

NATIONAL BANK OF GREECE

NATIONAL BANK OF GREECE S.A.

Registered Office: 86 Aiolou St., 105 59, Athens, Greece
General Commercial Registry (G.E.M.I.) No 237901000

Date:

Student Life

NBG offers you Student Life, a deposit account offering a variety of credit and transaction options including the following:

PRODUCT FEATURES

1. Currency: €

2. Type: Current account

3. Beneficiaries: Students, irrespective of age. Specifically:

- Undergraduate and postgraduate students of universities and technical universities both in Greece and abroad, and the Free Open University.
- Students of professional training institutes, free study centres, private schools, music schools, etc.
- Schoolchildren, in joint accounts with their parents/guardians.

4. Minimum initial deposit: n/a

5. Interest rate:

a. Credit balance:

	Balance	Interest rate (stepped)	Total Annual Real Return (*)
EURO	0.01– 1,000	0.20%	0.172%
EURO	1,000.01 and over	0.01%	0.009%

(*) 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 6month compound interest and the relevant tax withholding (currently at 15%).

b. Debit balance of account without overdraft facility:

The non-bank default rate applicable from time to time (currently 11.50%).

c. Overdraft:

The overdraft rate applicable from time to time, reduced by 15%, plus a charge under Law 128/75 (currently 0.60%).

If the debit limit of an account with overdraft facility is exceeded (due to charge of interest, commission or otherwise), then this account is subject to interest rate arising from the ordinary rate + 2.5 points + the charge under Law 128/75 (currently 0.6%).

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

6. 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 / Mobile/Phone Banking: same day

7. Benefits:

A. OPERATIONAL 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.
- Detailed account statements via Internet/Mobile Banking (monthly i-statement). free of charge ☐ If you so request, you can get account activity updates by means of:
 - quarterly statements sent to your contact address: free of charge
 - monthly statements sent to your NBG branch (free of charge) or to your contact address, subject to charges, currently €0.90 per month.
 - daily statements issued at the branch on a regular basis, currently charged at €15 per month.
- Information on a round-the-clock basis (24/7) free of charge:
 - regarding the last 7 transactions on your account via ATMs of NBG; -
 - regarding account activity via Internet/Mobile Banking.
- Supply of chequebook, provided that legal and real solvency conditions are met, at €2.00 per cheque.
- Option to change beneficiary (add or remove co-beneficiary) without closing the account or changing its number, and accordingly without changing its link-up with other systems, if any (e.g. Standing Orders, Pension Credits etc.)

B. TRANSACTIONAL BENEFITS

- Option to get:
 - the Dual Mastercard Debit card, with a monthly subscription of €0.50, or alternatively
 - the Debit Mastercard card, free of charge,for easy banking, instantly and securely via NBG's ATMs, DIAS and Mastercard -labelled ATMs in Greece and overseas, as well as for purchases of products and services at all businesses displaying the Mastercard logo 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 logo, and merchants certified by Mastercard Identity Check .
- Access to NBG's Internet, Phone and Mobile Banking digital networks. Payment of your COSMOTE HOME, DEH and EYDAP bills automatically and free of charge for as long as the account is held.

- 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.
- Payment of mobile phone bills, insurance premiums etc. or other subscriptions, as per standing order.

C. REMITTANCES

- Issue of STP remittances in Euro up to the amount of €12,500 to domestic and overseas banks through Internet Banking: free of charge Issue by NBG is free of charge, possibly with a charge from the paying bank Note that with respect to overseas banks, the paying bank must be located in one of the following EU countries or their overseas territories: Austria, Belgium, Germany, Denmark, Spain, Finland, France, UK, Italy, Luxembourg, Netherlands, Portugal, French Guinea, Guadeloupe, Martinique, Réunion, Norway, Cyprus, Slovenia, Sweden, Poland, Estonia, Latvia.
- Issue of remittance at NBG counters debiting Student Life account:
 - in Euro to domestic bank or EU country: up to €1,000, €5 commission, over €1,000, €8.80 commission. Simple money order charge is not collected.
 - in Euro to non-EU countries and in F/X to domestic banks or any country: €8.80 commission (plus charges for simple money order, currently €15)

D. FINANCING BENEFITS

- Overdraft facility, conditional, on privileged terms.
- Student life personal loan.
- Payment via the account, free of charge, of monthly instalments of NBG credit cards and consumer loans.

E. 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 Information

As regards the terms and conditions governing payments, customers are duly informed by means of the "Single Deposit & related Transaction Relations Agreement", according to which, when opening a demand deposit account, customers accept, inter alia, the terms of the framework agreement for payment services, which is governed by Law 4537/2018 (Government Gazette 84/15-5-2018).

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 interestbearing accounts, interest starts accruing.
3. Interest rates on deposit accounts are stepped, i.e. the deposit account balance, as it stands from time to time, is divided into portions, and the interest posted on the account balance is calculated for each portion separately on the basis of the above interest rate scale. Interest is calculated on the balance available on each day and the respective rate applies to the corresponding portion of the 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]. 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) and the daily press. Exchange rate changes may apply immediately without notification.
8. In the event of a bad ("bounced") cheque, the account Student Life is debited with the cost of reprocessing bad ("bounced") cheques, amounting to €20 per unpaid cheque. The fee is automatically debited every month on the 1st business day following the 5th day of the month that follows the month when the bad cheque was presented.
9. 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 queries you should contact the relevant staff at the Bank's branches .

For any complaints you should contact:

- either the relevant staff at the Bank's branches
- or NBG's Client Conduct Sector:

- by filing your comment, suggestion or complaint by filling out the relevant online form, available on the Bank's website at 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 S.A., Sector for Governance of Customer Issues, Sofokleous 2, 105 59 Athens.

Detailed and up-to-date information regarding the complaint procedure are 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, 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.