

Date National Bank of Greece S.A.
Aiolou 86, GR 105 59 Athens
TIN: 094014201, Athens Tax Office for Corporations, GEMI No: 23790100
nbg.gr

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STANDARD SIGHT ACCOUNT FOR LOAN REPAYMENT

NBG's Standard Sight Account for Loan Repayment is designed exclusively for payment of your financing (coverage of repayments of business credit facility agreements).

The features of the account include:

PRODUCT FEATURES

- 1. Currency:** €
- 2. Type of account:** Sight Account
- 3. Beneficiaries:** Natural persons/legal entities – financed customers of Corporate Banking
- 4. Minimum initial deposit:** €0
- 5. Distribution channels:**
This account can only be opened at your NBG Branch.
- 6. Rates/Charges:** No fee is collected for this account
- 7. Interest rate:**

A) Credit balance

Interest-free or, where applicable, at a negotiable interest rate.

B) Debit balance

Debit balances of deposit accounts are charged with the applicable non-bank default interest rate (currently 9.90%).

Changes in interest rates can be applied immediately and without prior notification.

8. Credit value dates

- A. Cash deposits in EUR, through our branch network and ATMs, to an account: same day
- B. Transfer of funds from an account in EUR to an account in EUR, via branch network/ATM/Internet/Mobile/Phone Banking: same day

9. Clarifications:

- The account holder must be the borrower/financed customer.
- NBG's Standard Sight Account for Loan Repayment is linked to a credit facility agreement. If you wish, you can link your account to more than one agreement of the same category, by signing a special contractual document.
- The account cannot be credited with proceeds of financing.
- The account is only debited:
 - ✓ through the automatic computerized payment flow of your debts on their maturity date
 - ✓ by the Bank for early repayment of an instalment, loan repayment
 - ✓ by you, but only for transfer to another account held by you within the Bank
- It is not possible to issue a chequebook.

10. Benefits:

- Access to NBG's Internet, Phone and Mobile Banking networks.
- Detailed account statements via the Internet/ Mobile Banking app (monthly i-statement): free of charge. Alternatively, you can opt to receive quarterly statements sent to your contact address free of charge.

General Information

As regards the terms and conditions for carrying out payments, the customer is informed through the "Single Contract for Deposits and Associated Transaction Relations" and a specific term by which the customer, upon opening a demand deposit account, accepts, inter alia, the terms of the framework agreement for Payment Services governed by Greek Law 4537/2018 (Government Gazette 84/15-5-2018).

1. In interest-bearing accounts (upon agreement with the customer) interest is charged on 30 June and 31 December of each year.
2. The available balance of each day is the part of the balance (whether a part or the whole balance) for which, on the same day, any value date for a credit entry or commitment has expired. In the case of withdrawals, the value date is the date on which the amount ceases to comprise part of the balance, and in the case of deposits, the value date shows the available balance as at that date and, if the account is interest-earning, the amount on which interest is earned.
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 available balance each day and the corresponding interest rate is applied on the entire 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. Any interest payable to the account holder shall be subject to tax charges withheld in favor of the State. The tax rate is set in the relevant tax legislation in force (currently at 15%). Beneficiaries may be exempted from tax withholding, provided that the required supporting documents are submitted to the Bank, in accordance with the applicable decisions of the Ministry of Finance.
6. In general, you will be informed as soon as possible of any change in the interest rate either through notices displayed at NBG branches, or press releases of the Bank, or by information provided on the Bank's website [www.nbg.gr]. However, favorable changes in the interest rate may be implemented without notice.
7. Exchange rates are available at NBG branches, the Bank's website (www.nbg.gr), and also announced in the daily press. Changes in exchange rates can be applied immediately and without further notice.
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).

- **Contact details:**

For any questions, please contact the relevant staff at the Bank's Corporate Branches (CSU HUBS).

For any complaints you should contact:

- either the relevant staff at the Bank's Corporate Branches (CSU HUBS)
- or NBG's Client Conduct Sector:
 - 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.
 - by sending a letter or the relevant form available at all NBG Branches by mail to: National Bank of Greece, Client Conduct Sector, Sofokleous 2, GR 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure is 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. +30 2103376700, website: www.hobis.gr, the Hellenic Consumer's 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.

Dear Customer,

Don't hesitate to contact our staff if you need further information. We shall be happy to provide you with any information or assistance you need.

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