

Cards - Rates & Charges

Retail

- > Credit Cards
- > Dual Mastercard
- > Debit Cards (DEBIT MASTERCARD/ DEBIT VISA/ DEBIT PREMIUM MASTERCARD)
- > Prepaid Cards

Business Banking

- > Debit Cards (DEBIT MASTERCARD BUSINESS / AGROKARTA DEBIT MASTERCARD BUSINESS/ Agro-carta DEBIT MASTERCARD)
- > Charge Cards (BusinessCard Mastercard)
- > Cash Deposit Cards (ETHNODeposit)

Corporate Banking

- > Debit Cards (DEBIT MASTERCARD BUSINESS /AGROKARTA DEBIT MASTERCARD BUSINESS)
- > Charge Cards (BusinessCard Mastercard)
- > Cash Deposit Cards (ETHNODeposit)

Private Banking

- > Debit Card (DEBIT PRIVATE BANKING MASTERCARD)

Cards - Rates & Charges

Cards						
Credit Cards (Retail)						
Cards	Interest Rates (*)		Charges			
	Purchases	Cash Withdrawals	Annual fee		Cash Withdrawal in € via NBG's ATM network	Excess of credit limit (**)
			Main (1st year: free of charge)	Additional		
Dual Mastercard Credit ⁽¹⁾	19.29% ⁽²⁾	20.29%	€ 6 /year ⁽⁴⁾	N/A	Free of charge	5% with min €5
Silver ⁽¹⁾	19.29% ⁽²⁾	20.29%	€ 12 ⁽⁴⁾	Free of charge	Free of charge	
Gold	18.79% ⁽²⁾	19.79%	€ 60 ^{(3),(4)}	Free of charge	Free of charge	
Black	15.79% ⁽²⁾	19.79%	€ 120 ^{(3),(4)}	Free of charge	Free of charge	
My Club Card VISA	18.07%	19.07%	€ 33 ⁽⁴⁾	Free of charge	Free of charge	
Toyota VISA	17.10% ⁽²⁾	18.60%	Free of charge	Free of charge	Free of charge	
Mastercard ⁽¹⁾ (^)	17.57%	19.07%	€ 33	Free of charge	Free of charge	
VISA ⁽¹⁾ (^)	17.57%	19.07%	€ 33	Free of charge	Free of charge	
Gold Mastercard ⁽¹⁾ (^)	17.02%	18.52%	€ 55	Free of charge	Free of charge	
Platinum Mastercard ⁽¹⁾ (^)	14.52%	15.52%	€ 90	Free of charge	Free of charge	
1) For beneficiaries of the Value Plus bundle preferential pricing applies (see pg.8) 2) For the first 6 months purchases are charged at a bonus rate of 9.90%. 3) You are exempted from this charge if annual purchases are over €7,000 for the Gold product and over €12,000 for the Black product. 4) Free subscription applies for the first year (^) New cards are not being issued for these products.						
Balance transfer program		Interest Rate (plus, charge under law 128/75)		Charges		
Balance Transfer of credit card issued by other banks to NBG credit cards		9.90% ^(§)		€4/per application		
^(§) The interest rate remains the same through to full repayment of the transferred balance.						
Other credit card Charges						
One-off reissuance fee					€6	
FX Conversion Fee for purchases in currency other than €					2% of the amount of the purchase with min €1 ^(**)	
Transaction Fee for Funds Transfer					1% of the amount, with a minimum of €0.10 and a maximum of €3.50.	
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone					€2	
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone					€3	
Cost of providing copies of account statements, notifications, agreements and other documents from the records of the branch and/or the bank					€10 (for up to 10 pages) For more than 10 pages: €0.50 per page, up to a maximum of €50 per request.	
Charge for providing copies of agreements in the context of law 3869/2010					€10 (for up to 10 pages)/copy of agreement. For more than 10 pages: €0.50/ page, up to a max of €50/ applicant for the total of the loan agreements	

If the customer requests copies of other documents, the above mentioned charges will apply.

(**)"Currency conversion charges" do not apply to the holders of the Black credit card.

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Cards

Credit Cards (Retail)

Credit Card Flexy Mastercard

Virtual credit card offering the service "Buy Now Pay Later"	Card issuance	subscription fee	Interest Rates	Amount of transaction	Charge per transaction
	Free of charge	Free of charge	0%	50.01€ - 100€	6 €
				100.01€ - 200€	8 €
				200.01€ - 300€	10 €
				300.01€ - 500€	14 €
FX Conversion Fee for purchases in currency other than €			2% of the amount of the purchase with min €1(**)		
Transaction Fee for Funds Transfer			1% of the amount, with a minimum of €0.10 and a maximum of €3.50		

Cards

Charge Cards (Business / Corporate Banking)

Cards	Interest Rates (*) Purchases	Interest Rates (*) Cash Withdrawals	Annual fee Main (1st year: free of charge)	Annual fee Additional	Cash Withdrawal via NBG's ATM network: Free of charge regardless the amount	Excess of credit limit (**)
BusinessCard Mastercard	----	----	€44	----		One-off charge 5% with min €5
One-off reissuance fee					€6	
FX Conversion Fee for purchases in currency other than €					2% of the amount of the purchase with min €1	
Transaction Fee for Funds Transfer					1% of the amount, with a minimum of €0.10 and a maximum of €3.50	
Fee for cash withdrawal for transactions via other Banks' ATM or POS network in Eurozone					€2	
Fee for cash withdrawal for transactions via other Banks' ATM or POS network outside Eurozone					€3	

(*) plus charges under law 128/75

(**) **Excess of credit limit:** the rate is calculated over the amount of the excess.

Cards - Rates & Charges

Cards							
Prepaid Cards (Retail)							
Cards	Charges						
	Card issuance	Card unloading fee*		Purchases			
Virtual Mastercard	Free of charge	€0 (irrespective of amount unloaded)		Shopping in €	Free of charge		
				Shopping in currency other than €	2% on the amount of the transaction, min. €1		
	Loading card at a branch *(&)			Loading card through digital channels*(&)			
	Loading amount €10 - €200:		€2	For a daily loading amount of €0 - €100		Free of charge	
	Loading amount €200.01 - €500:		€3	For a loading amount over €100		1% on the amount of the transaction, max €3	
	Loading amount €500.01 - €2,500:		€5				
Transaction Fee for Funds Transfer			1% of the amount, with a minimum of €0.10 and a maximum of €3.50				
Next Prepaid	Charges						
	Card issuance	Card loading fees	Card unloading fee*	Purchases		Get discount coupon	
	Free of charge	Free of charge	Free of charge	Shopping in €	Free of charge		
				Shopping in currency other than €	Free of charge		
Transaction Fee for Funds Transfer			1% of the amount, with a minimum of €0.10 and a maximum of €3.50				
PREPAID MASTERCARD & NBG PAYBAND(**)	Charges						
	One-off card subscription fee		Cash Withdrawal		Purchases		Card unloading fee
	Issuance/ Reissue	€5	via NBG ATM	Free of charge	Shopping in €	Free of charge	€0
	Issuance/ Reissue of the card+wearable	€15	via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than €	2% on the amount of the transaction, min. €1	
	Renewal of the card +wearable		via ATM or POS/Branch of other bank abroad in currency other than €				
	Renewal	€5	FX Conversion Fee for cash withdrawals in a currency other than €	€4/ transaction			
	Individual Issuance of wearable	€10		2% on the transaction amount with a minimum charge of €1			
	Loading card at a branch			Loading card through digital channels			
	Initial loading		Free of charge		Initial loading		Free of charge
	Next loading (&)		1% of the amount, with a min of €1 and a max of €3		Next for a daily loading amount of €0 - €100 (&)		Free of charge
					Next for a daily loading amount over €100 (&)		1% of the amount, with a max of €3
	Account balance inquiry at ATMs:						
	• within the Euro area						Free of charge
	• outside the Euro area						Free of charge
	PIN reissue at ATMs (abroad)					€0.50	
Fee for immediate issuance and dispatch abroad					€15		
Transaction Fee for Funds Transfer				1% of the amount, with a minimum of €0.10 and a maximum of €3.50			

(*) Remarks: a) Card loading is free of charge if the amount loaded is to settle a debit balance of less than €10 on your card.

b) Where the unloading amount is lower than the transaction fee charge, the full unloading amount will be withheld as a fee charge for the transaction.

(**) The prepaid card NBG PAYBAND is temporarily not available.

(&) For the holders of the e-Value bundle 50% discount up to € 200 in 1 charge per month with min €1

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Cards								
Prepaid Cards (Retail)								
PREPAID VISA & NBG PAYBAND	Charges							
	One-off card subscription fee		Cash Withdrawal		Purchases		Card unloading fee	
	Reissue	€5	via NBG ATM	Free of charge	Shopping in €	Free of charge	€0	
	Reissue of the card+wearable	€15	via ATM or POS/Branch of other bank in Greece and abroad where currency is €	€2	Shopping in currency other than €	2% on the transaction amount with a min charge of €1		
	Renewal of the card +wearable							
	Renewal of the card	€5	Cash withdrawal via ATM or POS/Branch of other bank abroad in currency other than €	€4/ transaction	Shopping in currency other than €	2% on the transaction amount with a min charge of €1	€0	
			FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a min charge of €1				
	Loading card at a branch				Loading card through digital channels			
	Αρχική		Free of charge		Αρχική		Free of charge	
	Next ^(*)		1% επί του ποσού, με min €1-max €3		Next for a daily loading amount of €0 - €100 ^(*)		Free of charge	
					Next for a daily loading amount over €100 ^(*)		1% of the amount, with a max of €3	
	Account balance inquiry at ATMs:							
	• within the Euro area						Free of charge	
	• outside the Euro area						Free of charge	
	PIN reissue at ATMs (abroad)						€0.50	
Fee for immediate issuance and dispatch abroad						€15		
Transaction Fee for Funds Transfer				1% of the amount, with a minimum of €0.10 and a maximum of €3.50				
COSMOTE Prepaid Mastercard	Charges							
	Card unloading fee		€2					
<p>(*) Remarks: a) Card loading is free of charge if the amount loaded is to settle a debit balance of less than €10 on your card. b) Where the unloading amount is lower than the transaction fee charge, the full unloading amount will be withheld as a fee charge for the transaction. ^(*) For the holders of the e-Value bundle 50% discount up to € 200 in 1 charge per month with min €1 • Holders of "Benefits Account" are entitled to free of charge load of their prepaid cards through any channel by debiting a "Benefits Account".</p>								

Cards - Rates & Charges

Cards				
Prepaid Cards (Retail)				
PREPAID MASTERCARD KA	Charges			
	One-off card subscription fee		Purchases	
	Issuance	Free of charge	Shopping in €	€0
	1st Reissue before receiving and activating the card	Free of charge	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
	Card reissue (after 1st reissue)	€5*		
	Renewal	€0		
	PIN reissue		Free of charge	
	Account balance inquiry at ATMs:			
	within the Euro area		Free of charge	
	outside the Euro area		Free of charge	
Transaction Fee for Funds Transfer		1% of the amount, with a minimum of €0.10 and a maximum of €3.50		
PREPAID VISA KA	Charges			
	One-off card subscription fee		Purchases	
	1st Reissue before receiving and activating the card	Free of charge	Shopping in €	€0
	Card reissue (after 1st reissue)	€5*	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
	Renewal	€0		
	PIN reissue		Free of charge	
	Account balance inquiry at ATMs:			
	within the Euro area		Free of charge	
outside the Euro area		Free of charge		
Transaction Fee for Funds Transfer		1% of the amount, with a minimum of €0.10 and a maximum of €3.50		
Prepaid Voucher Mastercard	PIN reissue		Free of charge	

* In the event that the customer has not received the card originally issued, the card is reissued free of charge.

Cards - Rates & Charges

Cards				
Credit Cards (Retail)				
Alert – New Notification Service for transactions with credit or prepaid cards issued by the Bank				
BUNDLE	BUNDLE DURATION	CUSTOMER ALERT MODE	CUSTOMER'S LINKED PRODUCTS	RATES AND CHARGES
UNLIMITED	Monthly	e-mail (unlimited) and/or SMS (unlimited)	1 Demand Account and/or 1 Card(Credit/ Prepaid)	€2/month
UNLIMITED	Annually			€20/ year
mini Premium**	Monthly	e-mail (unlimited) and/or 12 SMS	Demand accounts and/or credit cards as stated by the customer	€0.05 / each additional SMS

**It is offered only to the holders of the Privileged Product Bundle «Premium».

Cards
Credit / Prepaid Cards/Charge Cards – Remarks
<p>1. Charge under law 128/75: The above interest rates are subject to the charge under law 128/75 (0.60%), apart from exceptions such as permanent residents of islands with population less than 3,100 (as per Law 2703/99).</p> <p>2. Change of interest rates: The conventional interest rates concerning credit cards (for purchases and cash withdrawals), applying as the case may be, are floating and are set out in the relevant Additional Deeds.</p> <ul style="list-style-type: none"> ➤ In the case of Mastercard, VISA, Gold Mastercard, Platinum Mastercard and Toyota VISA, the Bank will adjust these interest rates every month, as of the 15th calendar day of every month, in line with the change of the average monthly Euribor (1M Euribor) of the previous month, rounded to two (2) decimal places. ➤ In the case of the Silver, Gold, Black and Dual Mastercard Credit cards, these interest rates will be adjusted by the Bank each month, without prior notice to the Cardholder, on the 15th calendar day of the month, at the same rate as the change in the average price of the 3-month Euribor rounded to two (2) decimal places, as this rate stands on the last day of the immediately preceding month. <p>Euribor: Euribor is a reference rate that can readily be viewed at www.euribor-ebf.eu. Moreover, such information is provided by the Bulletin of Conjunctural Indicators on the website of the Bank of Greece, www.bankofgreece.gr, as well as on NBG's website www.nbg.gr</p> <p>3. Minimum monthly instalment: 2% of the principal debt amount, plus interest and other expenses, subject to a minimum of €10 (apart from BusinessCard Mastercard). For Private Label cards & MyCash, the respective rate is 3%.</p> <p>4. Instalment payments: The payment of card instalments is free of charge through NBG's service channels (teller's desk, Internet banking, Phone banking, ATM network and APS machines).</p> <p>5. Debt in arrears: In respect of principal, interest and charges, debt in arrears is subject to the highest default rate (currently 2.5 points above the contractual rate applicable), plus charges under law 128/75, currently 0.60% annually.</p> <p>6. Transactions in currency other than €: The equivalent in euro, to be charged to the account, is calculated on the basis of the rates set by Mastercard International and Visa International, effective on the date and time of processing and settlement of transactions by these organizations (for further details see the credit card contract).</p> <p>7. Special offers for credit card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):</p> <p>A) The first beneficiary of the "Value Plus" product bundle is entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard credit cards for the entire duration of the account. Beneficiaries of "Professional Plus" account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free subscription fee. Beneficiaries of "Farmers Plus" account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of 1st year subscription fee. Beneficiaries of "Family Fast" account are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa and free of 1st year subscription fee. Beneficiaries of "NBG Children" account are entitled to free subscription for Mastercard, Gold Mastercard and Visa.</p> <p>In the case of the new Silver, Gold, Black and Dual Mastercard Credit cards, the pricing, as above, applies only for customers who choose the Silver or Dual Mastercard Credit cards.</p> <p>B) Beneficiaries of "Salary Reward" account, as well as any members of their families provided with an additional credit card, are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard and free of 1st year subscription fee. Beneficiaries of "Salary Value" account are entitled to a discount of one (1) percentage point on the interest rates for purchases and cash withdrawals by Mastercard, Gold Mastercard, Visa, Platinum Mastercard and free of subscription fee.</p> <p>In the case of the new Silver, Gold, Black and Dual Mastercard Credit credit cards, the pricing, as above, applies only for customers who choose the Silver credit card Silver or Dual Mastercard Credit cards.</p> <p>Note 1: Customers whose credit cards have been issued through the "Salary Plus" bundle are exempted from the new Rates & Charges. The said credit cards shall remain subject to the heretofore applicable Rates & Charges.</p> <p>Note 2: Any favourable pricing policy (regarding interest rate, fees etc.) applying to salary deposit accounts and account-linked products and/or benefits in connection with identical or similar products and/or benefits, shall be applicable for as long as the account continues to be credited with payroll or pension funds.</p>

Cards
Credit / Prepaid Cards/Charge Cards – Remarks (continue)
8. Special offers for prepaid card rates available to deposit account holders (applicable for as long as the corresponding deposit account is held):

The holders of the Privileged Product Bundle Premium are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid/Mastercard/Visa.

The holders of the Privileged Product Bundle e-Value are entitled to a 50% discount up to € 200 in 1 charge per month of the Prepaid/Mastercard/Visa/NBG Paybank or Virtual Mastecard.

The holders of the salary product bundle “Salary Reward” are entitled to a discount of 25% on the fee for every card up-loading of the Prepaid Mastercard /Visa/ payband NBG Payband.

The holders of the salary product bundle “Salary Value” are entitled to a discount of 50% on the fee for every card up-loading of the Prepaid Mastercard /Visa/ payband.

Note: Any favourable pricing policy (regarding interest rate, fees etc.) applying to salary deposit accounts and account-linked products and/or benefits in connection with identical or similar products and/or benefits, shall be applicable for as long as the account continues to be credited with payroll or pension funds.

9. The ability to withdraw cash in Greece or abroad is not currently provided for “Cosmote Prepaid Mastercard”.

10. 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.

Cards - Rates & Charges

Cards		
Dual Mastercard Debit		
1.	Annual Subscription	€ 6
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	€ 6
3.	One-off renewal fee of the Card	Free of charge
4.	Fee for immediate issuance and dispatch abroad	€15
5.	PIN reissue	Free of charge
6.	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1
7.	Transactions via NBG's ATM network:	
7.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
7.2	Issue of mini-statement	Free of charge
7.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
7.4	Money transfer in Euro	
	Transactions in € via other Banks' ATM or POS network in Greece and abroad(*)	
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa):	€0.75
	* To the owners of the Value Plus Bundle are offered: 1. three (3) free of charge withdrawals from ATMs of another Bank in Greece per year 2. two (2) free of charge withdrawals from ATMs abroad per year if the currency of the transaction is Euro. NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.	
	Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese. 2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.	
8.	Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:	
8.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
8.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
9.	Dispatch of monthly statement of Dual Mastercard Debit by mail ¹	€3/month ¹
10.	Account balance enquiry via other banks' ATMs	
10.1.	within the Euro area	Free of charge
10.2	outside the Euro area	Free of charge
11.	Transaction Fee for Funds Transfer	1% of the amount, with a minimum of €0.10 and a maximum of €3.50
¹ This service is temporarily unavailable.		

Cards - Rates & Charges

Cards			
DEBIT MASTERCARD/ DEBIT VISA (Retail) - DEBIT PREMIUM MASTERCARD (Premium)			
1.	One-off issuance fee of the Card	Free of charge	
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	€6	
3.	One-off issuance fee of a second Card	€6	
4.	One-off renewal fee of the Card	€6	
5.	Fee for immediate issuance and dispatch abroad	€15	
6.	PIN reissue	Free of charge	
7.	FX Conversion Fee for purchases in currency other than €	2% of the amount of the purchase with min €1	
8.	Transactions via NBG's ATM network:		
	8.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
	8.4	Money transfer in Euro	
Transactions in € via other Banks' ATM or POS network in Greece and abroad(*)			
	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO- Mastercard- Visa):	€0.75	
* To the owners of the Value Plus Bundle are offered:			
1. three (3) free of charge withdrawals from ATMs of another Bank in Greece per year			
2. two (2) free of charge withdrawals from ATMs abroad per year if the currency of the transaction is Euro.			
NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.			
Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese.			
2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.			
9.	Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:		
	9.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	9.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
10.	Dispatch of monthly statement by mail ¹		3€/month*
11.	Account balance enquiry via other banks' ATMs		
	12.1.	within the Euro area	Free of charge
	12.2.	outside the Euro area	Free of charge
12.	Transaction Fee for Funds Transfer		1% of the amount, with a minimum of €0.10 and a maximum of €3.50

¹This service is temporarily unavailable.

*This service is provided free of charge for DEBIT PREMIUM MASTERCARD cardholders.

Cards - Rates & Charges

Cards		
DEBIT PRIVATE BANKING MASTERCARD (Private Banking customers)		
1.	One-off issuance fee of the Card	Free of charge
2.	One-off issuance fee of a second Card	€6
3.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	Free of charge
4.	One-off renewal fee of the Card	Free of charge
5.	Fee for immediate issuance and dispatch abroad	Free of charge
6.	PIN reissue	Free of charge
7.	FX Conversion Fee for purchases in currency other than €	Free of charge
8.	Transactions via NBG's ATM network:	
8.1	Cash withdrawal / Cash deposit/ Money transfer between NBG account (own account or of third parties) / Balance inquiry / Credit card installment payment / Card activation/ Change of PIN	Free of charge
8.2	Issue of mini-statement	Free of charge
8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
8.4	Money transfer in Euro	
9.	Transactions in € via other Banks' ATM or POS network in Greece and abroad(*):	
9.1	Cash withdrawal from account regardless of the amount (DIASNET- CIRRUS/MAESTRO- Mastercard- Visa):	€0.75
9.1	<p>* To the owners of the Value Plus Bundle are offered:</p> <p>1. three (3) free of charge withdrawals from ATMs of another Bank in Greece per year</p> <p>2. two (2) free of charge withdrawals from ATMs abroad per year if the currency of the transaction is Euro.</p> <p>NBG's current Rates and Charges apply to any additional withdrawals beyond those offered free of charge.</p> <p>Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese.</p> <p>2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.</p>	
10.	Transactions in currency other than € via other Banks' ATM or POS network in Greece and abroad:	
10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
10.2	FX Conversion Fee for cash withdrawals in a currency other than €	Free of charge
11.	Dispatch of monthly statement by mail¹	Free of charge
12.	Account balance enquiry via other banks' ATMs	
12.1	within the Euro area	Free of charge
12.2	outside the Euro area	Free of charge
13.	Transaction Fee for Funds Transfer	1% of the amount, with a minimum of €0.10 and a maximum of €3.50

¹This service is temporarily unavailable.

Cards - Rates & Charges

Cards

DEBIT MASTERCARD BUSINESS (Business / Corporate Banking)

1.	One-off issuance fee of the Card		
	1.1	Specifically for "Business BASIC" & "Business PRESTIGE" for Legal Entities	Free of charge
	1.2	Other accounts	Free of charge
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card		€6
3.	One-off renewal fee of the Card		€6
4.	Annual subscription fee:		
	4.1	"Business BASIC" for Legal Entities*	€10
	4.2	"Business PRESTIGE" for Legal Entities*	Free of charge
	3.3	Other accounts	€20
	Privileged pricing applies to the 1st card only. Any other cards shall be subject to the pricing policy applicable to the other accounts.		
5.	Fee for immediate issuance and dispatch abroad		€15
6.	PIN reissue		Free of charge
7.	FX Conversion Fee for purchases in currency other than €		2% of the amount of the purchase with min €1
8.	Transactions via NBG's ATM network:		
	8.1	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
9.	Transactions in € via other Banks' Atm or Pos network in Greece and abroad		
	9.1	Cash withdrawal from account regardless of the amount (DIASNET- CIRRUS/MAESTRO-Mastercard):	€0.75
	Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese. 2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.		
10.	Transactions in currency other than € via other Banks' Atm or Pos network in Greece and abroad:		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	Dispatch of monthly statement by mail¹		3€/month
12.	Account balance enquiry via other banks' ATMs:		
	12.1	within the Euro area	Free of charge
	12.2	outside the Euro area	Free of charge
13.	Transaction Fee for Funds Transfer		1% of the amount, with a minimum of €0.10 and a maximum of €3.50

¹This service is temporarily unavailable.

Cards - Rates & Charges

Cards

DEBIT MASTERCARD BUSINESS (Self-employed)

1.	One-off issuance fee of the Card		Free of charge
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card		€6
3.	One-off renewal fee of the Card		€6
4.	Annual subscription fee		
	4.1	1 st Year	Free of charge
	4.2	2 nd Year:	
	4.2.1	“Business BASIC” for Legal Entities	€10
	4.2.2	“Business PRESTIGE” for Legal Entities	Free of charge
	4.2.2	Other accounts	€20
5.	Fee for immediate issuance and dispatch abroad		€15
6.	PIN reissue		Free of charge
7.	FX Conversion Fee for purchases in currency other than €		2% of the amount of the purchase with min €1
8.	Transactions via NBG’s ATM network:		
	8.1	Cash withdrawal / Cash deposit / Money transfer between NBG account (own account or of third parties) / Balance inquiry / Payment of instalments and interest of business loans (Open Business Loan & Overdraft) / Card activation/ Change of PIN	Free of charge
	8.2	Issue of mini-statement	Free of charge
	8.3	Payment of Dues to Third Parties (Greek State, Public Utilities, Insurance Funds, Unions, Chambers, Municipalities and Municipal Undertakings, other companies, donations etc)	As quoted in the relevant section, under “Rates and charges for other basic banking transactions”
9.	Transactions in € via other Banks’ ATM or POS network in Greece and abroad:		
	9.1	Cash withdrawal from account regardless of the amount (DIASNET– CIRRUS/MAESTRO-Mastercard):	€0.75
	<p>Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions: Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese.</p> <p>2. In the case of municipal units where only one Credit Institution’s ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.</p>		
10.	Transactions in currency other than € via other Banks’ ATM or POS network in Greece and abroad:		
	10.1	Fee for cash withdrawal for transactions in currency other than €	€4 per transaction
	10.2	FX Conversion Fee for cash withdrawals in a currency other than €	2% on the transaction amount with a minimum charge of €1
11.	Dispatch of monthly statement by mail¹		3€/month
12.	Account balance enquiry via other banks’ ATMs:		
	12.1	within the Euro area	Free of charge
	12.2	outside the Euro area	Free of charge
13.	Transaction Fee for Funds Transfer		1% of the amount, with a minimum of €0.10 and a maximum of €3.50

¹This service is temporarily unavailable.

Cards - Rates & Charges

Cards

AGROKARTA DEBIT MASTERCARD (Retail)

1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	€6
3.	One-off renewal fee of the Card	€6
4.	PIN reissue	Free of charge
5.	Transactions via NBG's ATM network:	
5.1	Cash withdrawal ² /Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
5.2	Issue of mini-statement	Free of charge
6.	Transactions in € via other Banks' ATM or POS network in Greece	
6.1	Cash withdrawal from account regardless of the amount (DIASNET)*: *the said pricing applies when the withdrawal transaction is not charged with an Acquiring Direct Access Fee (DAF)	€0.75
Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions:Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese. 2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.		
5.2	Account balance enquiry via other banks' ATMs within the Euro area	Free of charge
7.	Dispatch of monthly statement by mail ¹	3€/month

Agro-carta DEBIT MASTERCARD

1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage/non-automated renewal of the Card	Free of charge
3.	PIN reissue	Free of charge
4.	Transactions via NBG's ATM network:	
4.1	Cash withdrawals of up to 10% of the financing that has been granted to the beneficiary/ Credit balance transfer/ Cash deposits/ Account balance query/ Card activation/ Change of PIN	Free of charge
4.2	Issue of mini-statement	Free of charge
4.3	Payment of Dues to Third Parties (Greek State, D.E.H., EYDAP)	As quoted in the relevant section, under "Rates and charges for other basic banking transactions"
5.	Transactions in € via other Banks' ATM or POS network in Greece:	
5.1	Cash withdrawal from account regardless of the amount (DIASNET):	€0.75
Note: 1. Refund of the fees charged for cash withdrawals from an ATM of another Bank in the following regions:Agios Nikolaos Messinia, Anafi Cyclades, Kateleios Kefalonia, Koufonisi Cyclades, Nea Styra Euboea, Nisyros Dodecanese, Serifos Cyclades, Skala Efessos, Skala Kefalonia, Tilos Dodecanese. 2. In the case of municipal units where only one Credit Institution's ATM is installed, withdrawals carried out via ATMs of a Bank other than the Bank the debit account is held with are not subject to a fee.		
5.2	Account balance enquiry via other banks' ATMs within the Euro area	Free of charge
6.	Dispatch of monthly statement by mail ¹	3€/month

¹ This service is temporarily unavailable.

² Cash withdrawals using the AGROKARTA Debit Mastercard are allowed within specific time periods, as announced by NBG to cardholders.

Cards - Rates & Charges

Cards

ETHNOdeposit – Cash deposit card (Business / Corporate Banking)

1.	One-off issuance fee of the Card	Free of charge
2.	One-off reissuance fee following loss/theft/damage	€6
3.	Deposit transactions	Free of charge

Foreign bank cards at NBG's ATMs

Cash withdrawals in euro using international scheme cards issued by other payment service providers, with currency conversion into the customer's debit currency (Dynamic Currency Conversion)		9.5% of the amount of the transaction
1.	For ATMs at airports	12.5% of the amount of the transaction
Cash withdrawal with cards of International Schemes (e.g. Mastercard, VISA, CUP, DIAS) issued by other payment providers at machines of the NBG ATM network, regardless of conversion to their currency or appearance of the amount in Euro		€1.90