

Date:

"Benefits Account"

NBG's Benefits Account is a flexible deposit account designed to meet all your needs and offer a variety of transaction options and benefits with low fees. The features of the account include:

PRODUCT FEATURES**1. Currency:** €**2. Type of account:** Savings/ Current account**3. Beneficiaries:** Individuals**4. Distribution channels:**

- via **NBG Internet Banking** (only for savings accounts); or
- via **NBG Mobile Banking** (only for savings accounts); or
- via **NBG Branch Network**

5. Minimum initial deposit: No**6. Interest rate:** Escalating**A) Credit balance:** Interest-free**B) Debit interest in savings account:**

The interest rate charged on debit balances generated by violating value dates is the European Central Bank's minimum bid rate for main refinancing operations (currently at 3.15%).

C) Debit balance in Current accounts without overdraft facility:

The applicable non-bank default interest rate (currently at 10.40%).

D) Overshoot of the Debit limit in Current accounts with overdraft facility:

In the event of overshoot of the Debit limit in the account with overdraft facility (due to the charging of interest, fees or other reason), it shall be subject to the applicable interest rate (currently at 12.50%) + 2.5 points + a levy under law 128/75 (currently at 0.6%).

Changes in interest rates (credit and debit balances) can be applied immediately and without further notice.

7. Credit value dates**A. Cash deposit in Euro into an account:**

- Through our branch network: on the same day
- Via ATM: on the same day

B. Transfer of funds from an account in EUR to an account in EUR, via counter/ ATM/ Internet/ Mobile/ Phone Banking: on the same day**8. Benefits****A. OPERATIONAL**

- Supply of chequebook (only for Current accounts), provided that the legal and actual solvency conditions are met, with a fee of €1.00 per cheque.
- Detailed account statements via NBG Internet/ Mobile Banking application (monthly i-statement): free of charge.
- For the current accounts, option to receive updates, upon your request, through:
 - quarterly statements sent to your contact address: free of charge
 - monthly statements to your branch (free of charge) or to the contact address subject to charges (currently €0.90 per month)
 - daily statements issued at the branch, subject to charges (currently, €15 per month).
- Option to receive updates, upon your request, through a deposit booklet (only for the Savings accounts): free of charge.
- Free information 24/7, 365 days in a year for:
 - the last 7 transactions on your account, through NBG's ATM network
 - the account activity via NBG Internet/ Mobile Banking.
- Option to change account beneficiaries (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. for Standing Orders, Pension Credits etc.).

B. TRANSACTION

- Option to issue:
 - a Dual Mastercard Debit, with a annual fee of €6 or alternatively
 - a Debit Mastercard, free of charge
 in order to be served easily and quickly, by directly debiting your deposit account, at all NBG ATMs, DIAS ATMs, as well as the ATM network of other banks in Greece and abroad bearing the Mastercard logo, but also to carry out purchases of products and services at all merchants bearing the Mastercard logo in Greece and abroad, contactless transactions at merchants who have the special terminals, as well as online purchases at thousands of merchants bearing the Mastercard logo and at merchants certified by Mastercard Identity Check.
- Access to NBG's Internet, Phone and Mobile Banking networks.
- Option to carry out free of charge:
 - ✓ four (4) automated payments of bills per month, via standing order;
 - ✓ four (4) payments of bills per month via Digital Banking or ATMs
 by debiting the account.
 NBG's current Rates and Charges apply to additional payments besides those offered to you free of charge.
- One (1) free of charge domestic remittance flagging the transfer as SHA, up to €5,000.00 through digital channels such as NBG Internet/ Mobile Banking per month, by debiting the account. Note that outgoing domestic remittances in euro are not charged with our Bank's issuance fees and the charge for the SEPA INSTANT PAYMENT, but may be charged with execution fees by the paying bank.
 NBG's current Rates and Charges apply to additional outgoing remittances besides the first offered to you free of charge.
- One (1) free of charge incoming domestic remittance flagging the the transfer as SHA, up to €5,000 each month. Note that domestic incoming remittances are exempted from the execution fees normally charged by our Bank. However, they may be subject to issuance fees charged by the Issuing Bank.
 NBG's current Rates and Charges apply to additional incoming money transfers besides the first offered to you free of charge.
- Option to automatically pay instalments of NBG credit cards and consumer & housing loans, through your account by placing a standing order at your local branch.
- Option to arrange for standing orders to be paid via your account on set dates and in set amounts and to credit another NBG account, whether yours or someone else's, for payment of dues (such as rent, school fees, child support and instalments on purchases from stores etc.) free of charge (Periodic Electronic Payments System).
- Option to participate in NBG's investment products by linking your account to your customer ID number.

- Overdraft facility, under certain conditions, up to €5,000.00, for current accounts.
- Option for automatic deposit of your salary or pension into your account by your employer or insurance fund.

"Benefits Account" rates & charges

- 1) For the benefits listed above you pay €1/month.
- 2) The cost is payable monthly by automatically debiting the account between the 10th and 20th business day of each month.
- 3) In the event of insufficient balance, the available account balance shall be debited and the amount outstanding until full repayment of the charge for the provision of banking services shall be blocked and collected as soon as there is sufficient balance. The Bank is entitled, if for a period of one month it is unable to collect the monthly charge for holding an account due to insufficient balance, to convert the account to a Simple Current account or an NBG Savings Account, depending on the type of account that the customer has chosen. In this case, any cost collected is not refunded and the amount blocked will be collected by the Bank when there is sufficient balance on the account.
- 4) The month within which the Benefits Account is opened or paid up as well as the month within which an account was converted to a Benefits account is free of the fixed 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) Interest shall be 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%).
- 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 the 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 queries you please contact our competent Branch officers.

For any complaints you should contact

- either the relevant staff at the Bank's Branches
- *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 S.A., Sector for Governance of Customer Issues, Sofokleous 2, 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, GR 106 80 Athens, tel. +30 2103376700, website: www.hobis.gr, the Hellenic Consumer's Ombudsman, Leoforos Alexandras 144, GR 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.

Last, in the event of an account opening agreement via Internet & Mobile Banking, the customer has the right to withdraw from it within 14 calendar days as of the date it is signed, without any justification, and free of charge. The withdrawal is effected by signing the relevant statement [https://www.nbg.gr/-/jssmedia/Files/Idiwtes/generic/Dilwseis-ypanaxwrisis/Accounts/Withdrawal info account gr](https://www.nbg.gr/-/jssmedia/Files/Idiwtes/generic/Dilwseis-ypanaxwrisis/Accounts/Withdrawal%20info%20account%20gr) and submitting it to any NBG branch.

Dear Customers,

Our Branch staff remain at your disposal at any time in case you need further clarifications. We shall be pleased to be of service.

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