

Pre-Contractual Information Form “Optima e-time deposit”

Since its very first steps, Optima bank set out to offer an optimum banking experience and ensure our product and services offering meets your needs immediately and effectively. In this context and focusing on your best interests, we designed the Optima e-time deposit (**“e-time deposit”**), a product that offers you competitive yield and a secure placement for your funds.

If you are an individual over the age of 18 acting for non-professional purposes, you may find all the main information on the e-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 “e-time deposit”

2.1. The e-time deposit at a glance

With the e-time deposit, you have the opportunity through the alternative networks of the bank to select within a few minutes the basic features of the time deposit you want, ensuring a competitive interest rate that remains constant for the entire duration of the time deposit. In order to open the time deposit, you must hold an individual or joint deposit account with the bank (the **“Service Account”**). Upon maturity of the time deposit, the Service Account will be credited with the capital and interest.

2.2 Key features of the e-time deposit

- **Currency:** Euro (€) or USD (\$)
- **Minimum capital:** €5,000 or \$5,000
- **Maximum Capital:** €1,000,000 or \$1,000,000
- **Term:** You may choose a term of 1, 3, 6 or 12 months
- **Activation of the time deposit:** Your selected e-time deposit is activated by selecting **“Submit”** and **“Confirm”** for its details, provided the respective capital is available in the Service Account.
- **Term commencement:** The term of the e-time deposit shall begin on the time deposit activation date. The e-time deposit will be activated on the immediately following business day if the application is confirmed on a non-business day or after 18:00 on a business day.
- **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 e-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 e-time deposit shall be subject to tax, as specified in the applicable tax laws. The current tax rate is 15%.
- **Interest rate:** The interest rate shall be fixed throughout the e-time deposit term and shall be adjusted according to the capital, the term and currency of the deposit, as shown below:

e-time deposit in €

Duration	Interest Rate per amount scale €				Total Annual Real Return (TARR)			
	5,000-49,999.99	50,000-99,999.99	100,000-299,999.99	>300,000	5,000-49,999.99	50,000-99,999.99	100,000-299,999.99	>300,000
1, 3 months	1.10%	1.25%	1.25%	1.50%	0.94%	1.06%	1.06%	1.28%
6 months	1.00%	1.25%	1.25%	1.50%	0.85%	1.06%	1.06%	1.28%
12 months	1.00%	1.10%	1.10%	1.25%	0.85%	0.94%	0.94%	1.06%

e-time deposit in \$

Duration	Interest Rate per amount scale €				Total Annual Real Return (TARR)			
	5,000-49,999.99	50,000-99,999.99	100,000-299,999.99	>300,000	5,000-49,999.99	50,000-99,999.99	100,000-299,999.99	>300,000
1 month	2.90%	3.00%	3.10%	3.20%	2.47%	2.55%	2.64%	2.72%
3 months	2.70%	2.80%	2.90%	3.00%	2.30%	2.38%	2.47%	2.55%
6 months	2.50%	2.60%	2.70%	2.80%	2.13%	2.21%	2.30%	2.38%
12 months	2.30%	2.40%	2.50%	2.60%	1.96%	2.04%	2.13%	2.21%

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

The bank shall calculate interest from the start date of the e-time deposit up to and including the day prior to the maturity date. Interest shall be calculated by taking into account the actual days of the e-time deposit, based on a 365-day year. You may calculate interest as follows:

$$\text{Interest} = \text{Capital} \times \text{Interest rate} \times \frac{\text{Days}}{365 \text{ Days}}$$

▪ **Early redemption:** You may request total early redemption of the e-time deposit at any time. In case of early redemption, you shall be charged with early redemption fees. 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. 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. You may calculate the early redemption fees as follows:

$\text{Early redemption fees} = \text{Early redemption rate } 2,00 \% \times \text{Redemption amount} \times \frac{\text{Remaining days until maturity}}{365 \text{ Days}}$	<div>Remaining days until maturity</div> <hr/> <div>365 Days</div>
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2.3 Information on the Service Account

The Service Account shall be kept in the name of all e-time deposit beneficiaries. In case the Service Account is a joint account, the e-time deposit beneficiaries shall be the same as the beneficiaries of the Service Account. In such case, each of the beneficiaries may open an e-time deposit, which shall be linked to the joint account, without any further action by the other beneficiaries being required. The beneficiary executing the e-time deposit opening transaction shall automatically become the main beneficiary of the e-time deposit and shall undertake to inform the other account beneficiaries on the specific transaction and their participation in the e-time deposit as co-beneficiaries.

2.4 Deposit Guarantee

Deposits with the bank, including the e-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@hdiagf.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. Know your rights

3.1. Right of withdrawal

Should you change your mind, you may withdraw from the contract within fourteen (14) days from activation of the e-time deposit, without stating any reason. You shall only have to do the following:

- send the notice of withdrawal by e-mail to hello@optimabank.gr or send it to the bank's contact address by post or by any other fixed means indicated by the bank, and
- pay any fees and charges indicated on the bank's price list within 30 calendar days from the date the notice of withdrawal was sent.

By submitting the notice of withdrawal, the e-time deposit contract shall be terminated retrospectively. In such case, the capital of the e-time deposit shall be transferred to the Service Account in full.

3.2. Sample notice of withdrawal

To exercise your right of withdrawal, you may use the following template:

To:

“Optima bank SA”

32 Aigialeias Str. and Paradisou, 151 25 Maroussi

I hereby declare that I withdraw from the time deposit agreement drawn up through your bank's Alternative Networks on /.... /....., under which the time deposit No. was opened and linked to the Service Account No. Please close the above time deposit and transfer its capital to the Service Account specified above. I hereby acknowledge that I am obliged to pay any fees and expenses related to services provided until the exercise of the right of withdrawal or provided as a result of exercising the right of withdrawal within 30 days from the date of dispatch hereof.

Sincerely,

(Place, Date) Customer Signature

3.3. Copy of the agreement

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

3.4. Dispute resolution

3.4.1. The bank has appropriate procedures in place for the prompt and effective settlement of any complaints filed. You may find more information on the complaint handling process on the bank's website. You may contact the bank for this reason using any of the following means:

- a. At the bank's Branches, by filling in the relevant complaint form.
- b. By calling [+30 210 8173695](tel:+302108173695) during business days and hours.
- c. By sending an e-mail to wearelistening@optimabank.gr.

3.4.2. Furthermore, for any dispute, you can make use of the following out-of-court dispute resolution procedures, by contacting:

- a. the Hellenic Financial Ombudsman (1 Massalias Str., 106 80 Athens - P.O. Box 9166, 100 32 Athens, Tel.: 10440, 210 337 6700, Fax: 210 323 8821, E-mail: info@hobis.gr, website: www.hobis.gr),
- b. the Hellenic Consumers' Ombudsman, (144 Alexandras Ave., 114 71, Athens, Tel.: 2106460862, website: www.synigoroskatanaloti.gr)
- c. the European Commission's Online Dispute Resolution (ODR) platform (<https://webgate.ec.europa.eu/odr>).

4. General information

4.1. Drafting of the agreement with the use of electronic means

The agreement with the bank shall be drafted with the use of electronic means, without physical presence. A prerequisite is the identification and verification of your details and your instruction, as well as your acceptance of the general and specific contractual terms.

4.2. 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.

4.3. Other terms

The e-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)", the bank's Electronic Transactions Price List which includes the costs, fees and expenses charged by the bank (the "**Price List**"), the Depositor Information Document (TEKE) which includes the basic information on deposit protection and the Fee Information Document which includes the fees for the use of the bank's main banking services. 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.

4.4. Applicable law

Your contractual relationship with the bank shall be governed in its entirety by the Greek Law.