


## PRE-CONTRACTUAL INFORMATION & STANDARD EUROPEAN INFORMATION ON CONSUMER CREDIT - "Optima bank CREDIT MASTERCARD" CREDIT CARD

<b>1. Creditor ID details and contact details</b>	
<b>Creditor:</b>	Optima bank S.A.
<b>Address:</b>	32 Egialias and Paradisou Str. 15125 Marousi, Greece.
<b>Contact:</b>	Tel.: +30 210 8173 000. E-mail: <a href="mailto:hello@optimabank.gr">hello@optimabank.gr</a> (webpage) <a href="http://www.optimabank.gr">www.optimabank.gr</a>
<b>2. Description of basic credit product characteristics</b>	
<b>Type of credit</b>	"Optima bank Credit Mastercard" credit card for daily transactions, including purchases, payments and cash withdrawals (the "credit Card").
<b>Beneficiary</b>	The beneficiary of the credit card, subject to the terms mentioned herein, may be any natural person over 18 years old who holds a deposit account with the bank (the "Account") and as long as she/he meets the bank's credit policy conditions (the "Cardholder").
<b>Total amount of credit</b>	The total amount of credit ("Credit Limit") is determined by the bank after assessing the solvency and credit rating of the Cardholder. The Credit Limit may vary depending on the type of transactions. The Credit Limit shall be disclosed to the Cardholder by a relevant letter upon receipt of the Card.
<b>Terms governing the use of the credit Card</b>	<p>The Card can be used for transactions at:</p> <p>(a) Physical stores</p> <p>The Cardholder may perform transactions in physical business stores which bear the Card mark, worldwide. Transactions are executed using the Chip and Pin Technology, that is using the Chip embedded in the Card when inserting the Card into EFT / POS Terminals and typing in the Card PIN. Upon execution of the transaction, the store shall notify the Cardholder of the success or failure of said transaction.</p> <p>The Cardholder can perform "Contactless Transactions" by just placing the Card close to an EFT / POS terminal and without inserting the Card therein. Contactless transactions are based on wireless, near-field communication (NFC) technology and are completely secure, as they rely on high-standard specifications and special modern-technology features</p>

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	<p>that are integrated into each card. Contactless transactions are performed only at EFT / POS Terminals bearing the  sign.</p> <p>In any case, the Cardholder reserves the right not to use the above option by using the card CHIP when inserting the Card in the Terminal.</p> <p>The Cardholder has the option to successfully perform Contactless Transactions without the need to type in the Card PIN, as long as:</p> <ul style="list-style-type: none"> <li>the transaction is less than or equal to the Euro amount determined, at any time, by the applicable regulatory framework to be the maximum <b>"Contactless Transaction Limit"</b>, which is currently set at fifty Euros (€ 50), and</li> <li>the <b>"Total Maximum Contactless Transaction Limit"</b> does not exceed the amount of one hundred and fifty Euros (€ 150).</li> </ul> <p>The conditions of Contactless Transactions without the use of Pin, including the Contactless Transaction Limit, as well as the Total Maximum Contactless Limit may differ from those mentioned directly above, according to a relevant decision of the bank and the applicable legal framework and depending on the country in which the Cardholder makes the transaction. The Cardholder must take sole care of his/her own informing regarding the Contactless Transaction Limit, as applicable, before performing the desired transaction. Any change in the Limit and Upper Limited Transaction Limit does not constitute an amendment to the Contract.</p> <p>(b) Electronic Stores and Remote Transactions;</p> <p>The Cardholder may use the Card as a means of payment for remote transactions, by placing an electronic, telephone or postal order, throughout the world, if this Card is accepted as a means of payment. In some countries, the card may not work due to restrictions applicable to the International Card Organization Mastercard, even though the recipient may have included a display of its logo. The bank may not influence whether an individual recipient accepts the Card as a means of payment.</p> <p>Online transactions also include the option of directly debiting the account for the monitoring the Card usage, i.e. debiting the Card account by the counterparty online store, provided that the relevant authorisation has been provided by the Cardholder to the online store or to the payment-service provider of the online store or an order has been given by the Cardholder to the Bank for this purpose. The Cardholder may, at any time, revoke the standing order</p> <p>for the reimbursement of her/his bills by debiting the Card account, upon providing a relevant notification to the business or the body to which he/she had originally provided the standing order.</p> <p>In the case of remote transactions, all or some of the following may be requested:</p> <ul style="list-style-type: none"> <li>the card number and its expiry date</li> <li>the Card Verification Code (CVC)</li> <li>the name of the Cardholder</li> <li>any other necessary information that may be requested on the basis of the security protocols applied by the International Card Organization Mastercard</li> </ul> <p>In order to complete the logging of the above transactions, an additional <b>"Strong Customer Authentication"</b> may be required for each transaction,</p>
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	<p>using the secure methods used by the bank at any time, in accordance with the provisions of the General Terms (Chapter C - Terms 2.2 and 2.3).</p> <p>(c) ATMs</p> <p>The Cardholder has the option to make cash withdrawals from the Credit Limit and change the Card PIN (see term 1.3), using ATMs belonging to the bank and/or other banks or ATM-network providers, bearing the Card mark, throughout the world.</p> <p>In cases where third-party ATMs are used, the Cardholder will bear the relevant costs. In addition, in that case, the Cardholder may be charged additional costs of the interbanking transaction, which may be defined and collected by the other banks or providers for the use of their ATM network by the Cardholder. This cost may vary by bank or provider. The Cardholder acknowledges and accepts that the bank bears no responsibility in determining or changing these prices.</p> <p>In any case, the bank bears no responsibility for any loss suffered by the Cardholder due to technical failure or interruption of the operation of ATMs.</p> <p>For more information, the Cardholder may be informed by the relevant Chapter in the General Terms on ATM transactions.</p> <p>(d) Other Transactions.</p> <p>Utilizing technological developments, the Bank reserves the right to develop and make available to the Cardholder other options for using the Card (e.g. payment of debts to third parties, transfer of balance from another bank, use via digital wallet), after being informed through the the most reasonable means available for that purpose. The utilization of the new options by the Cardholder implies her/his acceptance of the corresponding terms and conditions, without this constituting an amendment thereof.</p>
Card PIN	<p>The Cardholder may use the Card by entering the special, personal 4-digit <b>"Card PIN"</b> identification code. The Card PIN is sent to the Cardholder by text message (sms) to her/his mobile phone number, which has been disclosed to the bank.</p> <p>The Card PIN can only be used in conjunction with this Card to perform all the services provided. The Card PIN is strictly personal, while the bank has taken all necessary security measures and all security measures provided for so that it cannot be reproduced. However, the Cardholder acknowledges that the Card, in combination with the Card PIN, is cash. For this reason, the Cardholder must take all security measures as mentioned indicatively in the General Terms (Chapter C - Term 4 and Chapter E - Term 7).</p> <p>The Cardholder may modify the Card PIN granted by the bank and replace it with any other PIN of his/her choice via an ATM of the bank or other banks, provided that it is systematically supported by the latter, following the instructions displayed at the ATM screen. The bank may reissue the PIN Card, with a simultaneous cancellation of the old one, at the request of the Cardholder. In this case, the Cardholder shall bear any costs, in accordance with the Invoice.</p>

	Furthermore, the Cardholder may, upon request, receive a reminder of the Card PIN via text message (sms) on her/his mobile-phone number declared to the bank.
<b>Duration</b>	Indefinite term
<b>Installments</b>	<p>The Cardholder is obliged to pay at least the amount of the Minimum Monthly Payment up to the date indicated on the monthly Statement. The Cardholder has the right to pay any amount greater than the minimum monthly payment.</p> <p>The minimum monthly payment is calculated at 4% on the balance of your credit Card account each month. In addition to the minimum monthly payment, the following charges are added at 100%, as long as the following exist:</p> <ul style="list-style-type: none"> <li>• amount exceeding the credit limit</li> <li>• overdraft charges</li> <li>• cash-withdrawal expenses from the credit limit</li> <li>• expenses for the use of ATMs of other banks</li> <li>• annual subscription</li> <li>• card replacement/reissue/renewal costs</li> <li>• PIN reissue costs</li> <li>• shipping expenses for printed statement</li> <li>• reissue/resending expenses for printed statement</li> </ul> <p>In the monthly Statement, apart from the Minimum Monthly Payment, there are indicated the transactions performed during the previous monthly period, as well as the total debt amount at the date of issue.</p> <p>The cardholder receives the Statement electronically via the bank's e-banking service. If he/she wishes to receive it in print, the bank may impose charges that are reasonable and proportionate to the actual costs incurred for this different sending.</p>
<b>Total amount to be paid</b>	<p>The total amount to be paid is proportional to the amount and type of transactions performed by the Cardholder.</p> <p>More information and examples in the field titled "Total Effective Annual Percentage Rate (APR)"</p>
<b>Service Account</b>	For the servicing of the credit Card, the Account will be used.
<b>Credit repayment</b>	<p>Debt repayment is made by automatic debiting of the Account. For this purpose, the Cardholder authorizes the bank, upon conclusion of the contract for the granting and use of the credit card (the "Contract"), for the execution of the above automatic charging, by granting a relevant irrevocable standing order of payment.</p> <p>The Cardholder is required to pay at least the amount of the minimum monthly payment up to the date indicated in the monthly Statement.</p> <p>In case where the available cash funds of the Account are not sufficient for the repayment of the amount payable, the Cardholder authorizes the bank to charge, at any time and without requiring prior notice, the Account up to the amount payable, while payment is considered</p>

	<p>executed on the day the bank acquired the corresponding amount payable.</p> <p>Additionally, it is possible to pay through the Bank's respective Alternative Networks or by cash at a bank branch, by displaying the Statement.</p>
Required guarantees	<p>Personal guarantees, as well as collateral or physical collateral may be requested, on the basis of the Cardholder's creditworthiness.</p>

3. Credit cost	
Interest rates	<p>Market rate: Fixed Interest Rate 15.00% + Contr. of Law 128/75 0.60% = 15.60%</p> <p>Cash withdrawal interest rate: Fixed Interest Rate 17.00% + Contr. of Law 128/75 0.60% = 17.60%</p>
Change in interest rates	<p>The bank reserves the right to change the values of the Market Rate and the Withdrawal Rate (the <b>"Interest Rates"</b>) for a reasonable cause and on the basis of objective factors, such as changes in money, exchange and capital markets, changes in financial conditions, conditions of competition within the banking sector, changes in the risks assumed by the bank, the consumer price index and the particular market economic conditions.</p> <p>The change in Interest rates shall be disclosed to the Cardholder in any appropriate manner.</p> <p>The Cardholder has the right to not accept the changes by declaring to the bank, within thirty (30) days from the announcement of the above changes, that she/he does not accept them. Within that period, the Cardholder shall have the obligation to repay the entire debt. If the Cardholder does not notify the Bank of the non-acceptance of the changes by the above date, she/he shall be deemed to have accepted them.</p>
"Total Effective Annual Percentage Rate (APR)"	<p>The total effective APR equates, on an annual basis, the present values of total liabilities - future or current ones - assumed by the obligor. This is the total cost expressed as an annual percentage of the total credit.</p> <p>Calculation examples of the total effective annual percentage rate (APR):</p> <p>A. For a lump-sum purchase of goods worth € 1,200.00, made on 01/01 and repaid in 12 instalments with an annual contractual interest rate of 15.00% plus a contribution of Law 128/75 of 0.60%, annual subscription fee € 40.00 and payment on the last day of payment of the monthly instalment, it is as follows:</p>
	1 <sup>st</sup> instalment on 01/02, €154.36, balance €1,100.00, interest €14.36
	2 <sup>nd</sup> instalment on 01/03, €114.57, balance €1,000.00, interest €14.57
	3 <sup>rd</sup> instalment on 01/04, €112.82, balance €900.00, interest €12.82
	4 <sup>th</sup> instalment on 01/05, €111.92, balance €800.00, interest €11.92
	5 <sup>th</sup> instalment on 01/06, €110.26, balance €700.00, interest €10.26

	6 <sup>th</sup> instalment on 01/07, €109.27, balance €600.00, interest €9.27
	7 <sup>th</sup> instalment on 01/08, €107.95, balance €500.00, interest €7.95
	8 <sup>th</sup> instalment on 01/09, €106.41, balance €400.00, interest €6.41
	9 <sup>th</sup> instalment on 01/10, €105.30, balance €300.00, interest €5.30
	10 <sup>th</sup> instalment on 01/11, €103.85, balance €200.00, interest €3.85
	11 <sup>th</sup> instalment on 01/12, €102.65, balance €100.00, interest €2.65
	12 <sup>th</sup> instalment on 01/01 of the next year, €101.32, balance 0, interest €1.32
	Total interest: €100.69
	Subscription: €40.00
	Total: €140.69
	Total Effective Annual Percentage Rate (APR): 22.05% (for this example)
	B. For a one-off withdrawal of cash worth € 1,200.00, made on 01/01 and repaid in 12 instalments with an annual contractual interest rate of 17.00% plus a contribution of Law 128/75 of 0.60%, annual subscription fee € 40.00 and payment on the last day of payment of the monthly instalment, it is as follows:
	1 <sup>st</sup> instalment on 01/02, €156.20, balance €1,100.00, interest €16.20
	2 <sup>nd</sup> instalment on 01/03, €116.44, balance €1,000.00, interest €16.44
	3 <sup>rd</sup> instalment on 01/04, €114.47, balance €900.00, interest €14.47
	4 <sup>th</sup> instalment on 01/05, €113.45, balance €800.00, interest €13.45
	5 <sup>th</sup> instalment on 01/06, €111.57, balance €700.00, interest €11.57
	6 <sup>th</sup> instalment on 01/07, €110.46, balance €600.00, interest €10.46
	7 <sup>th</sup> instalment on 01/08, €108.97, balance €500.00, interest €8.97
	8 <sup>th</sup> instalment on 01/09, €107.23, balance €400.00, interest €7.23
	9 <sup>th</sup> instalment on 01/10, €105.98, balance €300.00, interest €5.98
	10 <sup>th</sup> instalment on 01/11, €104.34, balance €200.00, interest €4.34
	11 <sup>th</sup> instalment on 01/12, €102.99, balance €100.00, interest €2.99
	12 <sup>th</sup> instalment on 01/01 of the next year, €101.49, balance 0, interest €1.49
	Total interest: €113.60
	Subscription: €40.00
	Total: €153.60
	Total Effective Annual Percentage Rate (APR): 24.07% (for this example)
	The above total effective ARP percentage, which was calculated on the basis of the Joint Ministerial Decision Z1-699/2010 Government Gazette Vol. B 917/23.06.2010, corresponds to the data of the above numerical example and does not apply in case of change in any of these sub-data. The total effective ARP may be changed, if the cost elements that make up the total effective ARP are changed and, indicatively, in case of changes in Interest rates and other charges.
Related expenses	
Annual subscription	€40 for main Card €15 for additional Card

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<b>Other Expenses/Charges</b>	<ul style="list-style-type: none"> <li>• Card replacement/reissue/renewal costs: €0</li> <li>• Pin reissue costs: €3</li> <li>• Overdraft charges: €5</li> <li>• Cash withdrawal expenses from the Credit Limit: <ul style="list-style-type: none"> <li>○ From a bank ATM: €1.75</li> <li>○ From third-party-bank ATMs within the European Union: €1.75</li> <li>○ From third-party-bank ATMs outside the European Union: €3.00</li> </ul> </li> <li>• Currency conversion costs: €0</li> <li>• Shipping expenses for printed statement: €0</li> <li>• Reissue/resending expenses for printed statement: €1</li> </ul>
<b>Foreign exchange</b>	<p>The charges for transactions made in a currency other than the Euro, including the service of cash withdrawal from ATMs, will be converted into Euros based on the price set by the International Card Organization, whose mark the card bears (Mastercard), on the day of processing and the time of processing and the time of clearing of the transaction, which may differ from the day of the transaction.</p> <p>Therefore, the Cardholder, taking into account that the exchange rates are change constantly, recognises that the exchange rate applied in the transaction clearing may differ from the exchange rate that was in force on the day and time that the transaction was executed.</p> <p>Information on currency conversion rates shall be made available on the official website of the International Card Organization, which provides an electronic currency conversion mechanism, as well as in any other way provided for by the regulatory framework, as applicable.</p> <p>The above transactions shall be subject to the interbank transaction costs which are applicable at each point in time.</p> <p>The amount in the currency in which the transaction was made and the final amount in EUR is debited is shown in the Statement, in the history of the transactions of the Account through the service of the available Alternative Networks, if the Cardholder is a registered user of the said service, as well as in any another instrument is provided for in each regulatory framework.</p>
<b>Charges in case of late payment - interest on overdue payment</b>	<p>Failure by the Cardholder to pay the minimum amount payable in each case may have serious consequences for the progress of the Contract (e.g. termination of the Contract, suspension of use of the Card, limitation of the Credit Limit).</p> <p>In case of default, there will be a default interest charge equal to 2.5% above the contractual rate.</p> <p>Interest payments of any kind that are not repaid on time shall be deferred from the first day of delay with a default interest rate and interest resulting, if</p>



	<p>not paid, shall be capitalized (interest-bearing) every six months according to the legal framework in force.</p> <p>In addition, the Cardholder shall bear any costs incurred by the Bank relating to the pursuit of the collection of overdue debts by credit card, such as indicatively for the sending of documents of harassment or out-of-court letters, court fees, reasonable fees of the attorney-at-law of the bank with regard to any dispute arising from the dispute fulfilment and execution of the Contract and is due to the fault or default of the Cardholder.</p> <p>Each payment to the bank against the above debts shall be charged in the order provided for in Article 423 of the Civil Code, namely: (a) court fees, taxes / levies and other expenses or subscriptions, (b) interest rates and default, (c) on contractual interest and (d) on the card's debit (transactions in Businesses, cash withdrawals, capital transfers, any repayment of credit / loan instalments via credit card), with priority in the repayment of the interest payments with the lowest, each time, interest rate.</p>
<b>Early repayment</b>	<p>The Cardholder may fully, and in an early manner, repay the debt arising from the Credit Card, but this does not imply termination of this contract and cancellation of the credit Card, which is still valid and is charged with any Annual Subscription Fees and Expenses/Charges.</p>
<b>Conditions under which the above-mentioned expenses/charges may be modified in relation to the credit card agreement</b>	<p>The Bank reserves the right, taking into account market and competition conditions, as well as in case of adjustment of the charges of the International Card Organizations, to supplement or modify, at its fair judgment, the respective charges and costs, by informing the Cardholder thereof in any way possible, for this purpose and without requiring any other action.</p> <p>Any amendment is set out in the Invoice available on the bank's website and branches.</p>
<b>Modifications of terms associated with the provision of payment services</b>	<p>The modification of contractual terms relating to the provision of payment services shall be made at any time, as specified in the relevant legislation, provided that the Cardholder is informed at least two (2) months before the proposed entry into force of the changes. Excludes exchanges of exchange rates based on foreign exchange reference rates which are directly applicable and amendments for which a specific reference is made above.</p>
<b>4. Security Issues</b>	
<b>Strong Identification</b>	<p>In order to complete certain transactions, an additional "Strong Identification of the Cardholder" may be required, using the secure methods that the bank uses from time to time, in accordance with the details of the General Transaction Terms of the bank.</p>
<b>Credit Card Loss or Loss / Card PIN</b>	<p>In case of loss, theft, destruction, unauthorized use, risk of unauthorized use, untimely receipt of the Card or in case it is revealed or suspected that the Card PIN has been disclosed or disclosed in any way to third parties, the Cardholder must notify immediately the bank through the e-banking or mobile banking of the bank or any other available for this purpose of its Alternative</p>



	<p>Networks or by phone at <a href="tel:+302108173000">+30 210 8173000</a> or in any other way and by means of the Bank at the disposal of its customers for this purpose. In addition, the Cardholder may temporarily deactivate the Card through the e-banking or mobile banking of the bank or any other alternative networks available for this purpose or in any other way and means the bank makes available to its customers.</p> <p>Failure to immediately notify the bank is a gross negligence on the part of the Cardholder, unless it is due to force majeure.</p> <p>In any case, the Cardholder shall be liable up to the amount of fifty Euros (€50) for any damage resulting from a transaction after unauthorised use of the credit Card, unless:</p> <ul style="list-style-type: none"> <li>• The loss, theft or embezzlement of the credit Card could not be detected by the Cardholder;</li> <li>• The damage is due to an act or omission of the bank.</li> </ul> <p>Until notification, the Cardholder shall be liable for loss resulting from payment transactions that took place without his approval, resulting from the use of a lost or stolen credit Card, or for loss from payment transactions that were carried out by a non-holder using the credit card.</p> <p>By way of derogation from the above, the Cardholder shall be liable, without any financial limitation, for any damage resulting from transactions that took place without his approval if it is due to:</p> <ul style="list-style-type: none"> <li>• Violation by himself/herself of one or more of the obligations mentioned in the paragraph concerning the storage of the credit Card and the Card PIN;</li> <li>• Failure to promptly notify the bank;</li> <li>• Any action due to wilful misconduct or gross negligence by the Cardholder.</li> </ul>
<b>5. Other important legal aspects</b>	
<b>Right of withdrawal</b>	<p>The Cardholder is entitled to withdraw from this contract within fourteen (14) calendar days from the date of conclusion of the contract or from the date of receipt of the terms of use of the credit Card, if this date is later. In this case, the Cardholder must pay to the bank the debit balance with the interest accrued on it until the payment of interest, any expenses and interest-free instalments that have not been accounted for without undue delay and no later than thirty (30) calendar days from dispatch to the bank of the withdrawal declaration.</p>
<b>Investigation in a database</b>	<p>The bank is obliged to inform the Cardholder immediately and free-of-charge about the results of an investigation on a database, provided that the application for a credit card is rejected on the basis of said investigation. This is not the case where the provision of relevant information is prohibited by other legislative acts which incorporate community legislation or are contrary to public order or public safety.</p>

<b>Copy of contract overview</b>	The Cardholder is entitled, upon request, to receive a free copy of the Contract overview. This option is not provided to the Cardholder if, at the time of the request, the bank does not wish to enter into a Contract with the Cardholder.
<b>Compliance</b>	The bank has the right to offset any claim against the Cardholder arising from the Contract, even if not due, to any counterparty of the Cardholder, without the need for a clearing proposal with a statement of the bank to the Cardholder. Under the same terms, the bank reserves the right to refuse the fulfilment of the holder's repayment until it satisfies any claim arising from the Contract (right of withdrawal).
<b>Other useful information</b>	In addition to the above, the General Terms of Banking Transactions, the Invoice, the Table of Benefits of Grant Products and the Information Fee on the bank's fees, which the Cardholder has already read, understood and fully accepted. The above additional documents are in any case available in the branches and the website of the bank.
<b>Time period during which the Bank is bound by the information it provides prior to the conclusion of the contract</b>	The information herein shall be valid at the date of issue and until it is replaced.