

CrediaBank
DEPOSITS - LENDING RATES

1. Bank deposits, in any currency, are covered by the Deposit and Investment Guarantee Fund (DEKE), up to the limits provided by law, in accordance with Law 4370, Government Gazette A 37- 07/03/2016, as currently in force.
2. The interest rates of Deposits, Savings, Current and Demand accounts are subject to periodical review depending on the market conditions and are valid starting from the date indicated in their publication in the press and are linked to the Bank's Base Savings Rate (B.S.R.) as in force from time to time.
3. Interest on deposits is subject to the applicable tax.
4. Net Annualised Return (NAR) is the return on the Account (after deduction of taxes) for one year, provided that the principal and interest rate remain constant and the interest remains in the Account and is compounded.
5. Time basis for calculating interest on deposits in Euro: 360-day year.
6. Time basis for calculating interest on foreign currency deposits is 360-day year (except for GBP, for which the interest calculation basis is 365-day year).
7. Time basis for calculating interest for individual loans, 365-day year and 360-day year for business loans.
8. No debit balance may be created on deposit accounts due to overdraft or any other reason.
9. The key benchmark interest rates for loan products are subject to periodic review according to market conditions published in the press
10. The lending rates are subject to periodic review according to market conditions, published in the press and increased by an interest rate margin set by the Bank. Default interest rate of 2.5% (over the contractual rate applicable). Creditors are charged with the applicable levy per product under Law 128/75, which is paid to the Bank of Greece
11. In any case EURIBOR takes a negative value, and as long as this is the case, this value shall be considered as zero.

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1. INTEREST RATES ON DEPOSITS IN EURO			
RATE OF DEPOSIT (SCALES OF AVERAGE BALANCES)	INTEREST	NET ANNUALISED RETURN	NOTES
Basic Savings Rate (B.E.T.)	0.01%	0.0086	
CrediaBank my account			
from € 0.01 – € 5,000	0.02%	0.0172%	The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
from € 5,000.01 and above	0.05%	0.0431%	
CrediaBank my account plus			
from € 0.01 – € 10,000	0.10%	0.0862%	- Minimum Initial Deposit Amount: € 2,000 - The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 10,000.01 and above	0.20%	0.1725%	
CrediaBank Agro			
Regardless of the amount	0.50%	0.4314%	
Reserve of Insured and Employees in the ETAA			
from € 0.01 – € 5,000	0.03%	0.0259%	The account balance is remunerated with the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
from € 5,000.01 and above	0.07%	0.0603%	
Super Savings Account for ETAA Insured and Employees			
Regardless of the amount	0.15%	0.1293%	Minimum Initial Deposit Amount: € 2,000
Payroll			
from € 0.01 – € 1,500	0.85%	0.7339%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.15%	0.1293%	
Payroll Plus			
from € 0.01 - € 1,500	1.00%	0.8495%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.50%	0.4250	
Engineering Payroll			
from € 0.01 - € 1,500	0.95%	0.8075%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.20%	0.1725%	

1. INTEREST RATES ON DEPOSITS IN EURO			
RATE OF DEPOSIT (SCALES OF AVERAGE BALANCES)	INTEREST	NET ANNUALISED RETURN	NOTES
Pension			
from € 0.01 – € 1,500	0.80%	0.6906%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.10%	0.0862%	
Pension ETAA			
from € 0.01 – € 1,500	0.85%	0.7339%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.15%	0.1293%	
Public Employees' / Pensioners' Payroll Savings (not available starting from 21/05/2021)			
from € 0.01 – € 1,500	0.80%	0.6906%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.10%	0.0862%	
Public Employees / Pensioners of the ETAA (not available starting from 21/05/2021)			
from € 0.01 – € 1,500	0.85%	0.7339%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.15%	0.1293%	
Private-sector Employees' Payroll Savings Bank (not available starting from 21/05/2021)			
from € 0.01 – € 1,500	0.60%	0.5178%	The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 1,500.01 and above	0.10%	0.0862%	
Savings Bank (not available as of 16/12/2019)			
from € 0.01 – 5,000	0.02%	0.0172%	The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
from € 5,000.01 and above	0.05%	0.0431%	

1. INTEREST RATES ON DEPOSITS IN EURO			
RATE OF DEPOSIT (SCALES OF AVERAGE BALANCES)	INTEREST	NET ANNUALISED RETURN	NOTES
Attica Super Savings Account with monthly interest payments (not available from 16/12/2019)			
Regardless of the amount	0.10%	0.0862%	
Savings Bank Ex PCB (not available from 08/09/2025)			
from € 0,01 – € 10.000	0,02%	0,0172%	The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
from € 10.000,01 - € 30.000	0,10%	0,0862%	
from € 30.000,01 - € 100.000	0,20%	0,1725%	
from € 100.000,01 - € 200.000	0,30%	0,255%	
from € 200.000 and above	0,40%	0,340%	
Current (Individuals)	0.01%	0.0086	
Regardless of the amount	0.01%	0.0086	
Current Increased Interest Rate			
from € 0.01 – 5,000	0.02%	0,0172	• Minimum Initial Deposit Amount:€ 5,000 • The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
From € 5,000.01 and above	0.05%	0.0431%	
Current Increased Interest Rate of Insureds and Employees			
from € 0.01 – € 5,000	0.03%	0.0259%	• Minimum Initial Deposit Amount: € 5,000 • The interest rate of the account is applied on a tiered basis; that is, each tier of the balance is remunerated at a different interest rate, according to the tiers of the product's interest rate scale.
from € 5,000.01 and above	0.07%	0.0603%	
Sight Account			
	Interest-free	0,0000%	Negotiable interest rate, depending on the account balance, term, and interbank market rates.
Tiered Interest Rate of Demand Account			
from € 0.01 – € 5,000	0.02%	0.0172%	• Minimum Initial Deposit Amount:

1. INTEREST RATES ON DEPOSITS IN EURO

RATE OF DEPOSIT (SCALES OF AVERAGE BALANCES)	INTEREST	NET ANNUALISED RETURN	NOTES
from € 5,000.01 and above	0.05%	0.0431%	€ 1,500 • The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
Tiered Interest Rate of Demand Account of Insured and Employees in the ETAA			
from € 0.01 – € 5,000	0.07%	0.0603%	• Minimum Initial Deposit Amount: € 1,500 • The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.
from € 5,000.01 and above	0.10%	0.0862%	• The account balance is remunerated at the interest rate corresponding to the tier of the interest rate scale in which the balance falls.

NOTES

- Interest calculation: Interest on interest-bearing accounts is calculated semi-annually (30/6 & 31/12), with the exception of CrediaBank My account plus, Super Savings Account for Insured and Employees of the ETAA and Attica Super Savings Account with monthly interest payment (no longer available) where interest is calculated monthly.
- The preferential interest rates of the payroll and pension packages are valid for the period during which payrolls or pensions are credited to them.
- For CrediaBank My account plus, Super Savings Account for Insured and Employees of the ETAA and Attica Super Savings Account with monthly interest payment (no longer available), if the number of withdrawals/debits exceeds 3 within a calendar month, then the interest rate of the account for that month will be reduced to the current B.E.T. For the following month, the interest rate of the product will apply, based on amount scales, and provided that the above conditions apply. Withdrawals/debits are considered the total of possible entries, that is movements (withdrawals) at the Bank's counters, ATMs, automatic charges (e.g. commissions for withdrawals from other banks' ATMs, creation of a term deposit, repayment of loan instalments, VISA etc), charges through Internet Banking etc. However, the following are exempted: debit interest entries, deposit interest tax deduction and repayment of standing orders (direct debits) for Companies / Corporations such as those referred to in the SPECIAL TERMS FOR DEBT PAYMENTS of these Special Terms for Bank Services for Transacting Parties (e.g. PPC, OTE, EYDAP, EYATH, etc.)
- Debit balances: Any debit balances of the deposit accounts shall be borne, depending on the account and the type of these balances (due to value date breach, overdraft, etc.), as follows:
 - Savings account up to Basic Savings Interest + Contribution under Law 128/75
 - Current and Sight Accounts up to Minimum Lending Rate (MLR) + Default interest rate (2.5%) + Contribution under Law 128/75

2. TERM DEPOSITS IN EUROS						
PRODUCT / CURRENCY		INTEREST			NET ANNUALISED RETURN	NOTES
Term Deposits (simple)		Negotiable, depending on the sum, the duration, and the interest rates of the interbank market			-	-
CrediaBank Prime with 3 months' maturity and fixed interest rate and interest yield at maturity						Minimum Deposit Amount: € 20,000
from € 20.000 to € 100.000		1,70%			1,445%	
from € 100.000,01 and above		1,80%			1,53%	
CrediaBank Long 18 months' Time Deposit		1,40%			1,19%	Minimum Deposit Amount: € 1,500
CrediaBank Long 24 months' Time Deposit		1.50%			1.275%	Minimum Deposit Amount: € 1,500
New Start Monthly Return Term Deposit with 3, 6 or 12 months maturity and monthly interest payment						Minimum Deposit Amount: € 10,000
from € 10,000 to € 50,000	3m	6m	12m	• For a deposit amount of € 80,000 with a term of 6 months and an interest rate of 1.10% indicative Net Annual Return: 0,935%	-	
	0,90%	1 %	1, %			
from € 50,000.01 to € 100,000	3m	6m	12m			
	1 %	1,10 %	1,10 %			
from € 100,000.01 to € 300,000	3m	6m	12m			
	1,15 %	1,20 %	1,20 %			
from € 300,000.01 and above	3m	6m	12m			
	1,20 %	1,25 %	1,25 %			
NOTES						
- Time basis for calculating interest on term deposits year 360 - Early payment (Penalty) of Term Deposit: Early withdrawal of a Term Deposit is not permitted for simple term deposits, except with the consent and approval of the Bank. In case the early full repayment is approved, the prematurely withdrawn sum will be charged with an interest equal to the Bank's current SBBR annually, without further collection of the early payment for the time period between the commencement of the term deposit up until the day before early full payment. - The CrediaBank Prime in EUR Term Deposit does not provide for a penalty of Early Total or Partial Repayment. - The New Start Monthly Return Term Deposit does not offer the option of early partial repayment. It is possible to withdraw the entire deposit amount early at the end of each interest period, i.e. monthly, without charge. The customer will receive the principal of the term deposit plus accrued interest for the period after tax has been withheld in favour of the Greek State. In case of full prepayment on any other day of the monthly interest period, the customer will receive the principal plus accrued interest for the current month, calculated at an annual interest rate equal to 0.01%.						

3. FOREIGN CURRENCY DEPOSITS INTEREST RATES

PRODUCT / CURRENCY	INTEREST	NET ANNUALISED RETURN	NOTES
Savings in Foreign Currency:			
US Dollar (USD)	0.05%	0.0431%	-
British Pound (GBP)	0.05%	0.0431%	-
Swiss Franc (CHF)	0.00%	0.0000%	-
Swedish Krona (SEK)	0.00%	0.0000%	-
Norwegian Kroner (NOK)	0.05%	0.0431%	-
Canadian Dollar (CAD)	0.05%	0.0431%	-
Australian Dollar (AUD)	0.05%	0.0431%	-
Japanese Yen (JPY)	0.00%	0.0000%	-
Demand Account in Foreign Currency:			
US Dollar (USD)	0.05%	0.0431%	-
British Pound (GBP)	0.05%	0.0425%	-
Swiss Franc (CHF)	0.00%	0.0000%	-
Swedish Krona (SEK)	0.00%	0.0000%	-
Norwegian Kroner (NOK)	0.05%	0.0431%	-
Canadian Dollar (CAD)	0.05%	0.0431%	-
Australian Dollar (AUD)	0.05%	0.0431%	-
Japanese Yen (JPY)	0.00%	0.0000%	-
NOTES - Time basis for calculating interest on foreign currency deposits is 360-day year (except for GBP, for which the interest calculation basis is 365-day year). - The creation of a debit balance from overdraft or other cause is prohibited.			

4. TERM DEPOSITS IN FOREIGN CURRENCY

PRODUCT / CURRENCY	INTEREST	NET ANNUALISED RETURN	NOTES
Term Deposits in Foreign Currency (simple)	-	Negotiable, depending on the sum, the duration and the interest rates of the interbank market.	-
Term Deposit CrediaBank Prime in USD with 3 months' maturity and fixed interest rate and interest yield at maturity			Minimum Deposit Amount: \$ 20.000
from \$ 20.000 to \$ 100.000	3,10%	2,635%	-
from \$ 100.000,01 and above	3,20%	2,72%	-
Term Deposit CrediaBank Prime in USD with 6 months' maturity and fixed interest rate and interest yield at maturity			Minimum Deposit Amount: \$ 20.000
from \$ 20.000 to \$ 100.000	3,20%	2,72%	-
from \$ 100.000,01 and above	3,30%	2,805%	-

NOTES

Time basis for calculating interest on foreign currency term deposits is 360-day year (except for GBP, for which the interest calculation basis is 365-day year).

Early payment (Penalty) of Term Deposit in Foreign Exchange:

- Where the early partial or full repayment is approved by the Bank, in US Dollars (USD), Great Britain Pound (GBP), Japanese Yen (JPY) and Swiss Franc (CHF), the depositor is entitled to the accrued interest from the commencement of the term deposit up until the day before the early payment. An early payment will be deducted from it, calculated with an annual interest rate equal to the balance of the agreed interest rate and the corresponding SOFR, on the day of notification of the early withdrawal incremented by 1.00% (SOFR + 1.00%), on the prematurely yielded capital for the remaining term period (early withdrawal date up until the deposit's maturity). If the SOFR interest rate +1.00% is smaller than the agreed interest rate, the depositor shall be entitled to the total of the accrued interest amount.
- In case the early partial or full repayment is approved by the Bank, in Swedish Crown (SEK), Australian Dollar (AUD) and Canadian Dollar (CAD), the depositor shall be entitled to the accrued interest from the beginning of the term deposit up until the day before the early payment. An early payment will be deducted from it, calculated with an annual interest rate equal to the balance of the agreed interest rate and the corresponding current average rate in the Interbank Money Market (MID RATE) on the day of notification of the early withdrawal incremented by 1.00%, on the prematurely yielded capital for the remaining time period (early withdrawal date up until the deposit's maturity). If the MID RATE +1.00% is smaller than the agreed interest rate, the depositor shall be entitled to the total of the accrued interest. For more information, please contact the Branch's staff.
- The CrediaBank in USD Term Deposit does not provide for a penalty of Early Total or Partial Repayment.

5. LENDING RATES		
	INTEREST	NOTES
I. Basic Lending Rates		
Minimum Lending Rate (MLR) in Euro	10 %	MLR is increased by up to 5.00 percentage points.
Preferential short-term lending rate (PSLR), in Euro	9.15 %	PSLR s increased by up to 5.00 percentage points.
Minimum Lending Rate (MLR) for mid- term and long-term loans, in Euro	6.50 %	MLR is increased by up to 4.00 percentage points
Working Capital in foreign currency	Negotiable, based on the current Libor rate of the currency increased by up to 5 percentage points	-
Basic Margin Account Rate (BMAR)	7.90 %	BMAR is increased between 2.15 to 4.15 percentage points
Basic Factoring Rate (BFR)	5.67 %	The Basic Factoring Rate concerns recourse Factoring products
II. Freelancers and Small Businesses		
Interest rate of Long-Term Small Business Working Capital Loan	Euribor 3 months, plus a margin of 3.50% to 8.00%	The loan is repaid in equal monthly or quarterly instalments plus interest.
Interest rate of Long-Term Small Business Equipment Loan	Euribor 3 months, plus a margin of 3.50% to 7.50%	
Interest Rate of Small Business Straight Line Installment Premises Loan	Euribor 3 months, plus a margin of 3.50% to 7.10%	
Interest Rate of Small Business Straight Line Installment Working Capital New Start Loan	Fixed rate of 4.50%	
Interest Rate of Small Business Working Capital Loan/Small Business Premises / Small Business Equipment, with Full Cash Collateral	Euribor 3 months, plus margin of 0.80%	-
Interest rate on "Liquidity Rebound"	Fixed 3,95% or 4.20%	- The interest rate will be determined based on the company's credit score - Product is available at a fixed rate of 3.75 or 3.85%, especially for the region of Crete (valid until 31.12.2025)
Financing Interest Rate of Small Business Working Capital Loan	Euribor 3 months, plus a margin of 3.50% to 8.00%	-
Financing Interest Rate of Small Business Working Capital POS	Euribor 3 months, plus a margin of 2.75 % to 7.90 %	-
Interest of the product "Prepayment of Interest-free Instalments"	Euribor 3 months, plus margin from 2.65% to 3.50%	Financing interest is collected during the early payment of the interest-free instalments.
Working Capital Financing Rate for "Exoikonomo Professional" (or for Professionals)	Euribor 3 months, MLR plus margin 6.00%	-

5. LENDING RATES		
	INTEREST	NOTES
Interest rate on “HOSPITALITY” products "HOSPITALITY OPERATE" "HOSPITALITY DEVELOP" "HOSPITALITY SUSTAIN"	3-month Euribor plus 3% to 4% margin	-
Loan interest rate for the construction of photovoltaic power plants with a capacity of up to 500 kW	Euribor 3 months, plus margin 2,80 %	-
Loan interest rare for the refinancing of an existing photovoltaic power plant with a capacity of up to 500 kW	Euribor 3 months, plus margin 2,40 %	-
Equipment leasing interest rate	Euribor one month or 3 months plus margin from 3,50% to 8,50%	-
Property Leasing Interest Rate	Euribor one month or 3 months plus margin from 3,50% to 8,00%	-
ESIF Loan Rate	Euribor 3 months, plus margin from 3.50% to 5.00%	The loan is repaid in equal monthly or quarterly instalments plus interest. Interest on the loan is calculated using the compound interest system at the prevailing interest rate, based on a three hundred sixty (360) day year.
ESIF interest rate - Current Account		
NOTES - The interest rates are annual in nominal terms and are subject to Law 128/75 (currently 0.60%) - The final Financing Rate is determined according to the credit rating of the company, the amount of financing and the collateral provided. Default interest rate of 2.5% (over the contractual rate applicable). - Interest shall be calculated based on the compound interest system at the prevailing rate, based on a year of three hundred and sixty (360) day year. - For total contractual interest rate calculation purposes, the EURIBOR value cannot fall below zero. - The Small Business Equipment interest-bearing loan is granted with a discount on the above floating interest rates (spread reduction) of 0.40% if the investment to be made concerns the purchase of Hybrid corporate cars and any equipment of Renewable Energy Sources (RES). The above discount does not apply in the case of cash collateral, as pricing differs in such cases. - The Small Business Straight Line Installment Premises interest-bearing loan is granted with a discount on the above floating interest rates (spread reduction) of 0.40% for energy class A properties and 0.30% for energy class B properties. The above discount shall not apply in the case of cash collateral, as pricing differs in such cases.		
III. Business interest rates		
- Interest of the product “Prepayment of Interest-free Instalments”	Euribor 3 months, plus margin from 2.65% to 3.50%	Financing interest is collected during the early payment of the interest-free instalments.
- Equipment leasing interest rate	Euribor 1month or 3month plus margin from 5.00% to 8.50%	
- Property Leasing Interest Rate	Euribor 1M or 3M + margin from 5.00% to 8.00%	
- Interest rate on “Liquidity Rebound”	Fixed 3,95% or 4.20%	• Product is available at a fixed rate of 3,75% or 3.85% respectively, especially for the region of Crete (valid until 31.12.2025) • The interest rate will be determined based on the company’s ICAP Rating

5. LENDING RATES		
	INTEREST	NOTES
Interest rate on "HOSPITALITY" products " HOSPITALITY OPERATE" " HOSPITALITY DEVELOP" " HOSPITALITY SUSTAIN"	Euribor 3 months plus a margin	-
Interest rate on "CREDIABANK EXPORT" working capital loans	3-month Euribor plus margin from 1.8% to 2.9% (depending on the credit rating up to CCC rating)	-
IV. Subsidised / co-financed programs		
Interest rate for investment and development loans (working capital) "EaSI Microcredit" Guarantee Program for Employment and Social Innovation (EaSI) of the European Investment Fund (EIF)	MLR plus margin - 0.5% to 0%	The final interest rate is reduced by 50 basis points (b.p.) compared to similar financing without the guarantee of the EIF and with a maximum interest rate of the MLR, as applicable.
Interest rate of Working Capital loans guaranteed by the Guarantee Fund EAT- TMEDE of Hellenic Development Bank SA (Hellenic Development Bank HDB)	Euribor 1-month or 3-month or 6- month plus a margin of 1.75% to 7.5%	The margin, due to the guarantee provided by the Fund, will be reduced by a similar amount of financing provided by the borrower to the Bank. The interest rate of the loan is charged with the contribution under Law 128/75 (to any financing due to such contribution), as applicable and paid by the customer throughout the duration of the loan.
Interest rate on loans for financing investment projects (including working capital) guaranteed by the Hellenic Republic's Innovation Guarantee Fund of the Hellenic Development Bank HDB	Euribor 1-month or 3-month or 6- month or 12-month plus a margin of 1.75% to 7.5%	
Interest rate of the "BUSINESS GROWTH FUND", applicable to 60% of the loan amount (40% interest-free) with a 2-year subsidy of part of the interest rate: • "Business Liquidity Loans" Fund • "Green Co-financed Loans" Fund • "Digital Upgrade Loans" Fund	3-month Euribor plus margin (maximum margin of 3.75%)	The interest rate is applied to 60% of the loan amount, as 40% of the loan amount from the Business Growth Fund is interest- free. The interest rate of the loan is charged with the contribution under Law 128/75, as applicable and paid by the customer throughout the duration of the loan to all 3 Funds (Business Liquidity Loans, Green Co- financed Loans, Digital Upgrade Loans). Part of the interest rate applied to the Bank's funds, fixed at 3% per annum, is subsidised for the first two (2) years (excluding operations in the "Business Liquidity Loans" Fund already supported by another HDB program).

5. LENDING RATES		
	INTEREST	NOTES
Interest rate on loans guaranteed by the "Development Law Financial Instrument Guarantee Fund" (DeLFI GF)	3-month Euribor plus margin (maximum margin of 4.50%)	The margin, due to the guarantee provided by the Fund, will be reduced by a similar amount of financing provided by the borrower to the Bank. The interest rate of the loan is charged with the contribution under Law 128/75 (to any financing due to such contribution), as applicable and paid by the customer throughout the duration of the loan.
Interest rate on loans "Guarantee Fund TEPIX III" HDB's "General Entrepreneurship" sub-fund with a partial 2-year interest rate subsidy of up to 3% per annum (subject to conditions)	1-month or 3-month or 6-month Euribor plus a margin, which will be reduced by at least 50 basis points compared to a similar financing of the borrower with the Bank without the support of public funds and programs and provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.10% (AAA, AA, A), 6.20% (BVB, BVB, B), 6.25% (CCC and below).	- The margin, due to the guarantee provided by the Fund, will be reduced by a similar amount of financing provided by the borrower to the Bank. The interest rate of the loan is charged with the contribution under Law 128/75 (to any financing due to such contribution), as applicable and paid by the customer throughout the duration of the loan. - For the first two (2) years of the loan, part of the interest rate is subsidised at a fixed 2% per annum (Attica and South Aegean Regions) and at a fixed 3% per annum for the other Regions of the country (subject to conditions).
Interest rate on loans "Guarantee Fund TEPIX III" HDB's "General Entrepreneurship of Start-ups" sub-fund with a partial 2-year interest rate subsidy of up to 3% per annum (subject to conditions)	1-month or 3-month or 6-month Euribor plus a margin, which will be reduced by at least 90 basis points compared to a similar financing of the borrower with the Bank without the support of public funds and programs and provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.50% (AAA, AA, A) and 6.80% (BVB, BVB, B).	For the Special Purpose Working Capital Loans, it is possible to be granted through a revolving credit for a maximum term of three (3) years, with simultaneous conversion after three (3) years into a regular maturity loan for the next two (2) years (in the case of revolving credit, interest is not subsidised).
Interest rate on loans "TEPIX III Loan Fund" of HDB applied to 60% of the loan amount (40% is interest-free) with a partial 2-year interest rate subsidy of up to 3% per annum (subject to conditions for working capital financing)	1-month or 3-month or 6-month Euribor plus a margin which <u>will be reduced by at least 25 basis points</u> compared to a similar financing of the borrower in the Bank without the support of public funds and programs and a maximum rate of 3.5%	- The interest rate is applied to 60% of the loan amount, as 40% of the loan amount from the TEPIX III Loan Fund is interest-free. The interest rate applied to 60% of the loan capital is charged with the contribution under Law 128/75, as applicable and paid by the customer throughout the duration of the loan. - Part of the interest rate applied to the Bank's funds, fixed at 3% per annum, is subsidised for the first two (2) years (subject to conditions).
Interest rate on loans "Just Transition Fund (JTF)" of HDB applied to 50% of the loan amount (50% is interest free) with a partial 3-year interest rate subsidy of up to 3% per annum.	1-month or 3-month or 6-month Euribor plus a margin which will be reduced by at least 25 basis points compared to a similar financing of the borrower in the Bank without the support of public funds and programmes of a maximum of up to 3.25%	- Interest rate on loans "Just Transition Fund (JTF)" of HDB applied to 50% of the loan amount (50% is interest free) with a partial 3-year interest rate subsidy of up to 3% per annum. - Part of the interest rate applied to the Bank's funds is subsidized up to 3% per

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	for SMEs and up to 3.85% for small SBs and freelancers			annum fixed for the first three (3) years (subject to conditions).
Interest rate on loans from the EAT's "Just Transition Investment Loan Guarantee Fund" with a partial 2-year interest rate subsidy of 3% per annum (subject to conditions)	1-month or 3-month or 6-month Euribor plus a margin, which will be reduced by at least 30 basis points compared to a similar financing of the borrower in the Bank without the support of public funds and programmes and provided that the final interest rate (EUR+spread) does not exceed the following values per credit rating category: 6.20% (AAA, AA, A), 6.50% (BBB, BB, B), 6.60% (CCC and below).			The margin, due to the guarantee provided by the Fund, will be reduced by a similar amount of financing provided by the borrower to the Bank. The interest rate on the loan is charged with the contribution under Law 128/75 (in the case of those financings where such a contribution is due), as applicable from time to time, and is paid by the customer throughout the duration of the loan.
V. Housing Credit				
Base Reference Rates				
Home Loan Base Rate (BLBR)	6.00%			The key interest rates are increased by a margin
Home Loan Business Premises Base Rate (HLBPBR)	7.20%			
CrediaBank My Home (secured by a mortgage)				
- Fixed interest rate in the first years and then floating, loan duration up to 30 years	LTV ≤ 60%			• The margin depends on the creditworthiness of the borrower, the LTV of the loan and the cover offered, and is individualised and formulated at the time of approval (financial pre- approval/final approval). • CrediaBank My Home is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating interest rate is valid until the end of the loan and depends on the type of collateral of the loan or the energy category of the funded property based on the EPC presented to the Bank. Specifically, a 0.15% discount on the floating interest rate of the product (margin reduction) is provided if the loan is secured by the registration of a mortgage on a property of energy category A + or A or B + or B.
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin	
	3 years	3,00%	from 1,60% to 2,60%	
	5 years	3,60%		
	10 years	4,00%		
	15 years	4,30%		
	20 years	4,50%		
	25 years	4,60%		
	30 years	4,70%		
- Floating interest rate, loan term up to 30 years	60%<LTV≤ 80%			
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin	
	3 years	3,30%	from 1,70% to 2,70%	
	5 years	3,90%		
	10 years	4,20%		
	15 years	4,60%		
	20 years	4,70%		

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	25 years	4,80%			
	30 years	4,90%			
	LTV ≤ 60% Euribor 3M, + margin of 1.60% to 2.60% 60%<LTV≤ 80% Euribor 3M, + margin of 1.70% to 2.70%				
New Start Mortgage Loan					
- Fixed interest rate in the first years and then floating, loan duration up to 30 years	LTV ≤ 60%			- The margin depends on the LTV of the loan. - Home Loan New Start is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating interest rate is valid until the end of the loan and depends on the type of collateral of the loan or the energy category of the funded property based on the EPC presented to the Bank. Specifically, a 0.15% discount on the floating interest rate of the product (margin reduction) is provided if the loan is secured by the registration of a mortgage on a property of energy category A + or A or B + or B.	
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin		
	3 years	2,70%	1,40%		
	5 years	3,20%			
	10 years	3,70%			
	60%<LTV≤ 80%				
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin		
	3 years	2,90%	1,80%		
	5 years	3,40%			
	10 years	3,90%			
CrediaBank ECO home loan (secured by a mortgage)					
- Fixed interest rate in the first years and then floating, loan duration up to 30 years	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin	- The margin depends on the creditworthiness of the borrower and the cover offered and is individualised and formulated at the time of approval (financial pre-approval/final approval). - CrediaBank Eco Home is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating interest rate is valid until the end of the loan and depends on the type of collateral of the loan or the energy category of the funded property based on the EPC presented to the Bank. Specifically, a 0.15% discount on the floating interest rate of the product (margin reduction) is provided if the loan is secured by the registration of a mortgage on a property of energy category A + or A or B + or B.	
	3 years	3,30%	from 1,70% to 2,70%		
	5 years	3,90%			
	10 years	4,20%			
	15 years	4,60%			
	20 years	4,70%			
	25 years	4,80%			
	30 years	4,90%			
	- Floating interest rate, loan term up to 30 years	Euribor 3M, + margin of 1.70% to 2.70%			
CrediaBank Premier Residence	Interest Rate	Percentage of Financing (LTV)			

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- Fixed Interest Rate for 3 years and then floating	Fixed 3,75% Euribor 3m + 3,00%	≤50%	The margin depends on the creditworthiness of the borrower, the LTV of the loan and the cover offered, and is individualised and formulated at the time of approval (financial pre-approval/final approval)		
- Fixed Interest Rate for 3 years and then floating	Fixed 4,00% Euribor 3m + 3,20%	≤70%			
- Floating Interest Rate	Euribor 3m + 3,00%	≤50%			
- Floating Interest Rate	Euribor 3m + 3,20%	≤70%			
CrediaBank Buy to Let (secured by a mortgage)					
- Fixed interest rate in the first years and then floating, loan duration up to 30 years	LTV ≤ 60%			• The margin depends on the creditworthiness of the borrower, the LTV of the loan and the cover offered, and is individualised and formulated at the time of approval (financial pre-approval/final approval). • CrediaBank Buy to Let is granted with a discount on the above floating rates (spread reduction). The percentage of the discount on the floating interest rate is valid until the end of the loan and depends on the type of collateral of the loan or the energy category of the funded property based on the EPC presented to the Bank. Specifically, a 0.15% discount on the floating interest rate of the product (margin reduction) is provided if the loan is secured by the registration of a mortgage on a property of energy category A + or A or B + or B. • Contribution under Law 128/75 for the CrediaBank Buy to Let loan is 0.60%.	
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin		
	3 years	3,10%	from 1,70% to 2,70%		
	5 years	3,70%			
	10 years	4,10%			
	15 years	4,40%			
	20 years	4,60%			
	25 years	4,70%			
	30 years	4,80%			
	60%<LTV≤ 80%				
	Duration of Fixed Interest Rate	Fixed Interest Rate	Euribor 3m plus margin		
	3 years	3,40%	from 1,80% to 2,80%		
	5 years	4,00%			
	10 years	4,30%			
	15 years	4,70%			
	20 years	4,80%			
	25 years	4,90%			
	30 years	5,00%			
	Floating interest rate, loan term up to 30 years	LTV ≤ 60% Euribor 3M, + margin of 1.70% to 2.70%* 60%<LTV≤ 80%			

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	Euribor 3M, + margin of 1.80% to 2.80%*	
CrediaBank My Home/Eco Home/Buy to Let (with full cash collateral)	Euribor 3m plus margin of 0.80%	-
"Spiti mou II" Program Floating interest rate, loan term up to 30 years	Euribor 3M, + margin of 0.80% to 2%	The margin depends on the creditworthiness of the borrower, the LTV (loan-to-value ratio) of the loan and the cover offered, and is individualised and formulated at the time of approval (financial pre-approval/final approval) The loan is not subject to the Contribution under Law 128/75
"Anavathmizo to Spiti mou" Fixed Interest Rate, loan term up to 7 years	5 %	A fixed interest rate of 5% is applied to 25% of the amount of the loan financed from the Bank and a rate of 0% is applied to 75% of the amount of the loan financed from the RRF Fund, configuring the weighted average rate of the loan agreement at 1,25%. The interest is subsidized at 100%, setting the interest rate to zero for the borrower. The loan is not subject to the Contribution under Law 128/75
Fixed Interest Rate for "EXOIKONOMO (2021) and (2023)"	6.50%	-
Fixed Interest Rate "EXOIKONOMO – ANAKAINIZO GIA NEOUS" for the "Exoikonomo" part"	6.50%	-
NOTES - The above rates refer to the annual nominal rates. - Mortgage loans are repaid in continuous monthly instalments plus interest. A quarterly "account statement" is issued. The repayment of the "CrediaBank Premier Residence" mortgage loan is made in monthly or quarterly instalments. - For total contractual interest rate calculation purposes, the EURIBOR value cannot fall below zero. - Contribution under Law 128/75: The above interest rates are increased by the amount of contribution under Law 128/75 of 0,12% (0,60% for non-residential properties, for CrediaBank Buy to Let loan and for professional housing loans). For "EXOIKONOMO 2021", "EXOIKONOMO 2023" and "EXOIKONOMO – ANAKAINIZO GIA NEOUS" for the "Exoikonomo" part"the envisaged contribution under Law 128/75 of 0.12% is calculated in the total amount of the loan. In the "My Home" Program, the final interest rate does not include the contribution provided for in Law 128/75 of 0.12%. - Defaulting: In respect of capital, interest and charges, debt in arrears is subject to the highest default rate, as applicable currently 2.5 points over the contractual rate applicable plus charges under Law 128/75. - Interest on the mortgage loan is calculated using the compound interest system at the prevailing interest rate, based on a three hundred sixty- five (365) day year. - Loan to Value Ratio (LTV): Ratio of a loan to the estimated value of an asset. In CrediaBank My Home, CrediaBank Eco Home and in the CrediaBank Buy to Let interest-bearing loan, if the loan is fully secured throughout its term by assignment and pledging of a deposit, the LTV may reach up to 100%. - .		

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car/electric motorcycle/electric car)				
New eco-friendly car from 6 - 84 months	Fixed interest rate 6.75%	from € 1,000	An electric car, a hybrid car or a small L-type car is considered eco-friendly.	
Used (up to 5 years old) eco car from 6 - 60 months	Fixed interest rate 9.75%	to € 50,000		
New electric bike/bicycle from 6-60 months	Fixed interest rate 6.75%	from € 1,000	-	
NOTES - The above rates refer to the annual nominal rates. - Consumer loans are repaid in continuous monthly instalments plus interest. - For total contractual interest rate calculation purposes, the EURIBOR value cannot fall below zero. - Contribution under Law 128/75: The above interest rates are increased by the amount of contribution under Law 128/75 (currently 0.60%). - Defaulting: In respect of capital, interest and charges, debt in arrears is subject to the highest default rate, as applicable currently 2.5 points over the contractual rate applicable plus charges under Law 128/75. - The consumer loan interest is compounded, calculated on a monthly basis with the respective rate for a three hundred and sixty-five (365)-day year.				
VII.Credit Card Interest Rates	Market Interest Rates	Cash Advance Interest Rates	Contribution Interest Rates	(1), (3), (4)
Base Reference Rate: Credit Card Base Rate (CCBR)	13 %	(2)		
Visa Credit	16,90 %	19 %	-	(5)
Visa Credit Gold	15 %	19 %	-	(5)
Visa Credit Business	17,50 %	19,50%	-	(6)
Visa Credit Payroll	14,90 %	19 %	-	(5), (7)
Visa Credit Gold Payroll Plus	13 %	19 %	-	(5), (7)
Technocard Visa Credit Gold	13,50 %	19 %	11 %	(5)
Md Visa Credit Gold	14,50 %	19 %	11 %	(5)
NOTES (1) The above rates refer to the annual nominal floating rates. The rates apply to cards that were issued after 01/07/2019. (2) The reference base rate is subject to periodical review pursuant to market conditions, published in the Press and increased by the interest margin set by the Bank depending on the card type. (3) Contribution under Law 128/75: The above interest rates are increased by the amount of contribution under Law 128/75 (currently 0.60%). (4) Default: In respect of capital, interest and charges, debt in arrears is subject to the highest default rate, as applicable currently 2.5 points over the contractual rate applicable plus charges under Law 128/75. (5) The above interest rate for purchases applies in case of partial repayment of the total debt. In case of full repayment, interest charge is zero. (6) For the Visa Credit Business product, full repayment of the debt is mandatory (7) The mentioned interest rates are valid for as long as payroll is paid into a Payroll/ Payroll Plus account. In case of interruption of salary payments, the Bank reserves the right to apply the current interest rates of the respective product (Visa Credit/Visa Credit Gold).				
VIII. Margin Account			Provision of credit for the execution of stock exchange transactions by providing security	
Basic Margin Account Rate (BMAR)	7,90%		With an increase of 2.15 to 4.15 percentage points.	