

Pre-Contractual Information Form

Optima welcome time deposit

Optima welcome 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 Optima welcome time deposit and the bank in this form.

The time deposit is available for new funds from €50,000. Funds are defined as new, as those that did not exist in Optima bank before 31/8/2025 and have increased the customer's overall relationship by at least the same amount.

1. The Bank

1.1. Name & Address

"Bank Optima bank SA", 32 Aigialeias Str. and Paradissou, 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 Optima welcome time deposit

2.1. Optima welcome time deposit at a glance

With the Optima welcome time deposit, you have the opportunity through the bank's branches to place your funds for a term of 3 or 6 or 12 months, with competitive interest rate, interest payment every month and the option of early total redemption without fee on the interest payment date. In order to open the Optima welcome 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 Optima welcome time deposit

- **Currency:** Euro (€)
- **Minimum capital:** €50,000
- **Maximum capital:** not applicable
- **Term:** 3 or 6 or 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 Optima welcome 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 Optima welcome time deposit is carried out without fees if it is done on the interest payment date every month. 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 month. 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 is based on the capital and the duration, as shown below:

Duration	Interest Rate per amount scale €	
	50,000-199,999.99	≥ 200,000
3 months <i>Total Annual Real Return (TARR)</i>	1.60% 1.36%	1.70% 1.45%
6 months <i>Total Annual Real Return (TARR)</i>	1.50% 1.28%	1.60% 1.36%
12 months <i>Total Annual Real Return (TARR)</i>	1.40% 1.19%	1.50% 1.28%

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 Optima welcome 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 Optima welcome time deposit agreement shall be sent by the bank to your e-mail. You can also receive a free copy of the Optima welcome 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 Optima welcome 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.