

GENERAL TERMS AND CONDITIONS FOR PAYMENT SERVICES OF PRO-CREDIT 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 47 Steliou Kazantzidi str. 9th km Thessaloniki – Thermi Road, 57001, 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 Aleksandrov 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’ sector, located in Athens, 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.

1. GENERAL PROVISIONS

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

BANK – ProCredit Bank (Bulgaria) EAD acting through its branch in Greece ProCredit Bank (Bulgaria) EAD – Thessaloniki Branch

CLIENT – a natural person or a legal entity, a counterparty to a particular legal relationship, subject to regulation under these GTCPS;

USER – any natural person who is a payment service user and who under contracts for the provision of payment services carries out activities other than their trade or profession, and who meets the requirements of article 4, para 10 of Law 4537/2018 on Payment Services, as in force;

ACCOUNT HOLDER – the person in whose name an account is opened.

1. These GTCPS shall set out the general relations between the BANK and the CLIENT, in relation to the payment and/or other bank services provided by the BANK.

2. To use the services subject to these GTCPS, the CLIENT shall owe the BANK fees and commissions as set out in the BANK’s effective Tariff for Private Individuals/Legal Entities. The Tariff, the Interest Rate and Currency Bulletins of the BANK shall form an integral part of these GTCPS.

3. The CLIENT shall maintain sufficient balances in their accounts to cover their obligations, and authorizes the BANK with the right to debit their accounts with the relevant fees and commissions, as follows:

- amounts indicated in the Tariff as payable in foreign currency shall be collected in EUR at the fixed exchange rate of the Bank of Greece (BoG) for the day of the transaction, applied by the BANK;

- amounts indicated as subject to taxation under the Value Added Tax Act 2859/2000, as in force, shall be inclusive of Value Added Tax (VAT).

4. The BANK publishes on its website www.procreditbank.gr the current version of the GTCPS, the Tariff, its Interest Rate and Currency Rate Bulletins, and any changes shall enter into force as follows:

- In the cases where the change is not to the benefit of the CLIENT: two (2) months after the date of its publication on the website of the BANK;

- In the cases where the change is to the benefit of the CLIENT: from the moment of its publication on the website of the BANK;

5. Where the CLIENT does not agree with the changes, the CLIENT shall be entitled to terminate the Agreement with the BANK, before the changes enter into force. Where 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, the CLIENT shall be deemed to have unconditionally accepted the changes.

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

- Depositing/operation with available funds to/from a payment account of a CLIENT with the BANK, as well as operations related to the maintenance of the payment account;

- Execution of credit transfers and recurring payments;

- Issuance of payment instruments and/or accepting payments with payment instruments.

7. The BANK provides payment services and executes payment

operations from/into an account maintained at the BANK, only on the order of the ACCOUNT HOLDER or a person duly authorized by the ACCOUNT HOLDER. Exceptions to the above are the following:

- Debiting the account with amounts payable by the CLIENT: fees/commissions/expenses/interest/principal payments;

- Enforcement execution as provided by a court or another competent authority;

- Execution of an *ex officio* corrective transaction in the cases provided for in the Law on Payment Services and Payment Orders and/or payment service agreements with CLIENTS.

8. The BANK shall monitor the lawfulness of the transactions related to the payment services provided by it, to the extent within its control and in accordance with the applicable legislation, but shall not be held liable for actions based on forged documents or compromised and unauthorised access to payment instruments or accounts.

9. The BANK is entitled to decline the execution of a payment service and/or a related operation should it consider that the service/operation constitutes a violation of the existing regulatory framework of the country and/or of the internal regulations of the BANK. The BANK shall not provide reasons for any refusal.

10. To obtain a service provided by the BANK, the CLIENT shall prove their identity by presenting an up-to-date and valid identity document of which the BANK is entitled to make a copy and keep it. Upon expiration of the validity period of the identity document presented by the CLIENT or the issuance of a new document due to loss, change in data etc., the CLIENT shall be obliged to present an up-to-date and valid identity document at the BANK’s office/through the ProB@nking online banking system/through the Evrotrust application, before performing/requesting a payment service. In case the CLIENT fails to present an up-to-date identity document, the BANK may decline to execute the requested payment service and/or to obstruct the access to (temporarily block) the payment instruments for remote access (internet/online banking, bank card, digital wallet). If a CLIENT is a citizen of more than one country, the CLIENT shall present to the BANK a valid identification document issued in accordance with the applicable laws of each of those countries. Each CLIENT – a foreigner shall also certify to the BANK their right of residence on the territory of the Hellenic Republic by presenting a Visa or a personal residence document, where applicable. The BANK shall identify the authorised representatives or other persons legally entitled to receive information or to pursue actions of disposition on the account, according to the procedures and in the manner specified in this section.

11. The BANK shall not be responsible for activities, including orders/account closures, performed by an authorized representative where it has not been duly notified of the withdrawal of the authorization.

12. In cases of activities carried out by minors, they shall be subject to the regime of legal actions set out for minors, as laid down in the relevant provisions of the Greek Civil Code.

13. Amounts available in the accounts of a deceased holder shall be at the non-cash disposition of the heirs or their authorized representative, upon presentation of documents evidencing the inheritance rights of the claimants. The BANK shall process the orders for payment/closing the account within 30 days of the submission of documents proving the inheritance rights of the applicants. The amount transferred relating to benefits/pensions received for a period after the month in which the ACCOUNT HOLDER died shall be refunded *ex officio* by the BANK to the territorial unit of the National Social Security Fund.

14. Operation with funds in an attached account shall be carried out in the first fortnight period as of the receipt by the BANK of a permit/dstraint revocation issued by the Authority or the natural/legal person (garnisher) which has imposed the attachment/dstraint, and the CLIENT shall be notified thereof via the ProB@nking online banking system. In the case of imposing an enforcement/protective attachment on the CLIENT’s accounts, the BANK shall take action to block the balances up to the amount of the imposed attachment/execution of the attachment on/from the CLIENT’S accounts, without prior notification to the CLIENT and without requesting their consent. In any other case, the account must remain blocked and the BANK is obliged to act as a receiver, pursuant to the relevant provisions of the Greek Civil Procedure Code and the Code of Collecting Public Revenues (KEDE), as in force. For the administration of the attachment/dstraint, the CLIENT shall pay a fee in accordance with the BANK’s current Tariff, which shall be charged and deducted from the account on a monthly basis.

15. The BANK shall not be responsible for undelivered documents and correspondence in cases when a change in the CLIENT’s contact information has occurred of which the BANK has not been duly notified.

16. The BANK shall strictly observe the anti-money laundering measures

in compliance with the existing legislation and its internal regulations, and the CLIENT undertakes to meet all requirements enforced in this regard. The BANK and the CLIENT (each a party in its own right) shall undertake to conduct their business relationship in such a manner as to avoid violation of the applicable legislation and to avoid being subjected to any enforcement action by the European Union, the United States of America (in particular, the Office of Foreign Assets Control of the US Department of the Treasury [OFAC]), the United Nations Security Council, and any other competent national or international authority, restrictive or punitive measures or prohibitions that could affect the business relationship between the parties governed by these GTCPS, and to conduct their business relationship in a manner that prevents transactions with persons or assets subject to restrictive or punitive measures or prohibitions.

II. BANK ACCOUNTS

17. Bank accounts are payment accounts kept by the BANK and used for safekeeping of money and/or for performing payment transactions. 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 set out in the relevant act/legislation.

III. GENERAL PROVISIONS

18. The following types of accounts may be opened and held with the BANK:

- current account – for execution of payment transactions;
- deposit account – for holding funds payable on a due date (maturity date) or upon fulfilment of other previously agreed upon conditions for payment;
- FlexSave – for holding funds;
- letter of credit account – for holding funds to be used for payments by the CLIENT to a third party entitled to receive the funds upon fulfilment of the conditions, which have been agreed upon the opening of the Letter of Credit;
- payment account with basic features – for execution of basic payment transactions;
- other types of accounts, not named in these GTCPS, used for holding funds/disposal of money which are serviced under terms and conditions set out in an Agreement.

19. The CLIENT owes the BANK a handling and maintenance fee according to the BANK's Tariff, which is deducted on a monthly basis at the end of the calendar month or on the day on which the account is closed. The CLIENT shall owe the full amount of the monthly fee for the respective month, regardless of the day of opening and/or closure of the account.

20. The BANK has a requirement for its CLIENTS to maintain a minimum balance, in an amount set out in its Tariff and/or for the execution of certain transactions. In case the commitment to maintain the minimum balance and to perform the minimum number of transactions in an account is not fulfilled, the BANK is entitled to close the account unilaterally and without any prior notice. The payment transactions ordered by the CLIENT shall be executed up to the required minimum balance amount in the account. In case of unavailability of funds in the account, the BANK may pay liabilities of the CLIENT for overdue receivables on loans, as well as monthly fees, from the minimum balance. In such cases, the maintenance of a minimum balance shall be considered violated, and shall be restored by the CLIENT immediately.

21. The funds held in the accounts of a CLIENT with the BANK, irrespective of their number and currency, are guaranteed by the Bulgarian Bank Deposit Guarantee Fund (the "Fund") up to the amount of EUR 100,000 (BGN 196,000). An exception to this rule shall be guaranteed deposits of up to EUR 127,823 (BGN 250,000) for a term of up to three (3) months as of the time of receipt of the amount in the account of the depositor, or as of the time the depositor acquires the right to operate with the deposited amount, and shall be as follows:

- deposits of natural persons resulting from real estate transactions for housing needs;
- deposits of natural persons resulting from paid amounts in relation to the conclusion or termination of marriage, termination of employment or official contract, disability or demise;
- deposits resulting from insurance or social security payments or payment of compensations for damages for crime or sentence revoked.

22. The guaranteed amount shall be paid out by the Fund under the terms and conditions specified in article 20 of the Bank Deposit Guarantee Act.

23. Guaranteed amounts in accounts with banks shall not be paid in accordance with the terms and within the time limits set out in article 11 and article 20 paragraph 1 of the Bank Deposit Guarantee Act.

24. For more information, the CLIENT may go to www.dif.bg and/or contact the Bank Deposit Guarantee Fund, at 27 Vladayska str., Sofia, tel. +359 2 953 1217, e-mail: contact@dif.bg.

IV. OPENING AN ACCOUNT

25. An account shall be opened after the BANK and the CLIENT conclude a Framework Agreement for Payment Services. The Agreement can also be concluded remotely in an electronic environment, by using the Evrotrust application and affixing a Qualified Electronic Signature to the documents contained in the document package sent by the BANK. For User Clients, the provisions of the European and national legislation as regards financial services contracts concluded at a distance shall apply.

26. In the event a Framework Agreement has been signed and access to use the ProB@nking online banking system has been granted, the execution by the BANK of a request for the opening of the relevant account deposited in the CLIENT's online banking system shall be deemed to be a concluded new bank account agreement.

27. Any account of an ACCOUNT HOLDER who is an agricultural producer or a self-employed person registered under a General Commercial Registry (GEMI) Number, for which account, upon its opening, it has not been clearly specified by the ACCOUNT HOLDER that the account will be used thereby in a personal capacity, shall be considered and handled as an account held by an ACCOUNT HOLDER that is a legal entity.

V. STATEMENT OF ACCOUNT

28. The statement of account shall reflect all transactions on the specific account made during a specified period of time, and shall indicate the opening and closing balance of the account for that period.

29. The information shall be provided to the ACCOUNT HOLDER on paper at the BANK's office or in electronic form via the ProB@nking online banking system or via SWIFT in MT940 format to a specific bank BIC code, provided by the ACCOUNT HOLDER.

VI. CURRENT ACCOUNTS

30. Each CLIENT of the BANK opens and maintains at least one active/passive current account with the BANK in EUR or USD, with a debit card issued to it, as well as a savings account (FlexSave), and internet banking registration. A current account makes it possible to use the widest range of payment services and payment transactions, as set out in the Tariff of the BANK for Legal Entities and Private Individuals.

31. A precondition for opening/maintaining a deposit or savings account is the presence of a current account at the BANK, through which activities for depositing or operating with funds in them are carried out.

VII. PAYMENT ACCOUNT WITH BASIC FEATURES

32. The BANK shall open and agree to maintain a payment account with basic features in accordance with articles 16-17 of Law 4465/2017, as in force, in EUR, pursuant to a Framework Agreement signed between the BANK and the CLIENT. The CLIENT may use payment services on the account and effect transactions in EUR and on the territory of Greece, may receive information via SMS notifications, may be issued a debit card, but may not be granted overdraft credit.

33. A CLIENT (resident or non-resident) of the BANK is entitled to open and use only one payment account with basic features, and the ACCOUNT HOLDER shall comply with the following conditions simultaneously:

- to reside legally in the European Union (within the meaning of Law 4465/2017, as in force);
- to hold no payment account with the BANK or with another bank on the territory of the country.

34. For the services provided by the BANK, as set out in articles 16-17 of Law 4465/2017, as in force, the CLIENT shall owe fees as laid down in the Tariff of the BANK for Private Individuals/Legal Entities and Appendix 1 to these GTCPS. Where the funds received into the account are from salaries, pensions, social insurance and assistance benefits and allowances, scholarships for pupils, students and PhD students, and for withdrawals through terminal devices of ProCredit Bank (Bulgaria) EAD under the conditions of Law 4465/2017, as in force, the CLIENT shall not owe fees.

35. The BANK may unilaterally terminate a Framework Agreement for a payment account with basic features, where at least one of the following conditions is met:

- no payment transactions have been carried out in the payment account for more than 24 months;
- the CLIENT no longer resides legally in the European Union;
- the CLIENT has subsequently opened a payment account with basic features with another bank;
- the CLIENT has provided false information on the basis of which a payment account with basic features is opened/used;
- the CLIENT has deliberately used the payment account for illegal purposes;
- the CLIENT has breached the conditions of the Framework Agreement.

VIII. DEPOSIT ACCOUNTS

36. The deposit account is intended for safekeeping of money in one of the following currencies: EUR and/or USD. The minimum deposit balance, the term, and the interest shall be set out in the current Interest Rate Bulletin of the BANK. The deposit account may not be used for making payments.

37. The deposit maturity date shall be determined in accordance with the date of opening of the deposit account and the agreed term. If there is a difference between the date of opening of the deposit account and the date of receipt of funds in it, the maturity date of the deposit shall not change.

38. The interest rate shall be fixed for the entire deposit term and shall accrue on the actual number of days: 365/360. At the beginning of each month, the BANK shall pay into the current account of the CLIENT the interest for the previous month, calculated in advance, as a proportionate share of the interest rate due for the entire deposit term. If the deposit amount is below the minimum required balance, the BANK shall not accrue any interest.

39. The change in the interest rate announced in the Interest Rate Bulletin of the BANK shall apply as of the date of the first deposit maturity date after the notification. If the CLIENT does not agree with the change, they may terminate the deposit on the maturity date. Should the deposit be terminated before the maturity date, the BANK shall not owe any interest.

40. At maturity, the deposit shall be renewed automatically for the amount available in the account for the same term and at an interest rate based on the effective Interest Rate Bulletin of the BANK at the date of renewal. Paying in of amounts and any transactions with part or the whole amount of the deposit, as well as any change in its type and/or term before the maturity date, will be deemed a breach of the deposit conditions, as a result of which the BANK shall not owe any interest on the deposited amount. In case of a breach of the deposit agreement, the BANK shall reduce the available balance in the deposit account with an amount equal to the interest rate received in advance by the CLIENT for the period until the breach of the maturity date.

41. Any deposit of a CLIENT who does not maintain a current account at the BANK, after the maturity date, shall be converted into a demand deposit for handling purposes, and the CLIENT shall owe a fee for it in accordance with the BANK's Tariff.

IX. FLEXSAVE

42. FlexSave is a product where the CLIENT keeps a sum of money in EUR in a savings bank account opened in their name, in an amount higher than the minimum balance provided for the product, for an unlimited period of time. The amount of the minimum balance and the interest rate shall be set out in the Interest Rate Bulletin. In the event of a change in the Interest Rate Bulletin affecting the FlexSave product, the same is applicable to current clients, two (2) months after its publication on the BANK's website.

43. The interest shall be charged daily on the amount available in the money safekeeping account based on the actual number of days – 365/360 and shall be paid by the BANK into the CLIENT's current account once a month, at the beginning of the month following the month for which it is charged. Upon closure of the FLEXSAVE bank account for safekeeping of money, the BANK shall accrue interest for the period from the last due date to the date of closure of the account and shall pay it, together with the amount available, to the current account of the CLIENT on the day of closure of the account.

44. The CLIENT may, through the ProB@nking online banking system, make deposits to/withdrawals from the money safekeeping account without restriction, only through their current accounts with the BANK.

X. DOCUMENTARY TRANSACTIONS

45. The BANK shall process the following documentary transactions: letters of credit, guarantees and documentary collections for which the CLIENT owes fees and commissions to the BANK, as set out by type and amount in the Tariff of the BANK. The letters of credit, guarantees and documentary collections shall be processed in accordance with the then applicable rules of the International Chamber of Commerce in Paris for the respective type of instrument.

46. When processing documentation for documentary transactions, the BANK checks all presented documents with due diligence, in order to estimate the fulfilment of all terms and/or conditions made by the CLIENT or the instructions received from other banks. The BANK shall not be held liable for the form, completeness, accuracy, authenticity and validity of the documents presented to it with regard to documentary transactions processed by it.

47. Where a CLIENT is the beneficiary of a letter of credit or a bank guarantee and all fees are charged to the Originator or the Issuing Bank but such fees are not paid, the CLIENT beneficiary shall owe commissions to the BANK.

XI. DEPOSIT AND WITHDRAWAL OF FUNDS

48. Deposit and/or withdrawal of funds with the BANK may be made in a currency corresponding to the currency of the bank account on which the banking transaction is carried out through the use of a safe deposit box and/or through the use of a cash collection service in the form of a valuable consignment, provided that the daily amount deposited in a safe deposit box may not exceed EUR 25,000 (in words: twenty five thousand EUR), as currency in EUR and/or the equivalent in another currency or the amount specified in the contract for the relevant service. This is a paid service and it shall be provided under a contract.

49. Depositing and/or withdrawing funds with the BANK may be carried out by the CLIENT: by using ATMs for depositing and withdrawing money in EUR and/or by using machines for depositing amounts in EUR, located in 24/7 self-service areas in the BANK's offices. The BANK shall credit the account of the CLIENT with the deposited amount, with a value date the date of making the deposit. In case of deposit/withdrawal of amounts in a currency other than the currency of the bank account in which the deposit/withdrawal is reflected, the BANK credits/debits the account at the buy/sell rate announced by the BANK through the ProB@nking online banking system channel. A fee/commission shall be owed for cash depositing and withdrawal as per the Tariff of the BANK for Private Individuals/Legal Entities.

50. The BANK shall credit/debit the account of the CLIENT in the manner and within the time limit set out in the agreement concluded in that regard. If the CLIENT disagrees with the credit/debit of their account due to a discrepancy with the statements of account provided to them, they undertake to inform the BANK through the ProB@nking online banking system within 30 days of the crediting/debiting of the account.

51. If a technical problem arises when depositing cash, the BANK may refuse to credit the account with the amount indicated by the CLIENT, until it makes a check to establish the exact amount of the deposit.

52. In case of discrepancy between the document issued by a machine in the 24/7 self-service zone when using a service and the statement of a CLIENT, an audit of the respective machine may be carried out at the CLIENT's request, and the CLIENT shall owe a fee for it as per the Tariff of the BANK. If the audit establishes a technical/other error, the fee paid by the CLIENT shall be refunded thereto to an account.

XII. EXECUTION OF PAYMENT TRANSACTIONS

53. A payment transaction is authorized, if the payer has given consent for its execution in the way agreed with the BANK, and the transfer is in one of the following currencies: BGN, EUR, USD, GBP and CHF.

54. The ORIGINATOR of the payment shall be responsible for the completeness and accuracy of the unique identifier (IBAN) of the account and the BIC code of the beneficiary's bank.

55. In the event that explicit instructions to execute a transfer order are not received, the BANK shall have the discretion to determine the method of execution.

56. In extraordinary circumstances, the BANK shall have the right to introduce temporary restrictions on the disposition of amounts in the bank accounts of Private Individuals/Legal Entities, by setting an aggregate or single limit for the day for withdrawals from ATMs/collections/other, and for making outgoing payment(s) through the ProB@nking online banking system. Disposal of funds requested in writing by the ACCOUNT HOLDER from the bank account, beyond the specified limit, may be made with the BANK's permission given on the next business day.

57. Provided upon receipt of a payment order for a credit transfer, from originator's bank outside of European Union, where the BANK is the payment service provider of the beneficiary, if it is discovered that the IBAN and/or beneficiary's name indicated in the order does not match the IBAN and/or the name of the account holder, the BANK has the right at its own discretion to process the payment order to the IBAN indicated by the originator, make a request or return the transfer

58. Return of an incoming transfer on an order by the beneficiary shall be considered an outgoing transfer and the CLIENT shall pay for it any additionally due fees and commissions, if any, to correspondent banks.

59. In case of transfers in USD, ordered with OUR expenses, the execution by the correspondent bank shall be without deduction of fees. Owing to the specificity of the banking practice in the USA, the beneficiary bank could collect its expenses from the amount of the transfer, regardless of the requested instruction of the ORIGINATOR for bearing all expenses.

60. The BANK shall effect transfers of funds on an order of the CLIENT, provided that there are sufficient available funds in the account indicated thereby. The BANK shall not make partial payments on individual payment orders. The CLIENT shall be notified of the non-execution of the transfer via the ProB@nking online banking system.

61. In the event that the account of the CLIENT, requested for the execution of an ordered transaction, does not have sufficient funds for its execution, including in the event that the amount of the transfer exceeds the amount of the overdraft authorised on the account, the BANK, by exception, may execute the transaction by making the required amount available to the account, crediting it as an unauthorised overdraft and charging interest on the unauthorised overdraft in the amount set forth in the BANK's Tariff. The granted amount, including the interest charged thereon, shall become automatically due and payable on crediting the account with the granted amount. The BANK may collect its receivables from any current account of the CLIENT kept with it. Should there be no current accounts/funds in them, the BANK shall grant the CLIENT a 7 (seven)-day time limit for their repayment. In case the CLIENT fails to repay their debts within the 7 (seven) day period, the BANK shall be entitled to collect them from the CLIENT's available deposit accounts, as well as to take actions for their collection by court proceedings.

62. The BANK is entitled to delay, stop or decline the execution of a payment order if:

- one or more of the prerequisites for processing the payment are missing;
- whenever there are technical errors or inconsistencies in any electronic orders;
- the authenticity of the document is questionable;
- additional documents required for the payment are missing;
- national and/or international sanctions are imposed on organizations, institutions, persons or countries related to the specific payment order;
- restrictions exist under the applicable law and/or applicable rules for the execution of the relevant payment transaction and/or the agreed terms under which the account is held;
- the transfer is to an offshore area or a person registered in an offshore area;
- the transfer is connected in any way whatsoever with virtual currencies and/or cryptocurrencies;
- payment transactions are linked, in any way, to natural persons, legal persons, organisations, entities or states/jurisdictions sanctioned or prohibited from providing financial services pursuant to UN Security Council resolutions or EU regulations and decisions adopted in connection with the fight against the financing of terrorism and the prevention of the proliferation of weapons of mass destruction or in connection with the fulfilment of other objectives of the international community;
- payment transactions are associated with persons or countries/jurisdictions sanctioned by the Office of Foreign Assets Control of the U.S. Department of Treasury [OFAC]).

63. The BANK is entitled to refuse crediting the CLIENT's account with funds received via transfer in their favour, in case:

- the transfer is ordered from an offshore area or by a person registered in an offshore area;
- the transfer is connected, in any way whatsoever, with virtual currencies and/or cryptocurrencies;
- payment transactions are linked, in any way, to natural persons, legal persons, organisations, entities or countries/jurisdictions sanctioned or prohibited from providing financial services under UN Security Council resolutions or EU regulations and decisions adopted in connection with the fight against the financing of terrorism and the prevention of the proliferation of weapons of mass destruction or in connection with

the fulfilment of other objectives of the international community.

- the payment transactions are related to persons or countries/jurisdictions sanctioned by OFAC, the UN Security Council, and any other competent national or international authority.

64. The CLIENT is informed and acknowledges that depending on the type of transaction, the BANK may require additional documents/data (invoices, contracts, declarations, etc.), in order to process the ordered transaction. If the BANK cannot execute an order for an objective reason (e.g. force majeure circumstances, wrong orders), it shall promptly inform the CLIENT. The notification shall release the BANK from liability for the non-execution.

65. The BANK shall determine timeframes for acceptance and execution of payment orders within the business day. If the day on which the payment orders are received is a Saturday, Sunday or public holiday, they shall be deemed to have been received on the next business day.

The Bank participate in pan-European TARGET Instant payment settlement (TIPS) system, which allows instant money transfers within 10 seconds, on a 24/7/365 basis for both, domestic and cross-border- SEPA payments in euros.

66. For cross-border payment transactions in EUR, where the payment service provider of the beneficiary is located on the territory of the EU and EEC, the BANK shall ensure that the amount of the payment transaction be credited to the payment account of the beneficiary's payment service provider, no later than the end of the first business day after it is received.

67. For payment transactions outside the EU and EEC, the BANK shall ensure that the amount of the payment transaction is credited to the account of the beneficiary's payment service provider no later than the end of the fourth (4th) business day after it is received.

68. The CLIENT may, at all times but before their account is actually debited, cancel a payment and withdraw a submitted payment order. After debiting their account, the CLIENT shall owe a fee as per the Tariff of the BANK for any change/cancellation of a transfer, tracking of an executed transfer, or transmission of a transfer.

69. When making the payments, the BANK shall comply with the requirements of Regulation (EU) 2023/1113 of the European Parliament and of the Council of 31 May 2023 on information accompanying transfers of funds, as well as the other effective legislation.

70. ProPay is a system for express foreign currency payments between CLIENTS of ProCredit banks. Countries in which ProPay transfers may be made between CLIENTS of ProCredit banks are: Albania, Bosnia & Herzegovina, Bulgaria, Germany, Georgia, Kosovo, North Macedonia/FYROM, Romania, Serbia, Ukraine and Moldova.

71. The BANK shall credit the beneficiary's account with the amount of the transfer received with a value date no later than the day on which the amount is received in its account, except in the cases referred to in item 65. The BANK accepts incoming instant payments in EUR, 24 hours a day, every calendar day of the year, with a value date the calendar date on which the respective instant payment is accepted

XIII. FEES/COMMISSIONS/COSTS/EXCHANGE RATES

72. The CLIENT shall pay all fees, commissions, interest (agreed and/or awarded) in accordance with the effective 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, including from any deposit and FLEXSAVE account, regardless of the currency in which they are held. Should receivables be collected from an account in a foreign currency, the amounts shall be calculated at the Bank of Greece fixed exchange rate on the day and time of the transaction. In case there are no sufficient funds in the CLIENT's accounts to cover a liability for a fee/commission on the day when the liability to pay arises, the BANK shall debit the amount due from the account in which the liabilities are kept with which the payment of the relevant fee/commission is related. The BANK shall charge penalty interest as per the Tariff of the BANK on the receivable fees and commissions, until the moment of repayment thereof. Receivables are due and payable at the time, therefore, in the event that the CLIENT does not repay them within 7 (seven) days, the BANK has the right to deduct them from the account of a person related to the CLIENT or to bring an action in court for their collection.

73. Provided that a transfer is ordered by a CLIENT of the BANK in any of the currencies of the Member States of the EU and EEC and to a beneficiary whose payment service provider is located on the territory of the EU and EEC, the BANK shall process such operation charging the payer all fees and commissions owed to the BANK for the provided payment service, and the beneficiary shall pay the fees and commissions for their payment service provider.

74. When a transfer is ordered by a CLIENT of the BANK in a currency different from the EU and EEC Member State currencies and to a beneficiary whose payment service provider is located on the territory of the EU and EEC, the operation shall be executed as agreed with the CLIENT.

75. Where the BANK executes payments in foreign currency in the country and/or abroad, it may require from the CLIENT to present all documents required under the effective Greek laws, and documents considered compulsory by the BANK in relation to the respective payment. The BANK reserves its right to make corrections to instructions of the CLIENT, should such instructions breach the expressly indicated rules for calculation of fees, including legally set ones.

76. The BANK buys and sells foreign currency at the current buy/sell exchange rates, announced by the BANK via the channels of the ProB@nking online banking system, and at its bank offices. Any changes in the respective buy/sell exchange rates resulting from changes in the reference exchange rates and market levels, shall become effective immediately upon their announcing via the channels of the ProB@nking online banking system.

77. All losses and damages incurred on the foreign currency accounts and resulting from compliance with the applicable laws and regulations with regard to the currency regime in the country, shall be borne by the CLIENT. The CLIENT shall bear all consequences regarding the compliance with the currency laws and regulations, restricting or prohibiting the right of disposal of the funds held in such accounts, including the operations/transactions that may be effected with the funds.

78. All payments and transactions regarding accounts in currencies other than the national currency, shall be effected in the currency in which the account has been opened, unless the BANK has agreed to execute payments in currencies other than the currency of the account at the explicit order of the CLIENT. Unless otherwise instructed by the CLIENT, all transactions in currencies other than the currency of the account shall be converted into the currency of the account at the respective exchange rate of the BANK, at the time of executing the operation.

XIV. ELECTRONIC BANK CARDS

79. Bank (debit/credit) cards are technical tools for remote electronic access by the CARDHOLDER to the funds into their/the ACCOUNT HOLDER's current account with the BANK, and are intended for their identification when making non-cash payments, when purchasing goods and paying for services, withdrawing cash, depositing amounts at an ATM or a machine for depositing in EUR in the 24/7 self-service areas of the BANK, and when performing other transactions.

80. A Visa International debit/credit card may be issued to any legally capable resident natural person of age – a Greek citizen, as well as to any legally capable foreign natural person of age, in compliance with Greek laws. All persons, to whom debit cards are issued by order of the ACCOUNT HOLDER, shall be CARDHOLDERS of secondary cards issued to the current account of legal person/natural person. The name of the legal entity – ACCOUNT HOLDER and the name of the CARDHOLDER – the physical holder of the card – shall be printed on the face of the card.

81. An International Visa debit card is issued to an opened current account in EUR or USD on the grounds of a signed Framework Agreement for Payment Services between the BANK and the CLIENT and/or submission of a request for issuing of a debit card, in person at an office of the BANK or via the ProB@nking online banking system. The request and the card issued to it shall have the validity of a contract signed for the respective product. The BANK reserves the right to refuse to approve the request for the issuance of a card and, respectively, the conclusion of an Agreement and the issuance of a card, without stating the reasons for this.

82. The BANK may issue not more than four (4) debit cards to one current account – one (1) principal card for the ACCOUNT HOLDER as CARDHOLDER, and up to three (3) secondary cards on which the CARDHOLDER may be a third party. A party to the contract for issuing of a secondary card is the third person CARDHOLDER, but the contract shall be concluded with the consent of the primary CARDHOLDER, who is the ACCOUNT HOLDER of the account. The name of the third party shall be written on the face of the issued secondary debit card. The BANK shall issue the debit card within ten (10) business days as of the day following the day of the request, and payment of the fees due in accordance with the Tariff of the BANK. For each issued card, the BANK shall also issue a PIN, which is provided in an electronic version through the CARDHOLDER's online banking system after activation of the card. In the case of reissue, the PIN shall be provided electronically on the next business day. At the BANK's discretion, the PIN may be issued on paper

and delivered within the time limits specified above in item 82.

83. The issued debit card shall be stored at the BANK's office, where the CLIENT will be able to request either its direct reception or its delivery to the address specified by the CLIENT. In the event that the card is not sought and/or activated by the CARDHOLDER within six (6) months of its issuance, the card shall be destroyed/deactivated and the contract shall be deemed terminated.

84. The validity period of the debit/credit card shall be seventy two (72) calendar months and expires on the last day of the seventy second (72nd) month indicated on the card. Upon expiry of its validity or upon termination of the contract, the card should be destroyed by the CARDHOLDER, by destroying the integrity of the chip and the magnetic tape on the plastic body.

85. Upon expiry of the validity period of the card, the card may be reissued for a new period of seventy two (72) months *ex officio* at the discretion of the BANK and/or upon the CLIENT's request for reissuance registered in the ProB@nking online banking system, subject to the same conditions, settings and personal data of the CARDHOLDER. The new card has a new number, a CVV (confirmation code), a new electronic PIN (personal identification number) for withdrawal/deposit at an ATM/machine for depositing amounts, and a special 3D PIN (personal identification number) for payment confirmation via the Internet. The newly issued/reissued card shall be delivered by a courier to the official address for correspondence with the BANK indicated by the CARDHOLDER (in case of *ex officio* reissuance)/to the address indicated in the request for card issuance/reissuance registered in the ProB@nking online banking system by the CLIENT (in case of a registered request). The CARDHOLDER shall bear the risk of non-delivery of the shipment in the following cases:

- Incorrect or incomplete correspondence address;
- If not received, the card shall be returned to the CARDHOLDER's servicing office of the BANK, from where the CARDHOLDER may receive it within the time limits stated in these GTCPs. In these cases, the BANK shall not refund to the CARDHOLDER the fee deducted for delivery at an indicated address.

86. If there is a discrepancy between the CARDHOLDER name shown on the face of the card and the one shown in the ProB@nking online banking system or printed on the envelope, the CARDHOLDER shall notify the BANK within three (3) business days, and return the card for reissuance.

87. The BANK shall activate the card:

- After verification of the CARDHOLDER through the ProB@nking service or in person in an office of the BANK. Where the data provided by the CARDHOLDER match the data recorded in the information system of the BANK, the card shall be activated;
- to be able to execute non-cash payments with the card via a POS terminal, the CARDHOLDER shall change the received PIN code of the card to a code of their choice at an ATM terminal device. In all cases, operation of the card shall be possible only after its activation;
- The 3D PIN (personal identification number) is obtained electronically via SMS together with the card PIN code or via the ProB@nking online banking system. The code is known only to the CLIENT, it is unique and is used for online payments. The CARDHOLDER may change it at any time through the ProB@nking online banking system. In case of five (5) wrongly entered 3D PINs, the same is automatically blocked. If the 3D PIN is blocked or forgotten, the CARDHOLDER may request from the BANK a temporary code, which should be changed within 24 hours.

88. The CARDHOLDER may block an active debit/credit card and/or submit via the ProB@nking online banking system a request for issuing a new debit/credit card/provision of a new PIN, in the following cases:

- destruction or damage of the active card;
- loss or illegal seizure of the active card;
- forgotten PIN code, for which the CARDHOLDER shall pay a fee, in accordance with the current Tariff of the BANK;
- suspected unauthorized card payments.

89. The following transactions may be performed with a debit/credit card:

- Cash withdrawals/deposits at ATM/POS terminals/EUR cash deposit machines, owned by the BANK;
- Payments for purchase of goods and services on POS terminals/via the internet;
- Payment of recurring obligations via ATMs;
- Receipt of statement of balances in current accounts and performed transactions via ATMs;
- Change of PIN via ATMs or via Internet Banking;

• The Visa Cash Back service may be carried out on POS terminals having the service logo and located in retail outlets on the territory of the country. The cash-back limit shall be maximum EUR 25 per purchase. The cash-back amount reduces the 24-hour cash withdrawal limit of the Visa debit/credit card.

90. The CARDHOLDER gives their consent prior to the execution of the payment transaction (payment order) or a series of payment transactions through a bank card as a payment instrument, in writing, electronically or by means of telecommunication, which shall certify as follows:

• with or without entering a PIN for executing the particular payment service;

• by entering and/or registering card data on the internet by the Authorised Holder – bank card number, bank card validity, CVV2/CVC2 code (three digits printed on the back of the payment instrument), by entering a special PIN (personal identification code) for payment confirmation online, and by entering a one-time password (3D security code) or confirmation using a password/biometric identification via a mobile application. The 3D security code is dynamic and is received in an SMS message to a mobile telephone of the CARDHOLDER registered with the information system of the BANK. The received 3D security code shall be entered one-time by the CARDHOLDER at the time of the purchase of specific goods/services on websites of merchants supporting the use of Visa Secure and aims to ensure the execution of the payment.

• by providing card details to a supplier of goods and/or services, and authorizing the latter to use it for payment by the CARDHOLDER via means of telecommunication – number and validity of the bank card, CVV2/CVC2 code.

91. Every CARDHOLDER of a Visa card issued by the BANK may use the Visa Personal Payments (VPP) service, which allows receiving funds in their card from another Visa CARDHOLDER on the territory of Europe by using a mobile application. The receipt of funds in the card may be effected as:

• Standard transfer, where the funds are received within two (2) business days following the day of their sending;

• Instant transfer, where the funds are received within 30 (thirty) minutes following the approval of the transaction (transfer) by the card operator;

• Within seven (7) days, the beneficiary of the funds who is a CARDHOLDER shall confirm their receipt on a URL address specially designated for the purpose. Otherwise, the transfer shall be cancelled and the funds shall be returned to the sender. Provided that in the course of confirmation, the beneficiary enters three (3) consecutive times at the indicated URL address the information about the amount and/or identification code incorrectly submitted by the sender, the site shall block the possibility for access for the next twenty four (24) hours. Provided that within the above mentioned seven-day term, the beneficiary enters incorrectly six (6) times the information submitted by the sender, the transfer shall be automatically cancelled and the funds shall be returned to the sender.

92. The CARDHOLDER of a Contactless Visa card issued by the BANK may use the contactless payment at POS service in retail outlets in Greece and abroad, designated with the service logo PayWave:

• When a contactless payment is up to EUR 50 or its equivalent in the currency of the relevant country, the order shall be completed without entering PIN;

• When the contactless payment is above the amount of EUR 50 or its equivalent in the currency of the relevant country, the order shall be completed contactless or by contact, depending on the requirements of the relevant country, and after entering a PIN;

• A confirmation PIN code will also be required in cases where contactless payments exceed five (5) consecutive transactions and/or a total amount of EUR 150.

93. The BANK sets a maximum limit and/or number of payments to be executed using the debit card as follows:

Limit	Debit card/Visa		Debit card/Visa Business	
	for 24 hours	for 7 days	for 24 hours	for 7 days
Withdrawal from ATM	EUR 2,000	EUR 5,000	EUR 5,000	EUR 5,000
Payment via POS	EUR 5,000	EUR 15,000	EUR 10,000	EUR 30,000
Total limit (ATM and POS)	EUR 7,000	EUR 15,000	EUR 15,000	EUR 30,000
Number of transactions (ATM and POS)	50	150	70	200

94. If the CARDHOLDER disagrees with the set limits, they shall have

the right to notify the BANK to this effect before they enter into force, by terminating the contract for the use of the card and to stop using the plastic body. The increase of the above-mentioned limit is performed with the BANK's consent, and shall require compulsory registration for SMS notification of the transactions executed with the card.

95. The CARDHOLDER undertakes to use the debit/credit card issued to them and the PIN/3D PIN in their possession only personally, not to provide them to third parties, and to take due care to protect them from unauthorised access. The CARDHOLDER has the right, through an ATM terminal device in the territory of the country, to repeatedly change their PIN with a new one, or via Internet Banking system ProB@nking as well.

• The CARDHOLDER is obliged not to store PIN/3D PIN information together with the card. The CARDHOLDER is obliged to keep the card and PIN/3D PIN information in such a way as to prevent third parties from knowing them.

• The CARDHOLDER is obliged not to provide PIN and 3D PIN information to third parties, including employees of the BANK, except in the case of making payments on the sites of merchants participating in the Visa Secure program.

96. The CARDHOLDER is obliged to notify the BANK immediately in case of any suspicion of unauthorised disclosure of the PIN or 3D PIN.

97. The BANK is not a party to the relationship between the CARDHOLDER and the merchant, and shall not be liable for any disputes regarding the terms of purchase, delivery, quality and quantity, prices, warranty terms and conditions, etc.

98. A CLIENT/CARDHOLDER may dispute in writing before the BANK any unauthorised or incorrectly executed transactions, fees and commissions, as reflected in the account statement for the relevant period, immediately accessible 24/7 via the BANK's ProB@nking online banking system, but no later than three (3) business days. Transactions not disputed within this term shall be deemed approved by the CLIENT. If there are any grounds, the BANK shall correct a payment transaction, if it has been notified about it in time. The CLIENT/CARDHOLDER may not dispute transactions by secondary cards, provided they were executed with the intention of damage or negligence by the CARDHOLDER of a secondary card. A condition for disputing of transactions not authorised by the CLIENT shall be to provide to the BANK a copy with an incoming reference number of a complaint to the competent authorities (Police/Prosecutor's Office), by which the CARDHOLDER notifies them of the unauthorised use of their bank card. If, upon submitting a transaction dispute form with the BANK, the CLIENT has not yet filed a complaint with the Police/Prosecutor's Office, the CLIENT shall present a copy of the complaint with an assigned incoming reference number within three (3) business days.

99. The BANK undertakes to cooperate for resolving cases of disputed transactions in accordance with the procedures and terms as per the established banking practice in the country, and the rules of the International Card Organisation Visa Europe. The BANK shall notify the CLIENT about the results of the check. In case the disputing is justified, the relevant amount shall be reimbursed into the CLIENT's account. In case the complaint is unjustified, the CLIENT/CARDHOLDER shall owe a fee according to the Bank's Tariff. Upon the request of the CLIENT/CARDHOLDER, the BANK shall initiate an arbitration procedure before Visa/MasterCard for resolution of the disputed payment, and all related fees and costs shall be borne by the CLIENT. The BANK shall inform in advance the CLIENT/CARDHOLDER of all actions to be taken, which may result in an obligation of the CLIENT/CARDHOLDER to pay extra fees and costs.

100. The BANK shall not be liable for the CARDHOLDER's losses caused by unauthorised use of their card for payments at internet merchants due to third parties' knowledge of the 3D PIN. Any damages resulting from such transactions shall be for the account of the CARDHOLDER.

101. The BANK shall not be held liable for any direct or indirect loss to the CARDHOLDER, failure to make payments or loss of profit resulting from the use of the 3D PIN, as well as in case of any misuse of data or loss, etc., resulting from the CARDHOLDER's bad faith storage of data.

102. The CARDHOLDER is obliged to contact the relevant internet merchant to resolve any disputes regarding the specific terms of purchase of goods and/or services, delivery times, prices, warranty terms, insurance, etc.

103. Should the CARDHOLDER enter three (3) consecutive incorrect PINs, the use of the debit/credit card shall be automatically blocked. If the three (3) consecutive incorrect PIN entries occur at an ATM abroad, the card shall be automatically withheld at the ATM. For its reactivation/reissue, the CARDHOLDER shall file a Request, using the online banking service.

104. The transactions ordered by the CARDHOLDER shall be executed in the chronological order of their receipt at the provider, observing the requirements of Law 4537/2018 on Payment Services, as in force, and shall be authorised only if they are within the coverage amount on the current account to which the card was issued and within the limits set for its use. Transactions with the card, which are not subject to authorisation, may be effected without availability of sufficient funds in the CARDHOLDER's account. The amount in excess of the disposable available balance in the account shall constitute unauthorised overdraft, on which interest shall be charged as per the Tariff of the BANK.

105. Transactions effected by the CARDHOLDER shall be authorized/approved/ or rejected by the processor servicing the BANK at the time of their execution, and the transaction amount shall be blocked until the transaction is accounted for on the account and may remain blocked for up to thirty (30) days. The CARDHOLDER shall have the right:

- to request correction of the unauthorised or incorrectly executed payment transaction no later than 13 months after their account was debited. The CARDHOLDER shall be considered to have become aware of an unauthorised or incorrectly executed payment transaction no later than the time of receipt of the information referred to in Law 4537/2018 on Payment Services, as in force.

- to request reimbursement under the conditions and according to the procedure of Law 4537/2018 on Payment Services, as in force, of amounts under already executed and authorised payment transactions, ordered by or through the beneficiary.

106. Transactions with international debit/credit cards shall be performed in the currency of the country where the card is used. Where payments via an international debit card are performed abroad, the translation from the currency in which the payment was performed into the currency of the current account to which the card is issued shall be carried out at the buy/sell rate of the BANK as of the day and time of transaction processing.

107. The merchant shall have the right to require the CARDHOLDER to provide a personal identification document to verify the CARDHOLDER. When executing certain payments for goods and services, entering a PIN code shall substitute for the CARDHOLDER's signature.

XV. INTERNET BANKING

108. The online banking system of the BANK – ProB@nking/mobile application ProCredit Mobile – allows the CLIENT (natural/legal person) to have access to their accounts opened and held with the BANK and enables the CLIENT to operate with their accounts via Internet, through their registered user and access rights assigned thereto.

109. The BANK's online banking system – ProB@nking – shall provide to the CLIENT the option to use the following services:

Information services:

- Availability, movements, account statements;
- Information about loans/deposit and FlexSave accounts;
- Notifications by the BANK.

Payment and transaction services:

- Transfers in EUR and foreign currencies;
- Purchase and sale of currencies;
- Depositing in a safe deposit box;
- Cash collection deposit/withdrawal;
- Withdrawal/repayment of loan amounts/framework agreements, credit lines, overdrafts;

Granting/requesting/termination of rights:

- Authorizing third parties with rights in the ProB@nking system and/or in the BANK's IT system, and such authorization shall be considered signed by the ACCOUNT HOLDER upon its request in the ProB@nking system;
- Management of personal data and changes related to user profile, relevant rights, limits etc.
- Submitting requests for issuance of certificates/reference letters;
- "Trusted Accounts" – one or more counterparty bank accounts to which payments are made by identification and authorisation using only a username and password. Designation of an account as a trust account is made by the ACCOUNT HOLDER/user with full rights, by confirming it with a uniquely generated dynamic code (TAN) sent via an SMS/confirmation from a specialised mobile application.

Contract conclusion:

- Submitting requests for opening current/deposit/FlexSave accounts; for issuance of bank cards; for issuance of bank guarantees and/or for provision of payments services and/or other services, with the

request automatically becoming a concluded contract for the relevant service, upon the provision of the service requested.

110. The ProB@nking service shall be automatically activated upon opening a current account and/or upon a request stated by the CLIENT. In both cases, the registration of the CLIENT for the service shall be considered to be a concluded contract and shall cover all accounts of the CLIENT with the BANK. ProB@nking shall be accessed on the internet address <https://probanking.procreditbank.gr>, whereas the user shall identify themselves with a username and a password and/or a uniquely generated dynamic code (TAN) sent by an SMS/confirmation from a specialized mobile application. For the use of services in the ProB@nking online banking system, the CLIENT shall owe fees and commissions, in the amounts set out in the Tariff of the BANK for Private Individuals/Legal Entities.

111. Upon registration at an office of the BANK, any user of the service shall indicate a username for access and shall provide a valid e-mail address to which the BANK shall send a temporary password for access to ProB@nking, which the user shall mandatorily change on their first entry in the system. The BANK shall not be held responsible if the user fails to receive the sent password due to technical reasons and/or irregularities caused by circumstances outside the BANK's control, or when another person has access to the indicated e-mail address and unlawfully avails of the accessible information. Upon online registration for the service/subsequent change of registration data, the BANK shall send a link to the e-mail address, specified by the CLIENT in the Banking Services Agreement, through which the CLIENT accesses the ProB@nking online banking system in a secure environment, where they define their own username and password.

112. For the use of the BANK's online banking service – ProB@nking, the BANK shall apply procedures for strong customer authentication (SCA), which shall include two or more of the following independent elements: a) knowledge – something that only the CLIENT knows; b) possession – something that only the CLIENT possesses; c) inheritance – something that characterizes the CLIENT. To use the service, the CLIENT shall also meet the following minimal technical requirements: computer configuration/mobile device with installed operating system allowing the use of the service, access to the internet, and a web browser. The BANK shall not be held liable if the CLIENT does not have the necessary licenses to use software products required for Internet Banking or has not updated their anti-virus program or operating system and has become a victim of fraud and/or hacker attacks.

113. The BANK shall have the right to impose restrictions on the use of the system, including by blocking access to it and/or by introducing additional requirements to the execution of transactions arising from the effective laws and/or the GTCPS, with regard to information system security and/or in case of technical improvements of the product.

114. The BANK shall allow access to the ProB@nking online banking system only to the CLIENT/to the legal representatives of the CLIENT or to persons authorized by the CLIENT, only upon presentation of a power of attorney at an office of the BANK or its registration in the ProB@nking online banking system.

115. The CLIENT shall have the right to modify/withdraw the rights of the authorized persons/to authorize new persons with rights to operate the accounts, by registering the respective change in the ProB@nking online banking system, and confirming the change through a uniquely generated dynamic code (TAN) sent via SMS/using a specialized mobile application/by requesting in writing at the BANK's office.

116. In order to log in to the ProB@nking online banking system, make payments and/or request banking and/or other services electronically, the CLIENT must have completed one of the following identification registrations:

- a) To receive a uniquely generated dynamic code (TAN) sent via SMS;
- b) To use a specialized mobile application - ProCredit MobileSign.

Registration is made by using the ProB@nking online banking system or by any other means permitted by law. The mobile number on which the TAN will be received via SMS/registration confirmation code for the specialised mobile application shall be indicated by the CLIENT/authorised person. The change of mobile number/subsequent registration of the specialised application shall be made in the order of initial registration. In case the user has registered for the specialised mobile application for authorisation and additional identification in the ProB@nking online banking system, any subsequent registration of the user personally as a natural person/as a freelancer/as a legal representative of a legal entity/as a proxy will be linked to the existing registration in the specialised mobile application. The BANK reserves the right to change the means of identification, authorisation and the

combination thereof, only after prior notification to the CLIENT to that effect.

117. The BANK shall not be responsible if the user does not receive the SMS sent, due to absent contractual relations with the mobile operator and/or technical reasons related to the mobile operator or technical devices of the user (e.g. absent coverage, roaming coverage, turned-off telephone, etc.) or if the user has changed their telephone number and has not notified the BANK thereof, as well as in cases of loss or theft thereof.

118. The BANK shall accept the positive validation of the password and the other means of electronic identification and authorization provided to the user as sufficient evidence of their identity.

119. The CLIENT, including users other than the CLIENT, shall be responsible for all their actions in the ProB@nking online banking system, upon receiving access to it. All documents/groups of documents, orders (requests) signed with a uniquely generated dynamic code (TAN) sent by SMS/confirmed through a specialized mobile application, shall be deemed to be signed with an ordinary electronic signature within the meaning of art. 2 of Presidential Decree 150/2001 concerning electronic signatures, as in force. The BANK and the CLIENT agree that the electronic signature, affixed thereby/by a person authorized thereby, shall have the effect of a handwritten signature in their relations, pursuant to art. 3 para 1 of Presidential Decree 150/2001, as in force.

120. When using the ProB@nking online banking system, the CLIENT unconditionally consents and authorizes the BANK to enter electronic messages for the respective payment orders in the payment systems in compliance with Law 4537/2018 on Payment Services and Payment Systems, as in force.

121. The BANK shall process the received documents in the order, according to the terms and timeframes set out in the effective laws and these GTCPS, by executing orders submitted in the form and content required by law.

122. The BANK shall not be responsible for:

- the consequences arising from wrong and/or incomplete order/request/application, submitted in person at an office or via the ProB@nking online banking system;
- for damages and benefits foregone, as a result of inaccuracies or errors during the submission of information, technical problems and force majeure circumstances;

123. The time of receipt and the content of the payment orders and/or documents received by the BANK shall be established and verified by the BANK's information system.

124. When performing transactions involving currency conversion, the currency shall be converted at the exchange rate in the up-to-date currency bulletin of the BANK valid for the day and time of receipt of the order, provided that the parties have not agreed otherwise.

125. A payment order received for execution on future date shall be processed on the date of execution indicated in the payment document.

126. The BANK may require an additional confirmation of a payment order initiated via ProB@nking, even when it has been signed with an authorization device. The BANK reserves its right to delay or refuse the execution of the transfer(s) should it fail to receive a confirmation from the CLIENT and/or where it has suspicions as to the authenticity of the originator. The BANK shall not be held liable for any damages suffered, as a result of a delay or failure to execute an order.

127. The CLIENT shall be considered notified that upon registration of a new account in the ProB@nking online banking system, access to it is given to all users in accordance with their respective rights as of the time of registration of the account in ProB@nking.

128. Information about a movement in the account, including account statements, shall be provided in ProB@nking as of the time of registration of the relevant account in the online banking system. Account statements shall be available in ProB@nking for a period including the current and previous calendar years. Movement/account statement on closed/current accounts shall be available for a period of one (1) month from the date of closing the account.

129. The CLIENT shall keep all their tools for electronic identification in the ProB@nking online banking system, which shall be used only and exclusively by the persons with granted right of access to the system, and shall create conditions to prevent any possibility of unauthorized access to them by third parties. The CLIENT using ProB@nking shall bear the risk and responsibility for non-observance of the confidentiality of the tools for electronic identification.

130. Every CLIENT, in their own interest, shall strictly observe the security recommendations published on the ProB@nking site, and shall take all objectively possible measures, including technical prevention

measures, to protect the identification data and systems they use to access their personal computer or another device, software used, measures for the protection of the systems, so as to avoid and minimize potential risks in using Internet Banking.

131. In case of loss, destruction or theft of the mobile phone where the specialized mobile application/SIM card is installed, whose number is used to receive uniquely generated dynamic codes (TAN) sent via SMS, as well as in case of suspicion that a third party could get to know one or more of the personal identification characteristics (username and/or password), the CLIENT/USER shall be obliged to immediately inform the BANK and request blocking of access to the system. The CLIENT/authorised representative shall be held fully financially liable for any unauthorized use of a mobile number registered in the ProB@nking online banking system, in the following cases: provision of an incorrect mobile number; failure to notify/untimely notification to the BANK of a change of mobile number or theft of the SIM card to which the relevant mobile number registered in the ProB@nking online banking system is directed, as well as in the event of unauthorised removal/loss of the device on which the specialized mobile application is installed.

132. The BANK shall not be liable when, as a result of an incorrect oral or written notification of an unauthorized use of ProB@nking by the CLIENT or third parties, the BANK has taken the necessary measures to protect the CLIENT and this has led to non-performance of orders submitted by the CLIENT.

133. The BANK shall not be liable for illegal actions performed by third parties through use of the ProB@nking online banking system, which have caused damages to the CLIENT, where the actions have been performed through access by unauthorized persons to the electronic identification tools (username, password, and/or the specialised mobile application or the mobile phone/SIM card). It is the CLIENT's responsibility to store and protect the signing tools (specialised mobile application or mobile phone/SIM card) from unauthorised access, and the BANK shall not be held liable in case these tools are used by third parties as a result of failure to do so.

134. The BANK is entitled to add new or block existing services, temporarily or permanently, including such that are in response to changes in legal acts, without prior notice. If the BANK widens the scope of services in the ProB@nking online banking system, the CLIENT is deemed to have given their consent to this, when the CLIENT requests the provision of the service for the first time.

135. The BANK shall have the right to terminate access of any user who has not used the ProB@nking service within six (6) months from the date of registration for it.

XVI. ELECTRONIC NOTIFICATION

136. The Electronic Notification service is provided where the CLIENT has ordered to be notified about certain circumstances expressly indicated by them, with an electronic short message sent to a mobile phone (SMS) and/or to an e-mail address.

137. SMS messages containing information:

- About received transfer(s) to an account of a CLIENT/legal entity/ shall be sent once daily, at about 16.30 p.m. If a CLIENT has received more than one (1) transfer, the information about all transfers shall be sent in one (1) SMS message;
- About due repayment instalments on loans granted by the BANK, SMS messages shall be sent two (2) days before the maturity date of the liability. If a CLIENT has a loan repayment instalment under more than one (1) loan agreement of the same date, the information about all liabilities shall be sent in one (1) SMS message. If the loans of the CLIENT are in different currencies, the total liability shall be sent in EUR and instalments in the respective currency shall be restated at the BANK's sell rate for the date of message sending. If the maturity date is a non-business day for the BANK, the message shall be sent on the last business day preceding the maturity date.

138. The BANK/Operator shall not be liable:

- if an SMS is sent but not received, due to absent contractual relations between the ACCOUNT HOLDER and the mobile network operator/technical problems related to the ACCOUNT HOLDER's mobile network operator or problems resulting from the technical characteristics of the mobile device used by the ACCOUNT HOLDER, including poor connection, lack of roaming coverage, turned-off device, etc.
- in case where the CLIENT's mobile network operator/Internet provider does not support the transmission of SMS and/or e-mail messages, and in cases where due to circumstances outside the control of the BANK/Operator (e.g. power failure, earthquake,

disasters, and other force majeure circumstances), the messages cannot be sent, and hence received by the CLIENT. Fees for already sent messages shall not be refunded;

- for wrong telephone numbers, e-mail addresses, numbers of bank accounts, bank cards, etc. submitted by the CLIENT.

139. The BANK shall deduct *ex officio* a fee for the provision of the service, in accordance with the effective Tariff of the BANK, from a current account indicated by the CLIENT, on the 20th day of the current month for the total number of SMS messages sent to the telephone number of the CLIENT in the period (the 20th day of the previous month to the 20th day of the current month).

VII. COMMUNICATION PROCEDURE/OBLIGATION FOR NOTIFICATION

140. The official language used by the BANK is Greek. It is also possible to use the English language in the relations between the parties, at the request of a CLIENT and at the BANK's discretion.

141. The BANK shall send to the CLIENT all letters, notifications, messages, account statements, reports, and other not expressly indicated documents, via the ProB@nking online banking system, to an e-mail address, correspondence address, or mobile phone number indicated by the CLIENT, provided that the information can be thus sent.

142. The CLIENT is obliged timely, expressly and in writing to notify the BANK to its registered office/the address of the servicing office of the BANK/via the ProB@nking online banking system of the occurrence of changes affecting their contractual relations (including, but not limited to: changes in rights to operate with an account, name, legal status, correspondence/registration address, phone number, e-mail address, and other circumstances and contact details). Any change of circumstances with regard to the CLIENT shall take effect for the BANK as of the date of receipt of a written notification of the respective change.

143. The BANK has the right to inform the CLIENT of promotions and new products or services it offers, by sending electronic messages. Should the CLIENT wish not to receive such messages, this shall be stated at phone: 0700 170 70 and/or 2316 008840 or at e-mail: dpo@procreditbank.bg and/or contact@procreditbank.gr.

VIII. PROVISION, PROTECTION AND PROCESSING OF INFORMATION

144. In order to use the products offered by the BANK, including when no contract is required for a specific service, personal identification (provision of personal data) shall be required from the CLIENT and their representatives.

145. The BANK shall process the personal data of a CLIENT and their representatives in compliance with EU Regulation 2016/679 on personal data protection (the General Data Protection Regulation/"GDPR"), and the effective Greek legislation. Certain part of the information may be provided by the BANK to third parties (archiving companies, debt collection firms, shareholders, lenders of the BANK, other banks, in cases of execution of cross border transfers in accordance with item 69 of the General Terms and Conditions for Payment Services etc.) under a contract concluded between the BANK and the third party and/or on legal basis. Processing of a CLIENT's personal data by the BANK shall be done based on their voluntary provision thereby. An exception to this are cases where, for the purposes of prevention, investigation and/or detection of frauds related to payment services, personal data processing may continue to be performed by the BANK, without the consent of the person whose data is processed.

146. The refusal of the person/legal entity entering/entered into a business relationship with the BANK to provide personal data, including documents and/or declarations required by the BANK in fulfilment of statutory obligations to identify them to perform a customer due diligence, may result in the inability to establish the relevant business relationship and/or to temporarily hinder the use of a payment instrument for remote access and/or to non-performance of a requested payment or other service.

147. The CLIENT declares their awareness of the Privacy Policy of ProCredit Bank (Bulgaria) EAD – Thessaloniki Branch, the content of which has been fully explained to them, as well as the possibilities for exercising their data protection rights.

148. The CLIENT is informed that when international payment systems are used for execution of cross-border payments and payments in national currency via DIAS (Interbanking Payment System), the processing of personal data extends outside the national borders, in full compliance with the personal data protection regulations. Given the fact that transactions effected via S.W.I.F.T. are processed at information

hubs located not only on the territory of the EU and EEC, but also on the territory of the USA, by the force of the counter-terrorist financing and anti-money laundering legislation of the USA, access to the personal data of the CLIENT/authorized representative shall be provided to the US authorities on demand.

149. The CLIENT, who is a CARDHOLDER, is informed that the BANK shall provide their information, including personal data, outside the borders of the EU and the European Community on demand by VISA Europe, VISA Inc. or Fraud Monitoring Agencies.

XIX. LIABILITY

150. The BANK is not a party to 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). The BANK shall not be obliged to control the object of transactions on the grounds of which payments are effected, unless such control is provided for in the contract between the BANK and the CLIENT or is required by law or by other regulations.

151. The BANK shall not be responsible for:

- a groundless refusal by third parties to accept payments with a debit card issued by the BANK or if the payment cannot be effected with the card for technical, communication or other reasons outside the BANK's control;
- losses resulting from disturbances of its transactions, 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. Exclusion of liability shall also be in force for cases where, due to force majeure, the BANK terminates in full or in part its transactions on certain days or for a certain period of time;
- for damages and/or unfavorable consequences, resulting from delay and/or loss in the transmission of messages, delivery of letters or other documents, except for damages caused through the fault of the BANK;
- for the non-execution or inaccurate execution of a payment transaction, in case of inaccuracy or technical error of the IBAN or other identifier of the beneficiary's account specified by the CLIENT in the payment order;
- in case the CLIENT does not have the necessary licenses to use other software products required to operate the electronic channels (internet and mobile banking). This also includes cases where the CLIENT uses unlicensed software, as this creates a prerequisite for infection of its computer or other equipment with malicious software or code;
- in the event that the CLIENT fails to comply with its obligations arising from the use of remote access tools, including vigilance against phishing attacks, safeguarding of personal identification information such as PINs, passwords, TANs, one-time password SMS and general misuse of remote access tools.

152. In case of destruction, loss, theft, robbery, forgery or use of a card in any other unauthorized way, and in case of retention of a debit card by a terminal device (ATM), the CARDHOLDER shall immediately notify the BANK at telephone: 801 100 71 71 and/or 2316 008840, the OPERATOR servicing the BANK (BORICA) or shall submit a written notification at an office of the BANK during its business hours. If the notification is carried out by phone, it must be confirmed by the CLIENT in writing within 24 (twenty four) hours, but no later than two (2) business days. The BANK shall not be liable for damages, losses or loss of profit resulting from the blocking, should it be established that the blocking is made as a result of incorrectly given notification of loss, theft, robbery, and/or unlawful seizure.

153. The BANK shall not be held liable for damages resulting from unlawful use of the card, in cases where it has diligently fulfilled an order for execution of transactions before receiving a notification of destruction, loss, theft, forgery or other unauthorized use of the card, except for the cases of intentional fault and serious misconduct in using the card by the authorized CARDHOLDER.

154. The BANK shall have the right to block the use of a payment instrument:

- in cases of violations of legal provisions, the General Terms and Conditions for the use of the specific service or threatening the security of the system supporting the service;
- for objective reasons related to protecting the security of the payment instrument or of the information contained in the payment instrument, in cases of suspicions of unauthorized use or for fraud purposes, and it shall notify the CLIENT thereof via the ProB@nking online banking



system;

- failure to complete or update customer due diligence, including in cases where the CLIENT refuses to cooperate or cannot be contacted for the purposes of identification, clarification of the origin of funds, provision of information for the purposes of automatic information exchange in the field of taxation and prevention of money laundering.

155. A CLIENT who is a CARDHOLDER of Visa debit card may submit a written claim to the BANK concerning the execution of an unauthorized or incorrectly executed payment transaction, incorrectly collected fees and commissions, immediately after becoming aware of the respective transaction, via the ProB@nking online banking system, but no later than three (3) days after receipt thereof. Non-submission of a claim on the part of the CLIENT within the above-mentioned timeframes is considered to be a silent acknowledgement of the payment transactions effected and payment services received.

156. The BANK shall not take correction payment transactions, 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 and more than thirteen (13) months have elapsed since the date of debiting the account.

157. In case the CARDHOLDER would like to dispute the execution of payment transactions effected without their authorization, they shall file an official complaint to the competent authorities (Police/Prosecutor's Office), notifying them of the unauthorized use of their bank card. A copy of the complaint bearing a reference number assigned by the respective authority shall be provided to the BANK. When, upon submitting a transaction dispute form with the BANK, the CLIENT has not yet filed a complaint with the Police/Prosecutor's Office, the CLIENT shall present a copy of the complaint with an assigned reference number within three (3) business days.

158. The BANK undertakes to cooperate for resolving cases of disputed operations in accordance with the procedures and terms as per the established regulatory requirements in the country, the banking practice, and the rules of the international card organizations Visa/MasterCard (where applicable), notifying the CLIENT of the outcome of the investigation. At the request of the CARDHOLDER, the BANK may start arbitration procedures before Visa/MasterCard for transactions disputed by the CARDHOLDER, and all related fees and costs shall be borne exclusively by the CARDHOLDER. The BANK shall inform the CARDHOLDER 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. After making a verification, the BANK shall correct/refuse to correct an unauthorized or incorrectly executed payment transaction, and shall notify the CLIENT within seven (7) days of receipt of the claim. Where it is necessary to collect information from other banks, card operators or third parties/institutions, the BANK shall notify the CLIENT of the timeframe for its reply. In case of a groundless claim on the part of the CLIENT, they shall owe a fee in accordance with the effective Tariff of the BANK.

159. The BANK shall be responsible for unfavorable consequences resulting from incorrect execution by it of payment orders with true and correct contents submitted by the CLIENT. In this case, the BANK shall refund the amount of the incorrectly completed payment transaction, no later than the business day following the day on which the BANK has been notified of or has found the error, by initiating a correction transfer to the payment service provider of the beneficiary.

160. The BANK may block an amount up to the amount of a disputed transaction on all accounts of the CLIENT kept with it, and collect it *ex officio*, without court intervention, if the procedure under art.72 of Law 4537/2018 on Payment Services, as in force, establishes the authenticity and correct execution of the transaction. By entering into contractual relations with the BANK, the CLIENT gives their explicit consent for the blocking of the amount and for its potential deduction.

161. The CLIENT shall bear the damages resulting from all unauthorized payment transactions, effected by using a lost, stolen, or otherwise unlawfully obtained payment instrument, regardless of their amount, where the CLIENT has acted fraudulently and/or with gross negligence and/or if they are the result of the CLIENT's failure to follow the instructions to preserve and protect the personal security features of the payment instrument, including writing down any information about these features on the payment instrument, and keeping such information together with the payment instrument, as well as providing data of the payment instrument through answering e-mail or SMS messages, and/or telephone conversations initiated by third parties.

162. The CLIENT shall bear the damages resulting from all unauthorized payment transactions, effected by using a lost, stolen, or

otherwise unlawfully obtained payment instrument, amounting to up to EUR 50 (in words: fifty), if the losses result from fraud or from non-performance of an obligation on behalf of the CLIENT, such as action/inaction of the CLIENT being associated with the use of the payment instrument:

- no SMS registration for notification of the transactions performed with the card, including rejection of registration;
- no registration for the service 3D Secure verified by Visa;
- failure to notify the BANK within one (1) hour of receipt of an SMS message about an unauthorized transaction made with the card. In the event that the notification (via the SMS message) is given at night, the reasonable deadline for the CLIENT's notification to the BANK is considered to be by 9.00 a.m.;
- failure to notify the BANK within the indicated timeframes in case of loss, theft, appropriation, unauthorized use of the payment instrument.

XX. TERMINATION OF CONTRACTUAL RELATIONS

163. The CLIENT has the right to terminate their contractual relations with the BANK unilaterally, at all times, with a one(1)-month written notice submitted in person at an office of the BANK/via the ProB@nking online banking system of the CLIENT, unless otherwise agreed. Upon closure of the account made no later than 30 days from receipt of the request, the contract shall be deemed terminated by mutual agreement of the parties.

164. The BANK has the right to terminate its contractual relations with the CLIENT, by closing any account opened and kept with it, and/or to discontinue the option for the CLIENT to use any accompanying products, such as a debit card, by its *ex officio* deactivation, and/or Internet Banking, in the following cases:

- upon expiry of the term for which the account is opened;
- unilaterally, with a prior two(2)-month written notice published in the CLIENT's ProB@nking online banking system;
- unilaterally, without a written notice by the BANK, in the following cases:
 - in case the account is dormant, namely, 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, excluding accounts servicing loan arrangements or current accounts if there are deposit/savings accounts available;
 - a current account with no movement on it over a period of twelve (12) months;
 - a deposit account of a CLIENT who has an unauthorized overdraft for fees and commissions over two (2) consecutive months;
 - a deposit/savings account, in which the available balance falls below the minimum amount established by the BANK for the respective type of account;
 - a current/deposit/savings account on which an attachment order/distrain is imposed, exclusively after a revocation of the distrain has been officially serviced via court bailiff to the BANK by the respective garnisher (Authority/private individual/legal entity);
 - A CLIENT's current/savings account that is disclosed under a contract entered into under the terms of the provisions of the European and national legislation as regards financial services contracts concluded at a distance, and for which there is evidence of reasonable doubt as to the lawful nature and purposes for which the account will be used.
- The account is related in whatever way with activities with virtual currencies and/or unilaterally with a written notice, the period of the notice defined at the BANK's discretion: in case of non-performance of obligations by the CLIENT, including behavior of the latter going beyond the boundaries of morality and/or performance of transactions which raise doubt about the legitimacy and purpose of individual and/or group of transactions, or if there is evidence on which conclusions can be made as to the unlawfulness of a single transaction or a series of transactions. The BANK shall not be obliged to provide any reasons for its decision on the termination;
- The service for provided POS terminal(s) by the BANK to the CLIENT may be terminated:
 - by mutual consent between the parties;
 - by a unilateral seven (7) day written notice, addressed to the other party to the agreement;
 - unilaterally without notice, in case of suspicion of using the service in violation of any legal requirements, as well as when it is notified or there is a reasonable suspicion that the account and/or remote access tool are used for activities included in the prohibition list of the BANK,

as well as for illegal purposes, including money laundering, and in cases of sanctions imposed against the CLIENT.

6. When terminating the service of provided POS terminal(s), the BANK has the right to block the CLIENT's account for a period up to four (4) months an amount up to 50% of the average monthly turnover for the last four (4) months.

165. The prior notice for termination, in the cases where it is required, shall be provided to the BANK on a durable storage medium, within the meaning of Law 4537/2018 and the relevant Bank of Greece Governor's Acts, as in force, or on hard copy. The BANK shall not be obliged to provide any reasons for its decision on the termination.

166. If the termination is at the BANK's initiative, and if there is an available balance in the account, in order to exempt itself from liability, the BANK shall notify the CLIENT in writing or through other durable storage media within the meaning of Law 4537/2018 and the relevant Bank of Greece Governor's Acts, as in force, and shall transfer the available amount to an account at a bank indicated by the CLIENT, after deduction of all fees and/or fees due. If the CLIENT does not indicate another bank, the BANK shall transfer the available balance in the account into a temporary non-interest bearing account. Upon expiry of the two (2) calendar years of the closing of an account, the BANK shall deduct a fee for keeping of funds in the closed account, in accordance with the Tariff of the BANK.

167. Upon the occurrence of any of the conditions for termination set out in the agreement signed with the BANK, the latter shall block the use of the card and shall account for in the account all transactions performed with the card.

168. The contractual relations between the BANK and the CLIENT with respect to provision of the ProB@nking online banking service may be terminated upon initiation of insolvency or liquidation proceedings against any of the parties.

169. The termination of contractual relations does not release the parties from responsibility to perform their respective obligations, which have arisen before the termination.

XXI. RIGHT OF CANCELLATION

170. A CLIENT, as a User, has the right to withdraw from the concluded distance contract, without compensation or penalty, and without giving any reason, within 14 days from the date of conclusion of the contract, by notifying the BANK in writing prior to its expiry. After the expiry of the time limit, they shall lose the opportunity to do so. Notwithstanding the exercise of the right to cancel the performance of the requested service, the fees paid up to the relevant date shall not be refundable to the CLIENT, and within seven (7) days they shall also pay the financial services actually provided under the contract.

In case the User CLIENT exercises their right to withdraw from the concluded contract for the provision of distance financial services within the time limit after the commencement of the performance of the contract, and there are available amounts in the opened bank account, they shall be obliged to submit to the BANK, together with the notification of withdrawal, an application for the closure of the account, in which they shall indicate another bank account to which the balance in the account is to be transferred. If the CLIENT has outstanding and unpaid bank fees, the BANK shall be entitled to set-off the amount due against the amount available in the account up to the amount due, and to credit the balance to the bank account designated by the CLIENT.

XXII. FINAL PROVISIONS

171. An integral part of these General Terms and Conditions shall be the Tariff of the BANK, the Interest Rate and Exchange Rate Bulletins, and the specific terms and conditions applied by the BANK to individual products and types of payment transactions, including up-to-date versions of the following documents: the Uniform Customs and Practice for Documentary Credits; the Uniform Rules for Collections; the Uniform Rules For Demand Guarantees, issued by the International Chamber of Commerce (ICC);

172. For all matters not expressly settled in these General Terms and Conditions, the Tariff of the BANK, the Interest Rate and Exchange Rate Bulletins, and the applicable specific terms and conditions, the effective Greek law shall apply. In case of a contradiction between the wording of a concluded contract for a relevant payment service and these GTCPS and/or the Tariff, what is expressly agreed in the contract shall apply. In case more than one contract for the same payment service has been concluded with the same CLIENT, the most recently concluded contract shall be deemed to be valid.

173. All issues of dispute between the parties shall be resolved through negotiations. Where no mutual agreement can be reached through negotiations, the dispute may be brought to the Conciliation/Arbitration Committee for Payment Disputes at the competent Greek Consumer Protection Committee, if the CLIENT is a consumer, or to the competent Greek court.

174. The General Terms and Conditions, the Tariff of the BANK, the Interest Rate and the Exchange Rate Bulletins may be amended and supplemented at all times by the BANK, and the amendments shall apply to all uncompleted legal relations, in accordance with the provisions of Section I. The BANK shall notify the CLIENT-NATURAL PERSON of any envisaged changes in the General Terms and Conditions, the Tariff, and the Interest Bulletin, including changes in the payment services provided, at least two (2) months before the date on which they come into effect, by means of notices at designated places in the offices, as well as by publishing them on the BANK's website. The BANK shall not notify the CUSTOMER of changes representing an extension of the scope of services provided, changes that are more favorable to the CLIENT, as well as changes that reproduce amendments/additions to regulatory acts or a new regulatory framework.

An integral part of these General Terms and Conditions is Appendix No. 1: Fees on PAYMENT ACCOUNT FOR BASIC OPERATIONS, within the meaning of articles 16-17 of Law 4465/2017, as in force.

These General Terms and Conditions were adopted by a decision in MB Minutes No. 495/17.07.2012. Changes in this document were adopted by decisions in MB Minutes as follows: No. 550/16.01.2014, effective 20.01.2014; No. 557/25.04.2014; No. 560/06.06.2014, effective 16.06.2014; No. 566/06.08.2014, effective 22.08.2014; No. 567/28.08.2014, effective 09.09.2014; No. 572/11.11.2014; No. 585/25.05.2015; No. 589/24.07.2015; No. 616/31.03.2016, effective 04.04.2016; No. 621/12.05.2016, effective 13.05.2016; No. 626/06.07.2016, effective 22.07.2016; No. 639/23.01.2017, effective 30.01.2017; No. 643/24.03.2017, effective 28.03.2017; No. 659/01.11.2017, effective 01.11.2017; No. 666/12.02.2018, effective 01.03.2018; No. 674/25.06.2018, effective 01.07.2018; MB Minutes No. 697/15.02.2019, effective 20.02.2019; MB Minutes No. 707/09.07.2019, effective 10.07.2019; MB Minutes No. 713/24.10.2019, effective 25.10.2019; MB Minutes No. 717/15.11.2019, effective 16.11.2019; MB Minutes No. 718/18.11.2019, effective 18.11.2019; MB Minutes No. 734/27.03.2020, effective 30.03.2020; MB Minutes No. 735/01.04.2020, effective 14.04.2020; No. 741/29.05.2020, effective 29.05.2020; MB Minutes No. 772/11.12.2020, effective 11.12.2020; MB Minutes No. 781/19.02.2021, effective 19.02.2021; MB Minutes No. 790/07.05.2021, effective 07.05.2021; MB Minutes No. 802/27.08.2021, effective 31.08.2021; MB Minutes No. 812/03.12.2021, effective 03.12.2021; MB Minutes No. 821/18.02.2022, effective 18.02.2022; MB Minutes No. 846/12.08.2022, effective 12.08.2022; MB Minutes No. 850/23.09.2022, effective 23.09.2022; MB Minutes No. 873/24.03.2023, effective 24.03.2023; MB Minutes No. 906/08.12.2023, effective 08.12.2023.; Minutes № 919/08.03.2024, effective from 12.03.2024; Minutes № 923/05.04.2024, effective from 01.06.2024; Minutes № 938/19.07.2024, effective from 19.07.2024; Minutes № 960/27.12.2024, effective from 01.01.2025;