

TRANSACTION TERMS

The Principal/Customer (hereinafter "Customer") agrees that the terms used herein and the relationship, in general, deriving herefrom have the meaning and the content attributed thereto in the Bank's General Banking Transaction Terms (GBTT), in the chapter on Payment Services, of which the Customer is already in possession and with which he is familiar. The Bank has provided sufficient information to its Customer concerning all the information that he must provide for the proper initiation or execution of the aforementioned payment order and on the provisions of the law aiming to protect the Customer's interests. The Customer declares that he has checked the correctness of the details of the credit transfer/funds transfer and that he has been informed of the charges arising from the specific credit transfer/funds transfer, in accordance with the Price List of Banking Services of the Optima bank in force at any given time. If, on request of the Customer, user of payment services, an order for a credit transfer or a funds transfer is transmitted via remote communication means, which does not allow the Bank to fully comply with the obligations pertaining to the provision of written or by other fixed medium information of the Customer, before the execution of the order and pursuant to the law, the Bank shall fulfil such obligations immediately following the execution of the payment by sending to the Customer, in writing or by electronic means, the details of the payment and of its execution, as per above. A copy of this order shall be delivered to the Customer, duly filled in, following the receipt and execution of the order, accompanied by the supporting documentation which attests the execution, which is extracted by electronic means and which the Customer must check, directly confirming that the order has been executed promptly and exactly. The Customer's silence shall constitute full acknowledgement of the correctness of the Bank's actions in executing the order given. If a currency exchange is carried out, then it shall be performed based on the Bank's reference rate on the day and time of execution of the application or at a rate that has been previously agreed with the Customer. Information regarding the reference rate is available from the Bank's branches. The Customer must notify to the Bank the details that are necessary for the correct execution of the transaction and the identification of the beneficiary of the credit transfer/funds transfer by the beneficiary's Bank, whenever required and as such details are described in the GBTT. The Bank is unable to check whether the account number or the IBAN provided by the Customer as exclusive identification means truly corresponds to the beneficiary mentioned in the payment order. The Bank shall not be liable for any damage caused to the Principal/Customer or to any third party by an erroneous and/or inaccurate registration of the details of the credit transfer/funds transfer by the Customer. In the event where the credit transfer/funds transfer is returned unexecuted by the beneficiary's bank, the amount of the credit transfer/funds transfer will be credited to the Customer's account following deduction of the charges incurred by the Bank and/or its Correspondents due to the return and, in case a currency exchange is required, at the exchange rate valid on the date of the return. The Customer declares that this credit transfer/funds transfer does not violate nor does it infringe Law 4557/2018, as in force, and is not aimed at money laundering; the Customer further assumes full responsibility for the lawfulness of the credit transfer/funds transfer and of the underlying transactions. The Customer assumes the responsibility and the obligation to compensate the Bank for any damage it suffers due to the falsity or inaccuracy of his or her declarations as per above. The Customer shall promptly produce additional information that may be requested for the completion of the transaction. The Customer acknowledges that, in the event where it is definitively not possible to produce the aforementioned information or in the event where he is wholly or partially unable to promptly produce the additional information, or if some of the transaction details produced are inaccurate or incomplete, the specific transaction may not be executed or be cancelled. The Customer acknowledges that the information relating to his or her transaction may be provided to Authorities in and/or outside the European Union by the Banks or the Payment System Organizations to which it is forwarded for any legal reason (by way of example: combatting money laundering or terrorism, or lists of persons subject to restrictive measures, etc.);

The Customer is aware that the personal data that he has submitted in the context of this transaction will be processed by the Bank pursuant to the provisions of the form bearing the title "Information of the Customers of Optima bank S.A. on the Processing of Personal Data in accordance to the General Data Protection Regulation (GDPR)", which he has read, understood and accepted and which constitutes an integral part hereof.

The execution of the payments herein is otherwise governed by the Bank's GBTT that have been delivered to the Customer and of which he is aware, and which he accepts in their entirety.