

General Terms and Conditions for Payment Services of ProCredit Bank Bulgaria EAD – Thessaloniki Branch

This document contains the General Terms and Conditions for Payment Services of ProCredit Bank (Bulgaria) EAD – Thessaloniki Branch with the distinctive title “ProCredit Bank” having its registered address at 54-56 26th October and Pigasou str., 546 27 Thessaloniki, Greece, registered with the General Commercial Register under the number 136592160001. The Bank is a branch of ProCredit Bank (Bulgaria) EAD, UIC 130598160, a Bulgarian bank in the form of a single-member public limited company (company limited by shares) with headquarters and address at: Sofia 1303, 26 Todor Alexandrov Blvd and e-mail address contacts@procreditbank.bg. ProCredit Bank (Bulgaria) EAD is a member of the ProCredit group of entities, operates as a Bank and is supervised by the Bulgarian National Bank (BNB), the Bulgarian regulatory authority for the banking sector, located at 1 Knyaz Alexander I Sq., 1000 Sofia, Bulgaria. ProCredit Bank (Bulgaria) EAD – Thessaloniki Branch, in addition, is supervised by the Bank of Greece (BoG), the Greek regulatory authority for the banking services’ sectors, located at 21 Eleftheriou Venizelou str.

As a payment service provider, the Bank provides payment services and performs related payment transactions, which are subject to these General Terms and Conditions.

I. GENERAL PROVISIONS

Wherever used in these General Terms and Conditions for Payment Services (General Terms and Conditions), unless the context otherwise requires, the following terms and acronyms have the following meanings:

GTCPS - General Terms and Conditions for Payment Services;

THE BANK - ProCredit Bank Bulgaria EAD acting through its branch ProCredit Bank (Bulgaria) EAD – Thessaloniki Branch;

CLIENT - private individual or legal entity, counterparty to a particular legal relationship, subject to the settlement of these GTCPS;

USER - any private individual or legal entity which uses a payment service as a payer or a beneficiary, or under both capacities, that meets the requirements of article 4, p. 10 of the Greek Law 3862/2010 on Payment Services;

BANKING SERVICES - all operations performed by the BANK and provided to the CLIENT as the beneficiary of payment services in their capacity of a payer or a recipient.

PAYMENT OPERATION - the action undertaken by the payer or the beneficiary which consists of the deposit, transfer or withdrawal of funds regardless of any underlying obligation between the payer and the beneficiary.

PAYMENT ACCOUNT - an account in the name of one or more USERS, used for payment services;

CONTACTLESS PAYMENT - the payment is made by waving the card over a POS device marked with the logo PayWave.

1. The present GTCPS outline the general relations between the BANK and the CLIENT in connection with and related to the payment services provided by the BANK.
2. To use the services, subject to these GTCPS, the CLIENT owes the BANK charges and fees in the amounts as per the current Tariff of the BANK for Private Individuals/Legal Entities (**THE TARIFF**). The Tariff, the Interest Rate Bulletin and the Currency Bulletin of the BANK constitute an integral part of the GTCPS.
3. The CLIENT undertakes the obligation to maintain sufficient balance in their accounts to cover their monthly obligations in relation to the services provided by the BANK, as described in the present Terms and Conditions.
4. By signing an Application for the use of specific services, the CLIENT unconditionally agrees and authorizes the BANK to debit the CLIENT’s accounts, with the required amount of fees and charges due.
5. The BANK publishes on its Internet site www.procreditbank.gr the current text of the present GTCPS, the Tariff, the Interest Rate Bulletin, and the Currency Bulletin. The information on the exchange rates is available on the currency displays in its offices. The CLIENT is responsible for acquainting themselves with the latest updates in the relevant documents.
6. The amendments in the GTCPS come into force as follows:

- If the change is to the benefit of the BANK – two months after its publication on the Internet site of the BANK and/or the relevant notification of the USER via a post on their personal account in ProBanking.
- If the change is to the benefit of the CLIENT, as well as in cases where the change involves individual payment operations – from the moment of its publication on the Internet site of the BANK and/or the relevant notification of the USER via a post on their personal account in ProBanking. If the changes in the interest or exchange rates are favourable for the USER, they will be applied immediately and without prior notice.

7. In case the CLIENT does not agree with the changes, they shall be entitled to terminate the Agreement with the BANK within the period before their entering into force, i.e.

- Within the two-month period following their publication, when the changes are not in their favour;
- Immediately after the notification of the amendment or on the maturity date, if the maturity option is applicable.

The termination of the Agreement by the CLIENT shall be disclosed in writing.

8. In case the CLIENT does not explicitly state their desire for termination of the Agreement with the BANK within the prescribed term and continues to use the services as per the Agreement, they shall be deemed to have unconditionally accepted the changes.

9. The BANK provides the following types of payment services:

9.1. Deposit and withdrawal of available funds in/from the payment account of a CLIENT with the BANK, as well as the operations required for the maintenance of the payment account;

9.2. Execution of payment operations, including the transfer of funds to a payment account of a CLIENT with the BANK or with another provider of payment services, even when the funds are part of a credit disbursed to the CLIENT, such as:

- execution of payment transactions, completed via the use of payment instruments;
- execution of credit transfers;
- issuance of payment instruments and/or accepting payments with payment instruments;
- execution of transfers of available funds;
- execution of payment transactions where the CLIENT's consent for their execution has been granted via a telecommunication, digital or informational medium and the payment is transferred to the operator of a telecommunication or information system or network, with the operator acting only as an intermediary between the CLIENT and the provider of the goods or services;
- other services constituting one-time payment operations.

10. The BANK provides payment services and executes payment operations from/into an account maintained at the BANK, only under the ACCOUNT HOLDER's order, or a person, duly authorized by the holder, or pursuant to advance agreement, given by the holder, within the amount limit and under the conditions, stated by the holder. Exceptions to the above are the following:

- debiting the account with payable, by the CLIENT, fees/commissions/charges/interest/principal payments;
- enforcement execution as provided by the law;
- execution of an official order by court or other body of authority;
- execution of a corrective internal operation;
- execution of a corrective internal operation in cases provided by the legal framework on payment services and payment orders and/or agreements concluded with clients for the service deposit safe.

The BANK provides the above mentioned operations, including debiting the account of the CLIENT, on one of the following grounds: the concluded agreement for payment services, pursuant to the present GTCPS; any other special agreement which is drawn up with respect to the relevant service and/or operation; regulation of the competent body; the applicable law.

11. The BANK is not responsible for the lawfulness of operations related to the provided payment service, unless the obligation to check is legally determined. The CLIENT shall be responsible for all operations made by them related to the use of the relevant service.

12. The BANK is entitled to decline the execution of a payment service and/or an operation related to it in case it has sufficient data, which can justify that the ordered service/operation constitutes a violation of the existing laws of the country and/or the Internal Regulations of the BANK. The BANK is not obliged to justify its decline.



13. To obtain a service provided by the BANK, the CLIENT or the representing person shall certify their identity, including any authorization. The verification of the authorization is performed by presenting at least an ID document and/or original or certified copy of any power of attorney. The verification of information is performed through the corporate documents, identification documents and certified copies of such, as per the regulations of the BANK. The ACCOUNT HOLDER and the persons authorised to operate with their accounts shall provide signature specimens in the form and methods, outlined by the BANK. On the expiry of the ID document/passport as well as amendments related to the corporate documents provided by the CLIENT, the latter shall submit to the BANK all updated information and data prior to the execution/order of a payment service. In case they do not comply with the said obligations, the BANK shall be entitled to reject the requested payment service.

14. The BANK accepts as valid a notarized power of attorney or authorization bearing a signature verified by the competent public authority or drawn in the presence of an authorised employee of the BANK, provided that the range of the representative power is outlined in a clear, accurate and precise manner. The BANK is entitled to decline the performing of activities ordered by a representative, if the authorization document does not correspond to the above requirements.

15. The BANK is not responsible for acts and actions, including transactions/account closures, ordered by an authorised representative/proxy whose authorization has expired in cases when it has not been duly notified about the termination or the recall of the authorization.

16. The BANK reviews the submitted documents and the signatures in them with due diligence.

17. The BANK is not responsible for performed activities when they have been pursuant to a submitted document, in case the document has been duly reviewed, but consequently found that the signatures on it have been fake or counterfeited (not authentic) or the submitted document has been forged, invalid and/or bearing false information.

18. In cases of activities carried out by minors, the provisions which are applied are those for legal actions by minors, laid down in the relevant provisions of the Greek Civil Code.

19. The BANK is not responsible for documents and correspondence which have not been delivered on time in cases when a change in the CLIENT's contact information has occurred of which the BANK has not been duly notified.

20. The BANK strictly applies all anti-money-laundering measures in compliance with the prevailing legislation and its internal regulations and the CLIENT is obliged to abide by all requirements in this regard.

21. If an Agreement constituting a specific contractual relation, which is an object of regulation by these General Terms and Conditions, is terminated or declared null, or respectively nullity is declared regarding only certain clauses of the Agreement, in the rest of its clauses, including the present General Terms and Conditions, it remains valid and binding for the parties until the complete settlement of all arising liabilities.

22. The BANK provides the option that documents can be signed with an electronic signature in the sense of Art. 2 of the Greek Presidential Decree 150/2001. To this goal, the BANK and the CLIENT may sign an agreement, whereby they agree that in the course of their legal relations the application of an electronic signature by any of the Parties shall have the legal effect of a handwritten signature as per Art. 3, para. 1 of the said Presidential Decree, as in force.

23. The BANK takes three samples of the referent signature signed by the CLIENT on an electronic pad with a special electronic pen. The electronic signatures thus signed are saved in the information system of the BANK and have the legal effect of a specimen which allows biometrical identification through the identification of: exerted pressure, speed of signing, slope, direction, etc. These characteristics are used as points of reference in the matching process any time the same electronic signature is subsequently signed.

24. Any time a document is signed with an electronic signature, the latter is automatically compared for matching with the electronic specimen available in the BANK's information system. Immediately after the electronic signatures are signed by the parties, the document is automatically locked in .pdf format, which prevents the possibilities for any subsequent modifications. Upon request, the BANK sends the document thus signed in electronic form to an electronic address as provided by the CLIENT.

25. When a mismatch between the electronic signature signed and the signature specimen available in the BANK's information system is found, the CLIENT is invited to sign the document on a hard copy. In such cases the signature signed in the document is compared with the signature on the ID document provided by the CLIENT to certify the latter's identity.

II. BANK ACCOUNTS

26. Bank accounts are payment accounts, used for money safekeeping and/or performing of payment operations.

GENERAL PROVISIONS

27. The person/legal entity, in whose name the account is opened, is called the ACCOUNT HOLDER.

28. Each account is assigned a unified International Bank Account Number (IBAN) in compliance with the requirements of the Bulgarian National Bank (BNB) and the Bank of Greece (BoG) set out in the relevant legislation.

29. The following types of accounts can be opened and held with the BANK:

- Current account – for keeping of funds payable at seeing without a prior notification by the ACCOUNT HOLDER to the BANK;
- Term Deposit account – for saving funds payable on a due date (maturity date) or upon fulfilment of other previously agreed-upon conditions for the payment;
- Savings account – for saving of funds of Private Clients, opened before 28.03.2017;
- Flexsave – for holding funds;
- Letter of Credit account – for holding funds to be used for payments from the CLIENT to a third party entitled to receive the funds upon fulfilment of the conditions, which have been agreed upon when the Letter of Credit account has been opened;
- Liquidation account – for holding funds of entities in liquidation proceedings;
- Specific (Insolvency) account – for holding funds of entities with open insolvency procedures;
- Other types of accounts, not named in these General Terms and Conditions, used for holding funds and maintained in accordance with the terms and conditions set out in an agreement.

30. The BANK has a requirement for CLIENTS to maintain a balance and/or perform a number of transactions in the customer accounts. The balance amount and the number of transactions are listed in the Tariff of the BANK. In case the engagement to maintain the minimum balance, respectively to perform the minimum number of transactions in an account, is not fulfilled, the contractual obligations shall be considered as breached and the BANK is entitled to close the account unilaterally, further to a prior written notification via relevant post on the CLIENT's personal account in ProBanking. The payment operations which are ordered by the CLIENT and do not affect the amount which corresponds to the required minimum balance of the account as stipulated by the Tariff, are executed by the BANK without any additional charges. Moreover, in case of unavailability of funds in the account, the BANK shall pay the liabilities of the CLIENT corresponding to any defaulted instalments as per loan agreements, as well as monthly fees, by using the required minimum balance thus in such cases the maintenance of minimum balance shall be considered as breached. Upon receipt of funds in the account, the minimum amount will be duly restored first.

30.1 The requirement under p. 30 for maintaining a minimum balance and making a minimum number of transactions, defined in the Tariff of the Bank, shall be valid for the current agreements for bank accounts as of the day following the expiry of the two-month period, upon the notification on the amendments of the present General Terms and Conditions via post in the personal account in ProBanking. In case the CLIENT does not agree with the change they have the right to terminate their agreement for the relevant bank account within a period of one month upon notification on the amendments.

31. The funds held in the accounts of a CLIENT with the BANK, irrespective of their amount and currency, are guaranteed by the Bulgarian Deposit Insurance Fund (the "Fund") up to the amount of EUR 100,000 (BGN 196,000) and in case of repayment shall be repaid by the Hellenic Deposit and Investment Guarantee Fund on behalf and in accordance with the instructions of the Bulgarian Deposit Insurance Fund.

32. Exception from the provision in p. 31 are deposited amounts guaranteed up to EUR 125 000 (BGN 245,000) for a term of up to three months from the date of the actual receipt of the amount in the account of the depositor, or from the date when the depositor has received authorization to operate with the amounts in the deposit:

1. deposits of private individuals as a result of real property deals for housing needs;
2. deposits of private individuals as a result of paid amounts related to conclusion or termination of marriage, termination of employment or official contracts, disability or decease ;



3. deposits that occur as a result of insurance or insurance payments or payment of damages for crime or revoked sentence.

The deposits referred to in this paragraph are not part of the calculation of the total obligation of the BANK to a depositor under p. 31 within the said 3 months.

33. The guaranteed amount shall be paid out by the Fund under the terms and conditions specified in Art. 20 of the Bank Deposits Guarantee Act.

34. The Fund provides access to the amounts to be paid for the depositors of the BANK within 7 (seven) working days from the issuance of an act under Art. 20, para. 1 of the Bank Deposits Guarantee Act. In case of circumstances as defined by the same article, the Fund is entitled to extend this deadline.

34.1 Guaranteed amounts of accounts in banks shall not be paid in the following circumstances:

- i). accounts, arising out of or related to transactions or actions constituting money laundering within the meaning of Art. 2 of the Measures Against Money Laundering Act or terrorist financing pursuant to the Measures against the Financing of Terrorism Act, which have been established by an effective sentence.
- ii). accounts of holders who have not been identified pursuant to Art. 3 of Measures Against Money Laundering Act on the date of the act as of Art. 20, Para. 1 of the Law on Bank Insurance Guarantee.
- iii). accounts in which there were no operations on the orders of the depositor for the last 24 (twenty-four) months before the date of the act of Art. 20, Para. 1 of the Bank Deposits Guarantee Act and the balance of each of them is less than (BGN 20) EUR 10.

35. The BANK shall provide to the ACCOUNT HOLDER information about the guarantee of the deposit prior to signing the agreement and at least once a year after signing the agreement.

36. The BANK shall provide the Information Bulletin for depositors:

1. prior to conclusion of the agreement (immediately before conclusion of the agreement at the latest) – on hard copy or on other durable medium through the possibility of its reproduction from the website of the BANK;
2. after signing the agreement - once per year, on the website of the BANK;
3. upon request of the depositor – at any time – on hard copy or on other durable medium through the possibility of its reproduction from the website of the BANK.

37. For more information CLIENTS can visit www.dif.bg or address the Bank Deposits Guarantee Fund, at 27 Vladayska Str. Sofia, Tel. +359 2 953 1217, e-mail: contact@dif.bg.

38. For interest-earning accounts, the BANK has the right to unilaterally change the applicable interest rates. The changes take effect as per these General Terms and Conditions of the BANK.

39. In cases of more than one ACCOUNT HOLDER (including private and business clients) to an account (the so called "joint account"), the ACCOUNT HOLDERS bear jointly and severally rights and liability for obligations occurring during the existence of the account.

OPENING

40. An Account shall be opened after the BANK and the CLIENT conclude:

- a Framework Agreement for Payment Services and the client submits an Application for Opening of Account;
- a Framework Agreement for Payment Services and a separate agreement for the particular account.

41. The CLIENT's request for opening an account and subsequently the opened, to the latter, account shall have the legal force of a concluded Agreement for opening and maintaining the respective type of bank account. The request for opening an account shall be signed in a form approved by the BANK. In case of existence of a signed Agreement for payment services and should the access to the Internet Banking be granted via the ProBanking system, the CLIENT gives their explicit consent and acknowledges that every new agreement for opening a bank account, on the grounds of the Framework Agreement for payment services, shall be considered valid and binding for the parties, pursuant to the request submitted for the opening of the bank account. In case of rejection on behalf of the BANK for opening the requested account, the latter undertakes the obligation to notify the CLIENT through the Internet banking system.

42. Prior to signing of the Framework Agreement, the BANK shall provide/ensure information to the CLIENT concerning the General Terms and Conditions for Payment Services, the Tariff of the BANK for private individuals/legal entities and sole proprietorships and draft of the agreement on hard copy or on other durable medium in line with the Payment Services legislation through providing their publication and reproduction from the website of the BANK.

43. All accounts with an ACCOUNT HOLDER, who is an agricultural producer or a person exercising a freelance profession, for which account, upon its opening, has not been clearly specified by the ACCOUNT HOLDER, that the latter will benefit from it in a personal capacity, shall be considered and handled as an account held by a legal entity. A change can be made on the grounds of a request submitted by the CLIENT.



44. An account can be opened in favour of a third person in the latter's absence. The terms and conditions for such an account are set out in the Framework Agreement and the Application, signed by the person opening the account. To use the account, the person, in whose favour the account has been opened, must provide a sample of their signature (specimen). The specimen signature is verified upon the ACCOUNT HOLDER's first appearance at the BANK. The act of providing the specimen signature is considered as the ACCOUNT HOLDER's acknowledgement of the contractual relations arising from the documents signed and respectively, as their consent to all conditions applicable to the corresponding account, as well as to the Tariff and the Interest Bulletin.

45. Upon opening an account, the BANK and the ACCOUNT HOLDER may agree to specific conditions for keeping the account, including conditions regarding the operating with the funds held in it.

SPECIFIC RULES FOR OPERATING

46. Operating with funds held in an account with the BANK by a minor/under-age ACCOUNT HOLDER is carried out in compliance with the provisions of the Greek Civil Code.

47. In cases when several private individuals/legal entities are ACCOUNT HOLDERS of an account (the so-called 'joint account'), the order for execution of payment services shall be made by each one of them, separately, unless otherwise agreed. The available amount of the account is governed by the provisions of Law 5638/1932 combined with Legislative Decree 1059/1971, as in force. Each one of the beneficiaries of the amount available on the account have the right to make full or partial use of the account without the involvement, consent or approval of the other joint holders, even in case of notice for early deposit withdrawal, provided that such early withdrawal will be accepted by the BANK. In case of death of any of the beneficiaries, the deposit and the account shall be automatically transferred to the rest of the account holders until the last survivor. The ACCOUNT HOLDERS of a single or joint account are responsible towards the BANK for all requirements and obligations related to the deposit. The ACCOUNT HOLDER acknowledges that each one of the joint holders has the right to receive information (oral or written) for each transaction referred to this joint account and receive copies of documents rated to the transactions which are maintained by the BANK. The mandate placed by each one of the holders of the joint account is binding for all account holders.

48. The amounts available in accounts of a deceased holder are paid to the heirs upon request signed by the latter or their proxy and submission, indicatively, of the ACCOUNT HOLDER's death certificate, certificate of inheritance along with the respective court decision/announced testament (if any), certificate of the nearest relatives, certificate regarding the non-publication of a written will, certificate of non-renunciation of the inheritance, certificate of non-contest of the inheritance right, certificate issued from the competent Tax Authority regarding the payment of relevant taxes or exemption of such obligation, certificate of the inheritance's non-appeal, cancellation or modification. Prior to any payment of the amounts maintained in the bank account(s) of the deceased holder, the BANK is entitled to request the submission of additional documents by the heirs.

49. In cases when the ACCOUNT HOLDER is a legal entity, the order for execution of payment services shall be made by its legal representative. In the event that the legal entity is represented by more than one private individual, then the order shall be made by all of them jointly, unless otherwise agreed.

BANK ACCOUNT STATEMENT

50. The bank account statement contains information about all transactions in an account for a specific period of time and indicates the beginning and ending balances in the account for the same period. The BANK generates monthly statements on the first day of the month following the month of reference of the statement.

51. The account statement is generated by the BANK and is in compliance with the Instructions of the Supervisory Authority. The information is provided in electronic form or on hard copy. The ACCOUNT HOLDER can choose one of the following methods for receiving their account statements monthly, free of charge:

- via electronic mail;
- via ProB@nking – the Internet banking system of the BANK;

52. Computer generated statements and transaction confirmations, issued by the BANK, are considered valid without signature.

CURRENT ACCOUNTS

53. Each CLIENT of the BANK opens and maintains at least one current account with the Bank with a debit card issued along with it and internet banking registration.



TERM DEPOSIT ACCOUNTS

54. A Term Deposit Account is a product allowing the CLIENT to deposit a certain amount of money, which is above the minimum provisioned for the particular product, into an account with the BANK for a certain period of time, which amount accrues interest for a certain period of time (maturity). The amount of the minimum balance and the interest rate, accrued on the deposited funds are in conformity with the current Interest Rate Bulletin of the BANK. The purpose of a Deposit Account is the saving of funds therefore it is not used for effecting payments. A prerequisite for opening a deposit account is the existence of a current account with the Bank. Through the current account, actions of depositing and operating with the funds in the deposit account are carried out.

55. The BANK offers the option for a Standard deposit and the CLIENT may open an account in the BANK, upon depositing a certain amount for a certain period, which accumulates interest on a certain maturity at an interest rate as per the current Interest Rate Bulletin of the BANK.

56. The maturity date of the deposit shall be determined by the date of opening of the deposit account and the duration of the deposit, agreed with the CLIENT. Where there is a difference between the opening date of the deposit and the date of funds receipt into the account, the maturity date of the deposit shall not change.

57. The interest shall be received into the current account of the CLIENT in the BANK. In case the deposited amount is under the minimum required balance, the BANK shall not accrue any interest.

58. The interest rate shall be fixed for the entire deposit term and shall accrue on the actual number of days - 365/360. The interest shall be payable into the current account of the CLIENT, at the beginning of each month. The monthly interest paid will be the respective part from the due interest for the whole duration of the deposit, calculated on the basis of the days for the previous month.

59. In case of change in the interest rate, the new interest rate shall be applied after the expiry of the notification of the change and the maturity date of the deposit. In case the CLIENT does not agree with the change, they shall be entitled to terminate the Agreement on the maturity date. Should the deposit be terminated prior to maturity, the BANK shall not owe interest to the CLIENT.

60. Any operation with a part or the entire deposited amount before its term has lapsed shall be considered as a breach of the deposit term. Depositing of additional amount, as well as any disposal with a part of or the whole amount on the term deposit account, as well as any alteration of the type and/or the period before the maturity date, shall be considered as a breach under the terms and conditions of the deposit, which shall give ground to the BANK not to accrue interest on the deposited amount.

61. In case that, prior to or on the maturity date, the CLIENT requests a withdrawal of an amount exceeding the amount which may be withdrawn without prior notice, as determined in the Tariff, they shall be obliged to have submitted a written request to the BANK or use the Internet Banking service 2 (two) days in advance until 2:00 PM. Otherwise, the Bank shall be entitled to pay the amount on the next business day. The CLIENT shall owe a commission for the cash withdrawal as per the Tariff of the BANK. The operation with the funds is made via the current account of the ACCOUNT HOLDER.

62. In case of such breaches, the deposit shall be renewed for the amount remaining at an interest rate as per the current Interest Rate Bulletin of the BANK as of the date of renewal, and the term specified when opening the deposit shall start its run from the beginning, unless otherwise agreed.

63. If the CLIENT withdraws part of the deposited amount on the maturity date, the remainder of the amount (but not below the minimum amount) shall be renewed at the same conditions, for the same period and at an interest as per the current Interest Rate Bulletin of the Bank as of the date of renewal, unless otherwise agreed.

64. In case the deposited amount is not withdrawn on the maturity date, the deposit agreement shall be renewed at the same conditions, for the same period and at an interest rate as per the current Interest Rate Bulletin of the BANK as of the date of renewal, unless otherwise agreed prior to the maturity date.

SAVINGS ACCOUNTS

(the product is not offered as of 28.03.2017)

65. The Savings Account is a product where the CLIENT deposits an amount, which is above the provisioned minimal balance for the product, for an unlimited term of duration. The amount of the minimal balance and the interest rate by which the BANK accrues interest, are in accordance with the current Interest Rate Bulletin. A prerequisite for opening a



savings account is the existence of a current account with the BANK. Actions like depositing additional amounts and operating with the funds in the savings account are carried out via the current account.

66. The CLIENT may at any time deposit amounts in cash, as well as make operations with amounts in their savings account up to 5 (five) times monthly not exceeding the balance in the account and this should not change in any way the conditions under the agreement. Outgoing transfers are not allowed, except in cases of transactions from the savings into another account of the CLIENT with the BANK. The CLIENT can have cash and cashless national and international deposits in their account only from persons who are not related to the business activity of the CLIENT, pursuant to the applicable Greek legislation and any limitations imposed thereto.

67. The BANK accrues interest on the first business day of the month for the previous month. The BANK shall reserve its right to unilaterally change the rates of the applicable interest rates on the savings account.

68. At closing the savings account, the BANK calculates the interest earned for the period and pays out the interest along with the funds from the account on the day of closing of the account.

69. On expiry of the two-month term for notifying the CLIENT about these Terms and Conditions entering into force in relation to the savings account agreements concluded with the BANK before 28.03.2017, the conditions for FLEXSAVE account agreement shall be applied. In case the CLIENT does not agree with the transformation of the savings deposit agreement into a FLEXSAVE agreement, they shall be entitled, within the one-month period mentioned above, to unilaterally terminate their savings deposit agreement. The BANK shall calculate the interest for the period from the date of the last interest bearing period up to the date of termination of the Agreement.

FLEXSAVE

70. FLEXSAVE is a product where the CLIENT deposits an amount, which is above the provisioned minimum balance for the product, for an unlimited term of duration. The amount of the minimum balance and the interest rate by which the BANK accrues interest, are in accordance with the current Interest Rate Bulletin. A prerequisite for opening a FLEXSAVE account is the existence of a current account with the BANK, an issued debit card to the current account and a registration for Internet Banking. Actions like depositing amounts and operating with the funds in the deposit FLEXSAVE account are carried out via the current account.

71. The CLIENT can, at any time, through their current account with the BANK, deposit and operate with the funds in their FLEXSAVE account. The CLIENT could operate with the amounts on the FLEXSAVE account, as they could not fall below the minimum required balance as per p. 70, which shall not change the conditions in the Agreement.

72. On closing a FLEXSAVE account, the BANK shall accrue and pay interest for the period from the date of the latest interest payment until the day of closing of the account, together with the available amount, on the current account of the CLIENT.

73. On termination of the Agreement on behalf of the CLIENT, the BANK shall accrue interest for the period from the date of the latest interest payment to the date of the Agreement termination.

74. In case the BANK discontinues providing a particular deposit/savings product, including changing the latter, it shall notify the CLIENT within the provisioned period, and in case the CLIENT does not express in writing their willingness for termination of the relevant agreement within the period defined in the notification, they shall be deemed bound by the performed transformation/change, as per the way defined in the notification of the BANK.

III. ONE-TIME PAYMENT SERVICES AND OPERATIONS GENERAL PROVISIONS

75. Cash operations are one-time payment operations, in the performance of which the CLIENT shall compulsorily stay at the cash desk until the completion of the operation. Exceptions shall be allowed at the discretion of the BANK, according to its internal rules. If after leaving the cash desk or the place specified in the bank office for money check, the CLIENT makes a claim for deficit, the latter shall not be accepted as proved, but shall be considered as a plain indication.

76. In case the amount provided by the CLIENT when performing a cash operation exceeds EUR 10,000 (ten thousand Euro), the CLIENT shall identify themselves and shall fill in a declaration, in accordance with the Law on the Measures against Money Laundering and the internal rules of the BANK.



77. The BANK shall not accept invalid or damaged banknotes/coins in foreign currency, according to the validity standards of the European Central Bank and the applicable Regulations. To perform operations/services, the BANK accepts banknotes/coins, which have been sorted by denominations in advance.

78. Each amount provided by a CLIENT shall be counted and checked for authenticity, according to the validity standards set by the European Central Bank and the applicable Regulations. In case of suspicion with regard to the genuineness of one or more banknotes/coins, such banknotes/coins are withheld, and a Protocol is issued to evidence the withholding of the banknotes/coins in compliance with the applicable Regulations. The denomination value of such withheld banknotes/coins is subtracted from the total amount provided by the CLIENT, unless the CLIENT provides other banknotes/coins equivalent in value to the ones withheld.

79. The BANK offers cash operations only in Euro (EUR), subject to the Restrictions related to cash withdrawals and transfer of funds pursuant to the Legislative Act, as of 18.7.2015.

80. A cash deposit into an account with the BANK is a one-time payment operation, where the CLIENT deposits a certain amount of money at the cash desk stating their explicit will that the amount be credited in a particular bank account with the BANK.

- The person who makes a deposit in a bank account shall be considered as the one performing the operation, regardless of whether they deposit the funds on their or on someone else's behalf. In all cases the depositor shall specify the personal information of the account's beneficiary. Respectively, the person actually depositing the amount must identify themselves as the depositor.

- Upon request the CLIENT may fill-in a primary accounting document, Deposit Slip, bearing full responsibility for the provided information. The bank officer shall not fill-in any data into the primary accounting document on behalf of the CLIENT, including under their instructions.

- When cash is deposited into an account, the BANK credits the amount, which has been deposited and counted to the account and registers the value date of crediting the account, immediately upon receipt of the amount.

- The person who performs the operation has the right to receive information about the account into which the deposit is made, provided that they are the ACCOUNT HOLDER or a third party properly authorized with the respective rights and after the bank official has been duly provided with identification documents.

- After the account into which the deposit of cash in hand is performed has been endorsed, the operation shall be deemed irrevocable. The amount may be returned to the depositor only with the explicitly declared written consent of the recipient, namely the ACCOUNT HOLDER.

81. A Cash withdrawal from an account with the BANK is a one-time payment operation, where an amount is debited from the CLIENT's account as per their instructions or the instructions by their legal representative or proxy.

- Depending on the rights on the account and upon their request, the CLIENT may fill-in a primary accounting document, Cash Withdrawal Order, bearing full responsibility for the data specified by them in the document. The bank official is not allowed to fill-in any information in the primary accounting document on behalf of the CLIENT, including under their instructions.

- The BANK has the right to refuse a withdrawal, if the withdrawal amount exceeds a certain limit as per the prevailing Tariff of the BANK and no notification was made for it; for Euro/foreign currencies the notification period is 2 (two) business days.

- When the withdrawal amount exceeds a certain limit as per the prevailing Tariff, the BANK has the right to redirect the CLIENT to another of its offices for the service, regardless of whether a notification has been submitted for the withdrawal or not.

- When executing cash withdrawals, the BANK debits the amount from the account and registers the operation value date, immediately after the money is paid out.

82. Verification for authenticity of banknotes/coins shall be carried out at the cash desks of the BANK, in specially appointed offices, and after the verification the BANK shall return the same banknotes and coins, provided by the CLIENT.

83. Should invalid and/or damaged banknotes/coins be identified during the examination, such shall be withheld by the BANK, as previously described. The BANK shall not issue any certificates or guarantees for the authenticity of the funds provided for verification.



IV. DOCUMENTARY OPERATIONS

84. The Bank processes the following documentary operations: letters of credit, as well as letters of guarantee and documentary collection.

85. Contingent Payments and Documentary Guarantees that bear the specific features of Letters of Credit are considered as Documentary Letters of Credit and shall be treated accordingly.

86. When processing documentation for documentary operations, the BANK checks all presented documents with due diligence, in order to estimate the fulfilment/non-fulfilment of all terms and/or conditions made by the CLIENT, or respectively, the instructions received from other banks. The BANK does not bear responsibility about the form, completeness, accuracy, authenticity and validity of the documents presented to it with regard to documentary operations.

V. DEPOSIT OF CASH VIA DEPOSIT SAFE

87. Depositing cash at the BANK can also be carried out using a safe deposit box or in the form of a valuable shipment. The daily amount deposited in this way may not exceed EUR 25,000 (twenty five thousand) unless otherwise agreed between the parties. The service is paid and provided on the basis of an agreement.

88. Cash which is deposited during the working day is counted by 17:00 on the following day. Cash which is deposited on a non-working day shall be counted by 17:00 on the second day following the working day.

89. The BANK shall credit the account of the CLIENT in the manner and within the time stipulated in the agreement, concluded for this purpose.

VI. DEPOSIT AND WITHDRAWAL OF FUNDS AT ATM

90. Depositing/withdrawal of funds in the BANK can also be carried out using the ATMs for deposit and withdrawal of cash, located in the 24/7 self-service zones at the BANK offices. Deposits/withdrawal in the ATMs for deposit and withdrawal of cash can only be carried out in national currency. Fees are due for depositing and withdrawal as per the Tariff of the BANK.

91. The funds deposited/withdrawn via a bank card in the ATMs for deposit and withdrawal are registered in the bank account of the CLIENT corresponding to the bank card with a validated date of the transaction.

92. In cases of occurrence of a technical problem during depositing/withdrawing an amount, the BANK is entitled to discontinue the registration of the ordered amount by the CLIENT in their account, until a check has verified the correct size of the deposited/withdrawn amount. On verification of the actual size of the deposit/withdrawal, the BANK shall immediately register it in the CLIENT's account.

VII. DEPOSIT OF FUNDS VIA CASH TERMINALS

93. Depositing of funds in the BANK can also be carried out using the cash terminals for depositing amounts in EUR, which are located in the 24/7 self-service zones at the BANK offices. Fees are due for depositing as per the Tariff of the BANK.

94. The cash in EUR is deposited by the CLIENT via the cash terminals and the CLIENT bears the responsibility for the correct and accurate entering of the bank account number of the account in which the CLIENT wants the deposit to be made.

95. The BANK registers the amounts deposited at the cash terminal in the CLIENT's account with a valid date the date of the deposit.

96. In cases of occurrence of a technical problem during depositing an amount, the BANK is entitled to discontinue the registration of the ordered amount by the CLIENT in their account until a check has verified the correct size of the deposit amount. On verification of the actual size of the deposit, the Bank shall immediately register it in the CLIENT's account.

VIII. EXECUTION OF PAYMENT OPERATIONS

97. A payment operation is permitted, if the payer has submitted the corresponding payment order with the BANK or they have given their consent to the payment execution in the way agreed with the BANK.



98. The payment order may be given on hard copy or electronically through the use of the Internet Banking service, if so has been agreed with the BANK.

99. The BANK accepts credit transfer orders only in the following currencies: EUR, USD and GBP. The BANK may agree to accept an order of a credit transfer in another currency, by exception, and provided the terms and conditions for such transfer have been expressly agreed with the CLIENT (i.e. the payer).

100. All instructions of the CLIENT to the BANK should clearly indicate the transaction objective. The payment documents must be clearly and legibly completed. Any corrections of confirmations or repetitions of previous instructions must be expressly marked as such.

101. The payer is responsible for the completeness and accuracy of the international bank account number (IBAN) and the payee's bank BIC code, provided in the payment document.

102. A payment order is considered correctly processed by the BANK, if performed in accordance with the payee IBAN indicated therein.

103. If upon receipt of a payment credit order where the BANK is the payment service provider of the payee, it is discovered that the IBAN indicated does not match the payee's name indicated, the BANK has the right at its own discretion to either process the payment order to the IBAN indicated, or make an inquiry. In case of inquiry, the BANK shall not be responsible for non-performance, delay or eventual damages caused.

104. The BANK performs payments and/or transfers by order of the CLIENT, only if the balance in their indicated account, including the granted overdraft limit, is sufficient. The BANK does not perform partial payments under individual payment orders. The BANK informs the CLIENT of any failed payments in an appropriate way.

105. Should the balance in the CLIENT's account be insufficient, or should the payment/transfer exceed the overdraft allowed, the BANK can execute the payment by exception, allowing for an unauthorized overdraft for the amount required for the payment on grounds of an explicit written request by the CLIENT. The moment the amount paid/transferred is booked, the amount due to the BANK automatically becomes payable, including the interest, fees and commissions for unauthorized overdrafts, in accordance with the prevailing Tariff of the BANK. The BANK is entitled to collect the receivables and off-set any of its claims with a counterclaim, from any current account of the CLIENT with the BANK, upon relevant notification to the CLIENT. In case there are no current accounts/funds in current accounts, the BANK gives the CLIENT a deadline to repay their dues within 7 (seven) days. Should the CLIENT fail to repay their liability within the abovementioned term, the BANK shall have the right to demand repayment of its receivables, to obtain a writ of execution and initiate proceedings for their collection, pursuant to the applicable legal provisions.

106. The BANK may refuse to perform a payment order, if:

- One or more of the prerequisites for processing the payment are missing;
- The authenticity of the document is questionable;
- The payment document presented by the payer is unclear and/or illegible;
- One or more additional documents required for the payment are missing;
- The instructions are incorrect or ambiguous;
- There are national and/or international sanctions with regard to organizations, institutions, persons or states related to the specific payment order;
- Certain limitations exist by law and/or by the regulations applicable to the specific payment operation and/or by the conditions agreed for the account;
- The transfer is to offshore area or person registered in an offshore zone.

107. The BANK is entitled to refuse crediting the CLIENT's account with funds received via transfer in their favour, in case the transfer is initiated in an offshore area or by a person registered in an offshore area.

108. The CLIENT is informed and acknowledges that, depending on the type of transaction, the BANK might require a reasonable period of time to analyze the transfer and/or examine and process the documents presented in relation to the performance of the transaction thereof, including the right of the BANK to demand submission of additional documents/data (invoices, contracts, certificates, etc.), so that the BANK can execute the requested transaction. Every transfer ordered for an offshore area or to a person registered in an offshore area is subject to additional examination. Payment to an offshore area or to a person registered in an offshore area which is ordered via the Internet banking system shall not be executed immediately, as the BANK is entitled to demand the submission of additional



information/documents related to the particular transaction. Should the BANK fail to perform an order due to an objective reason (force majeure circumstances, incorrect order by the CLIENT, etc.), the BANK shall notify the CLIENT in due time. Such a notification shall release the BANK from responsibility for non-performance.

109. The date and time of the payment order receipt by the BANK is considered the date and time when it was officially accepted by the BANK, in the manner agreed with the CLIENT. The BANK determines time frames for accepting and processing payment orders, within its open hours. Payment orders received on Saturdays, Sundays, official holidays, or after the respective hour set out in the Tariff, shall be considered to be received on the following business day.

110. A business day for the BANK is a day on which the BANK performs the activities required for executing the respective payment operation. The open hours of each of the BANK's offices are published in the BANK's official Internet site.

111. For international payment operations in EUR, when the payment service provider of the payee is on the territory of the European Community (EC), the BANK ensures that the amount of the payment operation be credited to the account with the payee's payment service provider, not later than the end of the first business day after the payment order has been received, pursuant the provisions of the Greek Legislation and all relevant Decisions issued by the Regulatory Authorities, including those related to the Restrictions related to cash withdrawals and transfer of funds pursuant to the Legislative Act, as of 18.7.2015.

112. For payment operations within the European Community (EC), different to the operations described in the previous section, the BANK ensures that the amount of the payment operation be credited to the account at the payee's payment service provider not later than the end of the fourth (4th) business day after the payment order has been received, pursuant the provisions of the Greek Legislation and all relevant Decisions issued by the Regulatory Authorities, including those related to the Restrictions related to cash withdrawals and transfer of funds pursuant to the Legislative Act, as of 18.7.2015.

113. The CLIENT may at all times, but before their account is actually debited, cancel a payment and withdraw a submitted payment order. In this case, all bank service costs with regard to the cancellation shall be borne by the CLIENT, in an amount in accordance with the prevailing Tariff of the BANK.

114. A credit transfer payment order could be canceled before the time of crediting the payee's account only with the BANK's explicit consent. In this case, all bank service costs with regard to the cancellation shall be borne by the CLIENT, in an amount in accordance with the prevailing Tariff of the BANK.

115. For amendments/corrections of payment orders and documents already deposited, the CLIENT is charged fees in accordance with the Tariff of the BANK.

116. In regard to processing payment operations, the BANK complies with Regulation (EC) No 847/2015 of the European Parliament and of the Council regarding the information about the payer which should be included in the money transfers documents, as well as with other prevalent regulations.

IX. FEES, COMMISSION FEES / COSTS / EXCHANGE RATES

117. The CLIENT is obliged to pay all fees, commissions, interest (agreed and/or imposed), as well as all other costs incurred in the course of the contractual relations and/or related to the execution of their instructions, in accordance with the prevailing Tariff of the BANK. In case of non-payment, the BANK has the right to collect its receivables ex officio from any of the accounts of the CLIENT in the BANK, upon relevant notification to the CLIENT. In case that the accounts of the CLIENT do not contain sufficient funds to cover liabilities arising from fees/commissions, on the day when they become payable, the BANK shall charge the account with the respective due amount, pursuant to the provisions for the unauthorized overdraft of funds. The BANK shall accrue default interest as per the Tariff of the BANK on the payables for fees and commissions until the moment of repayment. The liabilities are payable as of the moment of their occurrence and in case the CLIENT does not pay them, the BANK shall be entitled to bring an action in court for their collection, pursuant to the applicable legal provisions. In case of default on the part of the CLIENT for payment of fees/commissions in full, the penalties on them shall be repaid first and then the amounts of fees and commissions.

118. Provided that a transfer is ordered by a CLIENT of the BANK in any of the currencies of the EU member-states and to a beneficiary whose payment service supplier is located on the territory of the EU, the BANK processes such operations charging the payer with all fees and commissions owed to the BANK for the provided payment service, and the

payee is charged with any fees and commissions with regard to the receipt of the transfer by their payment service provider; operations requiring currency exchanges are an exception – in this case, the BANK performs the payment as agreed with the CLIENT.

119. When a transfer is ordered by a CLIENT of the BANK in a currency different from the EC member-state currencies and to a payee whose payment service provider is located on the territory of the EC, the operation is performed as agreed with the CLIENT.

120. The BANK is entitled to make corrections to instructions by the CLIENT, should such instructions breach the applicable rules, including regulatory, for the calculation of fees.

121. In all cases not expressly described, the BANK has the right to negotiate the payment operation to be processed with a different allocation of the fees.

122. Any changes in the exchange rates and market levels of reference become effective immediately, upon being posted on the currency tables at the bank offices or upon being posted on the website for Internet Banking and the Internet site of the BANK.

123. All losses and damages incurred on the foreign currency accounts, resulting from the applicable law and regulations with regard to the currency regime in the country, are borne by the CLIENT in full. The CLIENT bears all consequences from the compliance with the currency laws and regulations, which impose limitations or restrictions on the rights of disposal of the funds held in such accounts, including the operations and transactions with the funds.

124. All payments and transactions with accounts in currencies, different from the national currency, are processed in the currency in which the account has been opened, unless the BANK agrees to process payments in currencies different from the currency of the account by explicit order by the CLIENT. Unless otherwise instructed by the CLIENT, all operations in currencies different from the currency of the account are converted into the currency of the account at the respective exchange rate of the BANK prevailing, as of the moment of processing the operation.

125. For all payments, the BANK has the right to demand that the CLIENT provides any documents required by the prevailing Greek law, as well as documents mandatory required by the BANK for the particular payment.

X. ELECTRONIC BANK DEBIT CARDS

126. Debit cards are technical tools for remote electronic access of the CARD HOLDER to the amounts into their current account with the BANK and are designed for their identification upon making non-cash payments when purchasing goods and paying services, cash withdrawals and other operations not related to payments.

TYPES AND ISSUANCE

127. The Visa Electron International Debit Card may be issued to each legally capable local private individual of age – a Greek citizen, as well as any legally capable foreign private individuals of age having the status of a foreigner permanently or continuously residing in the Hellenic Republic, or a foreign private individual, accredited as an employee of diplomatic or consular representation, or an international organization with headquarters in the Hellenic Republic. Visa Electron International Debit Cards are also issued to foreigners of EU member-state citizenship (personal identification is certified with an international passport or an identification document issued by the respective country, as well as all documents required for Greek citizens).

128. Visa Business Electron International Debit Cards are also issued to local legal entities, registered in the General Commercial Registry (GEMI), provided that the legal entity is not declared insolvent and is not in bankruptcy or liquidation proceedings. All persons, to whom debit cards are issued by order of the ACCOUNT HOLDER, are CARD HOLDERS of subordinate cards linked to the current account of the legal entity. The name of the legal entity - ACCOUNT HOLDER and the name of the actual CARD HOLDER are both printed on the face of the bank card.

129. An International debit card Visa is issued to a current account opened in EUR on the grounds of a signed Framework Agreement for Payment Services between the BANK and the ACCOUNT HOLDER and submission of an Application for Issuing of a Debit Card and/or signing a separate agreement for the product. The Application and the card issued to it have the validity of an agreement signed for the respective product.

130. More than one debit cards can be issued to one account – one principal and one or more subordinate.



131. The CARD HOLDER of the principal debit card, who is the ACCOUNT HOLDER of the corresponding current account, may request one or more additional debit cards to be issued with card holders - third parties other than the ACCOUNT HOLDER. In this case, a party to the Agreement for Issuing of a Subordinated Card is the third person card holder, but the Agreement is concluded with the ACCOUNT HOLDER's consent. The name of the third person is written on the face of the issued subordinated debit card.

132. The BANK shall reserve its right to refuse the issuance of international debit cards and shall not be obliged to provide any reasons for its refusal.

133. The BANK issues the debit card within 7 (seven) business days to a standard request and within 3 (three) business days to an express request, considered from the day following the day of application. In case of express request, the CARD HOLDER is charged a fee in accordance with the Tariff of the BANK.

134. The validity period of a debit card is 48 (forty eight) calendar months and expires on the last day of the forty eighth month indicated as the expiry date on the card. The bank card is property of the BANK and upon expiration of its validity or termination of the Agreement, as after the card expiration/termination date, the latter is deactivated from the BANK's side.

135. Upon expiry of the validity term of the card, at the BANK's discretion and with the CLIENT's consent, the Agreement can be extended for another 48 (forty eight) month period under the same terms and conditions. In this case, the BANK issues a new card and provides it to the CARD HOLDER. The new card has a new number, CVV (Card Verification Value) and a PIN (Personal Identification Number). In case the BANK does not reissue the card and the CARD HOLDER wishes to have it reissued, the CARD HOLDER is to submit an Application at an office of the BANK or via the Internet Banking Service.

136. The BANK shall hand in the card to the CARD HOLDER or to a person personally representing them, together with a sealed envelope containing its Personal Identification Number (PIN) to be used for identification of the CARD HOLDER. The receipt of the card and the envelope with the PIN are registered in a Protocol for Receipt of Card with the receiver signing in confirmation. The receiver shall check the wholeness of the envelope and shall perform the following check:

- The CARD HOLDER acknowledges and confirms that the card number and PIN envelope number match by signing in the area designated for authorized signature on the back side of the card. When the card and PIN are delivered in person, the CARD HOLDER signs in the presence of the bank official. When the card and PIN are received by a proxy or courier, it shall be the obligation of the CARD HOLDER to sign its reverse side in the area specified for the purpose.
- Should the number on the face of the card and the number printed on the closed envelope with the PIN not match, the recipient returns the card and PIN. In this case, the BANK is obliged to issue a new card with a new PIN within 7 (seven) business days, bearing the costs. The BANK shall calculate and deduct fees for the service, as per the Tariff of the BANK.

137. The BANK activates the card:

(i) in case the card has been received at an office of the BANK, within the same day upon handing the card over to the CARD HOLDER.

(ii) in all cases, operation with the card is possible on the business day following its activation, at the earliest.

138. The CARD HOLDER can submit a request for issuing a new debit card/obtaining a new PIN, at an office of the BANK or via the Internet Banking System in the following cases:

- upon destroying or damaging the active card;
- upon loss, theft, robbery or seizure in another illegal way of the card;
- in case the PIN was forgotten.

139. To have a new card issued/new PIN generated, the CARD HOLDER completes the documents provided by the BANK and pays a fee in accordance with the prevailing Tariff of the BANK. The CARD HOLDER is charged no fee for card re-issuing due to expired validity.

140. The debit card issued together with the PIN shall be kept at the office of the BANK where their receipt was requested for a period of 6 (six) months considered from the date of their issuance. In case they were not demanded by the CARD HOLDER within the stipulated period, the card and the PIN shall be destroyed and the contract shall be considered terminated.



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141. The following operations can be performed with a Visa Electron debit card:

- 141.1. Cash withdrawals at ATM/POS terminals;
- 141.2. Cash deposits at ATM terminals of the BANK;
- 141.3. Payments upon purchase of goods and services via a POS terminal device;
- 141.4. Payment for goods and services online;
- 141.5. Receipt of current accounts' balances and performed transactions via an ATM terminal device;
- 141.6. Change of PIN (personal identification number) via an ATM terminal device;
- 141.7. Other.

Respectively:

- All above-listed transactions are supported at all terminals on the territory of the country, which are marked with the VISA logo and have the corresponding functionality;
- The operations under points: 141.1, 141.3, 141.5 and 141.6 of the list above are enabled at terminals abroad.

142. Every CARD HOLDER of Visa Electron issued by the BANK can use the Visa Personal Payments (VPP) service, which allows receiving funds in their card from another Visa CARD HOLDER on the territory of Europe, by using a mobile application. The receiving of funds in the card can be effected by:

- standard transfer, where the funds are received within 2 (two) business days following the day of their sending;
- immediate transfer, where the funds are received within 30 (thirty) minutes following the approval of the transaction (the transfer) from the card operator.

Within 7 (seven) days, the recipient of the funds, the CARD HOLDER, should confirm the receipt on a URL specially denominated for the purpose. Otherwise the transfer shall be voided and the funds shall be returned to the sender. Should the CARD HOLDER enter three (3) consecutive times incorrect information submitted by the sender (e.g. amount and/or identity code), the site shall block the access for the following 24 (twenty-four) hours. In case, within the above mentioned 7 (seven) days, the recipient enters incorrectly 6 (six) times the information submitted by the sender, the transfer will be automatically voided and the funds shall be returned to the sender.

143. The CARD HOLDER of Visa Contactless issued by the BANK can use the service of contactless payment at POS in Greece and abroad which are marked with the service logo PayWave.

- When a contactless payment is within the amount of EUR 25 or the equivalent in the currency of the related country, the order is completed without entering a PIN and/or signature on the document for the performed operation.
- When a contactless payment is above the amount of EUR 25 or the equivalent in the currency of the related country, the order is completed in a contactless method or in a contact method, depending on the requirements in the related country, but in this case the payment is completed after entering of PIN for the operation.

144. For all operations carried out with the card, the CARD HOLDER shall pay a fee in the amount as per the Tariff of the BANK.

145. The BANK has the right to set card payment limits. The maximum limits, allowed by the BANK, are given in its Tariff. Should the CARD HOLDER object to newly-set limits, they have the right to notify the BANK before their effective date, terminating the Contract for the card service and deactivating the card. A decision to increase the limits made by the BANK may take effect immediately after its announcement in the Internet site of the BANK.

146. The CARD HOLDER is obliged to use the bank card in person only, to not give the card to others, and to take due care for preventing unauthorized access to the card.

147. The operator servicing the BANK shall provide every CARD HOLDER within the territory of the country with the opportunity to change his/her PIN via an ATM terminal device, the parameters of which shall be known only to the CARD HOLDER.

148. Should the CARD HOLDER enter 3 (three) consecutive incorrect PINs, the card shall be automatically blocked. If the 3 (three) consecutive incorrect PIN entries occur at an ATM abroad, the card is automatically withheld at the ATM.

149. To activate a blocked card, the CARD HOLDER files a request at any of the offices of the BANK or electronically using the Internet banking service.



150. The BANK sends to the Card Operator information about the available funds in the current account linked to the card account. The Card Operator authorizes transactions up to the balance of the current account linked to the card and within the set transaction limits of the card. Some particular operations with the card are not subject to authorization, thus successful operation can be completed without availability of sufficient funds in the account of the CARD HOLDER. The amount exceeding the available balance in the account shall be treated as an unauthorized overdraft, which accrues interest as per the Tariff of the BANK.

151. Operations effected by the CARD HOLDER are authorized/rejected by the Card Operator through its authorization system in real time (i.e. at the moment the operation is effected). At the moment of authorization, the transaction amount is blocked until its execution and may remain blocked for up to 30 (thirty) days.

152. Operations with international debit cards shall be performed in the currency of the country where the card was used. If payments via an international debit card are performed abroad, the denomination of the currency in which the payment was performed into the currency of the current account shall be carried out under the selling exchange rate of the BANK at the day and time of processing.

153. The BANK debits the amounts of card payments/withdrawals at ATM/POS terminals from the current account linked to the card.

154. When making card payments for the purchase of goods and/or services at a merchant POS terminal, the CARD HOLDER is obliged to examine the payment slip presented by the merchant.

155. The merchant has the right to require the CARD HOLDER to provide a personal identification document to verify the signature. For the effectuation of some payments of goods and services, the CARD HOLDER signature is replaced by requirement for entry of PIN.

156. The CARD HOLDER shall be obliged to keep for reference the receipts from the operations carried out with the card. In case of any doubt for discrepancies in performed transactions, the CARD HOLDER shall be obliged to immediately notify the BANK in writing.

XI. INTERNET BANKING/ProB@nking GENERAL PROVISIONS

157. The Internet banking system of the BANK, ProB@nking, allows CLIENTs (private individuals or legal entities) access to their accounts open and kept with the BANK and enables the CLIENTs to operate with their accounts via Internet through their registered users and respective profiles. Payments in national and foreign currencies can be effected via ProB@nking. The payments are made as per the terms and conditions set in these GTCPS and the legislation in force.

158. To use the service, the CLIENT has to fulfil the following minimal technical requirements:

- Computer configuration/mobile device supporting the installation of an operating system, allowing the use of the service;
- Internet access;
- A web browser - one of the expressly indicated by the BANK;

The BANK provides a list of acceptable browsers and their versions in the site of ProB@nking or the site of the BANK.

159. The BANK has the right to impose limitations to the use of the system, including blocking the access and/or introducing additional requirements for effecting operations through ProB@nking in order to comply with the prevailing legislation, with regard to the information system security, and/or during technical improvements of the product.

160. The ProB@nking service is activated:

- automatically, when opening a current account;

161. pursuant to submitted request form and covers all accounts (current/deposit/savings) of the CLIENT with the BANK. The newly opened accounts are automatically included in the service and the users registered by the CLIENT get access to the service, according to the rights granted to them at the time of the registration account in ProB@nking for the service. Excluding of an account, respectively express non-inclusion of a newly opened account is done on the basis of a written request by the CLIENT. The CLIENT can authorize an unlimited number of private individuals (users) with the right of access to and/or operation with funds in their accounts and submitting of requests and declarations through the ProB@nking system, as per their user rights and limits, set by the CLIENT.

162. The BANK shall allow access to ProB@nking to legal representatives of the CLIENT or to persons authorized by the CLIENT, only if they have been duly authorized to operate with the respective accounts with a written notary-certified Power of Attorney, or have been indicated as authorized users by the CLIENT in the respective registration form, or in another written document in a form provided by the BANK.

163. The CLIENT may change the authorized persons, including cancel their access or change their rights of operations with the accounts. The change shall be performed through entering a TAN (Transaction Authorization Number) or through a written request.

164. Upon registration, the user creates a User Name for access to ProB@nking and provides a valid e-mail address, to which the BANK sends a temporary password. The BANK is not responsible for cases of non-receipt of sent passwords resulting from technical reasons or other problems and circumstances outside the BANK's control, or when another person has access to the e-mail account indicated and unlawfully avails of the accessible information.

165. Provided that a user is registered with rights to order payments and/or send electronically other standardized information, the USER shall register for receiving TAN via SMS. The registration is conducted on the basis of a written request by the USER. Each authorized user must point a mobile number to which they shall receive TAN via SMS.

166. To access the ProB@nking account, the USER identifies him/herself with the User Name and the Password received upon registration.

167. The BANK has the right to block the access of a user, if the user remains inactive for more than 6 (six) months following their registration for the ProB@nking service.

168. To submit electronically standard documents, such as requests, statements, and/or payment orders in local or foreign currencies, the USER signs them by entering a TAN code.

169. **The CLIENT, including users other than the CLIENT, bears full responsibility for all their actions in the system, once given access to it. All documents/group of documents, requests (applications) signed with a TAN code are considered to be signed with an ordinary electronic signature, within the meaning of art. 2 of the Presidential Decree 150/2001 regarding electronic signatures. The Bank and the CLIENT agree that the electronic signature shall have the effect of a handwritten signature in the relations between them, according to art. 3 para 1 of the Presidential Decree 150/2001.**

170. Using the Internet banking system, the CLIENT unconditionally consents and authorizes the BANK to generate electronic messages for the respective payment orders in the payment systems, in compliance with the Greek Law on Payment Services and Payment Systems.

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171. Through ProB@nking, CLIENTs can send orders (payment orders and/or other documents) 24 (twenty-four) hours a day. The BANK processes the documents received within its open hours and announced terms for acceptance and execution of the various types of payments:

- working days – from 8:30 until 17:30;

Payment orders, confirmed by TANs and submitted outside the above days and hours, shall be considered submitted on the first working day following their submission to the BANK. The BANK shall process the received documents within its working hours and the time limits announced for receiving and execution of the different types of payments.

172. The time of submission and the content of the received by the BANK payment orders and/or documents shall be determined and verified via the information system of the BANK.

173. When performing purchase of currency and payment orders in foreign currency related to currency exchange, the translation is performed at the exchange rate according to the current exchange rate bulletin of the BANK valid for the date and time of receipt of the order, unless something else is agreed between the parties.

174. The CLIENT is obliged to control the status of their documents submitted for execution and in case of inconsistencies to timely notify the BANK.

175. The BANK refuses to execute a payment in the following cases:

- The IBAN given is incorrect or incomplete;
- The balance in the account is insufficient to cover for the payment and the related fees;



- The CLIENT has not provided the required documents or other information necessary for the execution of the payment;
- There are available national and/or international sanctions against organizations, institutions, individuals or countries linked to the specific payment order;
- Restrictions exist under the applicable law and/or the relevant regulations on the payment transactions and/or the contractual terms under which the account is held.

176. Access to the new account is given to all users in accordance with their respective rights as of the moment of registration of the account in ProB@nking. Should the request for opening of an account be requested outside the following time interval:

- working days – from 8:30 until 17:30,

it shall be considered to be received on the following working day.

177. When upon opening a deposit/savings account, the amount is transferred in a currency other than the currency of the deposit/savings account, the exchange rate of the BANK prevailing as of the moment of execution of the transfer is applied.

178. Information about the payment operations made through the system, including daily statements, is available to the CLIENT in ProB@nking from the moment of registration of the account in the system for Internet banking. Daily statements are kept and are available in ProB@nking for a period including the current and preceding calendar year. Information about opened/deregistered current accounts is available for a period of 1 (one) month as of the date of closing/deregistering of the current account.

179. The BANK presents to the CLIENT information about the operations carried out by them on the business day following their execution via ProB@nking. The information is submitted on a daily basis. The CLIENT can review the operations in their account, for a period of their choice.

180. The BANK provides information on the account balance on the date of its debiting/crediting.

181. On the day when the information on individual transactions is available, the CLIENT shall be considered duly informed concerning their execution and amount.

182. The CLIENT, including users other than the CLIENT, is obliged to keep their User Name and Password, and other tools for electronic identification (TAN) at a secure place protected against theft or damage, as well as to take all necessary measures for keeping them in secret, in order to prevent unauthorized access to them.

183. In case of suspicion that a third person could possibly get to know the ProB@nking identification tools (User Name, Password and/or TAN) of the CLIENT/user, the latter is obliged to immediately notify the and to request blocking of their access to the system.

184. The BANK shall not bear responsibility for possible unfavorable consequences in case it has diligently executed an order for execution of an operation before receiving a notification from the CLIENT as per the previous section.

185. The BANK shall not be liable for non-performance of orders submitted by the CLIENT, when an incorrect oral/written notification for unauthorized use of ProB@nking by the CLIENT or third parties has been received, as a result of which the BANK has taken the necessary measures to protect the CLIENT, not executing operations ordered by the CLIENT.

186. The BANK shall not be liable for illegal actions performed by third parties through ProB@nking, which have caused damages to the CLIENT, when the actions have been performed through access by unauthorized persons to the electronic identification tools (User Name and Password, and/or TAN).

187. The BANK is entitled to temporarily or permanently add new or block existing services provided via ProB@nking without notification. If the BANK broadens the scope of services in the ProB@nking, the CLIENT shall be considered to have given their consent to this when using the service for the first time.

188. To use the services of the BANK through ProB@nking, the CLIENT shall pay fees and commissions in amounts specified in the Price List for private individuals/legal entities of the BANK.

XIII. ELECTRONIC NOTIFICATIONS



189. The Electronic Notifications service is notifying the CLIENT about circumstances expressly indicated by them, to an e-mail address.

190. The service requires registration and an active current account with the BANK with an issued bank card. The information which is contained in the notification consist of, including but not limited to, supplier's name, billing amount, available balance in the current account, the maximum payment amount set by the CLIENT (the limit) others.

191. The BANK shall not bear responsibility if an e-mail notification has not been sent or received, due to a failure to transmit the e-mail on behalf of the Internet supplier, or if a notification has not been sent/received due to circumstances outside the control of the BANK (for example: electric power black-out, earthquake, calamities or other force majeure circumstances).

192. The BANK shall not bear responsibility in case that the data provided by the CLIENT was incorrect (e.g. incorrect phone numbers, e-mail addresses, bank account numbers, bank card numbers, etc.).

XIV. COMMUNICATION ORDER/OBLIGATION FOR NOTIFICATION

193. The official language for the BANK is Greek; respectively all the relevant communication, including: correspondence, negotiations, signing/termination of contracts, all documentation regarding the fulfilment/non-fulfilment of obligations under contractual relations of which the BANK is a party, is carried out in Greek. Upon request by the CLIENT and at discretion of the BANK, it is also possible to use the English language in the relations between the Parties.

194. The BANK sends the CLIENT all letters, notifications, messages, account statements, reports, and other documents to the indicated by the CLIENT: e-mail address, correspondence address or mobile phone number, provided that the information can be thus sent.

195. The BANK provides the CLIENT with access to services and information electronically or by phone. This requires personal identification in the manner agreed between the Parties (passwords, TAN, PIN, etc.). The BANK shall be entitled to set minimum technical requirements to the CLIENT for the use of services.

196. The CLIENT is obliged timely, expressly and in writing, to notify the BANK to its management address, the address of the servicing BANK office, or the BANK's e-mail address, available in the Internet site of the BANK, of the occurrence of changes affecting their contractual relations (including but not limited to: changes in the rights to operate with an account, name, legal status, correspondence/registration address, phone number, e-mail address and other circumstances and contactual details).

197. Any change of circumstances with regard to the CLIENT takes effects for the BANK as of the date of receipt of a written notification of the respective change submitted by the CLIENT.

198. Documents are considered as duly sent by the BANK, if they have been sent to the most recent contact details (address, including e-mail address, phone number) provided by the CLIENT.

199. The BANK shall not bear responsibility for documents not received due to fault of third parties.

200. In case that the management address of the BANK, written in the contracts with the CLIENT is changed, the CLIENT is considered to have been duly informed about the new address as of the date of registration of the new address in the General Commercial Registry (GEMI).

201. In cases in which it is required to declare the status of the CLIENT's citizenship (whether it is Greek or foreign), such declaration is made as of the moment of occurrence of this requirement, and once per year, as of the date of the previous declaration, for the whole duration of the contractual relation.

202. The BANK has the right to inform the CLIENT of special offers and new products or services by sending electronic messages. Should the CLIENT wish to not receive such messages, they have to state so by phone at: 801 100 71 71 or to e-mail: contact@procreditbank.gr.

XV. ACCESS, PROTECTION AND PROCESSING OF INFORMATION

203. In order to use the products offered by the BANK, even if a separate Contract is not required for a specific service, personal identification (provision of personal data) is required from the CLIENT and their representatives.

204. An objection to provide personal data, especially when the requirement for client identification constitutes a legal obligation, makes it impossible for the respective contractual relation to occur/the service to be used.



205. The BANK processes the personal data of a CLIENT on the grounds of their voluntary provision by the CLIENT. By exception, for the purposes of prevention, investigation and/or exposure of payments-related frauds, personal data may be handled by the BANK without consent of the CLIENT, whose data is being processed.

206. The BANK processes the personal data of the CLIENT and their representatives in compliance with the Processing of Personal Data Protection legal framework.

207. The information, collected by the BANK, regarding property and financial status, solvency, existing contractual relations between the CLIENT and any third parties, etc. is only collected and used by the BANK for the purposes of its contractual relation with the CLIENT, including the occurrence, fulfilment or termination of the relation. By exception, the BANK shall disclose information or part of it to third parties, provided that the obligation for the BANK to disclose the information is imposed by law or by virtue of another document.

208. The CLIENT acknowledges that if required by law or if necessary for the provision of a service, which requires the engagement of a third party, as well as services provided by third parties, in order to guarantee performance/sanction non-performance under a legal relation with the CLIENT, the BANK has the right to transfer (disclose) the personal data of the CLIENT or their representatives to the third parties involved.

209. The CLIENT is informed that for international payments through S.W.I.F.T. and for payments in the national currency through DIAS (Interbanking Payment System), the processing of personal data extends outside the national borders and is processed within the European Union (EU) in full compliance with the EU personal data protection regulations. Provided that certain S.W.I.F.T. transactions are processed in information hubs in the territories of either the EU and/or the USA, access to personal data of the CLIENT or their representatives shall be granted to the US authorities on demand in compliance with the relevant US legislation for fighting terrorism and counteracting money-laundering.

210. The CLIENT, who is a CARD HOLDER, is informed that the BANK shall provide their information, including their personal data, outside the borders of the EU and the European Economic Community on demand by VISA Europe, VISA INC. or other Fraud Monitoring Agencies.

211. The CLIENT is responsible for the safe-keeping of their identification tools for services provided by the BANK which require identification. The BANK shall not bear responsibility in cases of unauthorized access to such services by third parties, provided that valid identification has been entered.

212. The CLIENT is obliged not to disclose and to safe-keep their electronic identification tools (user name, user number, corresponding passwords, TAN, PIN, etc.) and to take all necessary measures against third parties knowing them. The CLIENT is obliged to keep such information, as well as their bank card against theft in safe places.

213. On receiving the envelope with the PIN code at the BANK, the CARD HOLDER shall memorize their PIN code and then destroy the hard copy containing the PIN code. The CARD HOLDER shall not keep the PIN together with the bank card and shall not write the PIN on the card or elsewhere in a manner allowing the PIN to be seen or taken in possession by third parties.

XVI. RESPONSIBILITIES

In addition to all matters expressly mentioned previously in these General Terms and Conditions:

214. The BANK is responsible for correctly processing the payment operations ordered by the CLIENT. Upon identification of errors, the BANK shall take all necessary measures to notify the CLIENT/block the payment instrument and/or return the amount, whichever is applicable. The BANK shall not be liable for non-executing/executing a payment operation, if the IBAN indicated by the CLIENT is incorrect. The BANK shall ensure that appropriate means are available at all times to enable the payment service user to make a notification without undue delay on becoming aware of loss, theft or misappropriation of the payment instrument or of its unauthorized use, according to the provisions of Art. 53 Par.1b in conjunction with Art. 54 of Law 3862/2010. The BANK shall prevent all use of the payment instrument once notification pursuant to the above has been made.

215. The BANK is not a party in the relations between the CLIENT and third parties in reference to the use of certain payment services or payment instruments and is not responsible for the quality of goods and/or services provided by the merchant (a third party), for possible disputes in this regard or, respectively, for transactions of the CLIENT breaching the law. The BANK is not obliged to control the object of transactions on the grounds of which payments are effected, unless such control is arranged for in the contract between the BANK and the CLIENT or is required by law or by other regulation.



216. At its own discretion, the BANK is entitled to use services by third parties in reference to the full or partial effectuation of certain operations, taking into consideration the CLIENT's interest. In such cases the responsibility of the BANK is limited to making a diligent choice of the third party. The BANK shall not be responsible for the diligent execution, if the choice of the third party was made by the CLIENT.

217. The BANK shall not bear responsibility for unreasonable rejections on behalf of third parties to accept payments with a debit card issued by the BANK. Likewise, the BANK shall not bear responsibility, if a payment initiated by the CARD HOLDER cannot be processed due to technical, communication or other reasons outside the BANK's control.

218. The BANK shall not be liable for losses, resulting from disturbances in its operations due to force majeure circumstances, natural calamities/other events, including but not limited to: strikes, heavy traffic or actions by local or foreign authorities, connectivity malfunctions in reference to telephone or internet banking services, etc. Likewise, the BANK shall not be liable in cases when it ceases or limits its operations completely or partially on certain days or for a period of time as a result of unusual circumstances.

219. The BANK shall not be responsible for damages and/or unfavourable consequences, resulting from delays and/or losses in the transmission of messages, delivery of letters or other documents, except for damages caused faultily by the BANK. The BANK shall make sure that the personalized security features of the payment instrument are not accessible to parties other than the payment service user entitled to use the payment instrument. The BANK shall refrain from sending an unsolicited payment instrument to the CLIENT, except where a payment instrument already given to the payment service user is to be replaced. The BANK shall bear the risk of sending a payment instrument to the payer or of sending any personalized security features of it.

BLOCKING OF BANK CARDS AND RESPONSIBILITY FOR DAMAGES

220. In the event of damage, loss, theft, robbery, counterfeit or other illegal use of the card and when a card is arrested at an ATM terminal, the CARD HOLDER is obliged to immediately notify the BANK by phone at: 801 100 71 71 or the OPERATOR, which provides card payment services to the BANK, or submit a written notification at an office of the BANK within its open hours. When the notification is made by phone, the CLIENT is obliged to confirm it in writing within 24 (twenty-four) hours but not later than 2 (two) business days from the initial notification. The CLIENT shall obtain rectification from the BANK only if they notify the BANK without undue delay on becoming aware of any unauthorized or incorrectly executed payment transactions giving rise to a claim and no later than 13 (thirteen) months after the debit date, unless, where applicable, the payment service provider has failed to provide or make available the information on that payment transaction.

221. Immediately after the notification as per the previous section is received, the BANK notifies the OPERATOR and the card is blocked as soon as possible but not later than two (2) hours after the notification. The time of reaction varies depending on the technical time necessary for effecting the blocking.

222. The BANK shall not be liable for taking measures for blocking a card in reaction to a notification for loss, theft, robbery, illegal deprivation and/or other illegal use of the card, and later it is revealed that the notification was incorrect. The BANK is not responsible for damages, losses, or lost benefits resulting from the blocking.

223. The BANK is not responsible for damages, resulting from an illegal use of the card, provided it processed an operation order in good faith before receiving a notification of damage, loss, theft, counterfeit and/or other unlawful use of the card. The CLIENT shall bear the losses relating to any unauthorized payment transactions up to a maximum of EURO 150, resulting from the use of a lost or stolen payment instrument or, if the payer has failed to keep the personalized security features safe, from the misappropriation of a card. Furthermore, the CLIENT shall bear all the losses relating to any unauthorized payment transactions if they incurred them by acting fraudulently or by failing to fulfil one or more of their obligations with intent or gross negligence, including, but not restricted to damages arising from failure:

1. to register for the 3D Secure service verified by Visa;
2. to notify the BANK within the indicated terms in case of loss, theft, appropriation, or illegal use of the payment instrument.

224. The BANK bears the responsibility for damages, resulting from transactions and other use of the card occurring after receiving a notification of illegal deprivation of the card from the CARD HOLDER, except in cases of malicious intent or gross negligence on behalf of an authorized holder of the card. In the case of an unauthorized payment transaction, the



BANK refunds to the CLIENT immediately the amount of the unauthorized payment transaction and, where applicable, restores the debited payment account to the state in which it would have been had the unauthorized payment transaction not taken place.

225. The BANK has the right to block the use of a payment instrument, the holder of which is a CLIENT, who offends the law with their actions, or breaches the General Terms and Conditions for the specific service, or jeopardizes the security of the system, which supports the service.

226. The BANK has the right to block the use of a payment instrument (a bank card) due to objective reasons related to protecting the security of the payment instrument or of the information contained in the payment instrument, including the funds it gives access to, in cases of suspicions of unauthorized use for fraud purposes.

227. The BANK shall notify the CLIENT immediately after blocking the payment instrument, and, when possible, before the blocking, indicate the causes necessitating the blocking. No notification is made in cases when disclosing such information is not allowed for security reasons or by regulation requirements.

228. The BANK shall activate the payment instrument after the causes for blocking have desisted. At its discretion the BANK may reissue a blocked payment instrument within 7 (seven) business days at the BANK's expense.

229. In the event that a CLIENT's card, including different cards of the same CLIENT are compromised on the same site twice, the BANK shall not reissue the compromised card and shall discontinue the issuance of other cards in favor of the CLIENT.

ACTIONS AND RESPONSIBILITIES FOR PROCESSING A PAYMENT OPERATION, WHICH HAS NOT BEEN ORDERED, OR INCORRECT PROCESSING OF AN ORDERED PAYMENT OPERATION

230. A CLIENT, who is a user/CARD HOLDER of a Visa Electron debit card, has the right to submit a written claim to the BANK about processing an unauthorized payment operation or processing a payment operation incorrectly, or charging fees and commissions incorrectly. The claim shall be submitted immediately upon knowing of the respective operation and/or receiving the account statement for the respective period, but not later than 3 (three) days after receiving it. The term applicable for CLIENTS who are CARD HOLDERS of Visa Business Electron cards, is not later than 15 (fifteen) calendar days after receiving the respective account statement.

231. Non-submission of a claim on behalf of the CLIENT within the above-mentioned terms is considered to be a silent acknowledgement of the payment operations effected and payment services received.

232. The BANK shall not take correction payment operations in case that a CLIENT has been objectively unable to receive an account statement, if the CLIENT had selected the "on demand" option as the method of receipt of account statements, but more than 13 (thirteen) months have elapsed since the date of debiting the account.

233. In case the CARD HOLDER would like to dispute the processing of payment operations effected without their authorization, they shall file an official complaint to the competent authorities (Police/Prosecution) about the unauthorized use of their bank card. A copy of the complaint bearing a reference number assigned by the respective authority must be provided to the BANK. When, upon submitting a transaction dispute form at the BANK, the CLIENT has not yet filed a complaint with the Police/Prosecution, the CLIENT shall be obliged to present a copy of the complaint with an assigned reference number within three business days.

234. The BANK shall cooperate for resolving cases of disputed operations in accordance with the procedures and terms as per the established banking practice in the country, and the rules of the international card organizations – Visa, MasterCard - when applicable, notifying the CLIENT of the outcome of the investigation.

235. At the request of the CARD HOLDER, the BANK can start arbitrage procedures with Visa/MasterCard for transactions disputed by the CARD HOLDER, where all related fees and costs shall be borne by the CARD HOLDER.

236. The BANK shall inform the CARD HOLDER of all actions to be taken in the dispute process, which may result in an obligation to pay extra fees and costs for the CARDHOLDER.

237. The BANK is obliged to prepare a statement and notify the CLIENT in writing about its decision within seven (7) days from receiving a claim or to give another term for response when the case requires collecting information from other banks, card operators or third parties/institutions.

238. The BANK shall effect corrections to an unauthorized or an incorrectly processed payment operation, given it has been informed without unreasonable delay within the terms indicated by the BANK, and provided that the CARD



HOLDER's claim has been found reasonable. If the claim has been found groundless, the CLIENT shall be charged a fee in accordance with the prevailing Tariff of the BANK.

239. In case of an unjustified claim on behalf of the CLIENT about transactions for which it was proved that they have been actually effected by the CLIENT, or in case of disputing the amounts of such transactions, the BANK has the right to terminate its contractual relations with the CLIENT in regard to any banking product used by the latter, including demanding early repayment of some or all of its receivables.

240. The BANK is responsible for unfavourable consequences, resulting from incorrect processing on behalf of the BANK of payment orders submitted by the CLIENT in the following cases:

- The amount has been credited to an account, different from the one indicated by the CLIENT in the payment order - in this case the BANK refunds the amount of the incorrectly completed payment operation not later than the business day following the day, on which the BANK has been notified of/has found the error, by initiating a correction transfer to the payment service provider of the payee;
- The text, filled-in by the CLIENT, has been incorrectly reproduced. In this case the BANK takes measures to inform the payee and send the correct information, bearing all related costs.

241. In case of unauthorized payment operation effected with the use of a payment instrument, the BANK refunds the amount of the operation to the CLIENT, and, if necessary, reverses the account balance to its state as of the moment before the unauthorized payment operation. This occurs immediately after completion of the procedures as per Art.56 of Law 3862/2010 for ascertaining the genuineness and the correct processing of the operation, but not later than 21 (twenty-one) days from receiving the notification from the CLIENT.

242. The BANK has the right to block an amount up to the sum of a disputed operation in all of the CLIENT's accounts with the BANK and to collect the amount ex officio, without court interference, provided that the procedures as per Art.56 of Law 3862/2010 conclude that the operation was genuine and correctly processed. By entering in contractual relations with the BANK and accepting these General Terms and Conditions, the CLIENT gives their express consent to such blocking of amounts and their possible collection.

XVII. TERMINATION OF THE CONTRACTUAL RELATION

Except in the cases expressly indicated by Law 3862/2010 or previously in this document:

243. The CLIENT has the right to terminate their contractual relation with the BANK unilaterally at all times with a one-month notification, unless otherwise agreed. Termination of a Framework agreement for Payment services concluded for a fixed period exceeding 12 (twelve) months or for an indefinite period shall be free of charge for the CLIENT after the expiry of 12 (twelve) months. In all other cases charges for the termination shall be appropriate and in line with costs incurred by the BANK. Charges for payment services levied on a regular basis shall be payable by the CLIENT only proportionally till the termination of the agreement. If such charges are paid in advance, they shall be reimbursed proportionally according to the provisions of Art. 42 of Law 3862/2010.

244. The BANK is entitled to terminate its contractual relations with the CLIENT, including but not limited to, closing any account which is opened and maintained by the CLIENT in the BANK as well as every relation related to the issuance of a debit card in the following cases:

1. After the expiry of the period of the notification submitted by the CLIENT;
2. Unilaterally, after expiration of the term for which the account was opened;
3. Unilaterally, upon a prior two-month written notification on hard copy or individual post in the CLIENT's ProBanking account;
4. The BANK is entitled, at any time, to close any account of the client with a written notice, without meeting the deadline of the 2 (two)-month period, in case of breach of their contractual obligations to the BANK or any provisions of the Greek Law. The aforementioned closure of the account does not lead to the termination of the Framework Agreement, which shall remain in force until terminated under the provisions of the General Terms and Conditions;
5. Unilaterally, upon a 2 (two) month written notification or via relevant notification on the CLIENT's account in ProBanking, in case the account is dormant (i.e. it does not meet the requirements for maintenance of a minimum balance and/or performance of a minimum number of transactions, as per the Tariff of the BANK and as outlined in Section 30 of the General Terms and Conditions, excluding accounts servicing loan agreements or current accounts related to deposit/savings accounts. In case that the dormant account services loan agreements and the CLIENT holds another account with the BANK, the BANK shall close the dormant account and shall transfer the servicing of the loan to the active

current account. In cases of more than one current account, the BANK shall notify the CLIENT about its choice for a loan servicing account. Exchange differences in loan repayment after changing of the loan service account shall be borne by the CLIENT;

6. A deposit or savings account if the whole balance is withdrawn or is below the minimum amount defined by the BANK for the respective type of account;

7. In the event of non-performance of obligations on the part of the CLIENT, including behavior of the latter going beyond the boundaries of good manners;

8. Performance of transactions which raise doubt about their legitimacy and purpose, respectively, there is evidence on which conclusions can be made on the unlawfulness of a single or a series of transactions. The BANK is not obliged to justify its decision for the termination;

9. In the event of non-performance on behalf of the CLIENT of the contractual obligations related to the issuance of a debit card which is:

- not collecting their card within 6 (six) months from the date of issuance of the card;
- not maintaining sufficient funds in the current account linked to the card;
- not observing the limits for operations with the card;
- allowing third parties to use their card and PIN;
- event of death or juridical disability of the CARD HOLDER - as of the date of depositing a written notification at the BANK by the heirs/trustees/guardians.

245. When the termination is initiated by the BANK and there are funds available in the account, in order to be released from responsibility, the BANK shall notify the CLIENT in writing or by other long-lasting media in the sense of Art. 38 par.

1 of Law 3862/2010 and shall transfer the balance to an account with a bank as indicated by the CLIENT, after having withheld all due fees and/or commissions. If the CLIENT has not indicated another bank, the BANK shall transfer the funds into a temporary account which does not earn interest.

246. Upon coming into effect of any of the conditions for termination set out in the Agreement signed with the BANK, the latter shall block the card and shall register all transactions performed with the card in the account.

247. For one-time payment operations, each of the Parties has the right to terminate the legal arrangement without notification, unless otherwise has been agreed, or, respectively, unless a notification is required by the specifics of the arrangement.

248. The contractual relations between the BANK and the CLIENT with respect to providing the Internet Banking service can be terminated:

1. unilaterally by the BANK with a two-month notification;
2. unilaterally by the CLIENT with one-month notification;
3. unilaterally by the BANK without a notification in the following cases:
 - violation of the provisions of the prevalent regulations;
 - non-performance of any of the obligations of the CLIENT arising from these General Terms and Conditions;
 - upon closing all accounts of the CLIENT.

249. The termination of contractual relations does not release the Parties from the responsibility to perform their respective obligations which have occurred before the termination.

250. Any information contained in written declarations, submitted by the CLIENT at the BANK, is considered binding. In this regard, should it prove that the declaration has been counterfeited or of incorrect content and this results in actual or possible damages to the BANK, the BANK shall be entitled to immediately terminate the respective legal relations, as well as to block funds in the accounts of the CLIENT with the BANK up to the amount of caused/expected damages, and to withhold the funds. The CLIENT gives their consent to the BANK to do so by accepting these General Terms and Conditions.

XVIII. PRIVATE CLIENTS PRICE LIST

GENERAL PROVISIONS

251. The Private Clients Price List and other documents attached to the Price List are inseparable and together they form the Price List of the Bank. This Price List stipulates the standard fees and commissions due and payable by the clients of PROCREDIT BANK (the "Bank") upon execution of the respective operations. For all services and operations not included in the Price List, the Bank shall apply fees and commissions upon agreement.



- 252. The Price List applies for clients of PROCREDIT BANK who are Greek and foreign private individuals.
- 253. For each service and/or operation provided by the Bank, the Price List effective on the day of execution of the service/operation shall apply.
- 254. All fees and commissions for services taxable under the applicable Value Added Tax Greek legislation are fixed in the Price List with the Value Added Tax (VAT) included.
- 255. The Bank shall only execute orders which are accurate in contents and form, and fully comply with the effective legislation.
- 256. The Bank reserves the right to collect the proportionate fees and commissions by charging the ordering party's account, in case there is no declaration to the contrary included in the order for charging another person's account and/or the said account is not protected in accordance with the provisions of the applicable Greek legislation and/or the declaration that these fees and commissions shall be borne by the beneficiary, however their collection by PROCREDIT BANK has become impossible without its fault.
- 257. In case the remaining balance which is available in the client's account is not sufficient for the execution of the order, the latter shall not be executed. In the event that an overdraft has been agreed, the Bank shall be entitled to execute the transaction and charge the account with the accrued interest, pursuant to the applicable interest rate for overdraft, according to the General Terms and Conditions for Payment Services and the Price List of PROCREDIT BANK.
- 258. The Bank is entitled to close a client's account at any time, by sending to the latter a written notification 60-days in advance, pursuant to the specific provisions of the General Terms and Conditions for Payment Services of the Bank.
- 259. The Bank's Management Board is entitled to make amendments and additions to this Price List. Such amendments and additions become effective from the date indicated in the Decision by the Management Board of PROCREDIT BANK. The clients shall be informed about the amendments in advance via publication on the website, as well as via announcement in the Bank's branches.
- 260. The Price List may at any time be subject to additions and amendments by the Management Board of PROCREDIT BANK.

NOTES

Active and passive current accounts

- 261. All the services outside active and passive accounts are charged as per the Tariff for private individuals.
- 262. Minimum balance – EUR 5 currency units
- 263. Minimum number of transactions monthly – 1. The number of transactions per month is calculated on a 6-month basis. Transfers between accounts in the bank held by the same client and all banking services transfers – fees, loan installments, etc. shall not be treated as transactions.

Transactions

- 264. National and international payments fees are applied only for transactions executed via internet banking. Transactions to the state – free of charge.
- 265. Value date for debiting - date of execution of the order. Value date for crediting – on the date of operation at the correspondent bank.
- 266. The bank shall be entitled to collect additionally all fees and commissions due and payable to the correspondent banks.
- 267. The return of an incoming transfer by order of the recipient shall be considered an out – going transfer.
- 268. An out-going transfer in a foreign currency, returned due to circumstances other than the bank's fault, is considered as out-going transfer.

Card limits:

Debit card Visa Electron	Limits
24-hour/7-day/maximum cash withdrawal limit	EUR 840 (limit)
24-hour/maximum payment at POS limit	EUR 2 000
24-hour total limit	EUR 2 000
7-day payment at POS limit	EUR 6 000
7-day total limit	EUR 6 000
Total number of transactions for 24-hour period	20
Total number of transactions for 7-day period	50

XIX. FINAL PROVISIONS

269. The specific terms and conditions applied by the BANK for individual products and payment operations are an integral part of these General Terms and Conditions, including the most recent revisions of the following documents:

- Common Rules and Practices for Documentary Letters of Credit;
- Uniform Rules for Collections;
- Common Rules for the Guarantees Payable upon First Demand, issued by the International Chamber of Commerce.

270. For all matters not expressly settled in these Terms and Conditions and the applicable specific terms and conditions, the prevalent Greek law is applied. The Bulgarian Law shall apply with regards to the Guarantee of Deposits.

271. All issues of dispute between the Parties shall be resolved through negotiation. In case no mutual agreement can be reached through negotiation, the dispute may be taken to the competent Greek Courts.

The BANK has the right to make amendments and additions to these General Terms and Conditions at all times. Such amendments and additions shall apply to the legal relations which have occurred and have not been terminated, in accordance with the provisions of Part I.

The present General Terms and Conditions are drafted in Greek and English for the convenience of the parties. The Greek text is binding in all respects and in case of discrepancies between the Greek and the English texts, meanings or interpretations of any term hereof, the Greek text, meaning or interpretation, shall govern exclusively and shall prevail before any administrative authorities or courts in Greece or abroad.

These General Terms and Conditions for Payment services were approved by the Management Board of ProCredit Bank (Bulgaria) EAD - Thessaloniki Branch and are effective as of 13.12.2018