

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, upon two month notification of the Cardholder, by any means the Bank considers appropriate, in accordance with the provisions of the Consumer Credit Law of 2010.

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 | | CHEQUE HANDLING CHARGES PER EACH UNPAID CHEQUE | 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 | | | | | | | | | | | | | | | |
| CREDIT CARD 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 | 17 | 10 | 10 | 4 | 10 | 3% on the transaction amount |
| CREDIT CARD 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 | 17 | 10 | 10 | 4 | 10 | 3% on the transaction amount |
| BUSINESS CHARGE CARD CLASSIC | 0% | 0% | 0% | 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 | 0 | 0 | 10 | 4 | 10 | 3% on the transaction amount |
| BUSINESS CHARGE CARD GOLD | 0% | 0% | 0% | 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 | 0 | 0 | 10 | 4 | 10 | 3% on the transaction amount |
| MAESTRO ETHNOCASH | 0% | 0% | 0% | 0% | 0 | € 2.50 | 3,33% on the amount (min. charge €4,20) | 0 | 0 | 0 | 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.