

TERMS OF OPERATION OF THE REWARD PROGRAM

The following terms govern the workings of the **Go For More** program (the "Program") set up by National Bank of Greece (the "Bank" or "NBG").

Go For More is a reward program under which its Members collect Points which they can redeem pursuant to the Terms herein, as amended.

By joining the Program, the applicant is deemed to be aware of the following terms and fully and unreservedly acknowledges that they regulate exclusively their rights and obligations, if any, as a Member of the said Program.

1. Definitions

For the purposes hereof, the following terms have the following meaning:

- **Member of the Program or Member:** any individual over 18 years old who, after accepting the present Terms, signs up to the Program.
- **Program-related Transaction or Activity:** the Member's transaction or activity as same is described in the Point Collection Chart.
- **Points:** the benefit a Member earns by carrying out the program-related transaction or activity.
- **Point Account:** the account recording each Member's points.
- **Point Collection and Redemption Centres:** the locations where the Member can carry out a program-related transaction or activity or can redeem points.
- **Loan product:** any type of loan or credit.

2. Subscribing to the Program

2.1. Members can subscribe to the Program:

- A. Automatically, when being issued with an NBG Credit Card, as long as this is provided for in the relevant Terms of Use of the card and in accordance with what is stated therein.
- B. By submitting an application to join the Program in one of the following ways:
 - At any NBG Branch or
 - Through NBG's i-bank digital banking or
 - Through NBG's Contact Center at +30 210 4848484 or
 - Through the Program's website <https://www.nbg.gr/en/go4more> or
 - Through the **Go For More** app for smartphones

2.2. Any individual over 18 years old who, when subscribing, holds at least one non-corporate, active and effective debit or credit card issued by the Bank and participating at the Program, can become Member of the Program.

2.3. Customers who have applied for inclusion under Laws 3869/2010 and 4738/2020 before a Court of Justice are not eligible to join the Program.

2.4. The Bank reserves the right to accept or reject, at its absolute discretion, any application for membership to the Program without being required to inform the applicant accordingly.

2.5. The application for membership requires a statement by the Customer to the Bank supplying basic contact details (postal address, mobile phone, date of birth and optionally e-mail address). The Member must notify in any appropriate way any change in the contact details stated in the initial application for membership, otherwise the Bank shall not be liable for loss of correspondence or any interruption of communication with the Member.

2.6. The Member retains their capacity as member throughout the Program, provided that they duly observe the relevant terms, as amended.

2.7. The Member may use the Program privileges on an optional basis.

2.8. The Member is entitled, whenever they wish, to unsubscribe from the Program and declare that they no longer wish to participate in it. The request to unsubscribe may be submitted at any NBG Branch or via NBG's Contact Center (+30 210 4848484) or NBG's i-bank digital banking. In this case, both the Member and the points collected but not redeemed shall be deleted from the Program.

3. Collecting Points

3.1. The Member collects points from the moment they subscribe to the Program and thereafter in line with the Point Collection Chart each time applicable, which constitutes an integral part hereof.

The Point Collection Chart can be found at the following link <https://www.nbg.gr/en/go4more>.

3.2. The Bank has the right to amend at any time, in all or in part, the Point Collection Chart or even delete or add any program-related transactions or activities. The Point Collection Chart may change without any previous notification to the Member and without their consent being required. Moreover, any change has a date of commencement and duration (if applicable) and is announced to the Members of the Program in any manner the Bank considers appropriate.

The Point Collection Chart was last amended on 1 January 2024.

3.3. The Bank holds only one Point Account per Member for the monitoring of points collected and/or redeemed by the Member.

3.4. If the Member does not carry out transactions using their NBG credit or debit or prepaid card at a POS terminal for a period of one (1) year, either from the date they joined the Program or from the date of the last transaction using their NBG credit or debit or prepaid card, the collection of Points shall automatically cease. Point collection is resumed on the working day following the day that a transaction was carried out using their NBG credit or debit or prepaid card at a POS terminal.

3.5. In the event that the Member files an application for inclusion under Laws 3869/2010 and 4738/2020, as amended, before a Court of Justice, point collection will automatically cease as of the date such filing is notified to the Bank.

3.6. If points have been calculated in favour or at the expense of the Member in error, the Bank has the right to duly correct the Member's Point Account without the latter's prior notification.

3.7. The points the Member collects through the Program may not be transferred or assigned to any third party.

3.8. Besides the minimum or the maximum number of Points set out for the individual transactions or activities of the Member, the Bank may also determine the maximum number of points the Member is entitled to collect for the total transactions or activities. 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. The maximum number of Points may be modified as the Bank sees fit. Members can find any relevant updates at <https://www.nbg.gr/en/go4more>.

3.9. The Member is informed of the Point Collection Centers, as per article 4.10. hereinbelow.

4. Redeeming Points

4.1. Points collected by the Member can be redeemed, in all or in part: for the acquisition of goods or services at participating businesses, using the Member's NBG credit or debit or prepaid.

4.2. Points that have been collected through 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 deleted.

4.3. Points cannot be redeemed in cash to the Member by the Bank and/or the businesses participating in the Program.

4.4. The Bank and the businesses participating in the Program are entitled to define a minimum number of points the Member is each time required to have collected before redeeming, in all or in part, their available Points, by duly informing the Member as per article 4.10. hereinbelow.

4.5. In the event of partial redemption of Points, they are deducted from the Member's Points Account as per the calendar order in which they have been entered, from oldest to most recent (FIFO method - first in, first out). The remaining Points shall continue to bear the date on which they were initially earned.

4.6. If the Member owns any loan product of the Bank and is overdue in paying even one of their loan obligations for a period equal to or longer than one (1) day, they are not entitled to redeem Points as of the date they became past due. Note that the maximum time period for redeeming available Points continues to be calculated in the Member's Point Account. The Member regains their ability to redeem Points as soon as they settle their obligations.

4.7. If the collection of Points has ceased as per article 3.4 hereinabove, point redemption also automatically ceases. Point redemption is resumed on the working day following the day that a transaction was carried out using the NBG credit or debit or prepaid card at a POS terminal.

4.8. In the event that the Member files an application for inclusion under Laws 3869/2010 and 4738/2020, as amended, before a Court of Justice, point redemption will automatically cease as of the date such filing is notified to the Bank.

4.9. Redemption of available Points is allowed without the Customer being required to pay a consideration for the purchase of a good or service from the businesses participating in the Program, unless otherwise specified, or from the Bank.

4.10. The Member is informed on the options each time applicable for the redemption of points either in the businesses participating in the Program and the Bank through personal letters or SMS or newsletters or e-mails or the Bank's digital networks or at the Bank's branches or via NBG's Contact Center (+30 210 4848484). The Member may also receive updates on the redemption options at businesses participating in the Program.

4.11. The Bank is entitled to announce to the Members of the Program further special offers for earning or redeeming Points or other offers in products, services or discounts. Such extra offers are addressed either to all Members of the Program or to selected Member groups or to selected transactions or activities at the Bank's absolute discretion. Such Members are informed on the special offers and the more specific terms thereof, in the ways set out in article 4.10. above.

4.12. The Bank bears no responsibility for the price, delivery, quality etc. of goods and/or services delivered or supplied to the Members of the Program by the businesses participating in the Program. Moreover, the Bank bears no responsibility for any loss or damage that any member may suffer during the provision of services connected in any way with the businesses participating in the Program, or for non- and/or defective fulfilment of the redemption obligation by any cooperating business.

5. Updates on available Points

5.1. Members can be updated regarding the Points they have collected and which are available for redemption, as well as the Points that are due to expire, through the Bank's online networks or at the Bank's branches or via NBG's Contact Center (+30 210 4848484).

5.2. Besides the aforesaid channels of information updates, the Bank is entitled to inform the Member at regular intervals via personal letters or SMS or newsletters or emails, at the contact details the Member stated when signing up to the Program or thereafter, pursuant to article 2.5. hereinabove.

6. Amendment/Expiry of Program

6.1. The Bank reserves the right to amend at any time these Terms of the Program. Amendments in the Terms of the Program are notified to the Member at <https://www.nbg.gr/en/go4more> and/or any other appropriate, in the Bank's judgement, way and have immediate effect, unless otherwise specified. Carrying out any Program-related transactions or activities and redeeming Points after any amendment constitutes acceptance by the Member of the amended Terms of the Program.

6.2. Members should visit at regular intervals the <https://www.nbg.gr/en/go4more> site in order to be aware of any amendments, as well as the recent applicable version of the Terms of the Program. Any amendment abolishes any previous version of the Terms.

6.3. The Bank reserves the right to abolish at any time the Program, at its discretion, by duly informing the Member one (1) month before the expiry date, via the <https://www.nbg.gr/en/go4more> site and/or in any other way it deems appropriate. In this case, Members may redeem their available Points, within the time period to be specified by the Bank, regardless of the date the points expire under article 4.2 hereinabove.

7. Other Terms

7.1. Within the context of the Program, the Bank, as Data Controller, collects, maintains and processes personal data of the Members, such as identification and contact details, such as are necessary for processing and only insofar as the Members themselves have disclosed such when signing up to the Program or during their participation in the Program. The Bank takes every measure to ensure the ethical and lawful collection and processing of personal data, as well as their safekeeping in accordance with the General Data Protection Regulation 2016/679 (GDPR), Law 4624/2019, and the regulatory framework governing implementation of said Regulation, protecting the secrecy and confidentiality of any information it becomes aware of.

7.2. As part of the program, Members have the ability to upload a profile picture to the application, which can be deleted at any time.

7.3. The Bank may use the personal data of Members to send them informational material regarding the options provided by the Program and/or issues related to it.

7.4. The Bank safeguards the personal data of the Members of the Program and does not transfer such data to any third party (legal or natural person) except where this is provided for under the terms of operation of the Program or by law. In the context of the Program, such data may also be transmitted to companies cooperating with the Bank, insofar as is necessary in the context of the Program for purposes solely related to the support, execution and operation of the Program.

7.5. The Bank processes Members' personal data throughout the Members' membership of the Program and, following its completion, for as long as required by the statutory and regulatory framework each time applicable.

7.6. Following confirmation of their identity, Members are entitled to access their personal data, request amendment of any incorrect or incomplete data, and, if the conditions of the regulatory framework apply, exercise the right to: erase, restrict processing, request portability of their data, challenge the processing of such data, and ensure human intervention in automated processes. To exercise the aforesaid rights, Members are entitled to submit their request about issues regarding the processing of personal data in writing

to NBG's Data Protection Officer (DPO), addressed to Aiolou 93, Athens 10551, Greece, or send an email to dpo@nbg.gr or visit any of the Bank's branches. In the event that they believe that the protection of their personal data has been compromised, Members can refer the matter to the Hellenic Data Protection Authority.

7.7. For further information on data protection, Members can refer to NBG's Privacy Policy available at the Bank's branch network and on its website (<https://www.nbg.gr>).

7.8. Points are collected, held and redeemed solely pursuant to the Terms of the Program each time applicable. Any other use, grant, sale, exchange or transfer of Points is prohibited.

7.9. If the Member fails to fulfil any of the Terms of the Program, the Bank is entitled to forthwith exclude the Member from any current or future offer of the Program, to suspend and/or terminate their participation in the Program, and to cancel all the Points collected in the context of the Program.

7.10. The Terms of the Program are governed by Greek law. Any dispute that may arise from the implementation thereof shall be under the jurisdiction of the courts of Athens.