

TABLE A

Clause 10 (Integral part of the Terms and Conditions of Use of the National Bank of Greece (Cyprus) Ltd Cards)

The various charges and financial information prevailing TODAY in relation to the National Bank of Greece (Cyprus) Ltd Cards are set out below. The Bank has the absolute and discretionary right to change the annual interest rate and the below-mentioned charges, according to the Terms and Conditions of Card Use.

The charges will be debited on the Card account and will bear interest according to the Interest Liberisation Law

CARD TYPE	ANNUAL INTEREST RATE	ANNUAL PERCENTAGE RATE OF CHARGE (APRC)	CHARGES ON ARREARS	EXCESS CHARGE	CASH WITHDRAWAL CHARGES			ANNUAL SUBSCRIPTION		CHARGES PER LETTER ON OVERDUE INSTALMENTS	RE-ISSUE CARD/PIN CHARGES	STATEMENT REPRINT CHARGES	COPY OF TRANSACTION VOUCHER CHARGES	HANDLING FEES FOR CURRENCY CONVERSION
					NBG (CYPRUS) AND JCC ATM NETWORKS	OTHER BANKS ATM WITHDRAWALS IN EURO OR SWEDISH KROWN	OTHER BANKS ATM WITHDRAWALS IN ANY OTHER CURRENCY	MAIN CARD	SUPPLEMENTARY CARD					
								€	€					
MASTERCARD CARDS														
MASTERCARD CREDIT CLASSIC	12.50%	13.59% *	0.15% monthly on the amount in arrears	0%	3,33% on the amount (min. charge €4,20)	3,33% on the amount (min. charge €4,20)	3,33% on the amount (min. charge €4,20)	5	0	10	10	4	10	3% on the transaction amount
MASTERCARD CREDIT GOLD	12.50%	14.83% **	0.15% monthly on the amount in arrears	0%	3,33% on the amount (min. charge €4,20)	3,33% on the amount (min. charge €4,20)	3,33% on the amount (min. charge €4,20)	45	17	10	10	4	10	3% on the transaction amount
MASTERCARD BUSINESS DEBIT	0%	0%	0%	0%	0	€ 2.50	3,33% on the amount (min. charge €4,20)	0	20	0	10	0	10	3% on the transaction amount
MASTERCARD DEBIT	0%	0%	0%	0%	0	€ 2.50	3,33% on the amount (min. charge €4,20)	5	5	0	10	0	10	3% on the transaction amount

* The calculation of the Annual Percentage Rate of Charge (APR) for the Credit Card Classic, is based on the assumption that the amount granted is €1.000,- with repayment period of one year, without securities.

** The calculation of the Annual Percentage Rate of Charge (APR) for the Credit Card Gold, is based on the assumption that the amount granted is €5.000,- with repayment period of one year, without securities.

The APR may be altered in the event of change in the interest rate, time, amount or frequency of the monthly installments and in the event of amendment and/or imposition of charges.