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PART A: GENERAL TERMS AND CONDITIONS OF TRANSACTIONS

CHAPTER 1: VALIDITY – BINDING EFFECT – COMMENCEMENT OF BUSINESS RELATIONSHIP

1.1. These General Terms and Conditions of Transactions (hereinafter referred to as "GTCs") constitute a framework of cooperation between the Customer and the banking corporation under the corporate name "CrediaBank S.A.", with registered office in Chalandri, 260-262 Kifisias Avenue, GEMI No 255501000, website www.crediabank.com which operates under the licence and supervision of the Bank of Greece. The GTCs govern all banking transactions, including payment services (Part B), as well as all legal relations arising from the cooperation between the parties, in particular those arising from the opening and operation of at least one deposit account.

1.2. The cooperation between the Customer and the Bank is established by the acceptance of the GTCs, which is carried out either in writing or by any other appropriate and sufficiently proven means that the Bank makes available to the Customer, without requiring the Customer's handwritten signature on the body of the present document. The Customer receives at the beginning of the Customer's contractual relationship with the Bank a copy of these GTCs, either in hard copy or via a Fixed Medium, including via email, if the Customer has indicated a relevant email address. In the case of remote conclusion of the contractual relationship, the contractual documents are provided to the Customer electronically, after having successfully completed their acceptance using one-time-password (OTP) security codes sent to the telephone number indicated by the Customer. The Customer is entitled at any time to request and receive a new copy of the GTCs. The GTCs are always available through the website, as well as through the Bank's branches.

1.3. These GTCs may be supplemented or amended by Special Terms and Conditions, which apply to specific services or products (such as deposit, investment or financial products, including consumer, mortgage and business credit). In the event of a conflict, the Special Terms and Conditions shall prevail as more specific.

1.4. The overall contractual relationship is governed by these GTCs, the relevant legislative and regulatory framework, the applications for the provision of goods or services, the accompanying documents, the Pre-Contractual Information, the Specific Terms and Conditions of each individual agreement, as well as the principles of good faith and good business practice.

1.5. Unless expressly provided otherwise, these terms and conditions apply to all of the Bank's Customers. The provisions relating specifically to Consumers shall apply mutatis mutandis to micro-enterprises, as defined in Article 2 (2) of Law 4308/2014.

CHAPTER 2: DEFINITIONS

2.1 **"ATM":** Automated Teller Machines.

2.2 "**Special Terms and Conditions**": the terms and conditions of the individual agreements concluded between the Bank and the Customer.

2.3 **"Business day"**: the day on which the relevant payment service provider of the payer or the payment service provider of the payee involved in the execution of a payment transaction or any other payment service provider involved in the execution of a payment transaction operates, as required for the execution of the payment transaction. In addition to national holidays and holidays of international payment systems, local holidays are not considered working days, especially for the local branches of the Bank. For each specific payment transaction and/or depending on the means by which it is executed, a specific cut off time is defined within the business day, beyond which the order for the execution of the Payment Transaction is deemed to be received on the next business day. These cut-off times of the business day, as applicable from time to time, are available to the Customer at any time during the term of the agreement, either at the Bank's branches or on its website www.crediabank.com,

2.4 "**Value Date**": the reference point in time set by the Bank for the start or the cessation of the calculation of interest on the amounts of money credited or debited to a Customer's account.

2.5 "**Card**": Debit or Credit or Prepaid Card issued by the Bank to the Customer, as more specifically defined in paragraph 4.2.3 of Chapter 4 of this Part A.

2.6 **"Deposit Account"**: a deposit account of any kind (savings, demand, current, etc.) held with the Bank in the name of one or more persons and in which the Customer is entitled to carry out transactions throughout the Bank's network of Branches, at Automatic Teller Machines (ATMs) and through the Digital Services Systems made available to the Customer at any time, in accordance with the terms of this Agreement and any special terms applicable to each specific type of Deposit Account. The Deposit Account may also be held in foreign currency.

2.7 **"Payment Deposit Account"**: the Deposit Account either in Euro, or in the remaining currencies of the EU Member States and the EEA, or in any currency, provided that at least one of the payment service providers is located within the EEA, opened and operated in accordance with the provisions of Law 4537/2018 for payment services and which is used for the execution of Payment Transactions, in particular the Sight Deposit Account, the Savings Account and the Current Deposit Account. A time deposit account is not considered a Payment Deposit Account, as well as any account which by its nature and/or function does not allow the execution of Payment Transactions on it.

2.8 **"Consumer":** the natural person who is not acting for commercial, business or professional purposes under this agreement.

2.9 "**Branch**": the physical premises where the Bank conducts its activities and provides, through the presence of authorised personnel, its banking services and/or products to the public. The Branch includes the main customer service area, any auxiliary areas (such as safe deposit box areas, meeting rooms, ATM/APS areas within the same property), and has a specific postal address.

2.10 **"Payment Instrument"**: a personalised device and/or set of procedures agreed between the payment service user and the payment service provider and used for initiating a payment order.

2.11 "**Customer**": the natural or legal person or association of persons, with or without legal personality, that maintains any contractual or transactional relationship with the Bank, as defined in this agreement.

2.12 **"Consumer Customer"**: a Customer that, according to Law 4537/2018 on payment services, as in force from time to time, falls within the meaning of consumer, as well as a micro-enterprise, for which the law provides the same treatment as that provided to consumers.

2.13 **"Non-Consumer Customer"**: a Customer that, according to Law 4537/2018 on payment services, as in force from time to time, does not fall within the concept of consumer or micro-enterprise. Where necessary, a distinction is made between a Customer and a Non-Consumer Customer within the aforementioned meaning, otherwise all the provisions hereof shall be binding on every Customer of the Bank.

2.14 **"Micro-enterprise":** an undertaking which, at the time of the conclusion of the payment services agreement, falls within the meaning of Article 1 and Article 2 (1) and (3) and of the Annex to Recommendation 2003/361/EC (OJ L 124), in accordance with the specific provisions of Article 2 (2) of Law 4308/2014, as in force from time to time.

2.15 "**Actual Transaction**": indicatively, any debit or credit originating from the Customer via a Branch, ATM or Digital Services Systems.

2.16 **"Pre-contractual Information":** the set of data, information, and disclosures that the Bank makes available to the Customer in good time, prior to the conclusion of the contract, on a durable medium, in order to enable the Customer to make an informed decision.

2.17 **"Personal Identification Number" or "PIN"**: A number composed of numbers and/or letters and/or symbols with which, alone or in combination with a Card or other such code or other identification element, the Customer gains access to ATMs, Digital Service Systems.

2.18 **"Durable medium"**: the means enabling the payment service user to store the information addressed to him personally in such a way that he can continue to have access to it in the future for a period of time sufficient for the purposes for which the information is intended and to reproduce the stored information in its entirety.
2.19 "**Digital Service Systems**": the services made available to the Customer by the Bank, through which the Customer may carry out transactions on products or products and services provided electronically by the Bank, through electronic networks and telecommunication media and/or the internet, in combination with the use of a personal computer, mobile or fixed telephone or any other suitable device indicated by the Bank, without the physical presence of an employee of the Bank, such as, but not limited to, carrying out transactions via telephone banking, e-banking, mobile applications, Automated Payment System (APS) machines, Automated Teller Machines (ATMs), or any other System that may be developed and made available by the Bank in the future, as specified from time to time on its website.
2.20 **"Schedule of Charges"**: the Bank’s applicable schedule of fees and charges, which is available at the Bank’s branches and on its website.
2.21 **"Interest Rate Table":** the Bank’s currently applicable document titled "Deposit-Lending Interest Rates", which is available at the Bank’s branches and on its website.
2.22 **"Bank":** "CrediaBank S.A." (hereinafter "Bank"), with its registered office in Chalandri, 260-262 Kifisias Avenue, P.C. 15232, GEMI No 255501000, website www.crediabank.com and contact phone number (+30) 2103669000.

CHAPTER 3: TRANSACTIONAL RELATIONSHIP

3.1. Legal Documentation - Customer Identification

3.1.1. The Customer, at the beginning and throughout the duration of the Customer's transactional relationship with the Bank, is obliged to provide all the necessary information and documents for the certification, identification and verification of the Customer's identity, in accordance with the requirements of the applicable regulatory framework and the "Know Your Customer" (KYC) principle, as part of preventing and combating money laundering, the financing of terrorism, as well as the provisions of international tax compliance and the automatic identification of the Customer.

3.1.2. If the Customer is a natural person, the Customer must present, as a document of identification and authentication, at least a valid identity card or passport or other equivalent document accepted by the Bank, as well as any other relevant information requested by the Bank (such as tax, business, residence or contact details), and in accordance with the Bank's procedures.

3.1.3. In the event of death of a Customer who is a natural person, the Customer's heirs are obliged to provide the Bank with the legal documentation required by law, including the inheritance certificate, in accordance with the Bank's procedures.

3.1.4. If the Customer is a legal person, the Customer is obliged to submit a set of legal documentation proving its legal establishment, its operation and the persons representing and binding it, as well as any other evidence deemed necessary by the Bank, in the form provided for by its procedures. A prerequisite for the full certification of the identity of the legal person is the identification and certification of the identity of the legal representatives of its beneficial owners, as defined in the current regulatory framework, and the Customer - legal person is obliged to submit to the Bank the certification and verification data of the identity of these persons. Furthermore, it must immediately inform the Bank of any change in its representation or legal status and provide the relevant evidence and any other relevant document. Until the proven notification of this change to the Bank, any transaction with the persons previously declared is considered legal and valid vis-à-vis the Bank. The provisions of this paragraph shall apply mutatis mutandis to any other association of persons, as well as to any association of legal persons or associations of persons formed under the laws of another State.

3.1.5. The Bank reserves the right to periodically request the updating of the Customer's identification details and legal documentation, as well as additional documents at its discretion and at least in accordance with the deadlines of the respective regulatory framework, and to keep copies of these documents. In case of non-compliance by the Customer with the obligations to provide or update the required documents, the Bank, at its sole discretion, may refuse to provide the services or provide them on conditions, without any liability on its part.

3.1.6. Especially for international tax compliance requirements (FATCA, CRS/OECD), if a tax residence outside Greece has been declared, the Bank must submit data and information related to the customer's accounts to the Tax Authorities of the country and the Tax Authorities may exchange such information with the tax authorities of other countries in which the customer may be a tax resident(s), provided that these countries have concluded agreements for the exchange of financial account information.

3.1.7. The Customer may be represented by a third person, legally authorised in writing. The Bank reserves the right to require authorisation by a notarised power of attorney or by a private document with signature authenticity verified and to restrict the possibility of transactions through agents for security reasons or when the nature of the transaction is strictly personal. The Customer is obliged to notify the Bank in writing of any change, revocation or in any other way termination of the validity of the above authorisation, even in cases where the aforementioned change, revocation or in any other way termination of the authorisation is based on other evidence. In any case, the Customer bears the burden of proof of the receipt of the notification by the Bank, while until such notification the Customer is fully bound by the transactions carried out by the above authorised persons.

3.1.8. Legal issues arising from the legal documentation of the Customer (such as limitations of legal capacity or changes in legal personality) are decided according to the applicable law under the provisions of Greek law. The Bank may request any additional document it deems necessary, at the Customer's expense. The Customer is obliged to notify the Bank in a timely manner, at a Branch or through the Digital Services Systems, in writing or through any other means accepted by the Bank, of any change in the Customer's details, while producing the relevant documents in physical or digital form, and is liable for any damage suffered by the Bank due to the fact that, through no fault of its own, it did not become aware of any changes in these details.

3.1.9. The Customer declares that both the same and any persons representing the Customer have full legal capacity and are not subject to any limitation of this capacity. The Customer shall be fully liable for any damage suffered by the Bank, either from failure to inform the Bank in a timely and proper manner of the occurrence of restrictions on the legal capacity of either the Customer or the persons representing the Customer who have dealt with the Bank at the Customer's instruction or on the Customer's behalf.

3.1.10. The Customer is solely responsible for the accuracy, authenticity and validity of the documents submitted by the Customer and is obliged to inform the Bank of any relevant change, either through a bank branch or electronically, by submitting the necessary documents documenting any change. The Bank shall not be liable for any loss arising from incomplete or inaccurate documents or from changes that were not communicated to it in time through no fault of its own. The Bank is not liable for the validity, accuracy or authenticity of the documents delivered to it during the verification of the identification and the legal documentation of the Customer and, consequently, is not liable for any damages that may be incurred by the Customer or other payees or third parties due to defects in the aforementioned documents. Any relevant liability and compensation for any damage incurred by the Bank is the sole responsibility of the Customer.

3.2. Communication

3.2.1. Communication between the Bank and the Customer shall be conducted primarily in the Greek language, which constitutes the official language of this agreement. The Customer may contact the Bank either in person, at any branch of its network, or by using its official contact details, such as the postal address (260-262 Kifisias Avenue, P.C. 15232, Chalandri), email address (info@crediabank.com), as well as the telephone service number 210-3669000. Finally, the Customer may also contact the Bank through the "CrediaConnect" service, in accordance with the relevant Special Terms and Conditions.

3.2.2. Accordingly, the Bank shall send its notifications, disclosures or other communications to the Customer to: the declared postal address and to the Customer's email address, and/or by telephone call or by sending electronic messages (such as SMS, Viber or other messaging applications), and/or by a relevant notification within the Bank's digital services, at the Bank's discretion. Any notification sent to the most recently declared address or contact details of the Customer shall be presumed to have been made legally and have the prescribed legal effects. It is expressly agreed that the Bank reserves the right to choose at its sole discretion the method of sending any communication to the Customer, whether by post (ordinary or registered mail), or by courier, court bailiff, messenger, or with acknowledgement of receipt, or by electronic means (such as email or facsimile), without the Customer being entitled to raise any objection regarding the validity or legality of such notifications.

3.2.3. The Customer is obliged to inform the Bank immediately and in writing, including by email, of any change in the Customer's residence or registered office, email address or telephone numbers, upon producing the necessary supporting documents where required. The Customer's legal residence or registered office shall be considered to be the most recent address declared by the Customer, where the documents referred to herein shall be legally notified and the legal effects shall be produced in accordance with the law and this Agreement. This provision applies mutatis mutandis in the case of the email address that the Customer may have indicated. Until the submission of such notification, the Bank is entitled to address any relevant communication to the most recent data communicated to it, which are considered valid for any legal use. The same obligation shall apply to any appointed process representative. The Customer's failure to inform the Customer shall deprive the Customer of the right to raise objections or claims regarding the non-receipt of the relevant information.

3.2.4. In the event that notification to the Customer is not possible due to a change of address that has not been communicated, the Bank is not obliged to investigate the new contact details and may, at its discretion, make a notification either to the Customer or to the process representative designated in accordance with the provisions of the Code of Civil Procedure.

3.2.5. Any resignation or revocation of the designated process representative must be expressly notified to the Bank, accompanied by the designation of a new process representative with full identification and contact details (address, telephone numbers, email), otherwise the Bank considers the previous process representative to be in force and may terminate the contractual relationship if there is no process representative in Greece.

3.2.6. If the Customer is expected to stay abroad for a period of more than three (3) months, the Customer must designate a process representative in Greece. By failing to do so, the Customer accepts that the Customer cannot claim lack of information on matters covered by the above provisions. This period may be limited in cases where more frequent communication is required due to the nature of the transactional relationship.

3.3. Conclusion of Contracts – Qualified Electronic Signature

3.3.1. The Bank, in line with technological developments and the applicable institutional and regulatory framework, provides its Customers with the ability to conclude contracts and to accept or sign documents using an electronic signature on a Durable Medium. The use of an electronic signature is carried out in the form of a Qualified Electronic Signature (QES), based on a digital certificate, in accordance with the provisions of Regulation (EU) No. 910/2014 (eIDAS Regulation) and Law 4727/2020 on Digital Governance. In any such case, the electronic signature is binding in all respects, has equivalent legal force and carries the same legal consequences as a handwritten signature, certifying both the authenticity of the electronic document and the identity of the signatory.

3.3.2. The Bank may provide the Customer with the opportunity to sign any document of the Bank and/or its subsidiaries, as well as documents of third party distributors of insurance products, contractual or otherwise, with a Qualified (Certified) Electronic Signature (hereinafter "QES") based on a qualified electronic signature certificate / QES Certificate (hereinafter "Digital Certificate"), which is issued through the Bank, using the possibility provided by the Digital Service Systems, or the Remote Customer Onboarding System, or other infrastructures of the Bank (e.g. tablets), in cooperation with a Certification Service Provider (hereinafter referred to as "CSP"). The Bank will send the data required for the issue of the Digital Certificate to a CSP, which will be communicated to the Customer upon the conclusion of the respective contract or the signing of the respective document, on the basis of the Customer's relevant authorisation to this effect, which is irrevocably granted as part of the individual contractual relations that the Customer enters into with the Bank, including in cases where the Bank acts in the framework of its cooperation with distributors of insurance products. The Customer, when submitting a request for the issue of the Digital Certificate through the Digital Services Systems, or the Remote Customer Onboarding System, or other Bank infrastructures (e.g. tablets), will be informed of the terms of provision of the CSP services and will be asked to accept them. The Digital Certificate produced will comply with the specifications of qualified certificates for electronic signatures provided for in Regulation (EU) 910/2014 "on electronic identification" ("Regulation"). The Customer, by submitting a request for the issue of a Digital Certificate and in general the creation of a QES as referred to in this clause, accepts the manner of use and the operation of the procedure for the creation of a QES and further acknowledges that the issuance procedure ensures in a complete and proper manner the identification of the transacting parties, as well as the authenticity and integrity of the data based on the QES, which in any case constitutes a qualified electronic signature within the meaning of Article 25 of the Regulation, the provisions of which apply in this case mutatis mutandis, in conjunction with the provisions of Law 4727/2020 on "Digital Governance" and therefore accepts that the QES has legal force equivalent to a handwritten signature. To create a QES, technical means are used, which it may maintain under its exclusive control. For the issue of Digital Certificates, the Bank will cooperate with recognised and approved CSPs and third party technical implementation bodies. The Bank shall make every effort to ensure that in its mediation between the Customer and the CSP, the provision of the CSP's services to the Customer is provided in the best possible manner, however, the Bank does not guarantee and is not liable for any acts or omissions of the CSP vis-à-vis the Customer, to the extent that the provision of its services is not controlled by the Bank. The Bank shall not be liable for any compensation for the Customer's direct or consequential loss for the provision (or not) of the services of the CSP and for any unauthorised interference by third parties in the products and services of the latter available under the possibility of signing any document of the Bank with a QES.

3.3.3. With the same procedure described above for the creation of a QES (application to the Bank for the issue of a QES by a CSP, placement on an electronic document), an electronic time stamp is issued and placed on the electronic document created as provided for in these terms and conditions, which certifies and proves fully and accurately the date and time indicated, as well as the integrity of the data to which the date and time are linked. The electronic time stamp produced will comply with the specifications of qualified electronic time stamps provided for in the Regulation. The Customer, as part of using the QES, as described in these terms, acknowledges and accepts the way of use and operation of the electronic time stamp, as well as the way in which it certifies and proves in an indisputable manner before Courts and Authorities the date and time of creation of the electronic document, in accordance with the provisions of the Code of Civil Procedure.

3.3.4. The Bank makes every effort to ensure the availability of the possibility to issue and use QESs. The Bank is entitled to modify or temporarily suspend the possibility of issuing and using QES. The interruption of the possibility to issue and use QES may occur with or without prior notice, for maintenance or change of technical equipment, due to malfunctioning of communication networks, or for other technical reasons concerning the partner CSPs and third party technical implementers. The ability to issue and use QES and the individual technical parameters thereof are technically evolving processes subject to changes and additions, without depending exclusively on any currently existing technology and, to this extent, the Bank is entitled to change the elements and parameters of the QES issuing and use function from time to time, such as, for example, the type of technical-electronic equipment for their provision, the systems for the identification or authentication of the user's identity, the cooperating institutions, including CSPs etc. The Bank shall be entitled, in accordance with its applicable policy, to establish additional criteria and conditions for the use of QES, with timely notification to the Customer through the Bank's Digital Banking Systems, the Remote Customer Onboarding System, its website, or by any other appropriate means. Executing a transaction using QES after any modification constitutes acceptance of the modifications by the Customer. An extract or printout from the Bank's electronically maintained records, issued by the Bank, shall constitute full proof of any claim by the Bank and its subsidiaries and/or the aforementioned affiliated entities vis-à-vis the Customer, or of any objection thereto, in accordance with the provisions of the Code of Civil Procedure.

3.3.5. The Bank does not exclude the use of a handwritten signature, which remains available upon the Customer's request or where the nature of the transaction so requires. Likewise, the Bank reserves the right to restrict the use of electronic signatures for certain categories of transactions or documents.

3.4. Obligations of the Parties

3.4.1. The transactional relationship between the Bank and the Customer is founded on the principles of good faith, mutual trust, cooperation, honesty, transparency, confidentiality, and respect. Within this framework, both Parties undertake obligations aimed at ensuring the proper and responsible conduct of their cooperation.

3.4.2. More specifically, the Bank:

3.4.2.1. determines its transactional conduct in accordance with sound banking practices and its institutional role, taking into account the Customer's interests and applying professional codes of ethics, such as the Code of Conduct of the Hellenic Bank Association on the advertising of financial products and services, as well as the Bank's internal Code of Conduct;

3.4.2.2. provides adequate, clear and appropriate information to the Customer both at the pre-contractual stage and throughout the duration of their transactional relationship;

3.4.2.3. maintains banking and professional confidentiality with respect to any information that comes to its knowledge in the course of providing its services. Data may only be disclosed under the conditions provided for by law, including requests from public, judicial, tax or audit authorities.

3.4.2.4. complies with the obligations arising from the applicable tax legislation, including the automatic exchange of information concerning reportable cross-border arrangements, and acts as an obligated intermediary where required;

3.4.2.5. offers its products and services without discrimination, ensuring equal access for all stakeholders under the applicable terms and conditions;

3.4.2.6. maintains an effective, functional, and simple complaints-handling mechanism to ensure prompt customer service;

3.4.2.7. strives for the continuous modernisation of its infrastructure and services, investing in advanced technologies and providing guidance where needed;

3.4.2.8. adopts and strengthens policies and actions as part of Environmental, Social, and Corporate Governance;

3.4.2.9. takes all necessary technical and organisational measures, in accordance with banking practice, to safeguard its information systems and electronic channels (such as e-banking) against malicious attacks (e.g., hacking or malware).

3.4.3. More specifically, the Customer:

3.4.3.1. shall act with due diligence and responsibility, ensuring the legality of the Customer's transactions and avoiding any act that could be associated with money laundering or other unlawful activities;

3.4.3.2. shall take care to protect the Customer's assets and interests, as well as to prevent risks that may affect the Bank's interests;

3.4.3.3. shall safeguard the Customer's personalised identification data (such as access codes and PINs) with due care and security;

3.4.3.4. shall submit orders, requests, and instructions within business days and hours, indicating, where necessary, the urgent nature of the transaction;

3.4.3.5. shall review and take note of messages and notifications sent by the Bank and act accordingly;

3.4.3.6. shall regularly check the Customer's account statements, promptly raising any objections or discrepancies, and shall notify the Bank in the event of non-receipt of the required periodic information.

CHAPTER 4: CHANNELS / NETWORKS FOR THE PROVISION OF BANKING SERVICES

4.1. Channels / Networks

4.1.1. <u>Bank Branches</u>

Scope of Provided Services

4.1.1.1. Within the Bank's branches, a range of banking services is offered, which may vary in type and scope based on objectively defined criteria and taking into account technological developments. The Bank informs the Customer of the available communication channels with its Branches through: (a) its official website, where contact details for the Branches are posted, including telephone numbers, email addresses, and business hours; and (b) interest expression forms, customer service (call centre); (c) in-person visits to the Branch; (d) CrediaConnect service; (e) e-banking or mobile banking platforms, providing a dedicated section and link to a Branch map and contact details, as well as the applicable operating hours for its services offered through Branches, including counter transactions and access to the Customer's safe deposit box.

4.1.1.2. The Bank reserves the right to discontinue the operation of a Branch, transferring its activities to another branch within the Bank's network. In such a case, the Bank shall notify the Customer in writing or by other Durable Medium, ensuring that the Customer's service is not materially affected.

4.1.1.3. The Bank also reserves the right, under certain conditions, to provide services at the Customer's business premises, registered office, or residence through visits by Bank representatives, and, additionally, may offer services through digital communication means, such as videoconferencing, for reasons of flexibility and operational convenience.

4.1.2. <u>Automatic Teller Machines (ATMs)</u>

Transactions carried out through ATMs of the Bank's network using the Card and depending on the type of Card, include:

- Cash withdrawals/deposits from/to Deposit Account
- Updating the movement and balance of the Deposit Account
- Card Activation
- Change/deactivation of PIN
- Credit Card Payment
- Enable/Disable Contactless card functionality

Cash deposits to the Customer's Deposit Account can be made, outside the Bank's branch network, through the ATMs located within the branches, using the Customer's debit card linked to the Deposit Account and entering the Personal Identification Number (PIN) of the same, only in banknotes, outside an envelope, according to the instructions displayed on the screen of the ATMs and depending on the type of ATMs.

Money is deposited via ATMs, without the use of an envelope, and the banknotes are automatically counted, after being checked for damage or counterfeiting. After the check, the Customer is informed of the amount to be deposited and if the Customer accepts it, the Deposit Account is credited with that amount, which becomes immediately available to the Customer with a corresponding Value Date.

Transactions carried out through ATMs outside the Bank's network (interbank transactions) are executed in accordance with the instructions of the ATM provider. Customers performing such transactions using a Card are charged the fees listed in the Schedule of Charges.

Cash withdrawals within the Eurozone, whether conducted in Greece or abroad, are carried out in euros. In countries with a different currency, withdrawals are carried out in the respective currency, provided that the ATM supports such functionality and in accordance with the Customer's transaction limit.

For each transaction, the Customer has the option to receive a printed receipt. In the event that a receipt cannot be issued due to technical reasons, the Bank shall inform the user via the ATM screen. In any case, the Customer shall be informed of the relevant transaction in accordance with the provisions of paragraph 4.2.1.6.

4.1.3. Services Provided

4.1.3.1. The monetary transactions, electronic information services, and/or administrative actions supported by the Bank's Digital Services Systems (such as the submission of requests and orders, and indicatively, fund transfers, payments, balance inquiries, access to electronic account statements, etc.) are carried out remotely, without the physical presence of a Bank employee through the use of advanced technology, modern and appropriate methods and infrastructures, via a personal computer and/or any other suitable device as may be specified by the Bank from time to time, and through the internet, which information is made available to the Customer through the Bank's announcements on its website, which includes a detailed description of the transactions and/or services offered, as well as their features, as applicable from time to time, based on market needs and technological developments, which the Bank continuously monitors expanding these services accordingly to ensure improved, faster, and more comprehensive Customer service.

4.1.3.2. Access to and use of the Bank's Digital Services Systems shall take place in accordance with the specific terms set out in the relevant agreement for the provision of banking services through the Digital Services Systems, concluded between the Customer and the Bank or accepted digitally by the Customer upon first log-in, either via the Customer's desktop or laptop computer/tablet or any other suitable device as may be indicated by the Bank from time to time, which must be connected to the internet, and after activation of the special credentials issued to the Customer by the Bank, as set out below. In order for the Customer to be able to access and use the Digital Services Systems, the Customer shall undergo a process of strong authentication by the Bank.

4.1.3.3. Subject to the Bank's prior approval, the Customer may send orders or other instructions via email. The Customer assumes fully and exclusively any risk associated with the transmission, receipt, authenticity, completeness, genuineness and validity of orders via email, including in particular the risks of delay, loss, misinterpretation, alteration, interception or unauthorised access (hacking). Provided that the Bank executes the relevant orders exactly in accordance with the content of the received email, the Bank is exempted from any liability, direct or indirect, for any damage, loss of profits, charges or other consequences that may arise against the Customer or a third party due to the execution or non-execution of the orders, and the Customer is obliged to fully compensate the Bank for any claim, expense or damage that the Bank may suffer as a consequence or on the occasion of the receipt or execution of orders via email. The Bank reserves the right, at its discretion, to request additional confirmation or to refuse to execute an order if there is any indication of dispute, alteration, or unauthorised interference or access, and the Customer is obliged to take adequate technical and organisational security measures and to promptly notify the Bank in the event of detection or suspicion of a breach of the Customer's email account.

4.1.3.4. The Bank also reserves the right to add and/or remove features and services provided through its Digital Services Systems, by giving notice on its website and/or through the Digital Services Systems themselves. Any specific terms applicable to individual services are also posted on the Bank's website, and the Customer's use of such services constitutes unconditional acceptance of those terms. Furthermore, the Bank is entitled to determine the type of transactions, their monetary limits, and the days and hours during which the Customer may carry out transactions through the Bank's Digital Services Systems, providing relevant notice to the Customer via its website.

4.1.3.5. For security reasons and to protect the Customer, the Bank may set limits on the amount or number of daily transactions and/or on the maximum amount per transaction carried out through the Digital Services Systems, and may amend such limits by notifying the Customer through any appropriate means. If the Customer, by written or electronic request, asks for an increase in any limit previously agreed with the Bank, the Customer shall bear fully and exclusively all risks, liabilities, and burdens that may arise from such increase. The Bank shall not be liable, directly or indirectly, for any damage, loss of profits, charge, claim, or other adverse consequence that may result from the increase of the limit and the related transactions. The Customer shall be obliged to indemnify and fully hold the Bank harmless against any claim or expense by a third party, as well as against any loss the Bank may incur as a result of or in connection with the aforementioned limit increase.

4.1.3.6. The Bank reserves the right to temporarily suspend the operation of the Bank's Digital Services Systems, in total or for certain transactions, for maintenance, system upgrades or security reasons. It also reserves the right to deny the Customer access to the Bank's Digital Services Systems in case of suspected illegal or non-contractual use thereof. In such a case, the Bank will inform the Customer as soon as possible - unless such information is inappropriate for security reasons or prohibited by law.

4.1.3.7. For access to the Bank's Digital Services Systems, the Customer shall, where required, install on the Customer's computer or other terminal device software versions, operating systems, and antivirus or other related data and computer protection programs that are compatible with the Bank's system.

4.1.3.8. Registration and Access

4.1.3.8.1. The Customer's registration in the Digital Services Systems is made by means of an application submitted either at the Bank's Branches or electronically in accordance with the instructions indicated. When completing the registration application, the Customer is obliged to provide the Bank with all the personal information required for the Customer's identification, as well as the details of Customer's Deposit Accounts or other banking products that Customer wishes to link to them. In case the Customer is a legal entity, it may designate one or more natural persons (hereinafter "Users") who will have access to the Digital Service Systems on the Customer's behalf, while stating the specific access, transaction and approval capabilities it wishes to provide to each User. The Customer may at any time remove the access of a specific user to the Digital Services Systems, after notifying the Bank in any way that is secure for the identification of the Customer (indicatively by physical presence in a Branch or through the Digital Services Systems or via email, via a telephone request by the legal representative, via a message in the secure inbox of the Customer's Digital Services Systems).

4.1.3.8.2. The Bank verifies the information provided by the Customer, which must be true, accurate, correct, and complete. Otherwise, or if the above information cannot be verified, the Bank reserves the right to reject the application for registration to the Digital Services Systems, providing justification for its decision.

4.1.3.8.3. If the Customer's registration application is accepted, the Customer will receive, either in person from the Bank Branch with which the Customer maintains a banking relationship or electronically, two credentials: a username and a password (hereinafter referred to as the "Access Codes") enabling the Customer to access and use the services offered through the Digital Services Systems. The Bank shall inform the Customer of the method of use of the Access Codes, depending on the medium through which or on which they will be used. The Bank reserves the right to supplement or replace the above access codes with others, or to implement any additional procedure required for the secure identification of the Customer. The combined use of the Customer's Access Codes identifies and individualises the Customer and produces the same legal effects as the Customer's handwritten signature. The Bank may offer control mechanisms utilising artificial intelligence technologies, or require the use of an additional code, biometric identification, or telephone confirmation.

4.1.3.8.4. The Customer's Access Codes, as well as the One-Time Password (OTP), where applicable (para. 11.3.1 below), are activated (and where activation is functionally and technically required, in accordance with the Bank's instructions) either through the Digital Services Systems or following a telephone call and corresponding request by the Customer to the Bank's customer service, the telephone number of which is available at the Bank's branches and/or on its website. The Bank may, at any time, introduce additional appropriate means and procedures for the secure activation of the above access codes, in compliance with the requirements of the prevailing digital environment, and shall inform the Customer accordingly via its website.

4.1.3.8.5. The use of the Bank's Digital Services Systems is subject to the applicable fees set out in the Schedule of Charges, as amended from time to time.

4.1.3.9. Execution of Payment Transactions

4.1.3.9.1. Specifically, for the execution of Payment Transactions and for the addition or modification of the Customer's Deposit Account details, additional authentication of the Customer is required, carried out through the entry of a One-Time Password (OTP), in accordance with the procedures established by the Bank from time to time. In compliance with the requirements of strong Customer authentication, the One-Time Password (OTP) is generated and communicated to the Customer through the transmission of an electronic message (for example, via SMS, Viber, or other messaging applications) to the mobile phone number provided by the Customer, as specified in Article 3 above, or through a notification etc. sent to the mobile device that the Customer has registered in the Bank's smart phone application. Upon completion of the transmission of the One-Time Passwords (OTPs), in accordance with the Bank's instructions, and where required under the Bank's instructions, the Customer may immediately proceed to carry out any transaction offered through the Bank's Digital Services Systems. The Access Codes and the Additional One-Time Passwords are provided to the Customer, after the approval of the Customer's request for access to the Bank's Digital Services System and the conclusion with the Bank of the specific contract for this purpose for the provision of banking services through its Digital Systems.

4.1.3.9.2. As part of the ongoing development and modernisation of its Digital Services Systems, the Bank reserves the right to implement any appropriate additional authentication procedure through any compatible, suitable, and secure means, informing the Customer accordingly via its website and/or by posting within its Branch Network and/or by sending an electronic message (for example, via SMS, Viber, or other messaging applications) to the mobile phone number provided by the Customer pursuant to Article 3 above and/or by written message to the email address provided pursuant to Article 3 above and/or by message within the Digital Services Systems.

4.1.3.9.3. The Customer must strictly follow the instructions indicated on the means by which the Customer executes the transaction.

4.1.3.9.4. The provision to the Customer of the ability to execute Payment Transactions, such as Credit Transfers or Remittances, through the Digital Services Systems is subject to the applicable legislative and regulatory framework for combating money laundering and terrorist financing.

4.1.3.9.5. The Bank reserves the right to suspend at any time the operation of the Digital Services Systems for security reasons or for maintenance or upgrading of their technological infrastructure and software. The Bank is also entitled to suspend the Customer's access to the Digital Services Systems in the event of suspected unauthorised or fraudulent use thereof, or in any case where the Customer's conduct is found to be in breach of the Bank's contractual terms or related to unlawful activity, particularly with respect to the applicable legal and regulatory framework on the prevention of money laundering and terrorist financing, informing the Customer accordingly, by any appropriate means, either prior to the suspension or, where this is not possible, immediately thereafter, unless such notification is contrary to objective security reasons or prohibited by law. The Bank shall lift the suspension once the reasons that led to its imposition no longer exist.

4.1.3.10. Liability of the Bank

4.1.3.10.1. The Bank declares that it takes all measures reasonably expected under transactional practice for the proper operation of its Digital Services Systems, in order to protect its software systems from viruses and to provide the Customer with a secure environment for the transmission of information via the Internet. Following the above, the Bank shall not be liable for any infection of the Customer's systems by viruses, such as, indicatively, the Customer's hardware or software, or for any data loss arising from the use of the Bank's Digital Services Systems, or for any access by third parties to the information transmitted.

4.1.3.10.2. The Bank is required to make available to the Customer, through the software of its Digital Services Systems, appropriate and effective means for identifying and correcting errors prior to the transmission of any order to the Bank.

4.1.3.10.3. In any case, the Bank's liability is limited solely to the restoration of the Customer's direct loss and shall not exceed the value of the transaction that was not executed or was executed incorrectly.

4.1.3.10.4. The Bank shall not be liable for any damage suffered by the Customer in the event of malfunction of the Digital Services Systems due to reasons attributable to or related to the operation of the Internet or telecommunications, or generally due to causes beyond the Bank's control, such as, indicatively, network outages or malfunctions, power failures, and similar events. Access to the Digital Services Systems may be temporarily suspended, without prior notice, in the event of system malfunction, maintenance, or repair, or for reasons beyond the Bank's control, with relevant notice displayed upon the Customer's access to the main webpage of the Bank's Digital Services Systems, or via the Bank's website, or by any other appropriate means.

4.1.3.10.5. The Bank does not endorse and shall not be liable for the content or accuracy of other websites to which it may provide links through hyperlinks or promotional banners.

4.1.3.11. Customer Liability

4.1.3.11.1. The Customer acknowledges that the Access Codes and/or One-Time Passwords (OTPs) identify and individualise the Customer and produce the same legal effects as the Customer's handwritten signature so that each transaction is presumed to have been carried out by the Customer, to whom the Access Codes and One-Time Passwords used belong, subject to evidence to the contrary. Specifically, with regard to the execution of payment transactions, the Customer acknowledges that the combined use of the Access Codes and the One-Time Passwords constitutes proof that the order for carrying out administrative and monetary transactions originates from the Customer, the Customer's legal representative, or the users designated by the Customer, in the case of a legal entity, and evidence the respective intent of the Customer, agreeing that the receipt of the electronic order by the Bank and its storage in the Bank's electronic system constitute full proof of the order given by the Customer. The Bank shall not be liable for any actions and transactions, if they were not carried out with the aforementioned combined use.

4.1.3.11.2. Consequently, the Customer is obliged to keep their Access Codes strictly confidential, change the Customer's Password periodically, including after the first use for greater security, and not to disclose them to any third party or allow any third party to access them. In particular, the Customer is obliged to memorise the Customer's Access Codes, destroy the document or the electronic message with which they are communicated to the Customer, and not to record them in any way that can be associated with the medium in which or with which they can be used. If the Customer is a legal entity, it must ensure that the Access Codes used by its authorised Users to access the System will not be disclosed or leaked to any third party. Furthermore, the Customer must exercise due care in safeguarding access to the Customer's mobile phone and email account, insofar as these are used to receive the unique One-Time Passwords (OTPs) referred to above. In any case where the Customer becomes aware of the loss, disclosure, or leakage of the Access Codes to third parties, or of the loss of the Customer's mobile phone, the Customer must immediately notify the Bank's Customer Service, requesting the immediate cancellation of the ability to send One-Time Passwords (OTPs). It is expressly clarified that the Bank bears no liability for any action or operation etc. carried out as a result of the loss, leakage, etc. of the aforementioned codes, and any related responsibility shall rest exclusively with the Customer.

4.1.3.11.3. In addition the Customer must:

α) not use computers and/or devices and/or networks to access the Digital Services Systems if the security of such equipment or networks cannot be verified by the Customer;

β) keep the Customer's credentials strictly confidential and refrain from making them available to any other person;

γ) not respond to SMS, emails, or other messages allegedly originating from the Bank requesting that the Customer enter or disclose credentials, and not follow hyperlinks contained in such messages or in messages allegedly notifying the Customer of an issue with the Deposit Account. The Bank never sends any message (e.g. email or SMS) requesting that the Customer disclose credentials or notifying the Customer of a supposed issue with the Deposit Account providing any link directing the Customer to a website to enter credentials in order to resolve such an alleged issue.

δ) access the Bank's e-banking services exclusively through the Bank's official website and not through any third-party websites that do not belong to the Bank;

ε) not allow unknown persons to access the Customer's computer or other devices through which the Customer enters the Digital Service Systems;

στ) notify the Bank immediately in any case, even suspected, of leakage of the Customer's data through e-banking or any other appropriate way announced by the Bank; and

ζ) consult the Bank's website at regular intervals and apply the Bank's instructions announced to protect transactions from malicious actions of third parties.

Failure to comply with one or more of the above measures may constitute conduct amounting to gross negligence.

4.1.3.11.4. The Customer is obliged to immediately notify the Bank of any changes to the personal information provided during registration in the Digital Services Systems, verify the accuracy and completeness of the orders and information provided to the Bank, and bear the cost of the Customer's own equipment and internet connection and must also have the appropriate software programs to enable access to the Digital Services Systems and shall be liable for any damage suffered by the Bank resulting from improper use of the systems by the Customer or from malfunction of the Customer's personal equipment or software.

4.1.3.11.5. The Customer must remain informed about the security information and recommendations provided on the Bank's website, comply with them diligently, and at the same time acknowledges that failure to apply and observe the recommended security measures may result in a breach of the confidentiality of the Customer's information and the execution of transactions by third parties not authorised by the Customer.

4.1.3.11.6. The Customer acknowledges that with the current technological possibilities, the use of the internet in transactions may, due to its nature, involve risks for the Customer, such as, but not limited to, the alteration or theft of the content and data transferred via the internet, and declares that the Customer accepts and assumes such risk as an inherent element of those transactions.

4.1.3.11.7. The Customer acknowledges that this Agreement does not grant the Customer any ownership right to the software or any other program, information or support related to the operation of the Bank's Digital Services Systems, but only the limited right of a non-exclusive and non-transferable licence. Any copying, imitation or falsification of the Bank's software by the Customer or by third parties constitutes a criminal offence.

4.1.3.11.8. The Customer accepts that the entries recorded in the Bank's Digital Services Systems constitute full proof of all instructions and orders sent, delivered and/or read by the Customer, as well as of their content, subject to evidence to the contrary.

4.1.3.11.9. The Customer expressly acknowledges that the Users of the Bank's Digital Services Systems authorised by the Customer act and transact in the name and on behalf of the Customer, the Customer irrevocably accepting and deeming all actions and transactions to be carried out by the users designated by the Customer to be fully valid, lawful, effective for the Customer and binding upon the Customer, unconditionally accepting the Customer's joint and several and full liability for their acts and omissions, as well as for any unlawful or non-contractual use of the Digital Services by such users.

4.1.3.12. Suspension, termination of operation, and deregistration from the Digital Services

4.1.3.12.1. The Bank reserves the right to suspend access to the Digital Services Systems at any time for reasons related to their secure use, maintenance, suspected unauthorised, fraudulent, or deceitful use, or in the event of a deterioration in the Customer's creditworthiness and/or insolvency. The Bank also reserves this right in the event of a breach of this Agreement by the Customer. The Bank shall notify the Customer of such suspension by any appropriate means, either prior to the suspension or, where this is not possible, immediately thereafter, unless such notification is prohibited by law or would contravene objectively justified security reasons. The Bank shall lift the suspension if the above relevant reasons cease to exist. The foregoing shall also apply in cases where the Customer uses an account information service or a payment initiation service through account information service providers (AISPs) or payment initiation service providers (PISPs), respectively, as specified in detail above.

4.1.3.12.2. In the cases referred to in the preceding paragraph, the Bank shall immediately report the incident relating to the account information service provider or payment initiation service provider to the Bank of Greece, provided that the registered office of the account information service provider or payment initiation service provider is located in Greece. In any other case, the competent supervisory authority designated under the national legislation transposing Directive (EU) 2015/2366 of the home Member State of the account information service provider or payment initiation service provider involved shall be notified accordingly. The report shall include the details of the incident and the reasons for the action taken.

4.1.3.12.3. The Bank shall be entitled, at any time, to discontinue the provision of the Digital Services Systems for reasons related to its internal organisation, by notifying the Customer through any appropriate means and, likewise, the Customer shall be entitled, at any time, to request in writing or through the Digital Services Systems the deletion of the Customer's Deposit Accounts from such systems. In any case, however, the Customer's liability for any transaction carried out shall remain intact until the Bank has duly received the Customer's relevant notification.

4.2. DEPOSITS-CHEQUES-ORDERS-CARDS-SAFE DEPOSIT BOX

4.2.1. <u>Deposits</u>

4.2.1.1. General considerations

4.2.1.1.1. The Bank makes available to the Customer Deposit Accounts, through which the Customer is entitled to carry out transactions throughout the Bank's Branch Network, ATMs and through its Digital Services Systems. The GTC apply to each type of Deposit Account held by the Customer with the Bank, without prejudice to any more specific provisions applicable to the individual types of Deposit Account and/or specific agreements between the Bank and the Customer. The Bank reserves the right to offer other types of Deposit Accounts, in addition to those mentioned in this Agreement, with different features and/or conditions, in accordance with the respective Special Terms and Conditions, which supplement these General Terms and Conditions. In the absence of a specific agreement, the Customer may not create a debit balance on the Customer's account. If a debit balance is created, such as interest charges or card usage and commissions, the Customer is notified by the Bank by a Fixed Medium and is obliged to cover it immediately, otherwise the Bank may impose debit interest and offset amounts from other accounts.

4.2.1.1.2. The Bank sets conditions for the opening of an account, including the minimum deposit amount and minimum balance, as set out in the applicable Pre-Contractual Information. Prior to opening an account, the Customer is provided with a Pre-Contractual Information and the Customer must follow and comply with the relevant instructions of the Bank. In order to carry out transactions in Branches, the Customer must provide identification documents and account details, in accordance with paragraph 3.1 of Chapter 3 of this Part A, as well as any other information requested by the Bank. In case of use of the Digital Services Systems, the identification shall be carried out in accordance with the provisions of Article 4.1.3 of Chapter 4.

4.2.1.1.3. The Bank accepts cash deposits, credit transfers, cheques or other securities to the Customer's account, subject to the provisions on the prevention and suppression of money laundering and the relevant legislation or any special conditions. The deposit of cheques and other securities in a deposit account through the Bank's information system creates a balance in the deposit account, while their clearing creates a credit balance. The availability of the amount and the Value Date are also determined on a case-by-case basis in the Schedule of Charges.

4.2.1.1.4. The granting of an overdraft right requires a request by the Customer and acceptance by the Bank. In the event that a debit balance arises due to the use of the overdraft facility, the Customer is charged the applicable overdraft interest rate, as defined in the Interest Rate Table. The Customer irrevocably authorises the Bank to debit any other account held by the Customer with the Bank, for the payment of the debt resulting from the overdraft, without requiring prior notice.

4.2.1.2. Deposits held with the Bank, regardless of currency, are covered in the event of their non-payment by the Deposit Guarantee Scheme of the Hellenic Deposit and Investment Guarantee Fund (TEKE), of which the Bank is a member. The coverage, in terms of amount and conditions, is applied in accordance with the legislation in force (Law 4370/2016, as in force from time to time). The Customer receives relevant information before opening an account and may be informed at any time via a Branch or the Bank's website.

<u>Types of Deposit Accounts</u>

4.2.1.2.1. *<u>Sight Deposit Accounts</u>*

Sight Deposit Accounts means Deposit Accounts on which the Bank may issue to a Non-Consumer Customer books of private cheques, which are governed by the provisions set out in clause 4.2.2 below. The Bank reserves the right to make available to its Customers Sight Deposit Accounts with different features and/or conditions, on a case-by-case basis.

4.2.1.2.2 *Current Deposit Accounts*

The Current Deposit Accounts have the same characteristics as the Sight Deposit Accounts, but they are addressed exclusively to natural persons who have the status of Consumer Customer, as defined in the relevant Pre-Contractual Information.

4.2.1.2.3 *Savings Deposit Accounts*

Savings Deposit Accounts means accounts on which private cheques are not issued or drawn.

4.2.1.2.4 *Time Deposit Accounts*

The Bank also makes available to the Customer Time Deposit Accounts, on which either no debits and credits are permitted during their term, or only limited or conditional transactions are allowed, in accordance with the more specific terms and agreements between the Customer and the Bank, therefore not being considered Payment Deposit Accounts.

In the event that the time deposit is withdrawn prior to the agreed maturity date, the Bank may impose a discount penalty, in accordance with the provisions of the Pre-Contractual Information, the time deposit agreement, and the Interest Rate Table.

4.2.1.3.1. Deposit Transactions

The Customer is entitled to deposit funds into the Customer's Deposit Account personally and to receive deposits from third parties. The Customer hereby grants the Bank an irrevocable authorisation to accept deposits into the account, whether in cash, wire transfers, other fund transfers, or securities, in compliance with the provisions on the prevention of money laundering and the financing of terrorism. If the Customer does not accept such credit, the Customer must immediately notify the Bank and request the return of the credited amounts to the Payer's account, the Bank being obliged to promptly retransmit the Payment Order to the Payer's bank, debiting the Customer's account with an equivalent amount.

The Customer declares that every transaction carried out by the Customer's order is lawful and bears the responsibility to prove, by any appropriate means, the authenticity and legality of the relevant documents. Upon request, the Customer shall provide any additional supporting documentation required as part of an audit conducted by the competent Authorities.

Cash deposits may be made not only at the Bank's branches but also through ATMs, using the corresponding debit card and the related PIN. Deposits are accepted exclusively in banknotes.

Deposits made at the Bank's branches during a business day and within the applicable service hours (cut-off time) become available with the corresponding Value Date. Specifically, for Non-Consumer Customers, the amounts shall become available no later than the next Business Day following their receipt, with the corresponding Value Date.

In the event that the Deposit Account, into which the above-mentioned cash deposit in euros is made is not maintained in euros, or in the event that the cash deposit into the Customer's Deposit Account, regardless of the currency in which it is maintained, is made in the currency of a European Union Member State outside the Eurozone, the Bank shall convert the deposited amounts into the currency of the Deposit Account, according to the currency and the applicable exchange rates on the date of conversion, for which the Customer may obtain information, including for any related charges, from any branch of the Bank. Such amounts become available no later than the fourth Business Day following the deposit, with the corresponding Value Date. The Bank bears no responsibility for the applicable exchange rates at any given time.

4.2.1.3.2. Deposit of Securities for Collection

The Customer is entitled to deposit in the Customer's Deposit Account securities for collection, such as cheques, bills of exchange and promissory notes, which have been legally issued. It is expressly agreed that the Bank does not bear any responsibility for the authenticity of the securities deposited for collection. In case of transfer of securities to the Bank for deposit of their value in the Customer's Deposit Account, the Deposit Account is credited definitively only if and when the securities are repaid with the equivalent amount, after deduction of any Bank's expenses and other charges, the amount of which the Customer can find out from the Schedule of Charges.

The Bank is obliged to take the legal actions in due time for the collection of the securities deposited with it, as well as to credit the Deposit Account with the respective amounts, without being responsible for the payment or non-payment thereof.

4.2.1.4 Withdrawal Transactions

4.2.1.4.1 Deposited funds shall be made available to the Customer upon the Customer's request, together with interest, unless part or all of the amount is unavailable due to set-off, assignment, pledge, blocking, attachment, or the existence of a specific agreement between the Bank and the Customer regarding its withdrawal. The same applies in cases where the Customer owes debts to the State or where there are suspicions of the Customer's involvement in money laundering or terrorist financing. The Bank is entitled to establish a maximum withdrawal limit. For withdrawals exceeding the maximum amount predetermined by the Bank, the Customer must notify the Bank of the intended withdrawal at least one (1) Business Day in advance. The Customer may obtain information about the applicable maximum withdrawal limit either through the Bank's branch network or via the Bank's website. The Bank is entitled to set a maximum cash withdrawal amount, beyond which the withdrawal of the relevant amounts may be made exclusively by bank cheque.

4.2.1.4.2 If the Customer has been issued a debit card linked to the Deposit Account, the Customer may make withdrawals in accordance with the terms of the relevant agreement.

4.2.1.4.3 In the event of a withdrawal from a Deposit Account maintained in a foreign currency acceptable to the Bank, as specified from time to time on the Bank's website, the Bank shall be obliged to pay the Customer the euro equivalent of the withdrawal amount, following the applicable conversion procedure in accordance with the currency and the relevant exchange rates on the date of conversion, for which the Customer may obtain information, as well as for any related charges, from any branch of the Bank. The Bank bears no responsibility for the applicable exchange rates at any given time. The Customer shall be entitled to request the withdrawal of the deposit in the currency in which the Customer's Deposit Account is maintained; however, the satisfaction of such a request shall depend on the availability of the respective foreign currency.

4.2.1.4.4. If the Customer wishes to make a withdrawal in foreign currency, debiting the Deposit Account, whether in euros or in foreign currency, the Customer must submit to the Bank a request to purchase banknotes in the desired foreign currency at least two (2) Business Days prior to the transaction, whilst the Bank reserves the right, at its sole discretion, to refuse the transaction if, for any reason, it is not possible to obtain the requested banknotes.

4.2.1.4.5. Debiting of the Customer's Deposit Account, whether for withdrawals or for payments, shall be effected with a Value Date corresponding to the date of the transaction. The Customer shall be informed of the Value Date in accordance with the provisions of clause 4.2.1.6 below.

4.2.1.4.6. The Bank shall be entitled, for certain transactions (including but not limited to the drawing of cheques, Credit Transfers) relating to a Deposit Account, to pass on the relevant cost or part thereof to the Customer. The amounts of such charges are set out in the applicable Schedule of Charges, and the Bank shall have the right to amend them, taking into account factors such as market and competitive conditions, changes in the consumer price index, and labour costs, as officially published by the competent authorities. Any amendment of the charges, as described above, shall be communicated to the Customer through notices posted in the Bank's branches, on the Bank's website, or by any other appropriate means, and shall take effect in accordance with the terms and conditions of Chapter 2 of Part C.

4.2.1.4.7. The Customer shall bear all taxes, fees, any default interest, and other related expenses, as determined from time to time. The Customer may obtain information regarding the amount of such charges from the Schedule of Charges, which is available at the Bank's branches and on the Bank's website, and the Customer shall have the right to request a breakdown of such charges.

4.2.1.4.8. The Customer hereby expressly authorises the Bank to debit the Customer's Deposit Account, as a priority, with any costs and charges arising from the provisions of this Article, whenever sufficient available funds exist in the account for their full or partial settlement. This authorisation is agreed to be irrevocable, as it serves the interests of both parties, and any revocation thereof shall necessarily result in the termination of the Deposit Account agreement and the closure of the account.

4.2.1.4.9. Given that the Customer shall bear all types of costs, taxes, fees, contributions for third parties or the State, or withholdings of any nature that may be imposed, assessed, or collected by any tax or other authority in connection with the Customer's transactions with the Bank, whether currently applicable or imposed in the future, the Customer acknowledges and accepts that the Bank, as well as any member of the Bank's group, shall be obliged to withhold from any amounts payable to the Customer or to debit the Customer's accounts for any amount corresponding to taxes or withholdings (e.g. income tax, VAT, etc.) and to remit such amounts in due time to the competent Authority, in accordance with the applicable legal framework, without being required to verify or contest any request from the Authorities for payment of such amounts.

4.2.1.4.10. It is expressly agreed that, in the event of a garnishment imposed on the balance of any of the Customer's Deposit Accounts by any creditor, including the State and its affiliated entities, in the hands of the Bank as a third party, the Bank shall be entitled to set off against the balance of the deposit any claim of the Bank that has arisen as of the time of the garnishment, prior to submitting the third-party declaration.

4.2.1.4.11. As part of the above, the Bank is entitled to freeze any Deposit Account and/or any other asset held by the Customer with the Bank, in accordance with the provisions of the applicable legislation, including the legislation on the prevention and suppression of money laundering and the financing of terrorism.

4.2.1.5 Interest Rate

4.2.1.5.1. The interest rates associated with Deposit Accounts are agreed as variable, unless otherwise specified in Special Terms and Conditions. The Bank determines the applicable interest rate, the value date for interest accrual (valeur), the time basis for the calculation of interest, the frequency of interest calculation, as well as any minimum deposit requirements, commissions, fees, and taxes incurred by the Customer for maintaining and operating the account. All relevant information is included in the applicable Interest Rate Table or in the Pre-Contractual Information.

4.2.1.5.2. The Bank reserves the right to modify variable interest rates at any time, based on conditions in the capital markets, money supply, competition within the banking sector, and the related financial risk. Any amendment shall be notified by publication in the press and by posting in the Branches and on the Bank's official website, and shall become effective immediately after notification, unless a later date is specified.

4.2.1.5.3. The actual calendar days and 360-day year (actual/360) are taken into account for the calculation of interest. Interest is calculated and capitalised twice a year, on 30 June and 31 December, unless otherwise agreed or provided for in the Interest Rate Table for a specific type of account. When interest is paid, the prescribed withholding tax is applied in accordance with the current legal framework.

4.2.1.6 Information

The Bank shall periodically inform the Customer regarding the overall activity of the Customer’s account, irrespective of its cause, including taxes on interest, as well as any commissions and charges incurred for maintaining the account. More specifically, the following information shall be made available to the Customer:

(a) The transactions carried out at merchants using the Card, the information relating to the merchant, the exact amount of such transactions, and any applicable charges;

(b) Withdrawals and/or cash deposits at Branches or ATMs of the Bank or other cooperating banks using the Card;

(c) The amount of any debit or credit interest accounted for;

(d) The interest rate applicable to each type of transaction;

(e) The executed Payment Orders (as defined in Part B) and in particular their type, the date of receipt of each order, the information concerning the payee and the total amount thereof, including any charges imposed;

(f) Where the Customer is the payee of a payment transaction, the details that enable the Customer to identify that transaction and the Payer (as defined in Part B), the amount of the transaction, any applicable charges and the Value Date of the credit; and

(g) Where applicable, the exchange rate applied or the reference exchange rate used in the payment transaction, and, where the Customer is the payee, the amount of the payment transaction before the currency conversion.

Such information shall be provided to the Customer electronically, as set out below.

4.2.1.6.1 The Bank, depending on the type of Deposit Account, may provide the Customer with the option to access account statements for the Customer’s Deposit Account on a monthly basis through electronic means, specifically via the electronic account statement service offered through the Bank’s Digital Services Systems. The Customer shall receive a consolidated update on the overall activity of the Deposit Account for the previous month exclusively through the electronic account statement service.

4.2.1.6.2 A Customer that may activate the electronic account statement service either through the Bank’s Digital Services Systems or upon request at a Branch, and chooses to be informed exclusively through this service, shall receive a monthly notification email at the email address provided to the Bank, informing the Customer that the statement or transaction summary of the Deposit Account has been issued. The Customer's access to the Electronic Copies of the Customer's Account is in accordance with the Bank's instructions. In order to read, store or print the copy of the Deposit Account on any fixed medium, the Customer must have the appropriate software program.

4.2.1.6.3 As long as there is no movement in the Deposit Account, the Customer is provided with relevant information on a semi-annual basis.

4.2.1.6.4 The Customer, being aware that the Account activity (electronic account statement) may be posted on the Bank's Digital Services Systems, which the Customer may access with the Customer's Personal Access Codes, on the same day each month, is required, if within thirty-five (35) days of receipt of the previous notification message under paragraph 4.2.1.6.2 above, the Customer has not received such a message, to notify the Bank by any appropriate means and, at the same time, to access the Bank's Digital Services Systems, where, by entering the Customer's Access Codes, the Customer may obtain access to the posted monthly statement of the Customer's Deposit Account. In case the copy of the Deposit Account's transaction copy is not available, the Customer may contact a branch of the Bank, where the Customer may be provided with the relevant copy.

4.2.1.6.5 The Customer expressly acknowledges and unreservedly accepts that the electronic statements of the Deposit Account, to which the Customer has access hereunder, have the same evidential value and effect as paper statements and, consequently, the Bank thereby fully discharges its obligation to provide complete and proper information to the Customer regarding the Customer's Deposit Account.

4.2.1.6.6 The Customer accepts that the entries recorded in the Bank's Digital Services Systems constitute full proof of all instructions and orders sent, delivered and/or read by the Customer, as well as of their content, subject to evidence to the contrary. An unbroken and complete series of the above copies is an accurate extract from the Bank's books, showing the debits and credits of the Deposit Account for the relevant period. The Customer shall be presumed to have proved the above, if the Customer has received them and has not raised any objections within a reasonable period of time, subject to evidence to the contrary.

4.2.1.6.7 The Customer hereby irrevocably authorises the Bank to use both the Customer's email address and mobile phone number, which the Customer has provided to the Bank, in order for the latter to inform the Customer on matters concerning the Customer's general cooperation with the Bank.

4.2.1.6.8 Any objections or disputes regarding the content of the copy of the Deposit Account's transactions shall be communicated by the Customer to the Bank in writing, using any durable medium, as soon as possible and without undue delay, otherwise the Customer's acceptance shall be presumed, subject to evidence to the contrary. The above document shall contain detailed reasons for the dispute, as well as the evidence of the error. If the Customer does not receive the aforementioned periodic information for reasons beyond the Customer's control, such as, for example, in the event that the Customer's access to the electronic account copy service is not permitted by the system, the Customer may exercise the aforementioned right within a maximum period of thirteen (13) months from the date of debiting the Deposit Account with the amount of the disputed transaction.

4.2.1.7 <u>Account Closure</u>

4.2.1.7.1. The Customer reserves the right to request the closure of the Customer's Deposit Account with the Bank, by submitting a written notice, which shall have legal effects on the same day. Any charges related to the operation of the account are paid pro rata until the date of closure, while in case of advance payment, the corresponding amount is refunded.

4.2.1.7.2. Accordingly, the Bank may terminate the account agreement by giving the Customer prior written notice, which shall take effect sixty (60) days after the date of such notice. The provisions regarding financial charges, as described above, shall apply mutatis mutandis.

4.2.1.7.3. The Bank, particularly in compliance with the applicable legal and regulatory framework for the prevention of money laundering and the financing of terrorism, shall be entitled to waive the aforementioned notice period and to terminate the account agreement at any time, by providing written notice to the Customer, for cause, indicatively, where the Customer has deliberately used the Deposit Account for unlawful purposes or has provided inaccurate information in order to open the Deposit Account, or has violated any applicable legislation, or any term of this agreement or of the account agreement, all of which are deemed material.

4.2.1.7.4. Upon closure of the account, whether by the Customer or by the Bank, any positive balance shall be temporarily transferred to a non-interest-bearing account in the Customer's name, unless the Customer maintains other active accounts with the Bank, in which case the balance may be transferred to one of those accounts, unless the Customer has given different instructions. Upon the closure of the account, the Customer shall be required to settle in full any outstanding obligations owed to the Bank, otherwise, the Bank shall retain its claim until full repayment has been effected.

4.2.1.7.5. It is not possible to close an account when:

- There are active loans serviced by it;
- The account is used for the minimum Credit Card payment;
- There are time deposits in place;
- There are pending standing orders or unexecuted transactions;
- Cheque blocks have been issued that have not been cancelled;
- The account is marked as Inactive or Dormant;
- Legal restraints or attachments have been imposed.

4.2.1.8 <u>Joint Account</u>

4.2.1.8.1. A deposit made in the name of two or more persons shall be deemed a deposit in a joint and several account and shall be governed by Law 5638/1932. All joint account holders shall be considered, vis-à-vis the Bank, as joint and several creditors, and each of them may conduct transactions involving the entire balance of the account without the participation, consent, or approval of the other joint account holders and without any limitation on the amount. By exception, the creation of a pledge or the assignment of any claim arising from the joint account shall require the participation of all joint account holders.

4.2.1.8.2. If any of the joint account holders is placed under judicial guardianship, the account agreement shall remain valid and binding on all joint account holders under the same terms. In the event of the death of any of the joint account holders, the account and its balance shall automatically pass to the surviving joint account holders, up to the last surviving holder.

4.2.1.8.3. Any act, action, or notice made by the Bank to one joint account holder shall be deemed valid against all other joint account holders, and the same applies with regard to any act or notice made by any joint account holder to the Bank.

4.2.1.8.4. A joint collective (indivisible) account may be expressly agreed upon and shall be governed by Special Terms and Conditions.

4.2.1.8.5. Each joint account holder, regardless of the type of joint account (joint and several or collective), shall be jointly and severally liable to the Bank for any obligation arising from the account and its transactions. The Bank reserves the right to debit the joint account for any amount owed to the Bank by any of the joint account holders.

4.2.1.9 Inactive Account

4.2.1.9.1. The Bank may impose restrictions on the transactions of the Customer's account, including credits thereto and the payment of cheques drawn on the account, in the event that no Actual Transaction has been carried out on the said account for a period exceeding twelve (12) consecutive months. The above period may be amended by decision of the Bank, which shall be announced on the Bank's website. A credit to the account arising, indicatively, from interest, dividends, or payroll proceeds shall not render the account active.

4.2.1.9.2. The lifting of such restrictions shall take place upon the Customer's request and following the successful completion of the verification of the Customer's identification details, in accordance with the applicable legislation and the Bank's procedures.

4.2.1.10 Dormant Account

4.2.1.10.1. A dormant account is considered to be an account in which no Actual Transaction has been verifiably carried out by the Customer for a period of twenty (20) consecutive years. The crediting of the Deposit Account with interest and the capitalisation thereof shall not be counted as Actual Transactions for the purposes of this provision and may not interrupt the twenty (20) year limitation period.

4.2.1.10.2. Upon completion of the twenty-year period, the rights of the Customer and the Customer's heirs to the balance of the account shall be time barred and the amount shall automatically pass to the State. The commencement of the twenty-year limitation period shall be determined as the day following the Customer's last Actual Transaction.

4.2.1.10.3. Before the expiry of the limitation period, the Bank shall send periodic notices by post to the Customer every five years, namely after five, ten and fifteen years from the last transaction, as well as before the expiry of the twenty-year period. The second and third notices shall be sent only if the account balance exceeds one hundred (100) euros. The Customer irrevocably authorises the Bank to debit the Customer's Deposit Account with the costs of the above notifications.

4.2.2 <u>Cheques</u>

4.2.2.1. The Bank provides the Customer with the opportunity to dispose of the funds of the Deposit Account maintained with the Bank through the use of cheques. However, the Bank reserves the right, at its discretion and without justification, either for objective reasons or for reasons related to the Customer, to refuse to issue a cheque book or to request the return of a cheque book already issued. The Bank also has the right to revoke its decision to issue a cheque book at any time, in which case the Customer is obliged to return the cheque book. The Customer's signature on the receipt of the cheque book creates a presumption, subject to counter-evidence, that the Customer has checked its completeness and implies the unconditional acceptance of the terms stated in that booklet.

4.2.2.2. For reasons of transaction security, the Customer is obliged to use only the forms of cheques issued by the Bank or those printed by the Customer with the Customer's own care, based on an agreement with the Bank. In the event of cheques that do not have the agreed form, the Bank is not obliged to pay them, nor is it liable for their non-payment. Exceptionally, the Bank may allow a Customer with a commercial, business or related activity to print cheques by the Customer, in accordance with Special Terms and Conditions. In this case, the Customer must strictly comply with the terms of the respective agreement and the specifications set by the Bank each time, such as dimensions, paper quality and font, otherwise the Bank is not obliged to pay.

4.2.2.3. Without prejudice to the provisions of this section (4.2.), the Bank is obliged to pay cheques presented for this purpose only if they bear the necessary formalities prescribed by law, provided that the order of endorsements is regular, the account in which they have been issued has sufficient funds and its use has not been suspended or prohibited, the cheque forms originate from booklets issued by the Bank, the signature of the issuer does not show serious deviations from the specimen signature kept in the Bank's records and no written revocation of the cheque has been made by the Customer in due time. Cheques that meet these conditions shall be payable upon presentation, even if they bear a later date. The Customer's account shall be debited with the amount of the cheque with a Value Date corresponding to the date on which the relevant amount was made available to the bearer – payee. In the event that the cheque is purchased by another bank through the Interbank Electronic Cheque Clearing System (DISSE), the Customer's account shall be debited on the next Business Day following the purchase date, while the Value Date shall be the date of purchase. If the cheque is processed through the Clearing Office of the Bank of Greece, the Customer's account shall be debited on the Business Day of its receipt, with a Value Date of the previous Business Day.

4.2.2.4. If the Customer chooses not to present the cheque to the payer bank but directly to the Bank, the Customer acknowledges, accepts, and assumes fully and exclusively any risk of non-protest of the cheque, which shall not give rise to any liability or claim against the Bank. Cheques presented for payment to the Bank that are drawn on accounts maintained with other banks may not be protested due to the timing of their presentation or production to the Bank within the statutory period. Therefore, any non-protest of a cheque, as per the foregoing, shall not give rise to any liability on the part of the Bank.

4.2.2.5. If more than one cheque is presented for payment on the same day and the available funds are insufficient to cover all of them, the Bank shall have the right, at its discretion, to pay any of them, regardless of their date of issue.

4.2.2.6. If, upon presentation of a cheque for payment, there are insufficient funds in the account on which it has been drawn (dishonoured cheque), and the statutory protest period has not yet expired, the Bank shall note on the body of the cheque the non-payment and the reason for it and shall proceed, in accordance with the applicable regulatory framework, to notify TIRESIAS S.A. accordingly. The Customer shall bear all processing costs associated with dishonoured cheques issued by the Customer, including, indicatively, the verification of available funds, the Customer's notification to cover the cheque, the protest procedure, and the notification to TIRESIAS S.A., as listed in the Schedule of Charges. In the event of a dishonoured cheque, the Bank reserves the right to demand the immediate return of all unused cheques remaining in the Customer's possession and to close the relevant account.

4.2.2.7. If a cheque is presented for payment after the expiry of the statutory presentation period, the Bank may honour it if sufficient funds are available, unless the Customer has revoked it in the meantime.

4.2.2.8. If the available funds in the account are insufficient for the full payment of a cheque, the Bank shall not be obliged to make partial payment unless specifically instructed by the Customer, in accordance with Article 34 of Law 5960/1933 "On cheques".

4.2.2.9. The Bank shall not be obliged to pay a cheque if, in its reasonable judgment, the sequence of endorsements is irregular or if the drawer's signature differs materially from the specimen held in the Bank's records. At the request of the bearer, the reason for non-payment may be noted on the body of the cheque as "irregular chain of endorsements" or "irregular drawing". The Bank's liability regarding the verification of the signature is limited to a visual comparison with the specimen on record, for obvious discrepancies.

4.2.2.10. The Bank shall bear no liability in the event of the payment or protest of a cheque containing an alteration or forgery of any element, provided that the Bank has duly examined the external and formal features of the cheque, verified the regularity of the sequence of endorsements, and compared the drawer's signature appearing on the cheque with the specimen signature held by the Bank, and no material or apparent discrepancies have been reasonably detected.

4.2.2.11. If the Customer drawer wishes for any reason to prevent the payment of a drawn cheque, the Customer must submit a written revocation notice to the branch where the Deposit Account on which the cheque is drawn is held. A revocation of a cheque by the Customer within the statutory protest period shall not be binding upon the Bank, which may, at its discretion, decide whether to honour or protest the cheque, provided the relevant conditions are met.

4.2.2.12. If, for any reason, the Bank honours a cheque issued by the Customer despite insufficient funds in the Deposit Account on which it is drawn, the Customer shall immediately repay the Bank the respective amount with interest, calculated from the date of payment of the cheque to the bearer payee, together with any related expenses incurred by the Bank.

4.2.2.13. The Customer acknowledges the importance of the cheque forms and the risk of losing them. The Customer is obliged to keep them with special care and to check them regularly and frequently, assuming exclusively any liability for any damage caused to the Customer, the Bank or a third party due to the payment or non-payment and sealing of cheques not in the Customer's possession.

4.2.2.14. In case of loss of a cheque book or cheque form, the Customer is obliged to inform the Bank immediately in writing by any possible means. Until the time of such notification, the Customer shall be solely liable for any damage suffered by the Bank, the Customer or a third party. The Bank shall not be liable for payments of lost cheques made before the Customer's notification, the Customer remaining solely liable regardless of the amount.

4.2.2.15. When an electronic system for the exchange of information between banks is used to clear cheques, such as the Interbank Electronic Cheque Clearing System (DISSE), the Bank is not able to verify the authenticity of the drawer's signature. The Customer declares that the Customer assumes the full risk of the authenticity of the Customer's signature or, in the case of a legal person, of the Customer's legal representatives and releases the Bank from any liability for any damage due to forgery or false data. The Customer acknowledges that the payment and full payment of the cheque is valid, strong and binding, expressly waiving any claim.

4.2.2.16. The Customer acknowledges and accepts the possibility that cheques drawn on accounts held with other banks may not be protested if, due to the timing of their presentation or production to the Bank, it is not possible to complete the protest procedure within the statutory period, either because of the operating rules of the Interbank Electronic Cheque Clearing System (DISSE) (or any similar system) or due to the time required for the physical circulation of the cheque form through traditional clearing processes and releases the Bank from any liability in relation to such circumstances. Therefore, any non-protest of a cheque, as per the foregoing, shall not give rise to any liability on the part of the Bank.

4.2.2.17. It is expressly noted that, in the event of the protest of dishonoured cheques drawn on the Customer's Deposit Account, the Bank shall be entitled to close the respective Deposit Account ten (10) days after notifying the Customer by registered letter sent to the address provided by the Customer. The letter referred to above shall specify the procedure for refunding any positive balance of the Customer's Deposit Account and for the settlement by the Customer of any debit interest that may have arisen from the operation of the Account.

4.2.2.18. Finally, in any case of closure of the Deposit Account on which cheques are drawn, whether due to the termination hereof or pursuant to a relevant provision of the competent legislative, regulatory, or monetary authorities, or following a request by the Customer in accordance with the applicable regulatory framework, the Customer shall no longer be entitled to draw cheques on that Deposit Account and shall be obliged to immediately return to the Bank all unused cheque forms in the Customer’s possession. Cheques presented after the account closure shall be protested marked as "non sufficient funds" and reported to TIRESIAS S.A., in accordance with the provisions set out above.

4.2.3 Cards

4.2.3.1 The Card is the property of the Bank and is delivered exclusively for the personal use of the Customer. The Card may be used as a Payment Instrument as set out in Part B and the Bank shall not be liable for non-performance or improper performance of obligations arising from its use. The Card shall be used to withdraw cash from ATMs, pay for goods/services at businesses that accept it, as well as for banking transactions through the Bank's electronic networks.

4.2.3.2 The Card shall be issued in physical form and sent to the address indicated by the Customer or, upon the Customer's request, delivered to the Customer at a Branch. The Customer shall be liable for any non-delivery if the address indicated by the Customer is incorrect or no change has been notified. When the Customer is a legal entity, it must deliver the Card to an authorised holder, whose full name appears on the Card and who accepts these terms.

4.2.3.3 The Card is marked with the full name (natural person) or, in the case of a legal entity, the corporate name/trade name and the full name of the holder. Upon receipt, the Customer or the Holder shall sign in the special field (if any) and activate the Card according to the Bank's instructions.

4.2.3.4 The Card remains the property of the Bank, while the Customer is granted only the right to possess and use it, excluding any delivery or assignment to third parties.

4.2.3.5 The Personal Identification Number (PIN) shall be sent separately, via text message (SMS) to the mobile phone number provided by the Customer to the Bank, or, if the Customer so wishes after the first activation of the Card, in a special envelope in any convenient and secure way, at the absolute discretion and choice of the Bank, including without limitation, through the Branch with which the Bank cooperates, by post by ordinary or registered mail or by courier company to the address indicated by the Customer. The PIN is required for transactions at ATMs and card acceptance terminals, with the exception of contactless transactions up to the applicable limit.

4.2.3.6 The PIN is strictly personal. The Customer/Cardholder can change it at an ATM of the Bank. If the Card is not received within ten (10) days from the receipt of the Card, the Customer shall inform the Bank for reissue.

4.2.3.7 The Card is a Payment Instrument and the Customer and/or the Cardholder must maintain the Card in good condition, check it regularly and use it in accordance with these terms.

4.2.3.8 Entering the PIN together with the Card constitutes consent to the payment. The PIN must be memorised, kept confidential and not written in readable form on the Card or any other medium or object that may or may not accompany the Card.

4.2.3.9 Loss, theft, misappropriation, unauthorised use of the Card or suspected PIN leakage must be reported immediately to the Bank, either by telephone to the Bank's Call Centre or through its electronic channels. The statement shall be recorded for security reasons.

4.2.3.10 The Customer is obliged to be informed of the measures for protection against online fraud using Cards, as well as the security rules relating to Card transactions, as announced by the Bank through the Bank's website or the statement of the linked account or any other appropriate means by which the Bank addresses its Customers.

4.2.3.11 The Customer must not use computers, or devices or networks for electronic transactions using the Card, the security of which the Customer cannot control, and must not reply to SMS or emails or other messages asking the Customer to enter or disclose the Customer's Card details or PIN or any One Time Passwords (OTP) and must not follow hyperlinks in such messages or messages that allegedly inform about an issue in the use of the Card.

4.2.3.12 The Bank shall never send any message (e.g. email, SMS) requesting the Customer to disclose the details of the Card, the PIN, or any Additional One-Time Password (OTP), nor to inform the Customer that the Card has been locked or that there is an alleged problem with the Card, directing the Customer via a link to a website to provide Card details or access codes in order to resolve the purported issue.

4.2.3.13 The Customer must not allow unknown persons to access the computer or other devices on which the Customer has stored the Card details.

4.2.3.14 The Customer must regularly check the statement of the linked account or the credit card transaction statement and notify the Bank immediately if the Customer identifies any transactions that were not carried out by the Customer.

4.2.3.15 The Consumer Customer shall be liable up to a maximum amount of fifty (50) euros for losses resulting from unauthorised payment transactions arising from the use of a lost, stolen, or misappropriated payment instrument. This obligation does not apply if:

(a) the loss, theft, or misappropriation of the payment instrument could not have been detected by the Consumer Customer before the payment transaction was executed, unless the Consumer Customer acted fraudulently; or

(b) the loss was caused by acts or omissions of an employee, agent, or branch of a payment service provider, or of an entity to which the payment service provider had outsourced its activities.

4.2.3.16 The Consumer Customer shall be liable for all losses related to any unauthorised payment transaction resulting from fraud or from the Consumer Customer’s fraudulent breach of obligations. If the Customer is a Consumer and the losses result from gross negligence, the Consumer Customer shall be liable up to a maximum amount of one thousand (1,000) euros, taking into account, in particular, the nature of the personalised security credentials and the specific circumstances under which the payment instrument was lost, stolen, or misappropriated, unless the Bank proves that it has implemented and applies additional, effective, and more advanced transaction control mechanisms than those used for strong customer authentication, for transactions that may cause losses exceeding one thousand (1,000) euros, such as mechanisms based on artificial intelligence technologies, additional codes, biometric verification, or telephone confirmation. A Non-Consumer Customer shall be liable for any loss arising from transactions carried out by a third party and shall bear the amounts of all transactions performed using the Card or PIN, unless the failure to notify the Bank was due to force majeure and for as long as such circumstances persist. After the Bank has been notified, the Customer shall bear no liability for any further use of the Card or PIN, unless the Customer has acted fraudulently.

4.2.3.17 Failure to comply with the obligations of safekeeping shall be presumed to constitute gross negligence, unless due to force majeure.

4.2.3.18 The Customer and the Cardholder shall cooperate with the Bank in order to mitigate any loss resulting from loss or unauthorised use.

4.2.3.19 Following a report of loss/theft or disclosure of the PIN, the Bank shall issue a new Card and a new PIN, subject to the charge set out in the Schedule of Charges.

4.2.4 Debit and prepaid card

4.2.4.1 The Debit Card is linked to one or more Deposit Accounts. Transactions are executed provided that the designated primary Deposit Account has a sufficient available balance and is not suspended. The Customer may, at any time, visit any Bank Branch to request the addition, replacement, or change of the primary account linked to the Card.

4.2.4.2 The prepaid Card represents stored value funded through a cash deposit or a debit to an account held with the Bank. The available balance may not exceed the limit set by the Bank and does not accrue interest.

4.2.5 Credit card

4.2.5.1 The credit Card shall be linked to a credit account. The Bank determines and may adjust the credit limit based on the Customer's financial capacity, creditworthiness, and risk profile. In addition to standard purchase transactions, the credit Card may be used for the repayment of debts owed to the Bank or to third parties (e.g. balance transfers, recurring payments). Upon request, an additional credit Card may be issued to another party. The additional credit Card shares the same overall credit limit, and all amounts due are jointly and severally owed by the Customer and the other party.

4.2.6 Daily Transaction Limits

4.2.6.1 For security reasons, a maximum daily transaction limit applies to Debit Cards, as determined by the Bank. The Bank may modify such limit for security purposes or in cases of breach of contractual obligations by the Customer. Any modification shall be communicated individually, or, with respect to a general security measure, through announcements on the Bank's website, where possible before or, at the latest, immediately after such change, unless such notification would compromise objectively justified security reasons or is prohibited by law. In such cases, the Bank shall bear no liability towards the Customer for any loss or damage arising therefrom.

4.2.6.2 The Customer may adjust the daily transaction limits via the Bank's Digital Banking Systems. However, the limits set by the Customer cannot exceed the maximum threshold predetermined by the Bank.

4.2.7 Validity – Renewal – Replacement

4.2.7.1 The Card remains valid until the end of the month and year indicated on it.

4.2.7.2 Unless otherwise specified, the Card is automatically renewed, unless the Customer notifies the Bank in writing at least thirty (30) days before the expiry month that renewal is not desired. Any Card issued as a replacement or renewal constitutes a continuation of the previous Card and shall be governed by the same terms and conditions.

4.2.8 Safe Deposit Box

4.2.8.1 By renting a safe deposit box, the Bank grants the Customer the right to use the box in exchange for an annual rental fee.

4.2.8.2 The lease shall be valid for one (1) year and automatically renewed for an additional year at the rental fee applicable under the Schedule of Charges on the renewal date, unless either Party notifies the other in writing of its intention not to renew before the end of the respective term.

4.2.8.3 The payment of the rent shall be made in advance, by debiting the account indicated by the Customer at the signing of the agreement or, in case of renewal, on the first day of the new rental period.

4.2.8.4 Depending on the type of the safe deposit box, the Bank shall deliver two special keys or corresponding means of access (such as a card). The opening of the safe deposit box requires the simultaneous use of two different keys, one of which is held by the Customer and the other by the Bank.

4.2.8.5 In case of loss or damage of a key, the Customer must immediately inform the Bank in writing. The Bank, in the presence of the Customer, shall replace the lock, with the associated cost borne by the Customer.

4.2.8.6 Access to the safe deposit box shall be permitted only during the designated operating hours. For security reasons, third parties are not allowed to accompany the Customer when accessing the box.

4.2.8.7 The Customer may appoint a representative with full access rights through a power of attorney, in accordance with the Bank's procedures. Such representative shall not be deemed a joint holder.

4.2.8.8 Subleasing or any form of transfer of the safe deposit box to third parties shall be strictly prohibited.

4.2.8.9 The storage of hazardous or illegal items (such as explosives, narcotics, or weapons) is not permitted. If there is reasonable suspicion of illegal or non-compliant use, the Bank may conduct an inspection of the box in the presence of the Customer, after providing written notice. If the Customer fails to respond, the Bank reserves the right to terminate the lease and open the box in accordance with the provisions set out below.

4.2.8.10 The Customer shall be liable for any damage to the safe deposit box resulting from improper or abnormal use.

4.2.8.11 The Bank shall not be liable for damage to the contents of the box arising from the nature of the items stored therein.

4.2.8.12 The Customer is advised to keep an up-to-date inventory of the items held in the box, without, however, such inventory be binding upon the Bank or any third party.

4.2.8.13 In the event that the Bank Branch where the box is located will be closed, relocated, or if the Bank discontinues the provision of safe deposit boxes at the treasury of that Branch, the Bank shall notify the Customer in writing at the address provided, inviting the Customer, within thirty (30) calendar days, either to retrieve the contents of the box and sign a termination of the lease or transfer the contents to a safe deposit box in another Bank Branch, by signing a new lease agreement. If the above deadline elapses, the Bank shall have the right to transfer the safe deposit box, as is and locked, to the nearest Branch equipped with the relevant infrastructure, again inviting the Customer to sign a new lease agreement. If it is not possible to transfer the locked box as is, the Customer irrevocably authorises the Bank to break the box, following the procedure described below, in the presence of a Notary Public, and transfer its contents to the nearest Branch equipped with the relevant infrastructure. The Customer may terminate the agreement without incurring any liability if the Customer does not wish the box to be transferred, and may retrieve the items stored within it.

4.2.8.14 The Bank may restrict access to the safe deposit box if measures are imposed by competent Authorities or regulatory obligations apply (particularly under anti–money laundering legislation), as well as in the event of a garnishment in the hands of the Bank imposed on the contents of the box.

4.2.8.15 The Parties reserve the right to terminate the agreement for cause without incurring any liability.

4.2.8.16 In the event of termination, the remaining (unearned) portion of the prepaid rental fee shall not be refunded, unless the termination is initiated by the Customer for cause.

4.2.8.17 Upon expiration of the lease, the Customer must empty the safe deposit box and return the keys. If this is not done within one month, the Bank may open the box in the presence of a Notary Public and record its contents, which is either stored or deposited with the Deposits and Loans Fund in accordance with the applicable legislation. All costs arising from the safe deposit box lease shall, in all cases, be borne by the Customer.

4.2.8.18 If the use of the safe deposit box continues after the expiration of the lease without a new agreement, such use shall be deemed illegal and the Customer shall be liable for compensation under the Schedule of Charges, without prejudice to any additional claims the Bank may have.

4.2.8.19 The Customer shall bear all costs and expenses (including court and other fees) related to the use and operation of the safe deposit box.

4.2.8.20 The Bank retains a statutory pledge over the contents of the box to secure any claims arising from the agreement.

4.2.8.21 In the event of the Customer’s death, the heirs must immediately notify the Bank. Until such official notification, the Bank shall not be liable for any actions of the attorneys in fact. The Bank reserves the right to request a certificate of inheritance for any communication or transaction with the heirs.

CHAPTER 5: PRICING POLICY

5.1. The Bank determines the commissions, interest rates, and fees related to the services it provides, in accordance with its current pricing or commercial policy. The applicable charges are detailed in the Bank’s Schedule of Charges, which is continuously available on the Bank’s official website and at all of its Branches. Upon request, the Schedule of Charges shall also be provided on a Durable Medium.

5.2. The Customer shall pay the corresponding commission for each requested service included in the Schedule of Charges, according to the rate in effect at the time the service is provided, unless otherwise agreed.

5.3. For services rendered at the Customer’s instruction that are not listed in the Schedule of Charges, the cost shall be determined by mutual agreement between the parties, or, if no agreement exists, at the Bank’s reasonable discretion (in accordance with Article 371 of the Civil Code).

5.4. For services provided by the Bank for its own interest or required by law without the possibility of charging a fee, no commission shall be imposed, unless otherwise provided by the applicable legislative or regulatory framework.

5.5. Any changes to commissions applicable to ongoing services within an existing business relationship shall be notified to the Customer at least two (2) months before their implementation, on a Durable Medium. If no objection is raised within the above period, the Customer shall be deemed to have accepted the changes. If the Customer disagrees, the Customer may terminate the relevant agreement without incurring any liability.

5.6. The Customer shall bear any costs, duties, taxes, third-party fees, or other related charges arising from the execution, operation, termination, or enforcement of agreements with the Bank, including judicial or collection expenses. The Bank reserves the right to debit such amounts from any of the Customer's accounts, and such charges shall accrue interest from the date of payment.

5.7. With respect to payment orders, the Customer shall pay the commission for the acceptance, verification, and execution of the order, as specified in the Schedule of Charges, as well as any related third-party fees or charges.

5.8. The Bank may debit the relevant account with the above expenses prior to the execution of the payment order. If sufficient funds are not available in the account, the payment order will not be executed, even if adequate funds exist in another account, unless a specific instruction to that effect has been provided by the Customer.

CHAPTER 6: OFFSETTING - REFUNDS OF AMOUNTS

6.1. The Customer grants the Bank an irrevocable authorisation to debit any account maintained with the Bank for any amount owed, regardless of the cause or nature of the debt. The Bank shall be entitled, in order to satisfy any claim thereof against the Customer, to exercise its right of retention and/or set-off against any counterclaim of the Customer. In the case of a Non-Consumer Customer, the Bank may exercise the above rights even with respect to non-matured claims. This shall apply even if the counterclaim arises from funds or deposits in a different currency, without any further action or declaration required by the Bank, subject to the provisions of applicable law. Where the counterclaim is denominated in a different currency, the conversion shall be made at the exchange rate in effect on the date of the set-off, as published by the Bank.

6.2. If a garnishment in the hands of the Bank is imposed by any creditor of the Customer, the Bank reserves the right, subject to applicable law, to set off its own claims against the Customer with the account balance, even if such claims are non-matured or conditional, prior to submitting its third-party declaration.

6.3. The Customer consents to the use of third parties, whether natural or legal persons, associates or agents of the Bank, for the execution of orders, both in Greece and abroad. The Bank shall be liable only in the event of fault in the selection of such persons or in the provision of instructions to them, but not for their acts or omissions.

6.4. At the same time, the Customer grants the Bank an irrevocable mandate and power of attorney, which cannot be revoked, even in the cases provided for in Articles 223 and 726 of the Civil Code, or for any other serious reason, such as in the event of death of the Customer and subject to the availability of sufficient public documents proving the death, regardless of the issuing authority, the Bank shall be entitled to debit the relevant account directly and return any amount that may have been unduly paid in the Customer's name by any competent authority, whether domestic or foreign, including the Hellenic State, in accordance with the applicable legal and regulatory framework.

6.5. The Customer shall, in any case, be obliged to immediately return to the Bank any amount that has been withdrawn from the Customer account and unduly paid to the Customer, as prescribed above, upon becoming taking note of such an occurrence.

PART B: TERMS AND CONDITIONS FOR THE PROVISION OF PAYMENT SERVICES

CHAPTER 1: GENERAL - SCOPE OF APPLICATION

1.1. The terms of this Part apply to every Payment Transaction executed by the Bank in euro or in any other currency, provided that both the Bank and any other Payment Service Provider involved are established in Greece or in a Member State of the European Economic Area (EEA). If the other PSP is located outside the EEA, these terms apply only to the portion of the Payment Transaction executed within Greece. The provider of the payment services covered herein is the Bank, as defined in Chapter 2 of Part A.

1.2. The terms of this Part do not apply to payments based on cheques, bills of exchange or promissory notes, or other negotiable instruments or means of payment, as further specified in the legislation on payment services.

1.3. The terms of this Part constitute a framework agreement between the Bank and the Customer, pursuant to Articles 4 (23) and 41 et seq. of Law 4537/2018, which governs the ongoing relationship for the provision of payment services.

1.4. It is agreed that Articles 38-60, 62 (1), 64 (3), 72, 74, 76, 77, 80, 88 and 89 of Law 4537/2018 shall not apply to Customers not having the status of a Consumer or a Micro Enterprise, unless their subject matter is expressly covered by the terms of this Part.

1.5. The terms of this Part apply regardless of whether the Customer is acting as Payer or Payee, unless otherwise expressly stated.

1.6. By accepting these terms, the Customer consents to the execution of Payment Orders in Greece or abroad by third parties, whether natural or legal persons, associates of any kind or agents of the Bank, for the acts or omissions of whom the Bank shall not be liable, being liable only in the event of fault in their selection or in the instructions given to them.

CHAPTER 2: DEFINITIONS

In addition to the definitions in Chapter 2 of Part A, the following definitions shall apply to this Part:

2.1 **"Direct Debit"**: the payment service with which the payer's payment account is debited where the initiation of the payment transaction is carried out by the payee based on the consent of the payer to the payee, the payee's payment service provider or the payer's payment service provider.

2.2 **"Payee":** the natural or legal person that is the final recipient of the funds which are the subject of the Payment Transaction.

2.3 "**Payment Order**": any instruction by the Customer in the Customer's capacity as Payer or Payee to the Bank requesting it to execute a Payment Transaction.

2.4 **"Remote Payment Transaction"**: a payment transaction initiated via the internet or via a device that can be used for remote communication.

2.5 **"Standing Order"**: the Customer's order to the Bank, where the Customer's Payment Deposit Account is held, to execute Credit Transfers at regular intervals or on predetermined dates.

2.6 **"Payment service provider" or "PSP"**: the entities referred to in Article 1 (2) or in Article 34 of Directive 2015/2366/EU, to which the Bank belongs.

2.7 **"Payment Transaction" or "Transaction"**: an act initiated by or on behalf of the payer or by the payee, consisting of the disposition, transfer or withdrawal of funds, irrespective of any underlying obligation between the payer and the payee.

2.8 **"Payer"**: the natural or legal person that holds a payment account and authorises a payment order from that account or, if there is no payment account, the natural or legal person that issues a payment order.

2.9 **"Payment System"**: a system for the transfer of funds which is governed by formal standardised procedures and common rules for the processing, clearing and/or settlement of payment transactions.

2.10 **"Payment Services":** the following business activities:

α) services enabling cash deposits into a payment account, as well as all activities required for the maintenance of a payment account;

β) services enabling cash withdrawals from a payment account, as well as all activities required for the maintenance of a payment account;

γ) execution of payment transactions, including Credit Transfers, to a payment account held with the user's payment service provider or with another payment service provider:

i) execution of direct debit orders, including one-off direct debits;

ii) execution of payment transactions by a payment card or a similar device;

iii) execution of credit transfers, including standing orders;

δ) execution of payment transactions where the funds are covered by a credit limit granted to the payment service user:

i) execution of direct debit orders, including one-off direct debits;

ii) execution of payment transactions by a payment card or a similar device;

iii) execution of credit transfers, including standing orders;

ε) issuing of payment instruments and/or acquiring of payment transactions;

στ) remittance services;

ζ) payment initiation services;

η) account information services.

CHAPTER 3: PAYMENT SERVICES

The Bank, in accordance with this Part and any Special Terms and Conditions applicable to each service, provides the Customer with the following Payment Services:

1. Payment Account Management: Deposits and withdrawals of cash to or from a payment account held in the name of the Customer, as well as all related account maintenance operations.

2. Direct Debit: Execution of payment transactions debiting the Payer's account, based on consent given to the Payee, the Payee's PSP, or directly to the Bank. The direct debit order or authorisation may be either one-off or set up as a Standing Order.

3. Credit Transfer: Payment Transactions initiated by the Payer, debiting the account thereof for the purpose of crediting a payment account held by the same or a third party, either within the Bank or with another PSP. The payment order may be given as a one-off order or as a Standing Order for recurring transfers on specific dates and for a defined amount.

4. Remittance: a payment transaction whereby, upon the Customer's order, a sum of money is either made available to a third party payee within the Bank without crediting a payment account, or sent to another payment service provider so that it may be made available to a third party payee, also without crediting a payment account.

5. Card Transactions: Payments for goods or services using Cards issued or accepted by the Bank, in accordance with the Special Terms and Conditions described below.

6. Payment Initiation Services (PIS): Initiation, on the Customer's order through the Bank, of payment transactions from an account held in another PSP.

7. Account Information Services (AIS): The electronic retrieval, through the Bank, of aggregated information regarding one or more accounts held by the Customer with other Payment Service Providers (PSPs).

8. Other Payment Services

The Customer may additionally carry out:

(α) Cash withdrawals/deposits at the Bank's cash desks
(β) Cash withdrawals from ATMs of the Bank or other banks
(γ) Cash deposits at ATMs or APS (Automated Payment Systems) of the Bank
(δ) Payments of debts to utilities or other entities via ATM or APS
(ε) Payments for purchases of goods or services using the Card.

CHAPTER 4: PAYMENT ORDER

4.1. Order Type & Content

4.1.1. The Customer's Payment Order may be submitted to the Bank (a) in writing, using duly signed Bank forms or a signed letter submitted at a branch; or (b) electronically, through Electronic Banking, with the Customer's authentication based on the agreed security credentials. In the case of a Direct Debit transaction, the Payee may initiate the payment based on a prior authorisation by the Customer. Such order or authorisation may concern either a single Payment Transaction or recurring payments executed on specific dates or at regular intervals.

4.1.2. Any Payment Order or authorisation provided in any of the above forms is presumed to constitute valid consent by the Customer for the execution of the corresponding Payment Transaction.

4.1.3. Each Payment Order must, at a minimum, specify the amount and currency of the transaction, the full name or corporate name of both the Payer and the Payee, the IBAN or account number, and any other identification data required by the Bank. More specifically, for payments by debiting to the Customer's account, the related account number is required; for Credit Transfers within the Bank, the Payee's account number or IBAN is required; for Credit Transfers to another bank, the Payee's IBAN, or alternatively the account number together with the BIC code of the Payee's bank is required; for Direct Debits, the Payee's identification details specified by the Bank are required along with any reference information identifying the debt being settled.

4.1.4. The Bank shall execute a Credit Transfer to a third party's account only if the instructions are complete and accurate and the identification data exactly match those of the Payee. If the credit transfer is not accepted, the Bank re-credits the amount to the Customer's account and charges any related expenses incurred.

4.1.5. In the event that debit or credit entries are recorded that are not based on the respective instructions from the Customer, but arise due to an error or other cause, the Bank is entitled, on its own initiative, to make corrective or reversal entries and to cancel provisional entries when the condition precedent upon which they depend is cancelled. If the Customer chooses to execute a Payment Order through a certified payment initiation service provider that meets all legally required security credentials, the receipt by the Bank of the aforementioned Customer's request shall constitute presumed consent and authorisation by the Customer to the Bank to verify and confirm the availability of sufficient transaction funds for the completion of the transaction, and provide the provider referred to above with all information strictly necessary for the execution of the payment transaction. This information shall consist exclusively of (a) the identity of the payment transaction; (b) the date and time of execution; and (c) the amount thereof. No other data or information concerning the Deposit Account to be debited or its payees may be disclosed or communicated by the Bank in any manner to the payment initiation service provider. If the available balance is not sufficient for the execution of the transaction, the transaction shall not be carried out, in accordance with the provisions referred to above.

4.1.6. Where the Customer uses a payment initiation service provided by such a certified provider, it shall be presumed that a strong customer authentication (SCA) process has been performed by the provider and that the payment order transmitted to the Bank is deemed completely valid and approved, the Bank being obliged to execute the transaction by debiting the Customer's Deposit Account and being discharged from any liability whatsoever for any fraudulent initiation of payment, or lack of the required consent by the Customer for the initiation of the Customer's order or for any error, whether systemic or otherwise, deficiency, breach, or failure in the infrastructure or security credentials of the Provider, all of which are unconditionally accepted by the

Customer.

4.1.7. The use of the payment initiation service on the part of the Customer by the provider of the Customer's choice results in the Customer accepting any risk and liability for the completion of the payment order through it and assuming any possible charge for its use, imposed by the respective provider, recognising as legal and legitimate the additional charge to the Customer's Deposit Account with the amount thereof, according to the more specific provisions in the agreement between them. The Bank is expressly exempted from any obligation provided for in the content of the respective agreement between the Customer and the third party provider, nor does it contract in any way with the latter.

4.2. Receipt – Execution of Orders

4.2.1. A Payment Order shall be deemed received by the Bank on the day it is actually received, unless it is submitted on a non-Business Day or after the cut-off time applicable for that day. In such cases, it shall be considered received on the next Business Day. Where execution has been agreed for a specific date, at the end of a certain period or when the Customer places the necessary funds at the Bank's disposal, the time of receipt shall be the agreed date, the last day of the period, or the day on which the funds became available, respectively. If that day is not a Business Day, the next Business Day shall be deemed the time of receipt. The cut-off times applicable to each transaction channel are determined by the Bank and communicated to the Customer through the Bank's official website, as updated from time to time.

4.2.2. Before executing a written Payment Order, the Bank shall verify the Customer's identity (or that of their authorised representative) and, where the order is submitted remotely, shall check the signature against the specimen held on file. The Bank may refuse execution without liability in the event that:

α) there is doubt as to the identity of the instructing party or the origin of the order;

β) the signature of the instructing party materially differs from the specimen held by the Bank, or

γ) the content of the order is unclear, contradictory, or unlawful.

In any case of refusal, the Bank shall notify the Customer on a durable medium, as soon as possible and within the prescribed time limits, unless such notification is prohibited by law. Any notification expenses shall be borne by the Customer, in accordance with the applicable Schedule of Bank Charges.

4.2.3. Execution of an order debiting the Customer's account requires the existence of sufficient available funds to cover both the payment amount and related charges, and must not exceed any transaction limits set and communicated by the Bank for the relevant payment instrument or channel.

4.2.4. When the order must be executed in a currency different from that of the debited account, the exchange rate applicable shall be the rate on the day of execution, as published by the Bank at its branches and on its website.

4.2.5. Execution periods in Euro or in the currency of an EEA Member State
(a) A credit order to an account held within the Bank shall be executed on the same day.
(b) A credit order to an account held with another bank in Greece or in another EEA Member State shall be executed no later than by the end of the next Business Day following receipt of the order. If the order is submitted in paper form, the execution period may be extended by one additional Business Day.

4.2.6. A Direct Debit shall be executed on the day the relevant order is received by the Payee's PSP or, if received on a non-Business Day or after the applicable cut-off time, as per the foregoing, on the next Business Day. The Value Date for the debit of the account is the date on which the debit actually takes place.

4.2.7. Execution periods involving conversion between Euro and an EEA Currency Where currency conversion between Euro and the currency of an EEA Member State is required, the Bank shall transfer the full amount to the Payee's provider or its correspondent no later than by the end of the fourth Business Day following receipt of the order. The Value Date for the debit shall be the actual date of debit.

4.2.8. Where the Customer is the Payee of a credit transfer or remittance in euro or in the currency of an EEA Member State, the Bank shall credit the Customer's account on the Business Day on which the amount becomes available from the Payer or the Payee's provider, with the Value Date being the date of crediting. In cases of a direct debit, the Bank shall forward the order to the Payer's provider within the agreed period. The Bank may deduct any applicable charges before making the amount available.

4.2.9. A cash deposit made at a branch, in euro or in a currency of an EEA Member-State, shall be credited on the same day, in accordance with the Value Date specified in the Schedule of Charges.

4.3 Order Revocation

4.3.1 A Payment Order shall be become irrevocable once it has been received by the Bank. By exception, where execution is scheduled for a specific date, the Customer may revoke the order until the end of the preceding Business Day. Where a Payment Transaction is initiated by a third-party PSP or by the Payee, the Order cannot be revoked once the Customer's consent has been given.

4.3.2 For Direct Debit Orders where the Customer is the Payer, revocation is permitted no later than the end of the Business Day preceding the agreed debit date.

4.3.3 Revocation must be made in the same manner as the original order and, where the order was submitted at a branch, the revocation must be made at the same branch. In the case of standing orders, revocation applies to all future transactions that would be executed thereunder.

4.3.4 Once the time limit within which the revocation is allowed has elapsed, it can only be made after the Customer's agreement with the Bank and, in the case of Direct Debit, with the Payee's consent. The Bank may impose the relevant charges provided for in the Schedule of Bank Charges.

4.3.5 The Payment Order shall be considered automatically revoked in the event of the death of the Customer or the dissolution of the legal entity, provided that the Bank has been notified of this fact in due time.

4.4 Liability

4.4.1 The Bank executes every Payment Order submitted by the Customer Payer. Where the transaction is carried out by Direct Debit, the Bank acts solely on the basis of the instructions of the Payee or the Payee's PSP. Once the Bank has fully implemented those instructions, it is released from any further liability.

4.4.2 In the case of a Customer Payee, the Bank executes the payment order received from the Payer's PSP, and in the case of a direct debit, it transmits it correctly to the same PSP, without any additional liability for the final debit.

4.4.3 The Bank shall not be liable if the identification details of the Payee provided by the Payer are incorrect or incomplete. Upon request, it will make reasonable efforts to recover the funds, and the related costs shall be borne by the Payer in accordance with the Schedule of Charges. If recovery proves impossible, the Bank shall, upon the Payer's written request, provide the Payer with all available information that may assist in the judicial recovery of the relevant amounts. Any additional information provided by the Payer concerning the Payee's identification shall not be binding on the Bank.

4.4.4 The Bank bears no liability when non-execution or defective execution is due to the fault of the payee or the payee's bank, when carrying out a Payment Transactions, and particularly for any damage suffered by the payee or the Bank arising from inaccurate, incorrect, due to error or negligence, orders transmitted by the payee or the payee's attorney in fact or any third party or by orders transmitted to the Bank by the aforementioned persons unlawfully, in breach of contract or without the relevant authorisation. Moreover, the Bank shall not be liable in the case of a justified refusal to execute an Order, nor for the non-execution of an Order that was lawfully revoked by the Customer.

4.4.5 Every Payment Order is subject to compliance checks under the anti–money and counter–terrorism financing framework. The Bank does not verify the legality of the underlying cause and the Payer shall be solely liable for the accuracy, legality, and consequences of their instructions, even if any resulting loss arises from error, oversight, or negligence of the same or of the Payer's attorney in fact.

4.4.6 The Bank is under no obligation to execute a Payment Order and shall not be liable for any loss suffered by the Customer due to non-execution (a) where the Payment Order has been revoked; (b) where there is a judicial or regulatory prohibition; (c) where there are not sufficient funds, even if the Customer holds another Deposit Account with the Bank, unless it receives a specific written order; or (d) if there is force majeure or any other lawful reason. If, under such circumstances, the Bank is compelled to pay any amount to a third party, the Payer must immediately reimburse the Bank such amount with lawful interest.

4.4.7 In the event of a dispute as to whether a Payment Transaction was approved or executed correctly, the Bank shall verify the authenticity, accurate recording, and technical integrity of the transaction. If the Payer is not at fault, the Bank shall refund the amount immediately, and in any case no later than by the end of the next business day, restoring the account to its previous state with the appropriate Value Date, unless it has reasonable grounds to suspect fraud.

4.4.8 In the case of a Non-Consumer Customer, the Non-Consumer Customer shall bear the burden of proof of the claims thereof and the recording of the use of the personal codes thereof shall constitute a presumption of approval or gross negligence, subject to counter-evidence.

4.4.9 If a Payment Order submitted directly by the Customer Payer is not executed or is executed incorrectly, the Bank shall, without undue delay, credit the debited account with the amount of the non-executed or incorrectly executed Payment Transaction. For Consumer Customers, the Value Date of the debit shall not be later than the date of the original debit. The Bank shall not be liable if it can prove that the Payee's PSP has already received the amount of the payment transaction. If the Payment Order was transmitted by the Consumer Customer via a Third-Party Payment Service Provider (TPPSP), the Bank shall refund the corresponding amount and, if necessary, restore the account to its previous state.

4.4.10 When a Payment Order is initiated by or submitted on behalf of the Customer Payee and the Bank fails to transmit it, or forwards it incorrectly to the Payer's PSP, the Bank must promptly re-transmit it correctly. In the case of Consumer Customers, the order amount shall be credited to the account thereof and made available with a Value Date not later than that which would have applied in the case of proper execution of the Payment Transaction.

4.4.11 The Bank's liability towards the Customer covers all fees imposed in connection with the execution of the Payment Transaction, and in the case of Consumer Customers, also any interest charged as a result of non-execution, or incorrect or delayed execution. Beyond the foregoing, the Bank shall not be liable for any further compensation, including consequential or indirect damages, regardless of cause.

4.4.12 The Customer is obliged to notify the Bank as soon as possible and without undue delay, whenever the Customer becomes aware of a payment transaction that was executed incorrectly or without the Customer's authorisation, and no later than the last day of the month following the issuance of the Deposit Account showing the disputed debit from the date on which the Deposit Account was debited. If, for reasons not attributable to the Customer, the Customer does not receive the aforementioned periodic statement, the Customer may exercise the above right within a maximum period of thirteen (13) months of the date the Deposit Account was debited with the amount of the disputed transaction. Regardless of the Customer's liability, if a Payment Transaction initiated by the Customer, as a Payer or Payee, has not been executed or has been incorrectly executed, the Bank, upon the Customer's request, shall make immediate efforts to trace the transaction and inform the Customer of the outcome, without any charge.

4.4.13 The Payer is obliged to immediately inform the Bank of any suspected fraud or security threat to the Payer's transactions, especially in Card transactions, by calling the special service centre 210 36 69 000. Calls may be recorded for security and evidentiary purposes, as set out in Part C.

4.5 Refusal to execute a Payment Order

4.5.1 If the Bank rejects the execution of a Payment Transaction, it shall inform the Customer, in paper form or on another durable medium, of the rejection and, where feasible, of the reasons for such rejection, as well as the means of correcting any errors that caused it, unless such disclosure is prohibited by law. The notification shall be made as soon as possible, and in any event before the expiry of the execution period provided above. Where the rejection is objectively justified, the Customer shall bear the applicable charge specified in the Bank's Schedule of Charges.

4.5.2 Failure to execute a payment transaction due to non sufficient available balance in the Customer's account or insufficient agreed credit limit granted by the Bank shall not constitute "denial of execution" within the meaning of the preceding paragraph, provided that the available balance or limit does not cover the amount of the transaction and the related charges. In such cases, the Bank is not obliged to issue the aforementioned notification.

4.6 Conditions for Refunds

4.6.1 A Consumer Customer may request a refund of the full amount of an approved and already executed Payment Transaction in euro or in the currency of an EEA Member State, when the transaction was initiated by the Payee, namely in the case of a Direct Debit. The right is exercised if:

(α) the exact amount was not defined at the time the Customer gave consent, and

(β) the debited amount exceeds what the Customer could reasonably have expected, taking into account the Customer's usual spending pattern and the circumstances.

4.6.2 The Customer bears the burden of proof that the above conditions are met and must provide the Bank with all relevant supporting documentation. No right to refund arises where the difference is due to a currency conversion performed at an agreed reference exchange rate, or where the Customer gave consent directly to the Bank and had received, at least four (4) weeks prior to the debit, written notice of the upcoming payment.

4.6.3 Irrespective of the foregoing, the Consumer Customer retains the unconditional right of refund under Regulation (EU) 260/2012 for SEPA Direct Debits in euro, provided that the Payee's PSP is also located within the EU.

4.6.4 The refund request must be submitted by the Consumer Customer to the Bank within eight (8) weeks from the date the account was debited.

4.6.5 Within ten (10) Business Days from receipt of the request, the Bank shall either refund the full amount to the Customer's account, with a value date no later than that of the original debit, or provide a reasoned rejection of the request. If the Consumer Customer does not accept the justification, the Consumer Customer may refer the matter to the competent out-of-court dispute resolution bodies, as provided in Chapter 6 of Part C of these terms. In cases of unconditional refund rights under Regulation (EU) 260/2012, the Bank may not refuse the refund request.

4.6.6 The Customer shall pay:

(a) the Bank's fee for the acceptance, verification, and execution of the Payment Order, and

(b) any third-party charges or expenses incurred by the Bank in connection with the execution, as specified in the applicable Schedule of Charges.

4.6.7 The Bank is entitled to debit the relevant account for the above amounts, with priority over the payment amount itself. If, after charging these fees, there is no remaining available balance to execute the Payment Order, the transaction shall not be carried out, unless the Customer has expressly instructed the Bank to debit another account maintained with it that holds sufficient funds.

4.7 Card as a Payment Instrument

4.7.1 Transactions with enterprises

4.7.1.1 The Card may be used to make payments to enterprises in Greece or abroad that accept it as a Payment Instrument. The Customer/Cardholder shall present identification when requested.

4.7.1.2 A transaction is completed either by entering the PIN, or in a contactless manner (within the applicable Contactless Transaction Limit without PIN entry), provided the Card supports such technology, or using digital wallets on mobile devices where the Card has been added, or by signing the receipt; such act irrevocably authorises the Bank to debit the relevant account.

4.7.1.3 The Bank shall not be liable for any failure by the enterprise to fulfil its obligations. Any credit note issued by the enterprise shall be credited to the Customer's account once received by the Bank.

4.7.1.4 In the case of remote transactions (electronic, telephone, or mail orders), the Customer assumes the associated risk and must comply with the security guidelines communicated by the Bank.

4.7.1.5 **Contactless transactions**

4.7.1.5.1 A Card equipped with NFC technology may be used contactlessly wherever such functionality is supported, or through a mobile application provided by the Bank (digital wallets).

4.7.1.5.2 The transaction is carried out by approaching the Card or device (in which the required application is installed) on the point-of-sale terminal and, where required, by entering the PIN.

4.7.1.5.3 For transactions up to the limit set by the Bank, the payment is completed without PIN entry. This limit may be adjusted, and any such change shall be communicated to the Customer.

4.7.2 Transactions abroad – Foreign exchange

4.7.3.1. The Card is valid internationally. Transactions made in a foreign currency shall be converted into euro by the international card payment scheme (Visa, Mastercard, etc.) associated with the Card, based on the exchange rate applicable on the settlement date, and are subject to any applicable conversion or processing charges.

4.7.3.2. Exchange rates are published on the websites of the international schemes and are accessible via links on the Bank's official website. Any time difference between the transaction and its settlement may result in a variation of the final amount charged.

4.7.3.3. The amount and currency of each transaction appear in the Customer's periodic account statement.

4.7.4. Annual Fee – Other Charges

The Customer shall pay an annual fee for the issuance and use of the Card, as specified in the Schedule of Charges. The Bank may adjust the amount of this fee; such change shall be notified and take effect immediately or, in the case of Consumer Customers, upon sixty (60) days' prior notice. The Customer may decline the change and terminate the Card agreement without charge up to the effective date of the revised annual fee.

CHAPTER 5: INFORMATION – CHARGES

5.1 Information

5.1.1 The Customer receives periodic account statements in accordance with the provisions of Clause 4.2.1.6 of Part A.

5.2 Charges

5.2.1 The Customer shall pay to the Bank the Bank's fee for the receipt, verification, and execution of the Payment Order, and any fees, expenses, or third-party charges incurred by the Bank in connection with the execution of the Order, in accordance with the applicable Schedule of Charges.

5.2.2 The Bank is entitled to debit the above amounts directly from the account linked to the Payment Order, with priority and before debiting the actual payment amount. If, after charging such expenses, the available account balance is insufficient, the order will not be executed, even if the Customer holds sufficient funds in another account with the Bank, unless the Customer expressly instructs the Bank to debit that alternative account.

PART C: COMMON FINAL & TRANSITIONAL PROVISIONS

CHAPTER 1: APPLICABLE LAW - JURISDICTION

1.1. This agreement and any transactional relationship between the Customer and the Bank shall be governed by Greek law and in particular by Legislative Decree 17-7/13.8.1923 "On special provisions on sociétés anonymes".
1.2. The courts of Athens shall have jurisdiction to resolve any dispute arising from the implementation or construction hereof, such jurisdiction being concurrent with that of any other competent courts, in accordance with the law.

CHAPTER 2: AMENDMENT

2.1. The Bank reserves the right to amend the terms hereof, if there is special cause. The Customer shall be notified individually, in writing, through another Durable Medium, or by any other appropriate means, at least thirty (30) days prior to the effective date of the new terms. Cause means, inter alia, changes in financial market conditions, inflation fluctuations, operational costs, and the risks assumed by the Bank.
2.2. Specifically, with regard to the terms governing the provision of Payment Services (Part B), as well as deposit and card-related terms, any amendments shall be made in accordance with the applicable legislation, following a customised notice to the Customer, provided in the same manner (in writing or through another Durable Medium) at least sixty (60) days prior to the proposed date of implementation, except for changes regarding reference exchange rates, which shall take immediate effect.
2.3. In any case of amendment, the Customer has the right not to accept the change and to terminate, immediately and without charge, this agreement and, consequently, any related transactional relationship with the Bank, before the new terms take effect. If the above period elapses, the amendment shall be deemed accepted.
2.4. The adjustment of fees, commissions, and expenses included in the applicable Schedule of Charges shall not constitute an amendment hereto. The Customer authorises the Bank to adjust them at its reasonable discretion. Furthermore, technical or procedural changes related to the modernisation, upgrade, or integration of the Bank's information systems, as well as changes concerning the operation, security, or authentication procedures of ATMs or the Electronic Banking services, do not constitute amendments to these terms. Such changes shall be binding upon the Customer from the moment they are communicated in writing, through the Bank's website, or Electronic Banking, or by any other appropriate and effective means.

CHAPTER 3: TERMINATION

3.1. These GTCs are of unlimited duration.
3.2. The Customer is entitled to terminate these terms and conditions and request the closure of any Deposit Account at any time by means of a document, which shall have legal consequences after the expiry of thirty (30) days from the proven notification of the Bank. If a Card linked to the Deposit Account has been given to the Customer for the operation of the Deposit Account, the Customer is obliged to surrender it to any Bank Branch, which will immediately proceed to its cancellation and to pay in full any debt owed to the Bank arising from the terminated agreement.
3.3. If the termination of the present terms by the Customer in accordance with the preceding paragraph takes place after six (6) months from their acceptance, it is done without any liability being incurred. Otherwise, the Bank may impose any charge indicated in the Schedule of Bank Charges which in any case is reasonable and proportionate to the relevant costs.

3.4. The Bank shall have the right to terminate this agreement at any time, by means of a written notice, which shall take effect sixty (60) days after its notification to the Customer.

3.5. The Bank may, however, waive the above notice period and terminate at any time these GTCs, upon written notice to the Customer, for cause, including, but not limited to, cases where the Customer has intentionally used the Deposit Account for unlawful purposes, has provided false information in order to open the Deposit Account, or in any case where the Customer has violated either the applicable legislation or a term hereof, all of which are agreed as material, or any other contractual obligation thereof.

3.6. The termination of this agreement results in the automatic closure of the Customer's Deposit Account, in accordance with the provisions in section 4.2.1.7. of Part A, the exclusion of any further transaction therein, the consequent cancellation of all directly related benefits (standing orders etc.), as well as any Card that is exclusively linked to it.

CHAPTER 4: PROTECTION OF PERSONAL DATA

4.1. At the commencement of the Customer's business relationship, the Customer is informed that the Bank, acting as controller, and/or third parties acting on its behalf and under its instructions, shall collect, keep file (in electronic or non-electronic form), and otherwise process the Customer's personal data, in accordance with the applicable national and EU legal and regulatory framework on the Protection of Personal Data, and as further specified in the document entitled "NOTICE ON THE PROCESSING OF PERSONAL DATA OF CREDIABANK SOCIETE ANONYME", which is available, as updated from time to time and in force, on the Bank's website at https://crediabank.com/gdpr/, at all Branches of its network, and in any other informational material regarding data processing that may be provided to the Customer by the Bank.

4.2. More specifically, through the aforementioned notice, the Customer is informed, in a clear and comprehensible manner, about:

α) the categories of personal data collected and processed by the Bank and relating to the Customer;
β) the sources from which the Bank collects personal data;
γ) the purpose and legal basis of the processing of the Customer's personal data;
δ) the recipients of the Customer's personal data;
ε) their possible transfer to countries outside the EU (third countries) or to an international organisation and the conditions under which this may happen;
στ) the period of retention of personal data by the Bank;
ζ) the Customer's rights to the protection of personal data concerning the Customer and how the Customer can exercise those rights;
η) how the Bank protects the personal data concerning the Customer.

The Customer undertakes to promptly inform the Bank of any changes to their personal data whilst in cases where the Customer provides the personal data of third party individuals, the Customer is obliged to duly inform such individuals in an appropriate manner and to have obtained their prior consent, where required by law, for the disclosure and processing of their personal data.

CHAPTER 5: RECORDING OF TELEPHONE CONVERSATIONS

5.1. For the protection of the mutual interests and rights of the Bank and the Customer, as well as for security and evidentiary purposes concerning the conclusion and operation of the agreement and the execution of transactions, the Bank is entitled to record telephone conversations with the Customer, after giving prior notice of such recording.

5.2. The recorded material and/or audio files, which are retained by the Bank in accordance with the requirements of the applicable legislation, may be made available to the Customer upon relevant request thereof and may be used as evidence to prove the content and receipt of the Customer's instruction by the Bank. More information on the processing of personal data is included in the form " NOTICE ON THE PROCESSING OF PERSONAL DATA OF CREDIABANK SOCIETE ANONYME", which is posted, as updated from time to time and in effect, on the Bank's website, at https://crediabank.com/gdpr/ and available from its network branches.

CHAPTER 6: SUBMISSION OF COMPLAINTS - ALTERNATIVE DISPUTE RESOLUTION

6.1. Any Customer may submit a request or complaint regarding the Bank's services and products in the following ways: (a) At any of the Bank's Branches by letter or by completing a standard complaint form; (b) By sending a letter by post to the attention of the Operations Analysis & Optimization Unit; (c) To the Bank's Call Centre via recorded telephone contact at +30 210 3669000 24 hours a day; (d) By completing the electronic contact form available on the Bank's website (https://crediabank.com/exupiretisi/upovoli-paraponou/). The recipient of the form is the Operations Analysis & Optimization Unit.

6.2. The Complaints Management Unit of the Bank informs the Customer about the alternative dispute resolution procedures available under the applicable legal framework.

6.3. All complaints received by the Bank are gathered at and handled by the Complaints Management Unit, which takes all necessary steps for their management and, where required, contacts the Customer to request additional information, documentation, or clarifications.

6.4. The Bank confirms receipt of the complaint to the Customer by any appropriate means. The Bank provides the complaining Customer with a written response within forty-five (45) calendar days at the latest from the date of submission of the complaint. Specifically, for the submission of complaints related to the provision of Payment Services, the Bank shall make every reasonable effort to respond to the Customer in writing or through another Durable Medium within fifteen (15) Business Days of receipt of the complaint. If, in exceptional cases, a reply cannot be provided within that period for reasons not attributable to the Bank, the latter must send the Customer a provisional response, stating the reasons for the delay and indicating the deadline by which the Customer will receive the final response, which shall not exceed thirty-five (35) Business Days from the receipt of the complaint.

6.5. Consumer Customers have the right to submit complaints regarding complaints or requests that, in their opinion, have not been addressed and are related to any violations by the Bank and the terms hereof. Competent Authorities and bodies for the alternative resolution of consumer disputes for the submission of complaints or grievances by Consumer Customers regarding any violations by the Bank of the terms hereof are:

- The Hellenic Consumer Ombudsman, 144 Alexandras Avenue, GR-11471, Athens, tel. 2106460862, email: grammateia@synigoroskatanaloti.gr, website: http://www.synigoroskatanaloti.gr,
- The Hellenic Financial Ombudsman, 1 Massalias Street, GR-10680 Athens, tel. 210 3376700, email: info@hobis.gr, website: www.hobis.gr
- The General Secretariat of Commerce of the Ministry of Development, Kaningos Square, 101 81 Athens, https://kataggelies.mindev.gov.gr/

6.6. It is noted that, for the resolution of disputes arising from electronic service provision agreements, in accordance with Regulation (EU) No 524/2013, each contracting party may refer the dispute to the Hellenic Consumer Ombudsman – Greek European Consumer Centre through the "Online Dispute Resolution (ODR)" platform: ODR | Online Dispute Resolution - Mediation.

6.7. In any case, it is noted that the parties retain the possibility of resorting to the Mediation procedure, as provided for in Law 4640/2019 (Gov. Gaz. 190/30.11.2019, Vol. A).

CHAPTER 7: OTHER TERMS

7.1. It is expressly agreed that the Bank's failure to exercise or delay in exercising any legal or contractual right, remedy or appeal shall not constitute a waiver of such right.

7.2. The invalidity or nullity of any provision of these GTCs shall not affect the validity or enforceability of the remaining provisions.

7.3. These terms, all of which are deemed material, shall apply concurrently and cumulatively with the terms of any individual agreements concluded between the Bank and the Customer, and shall remain in force even after the termination of the business relationship, until its final and irrevocable settlement.

7.4. Neither party shall be held liable for any failure to perform the contractual obligations thereof if such failure is due to the occurrence of an event of force majeure. In any such case, the party invoking force majeure must notify the other party in writing within five (5) business days of the date of its occurrence, otherwise, it shall lose the right to invoke it. If the force majeure situation persists for more than sixty (60) days, either party will be entitled to terminate this agreement without incurring any liability, in accordance with Chapter 3 of this Part C referred to above.

CHAPTER 8: ENTRY INFO FORCE

These GTCs constitute the 6th version and shall enter into force on 08/09/2025 and apply to all business relationships concluded after their entry into force, as well as to all existing business relationships, subject to the provisions of Chapter 2 and Chapter 3 of Part C hereof. As of the entry into force hereof, the GTCs dated 18/02/2020 are repealed and replaced, including all interim versions issued to date, as well as all GTCs previously applicable to the products of the former Pancreta Bank network.