Tamieftirio_ENG.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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