

ANNOUNCEMENT

APPLICATION OF NEW CHARGES AND CHANGE IN MODE AND MEANS OF COMMUNICATION

We inform you that the National Bank of Greece (Cyprus) Ltd (hereinafter 'the Bank') will apply new charges.

Regarding the accounts held by businesses, legal entities and natural persons acting for the purposes of their business, profession or trade and that do not fall into the types of accounts for whom the charges listed in Table 2 will apply, as of 10/01/2022 or any time thereafter, the new charges will be the following:

Table 1	
Type of Account*	Account maintenance fees
Professional Demand & Sight Account	€70/quarter
Professional Deposit Account	€10/quarter
Professional Notice Account (8-day, 1-month, 35-day and 3-month)	€10/quarter

The new charges that will apply as of 10/01/2022 or thereafter, to accounts held by natural persons, and certain accounts held by businesses, legal entities and natural persons acting for the purposes of their business, profession or trade are the following:

Table 2	
Type of Account*	Account maintenance fees
Demand & Sight Account	€8/quarter
Savings account	€3/quarter
Notice Account (8-day, 1-month, 35-day and 3-month)	€3/quarter

Note that the new charges apply also to accounts held by Charity Foundations, professional drawdown accounts and drawdown accounts held by natural persons, professional accounts and accounts held by natural persons given as collateral and/or guarantee accounts against corresponding credit facilities (collateral and/or guarantee accounts/deposits) and Project Finance accounts.

The new charges can be viewed on our revised 'Tariff for Core Banking Business', which is available on the Bank's website at <https://www.nbg.com.cy/> as well as at the Bank's branches.

If you do not agree with the application of the new charges to any or all of your accounts, falling into the above types of accounts to whom the new charges will apply, you have the right to terminate and close the aforesaid account(s), free of any charge by 10/01/2022. Otherwise, if you do not exercise your right to close the account(s) by the said deadline, the Bank shall consider that you agree to the said new charges.

In addition, the Bank hereby informs you that as of 10/01/2022 it shall change as follows the existing agreed term regarding the mode and means of communication between the Bank and the Customer and vice versa, with regard to accounts held by natural persons, accounts held by Charity Foundations, professional drawdown accounts and drawdown accounts held by natural persons, professional accounts and accounts held by natural persons given as collateral and/or guarantee accounts against corresponding credit facilities (collateral and/or guarantee accounts/deposits) and Project Finance accounts.

Subject to the provisions of any European or Cypriot Legislation and any code of practices or ethics, any notification related to the amendment and/or change of the agreed terms between the Bank and the Customer and/or related to the amendment and/or change of interest and/or fees and/or charges and/or otherwise, communication, statement or other document that shall be sent or made available to the Customer by the Bank under any agreed terms will be sent or made available to the Customer via telephone and/or SMS and/or a relevant mobile app of the Bank and/or by mail and/or delivered by hand to the last address stated by the Customer and/or sent to the last known address of the Customer registered with the Bank's records and/or by email to the address stated by the Customer and/or sent to the last known email registered with the Bank's records and/or the Bank's local Branches and/or via the Account Statement and/or via internet and/or Internet Banking Service. Any failure by the Customer to inform the Bank of any change in his address shall be considered gross negligence and in such a case, the Customer shall not be justified to claim that he did not duly receive any notification related to the amendment and/or change of the agreed terms between the Bank and the Customer and/or related to the amendment and/or change of interest and/or fees and/or charges and/or otherwise, communication, statement or other document. Conversely, such notification related to the amendment and/or change of the agreed of terms between the Bank and the Customer and/or related to the amendment and/or change of interest and/or fees and/or charges and/or otherwise, communication, statement or other document, shall be deemed duly sent and/or made available to the Customer by the Bank if the Bank used any of the said modes and/or any of the means set out in this term. Any file sent by the Bank to the Customer via email and/or the Internet Banking Service and/or the relevant mobile app can be sent as an attached file (e.g. as a PDF file). Accordingly, the Customer is obliged to ensure that his electronic media have the ability and/or are compatible with, and/or support the receipt of, such files and/or messages.

In addition, the Customer may communicate with the Bank as follows:

- (I) by telephone at +357 22040000 during business days and hours;
- (ii) by email at info@nbg.com.cy;
- (iii) in writing, delivered by post or by hand to the Bank's local branches and to the Bank's registered address: Makarios III 15, 1065 Nicosia.

If you do not agree with the above amendment and/or change and arrangement regarding the mode and means of communication between the Bank and the Customer, you have the right to terminate and close any or all of your accounts that fall within the aforesaid affected types of accounts, free of any charge by 10/01/2022.

Otherwise, if you do not exercise your right to close the affected account(s) by the said deadline, it shall be deemed by the Bank that you agree to the said amendment and/or change and/or review and/or regulation of the modes and means of communication between the Bank and the Customer, which shall apply henceforth as a binding and agreed term in replacement of such terms in any former contractual agreement.

Note that, with respect to drawdown accounts and professional drawdown accounts, accounts and professional accounts given as collateral and/or guarantee against corresponding credit facilities (collateral and/or guarantee accounts/deposits) and Project Finance accounts, the exercise of the right stated in the foregoing two paragraphs should not in any way affect compliance with any obligations arising from and/or related to the said accounts and/or their nature and/or the credit and/or banking facilities with which they are linked and/or guarantee, and/or otherwise.

Our Bank's management & staff are always available to answer any questions you may have. Should you need to contact us please come and visit the Bank's local branches or call us at +357 22040000 or send us an email at info@nbg.com.cy.

NATIONAL BANK OF GREECE (CYPRUS) LTD