



23 September 2022

ANNOUNCEMENT

CHANGES IN THE INTEREST RATES FOR DEPOSITS AND OTHER ACCOUNTS WITH CREDIT BALANCES, HELD BY BUSINESSES/CUSTOMERS AND LEGAL ENTITIES

In the light of the recent changes in interest rates in international markets and in view of further expected increases, National Bank of Greece (Cyprus) Ltd (hereinafter referred to as "the Bank") has decided to terminate the application of negative interest rates on accounts in Euro of business persons, legal entities and natural persons acting within their business, professional or commercial activity.

Therefore, we hereby inform you that as of the **3rd October 2022**, the Bank will proceed to changes to the credit/deposit interest rates on the Business/Professional Overdraft Current Accounts, Business/Professional Demand & Sight Accounts, as well as on the Business/Professional Deposit Accounts, Business/Professional Notice Accounts and Business/Professional Fixed Deposit Accounts regardless of the amount of the daily credit balance and now the credit rates will be as follows:

Type of Account	Interest rate
Business/Professional Overdraft Current Account	0,00 %
Business/Professional Demand & Sight Account	0,00 %
Business/Professional Deposit Account	0,00%
Business/Professional Notice Account (for all terms offered)	0,00%
Business/Professional Fixed Deposit Account (for all terms offered)*	0,00%

** Kindly note that in the case of Fixed Deposit Accounts the negative interest rates will be applied upon their renewal, when such renewal takes place on or after the **3rd October 2022***

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.

FROM THE MANAGEMENT OF
NATIONAL BANK OF GREECE (CYPRUS) LTD