

SPECIAL CONDITIONS AND REMARKS ON THE COLLECTION AND REDEMPTION OF POINTS

General

Expiry of points: Points that have been collected from the Program-related Transactions or Activities and have not been redeemed after one (1) year from the date they were credited to the Member's Points Account are automatically removed from the Member's Loyalty account.

Maximum number of points: The maximum number of reward points each Member can collect for all the valid transactions or activities they have carried out under the Program is 2,000,000 in the course of a year.

Minimum number of points required for redemption: The minimum number of reward points required for redemption, at any given time, is 2,000 points.

Definitions of month, quarter, 6 months and year: All said periods refer to their calendar equivalents.

Value ratio of points to money: When a reward point or points is correlated with euros, the reward points are credited upon the completion of multiples of this correlated amount in euros. In other words, if it is stated that one (1) point is earned for each €1.5 spent, the Member earns two (2) reward points for a €3 purchase, three (3) reward points for a €4.5 purchase and so on. Accordingly, points are rounded down in the case of fractions of these euro amounts.

Notes & Remarks on types of transactions or activities

1. Deposit Accounts

- If there are more than one beneficiaries on the account, the reward points will be credited only to the first account beneficiary, provided they have signed up to the Program.

2. Transactions (standing orders, payments, money transfers)

- The points related to the assignment of the standing order will be credited only to the first beneficiary of the account charged, provided that this account participates in the Program and the first beneficiary has signed up to the Program.
- Standing order assignments via i-bank digital banking and mobile banking participate in the program.
- Payment of debts/bills by debiting either an account or a debit/credit card at an NBG branch is not rewarded.
- Payment of Tax Office debts by debiting an account through i-bank digital banking and mobile banking is rewarded with the same points as the payment by debiting an account of a debt/bill of an organization or business cooperating with the bank.

3. i-bank

- The points are credited only for the first login to i-bank digital banking.
- For the first login to the i-bank application on the mobile phone, the points are credited to the Member's Points Account upon completion of the login.

4. Cards issued by NBG

- For the debit card participating in the Program, points are rewarded to the cardholder, provided that they have signed up to the Program.
- For credit cards, points are awarded to the principal cardholder or to the additional member (in the event that an additional card is used), provided that they have both signed up to the Program.
- For prepaid cards, points are awarded to the cardholder, provided that they have signed up to the Program.
- For all transactions with cards issued by the NBG, points are awarded online if they are carried out at a business partnered with the Bank or when said transactions are cleared, if they are carried out at a business not partnered with the Bank.
- Reward points earned by making internet transactions are credited to the Member's Reward Point Balance when the transaction is cleared.
- In the case of transactions with interest-free instalments, points are collected for the total value of the transaction and are awarded when the first instalment is charged.
- In the case of transactions carried out with businesses participating in the Program, the Member should ensure that the transaction is made at an NBG POS.

- Transactions for payment of Assessed Tax Dues and Vehicle Circulation Fees via digital & mobile banking and through Tax Office POS terminals are not rewarded through the Program.
- Online transactions with gambling firms are not rewarded.
- From 12/4/2019 points are also awarded in line with the Point Collection Chart for transactions with the new Debit Mastercard Business.
- The new Mastercard debit card does not participate in the Program.

5. Loans

- Guaranteed and/or subsidised mortgage and consumer loans do not participate in the Loyalty Program.
- Reward points earned from payment of mortgage and consumer loan instalments are credited pro rata to the debtors/co-debtors of the loan who are Members of the Loyalty Program.

6. Stock exchange transactions

- Transactions relating to individual portfolios operated by NBG participate in the Program.

7. Mutual Funds

- Reward points are credited to the first unit beneficiary only, provided they are a signed up Member of the Loyalty Program.
- If the Member is listed as the first beneficiary in more than one mutual funds participating in the Loyalty Program, the points relating to the average monthly value outstanding correspond to the total average monthly value of these mutual funds.
- Non-domestic Mutual Funds do not participate in the Loyalty Program.

8. Bancassurance products

- Reward points from bancassurance products that participate, at any given time, in the Loyalty Program are credited to the policy holder, provided they have signed up to the Program.

9. Other activities

- Points relating to "Invite a friend" are credited to the Member's Points Account upon completion of the invited Member's registration.