

Pre-Contractual Information Form Step up time deposit

Step up time deposit addresses individuals, residents or non-residents, individual enterprises and freelancers over the age of 18, as well as Legal Entities. You may find all the main information on the step up time deposit and the bank in this form.

1. The Bank

1.1. Name & Address

"Bank Optima bank SA", 32 Aigialeias Str. and Paradisou, Maroussi, GR 151 25, Tel.: 210 8173 000, e-mail: info@optimabank.gr, Website: www.optimabank.gr

1.2. Competent Supervising Authority

The bank is supervised by the Bank of Greece:

Bank of Greece, 21 El. Venizelou Str., Athens, GR 102 50, Tel.: (210) 320 1111

1.3. General Commercial Registry (G.E.MI.)

GEMI No.: 003664201000, Companies Division (General Secretariat for Commerce & Consumer Protection)

2. Information on the step up time deposit

2.1. Step up time deposit at a glance

With the step up time deposit, you have the opportunity through the bank's branches to place your funds for a term of 12 months, with increased interest rate every quarter, interest payment every quarter and the option of early total redemption without fee on the interest payment date. In order to open the step up time deposit, you must hold an individual or joint deposit account with the bank (the "Service Account"). Upon maturity of the time deposit and/or early total redemption, the Service Account will be credited with the capital and interest.

2.2 Key features of the step up time deposit

- **Currency:** Euro (€)
- **Minimum capital:** €10,000
- **Maximum capital:** unlimited
- **Term:** 12 months
- **Interest calculation and payment period:** Interest is calculated daily on the basis of a 365-day year, taking into account the actual days of the step up time deposit, from start date up to and including the day preceding the maturity date (or early redemption date). Interest shall be credited to the servicing account at maturity. If the interest payment date is not a business day, interest shall be paid on the next business day.
- **Tax:** The interest of the time deposit shall be subject to tax, as specified in the applicable tax laws. The current tax rate is 15%.
- **Early redemption:** The early total redemption of the step up time deposit is carried out without fees if it is done on the interest payment date every quarter. On any other date, the redemption fees shall be calculated based on an early redemption rate of 2.00% on the capital, taking into account the days to maturity of each quarter. The early redemption fees shall not affect the respective capital and shall never exceed the interest amount you shall be entitled to receive until the early redemption date.

- **Interest rate:** The interest rate increases every quarter and is based on the capital, as shown below:

Term	Interest Rate per amount scale €			
	10,000-49,999.99	50,000-99,999.99	100,000-299,999.99	≥ 300,000
1 st quarter	1.00%	1.20%	1.30%	1.60%
2 nd quarter	1.40%	1.60%	1.70%	2.10%
3 rd quarter	1.60%	1.90%	2.00%	2.50%
4 th quarter	2.00%	2.30%	2.40%	2.80%
Annual return	1.50%	1.75%	1.85%	2.25%
<i>Total Annual Real Return (TARR)</i>	<i>1.28%</i>	<i>1.49%</i>	<i>1.57%</i>	<i>1.91%</i>

The Total Annual Real Return (TARR) is calculated on the assumption that for one (1) year (365 days), the deposit amount and the interest rate remain unchanged and the interest is not assumed during the year. The TARR is calculated after the taxation of interest (15%) and the interest capitalization) generated within the year.

3. General information

3.1 Deposit Guarantee

Deposits with the bank, including the step up time deposit, are fully secured up to the amount of €100,000 by the Hellenic Deposit & Investment Guarantee Fund (TEKE), 6 Amerikis Str., 2nd floor, Athens 1067, e-mail: info@hdigf.gr. For more information, please review the bank's General Banking Transactions Terms which are available at the bank's branches and on its official website at www.optimabank.gr.

3.2 Copy of the agreement

The step up time deposit agreement shall be sent by the bank to your e-mail. You can also receive a free copy of the step up time deposit agreement at any time, upon request at your service branch.

3.3 Language of the agreement

The language of the agreement shall be Greek. However, any communication with the Bank can be either in Greek or in English. In case of any discrepancy between the Greek text and the English translation, the Greek text shall prevail.

3.4 Other terms

The step up time deposit agreement shall be additionally governed by the Bank's General Banking Transactions Terms, the "Customer Information of Optima bank S.A. for the Processing of Personal Data in accordance with the General Data Protection Regulation (GDPR)" and the Depositor Information Document (TEKE) which includes the basic information on deposit protection. All the above details and information that you have already read, fully understood and accepted upon commencement of your Basic Banking Relationship with the bank are constantly posted in the bank's branches and on its website at www.optimabank.gr.