

## Precontractual information on deposit products

### Versions:

ANX38.8/14-4-2021  
ANX38.9/11-3-2022  
ANX38.10/1-7-2022  
ANX38.10/13-1-2023  
ANX38.11/8-3-2023  
ANX38.12/3-7-2023  
ANX38.19/9-11-2023

*The present is subject to periodic review.*

## 1. Demand accounts in euro

Product	Interest rate	Interest payment	Features
Optima Current account for individuals	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
Optima Business account	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Legal Entities / Individual Enterprises / Freelancers</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
"AXIA" Current account for individuals	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
Cash collateral account	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash withdrawals and funds transfers are not available</li> <li>- Debit card is not available</li> <li>- Cheque issuance is not available</li> <li>- The account cannot be linked with time deposit</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
Basic payments account (Law 4465/2017)	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> </ul>

## 2. Foreign currency demand accounts

Available foreign currency: USD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY

Product	Interest rate	Interest payment	Features
Optima Current account for individuals	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
Optima Business account	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Legal Entities / Individual Enterprises / Freelancers</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>
"AXIA" Current account for individuals	No interest	-	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals (not for professional use)</li> <li>- Residents or Non residents</li> <li>- Cash deposits and withdrawals, funds transfers (see General Notes 1)</li> <li>- Debit card</li> <li>- Cheque issuance upon bank's approval</li> <li>- Update: Free quarterly account statement by mail or by e-mail if you have declared an email to the bank / Online balance and transactions update through Optima e-banking &amp; Optima app</li> </ul>

## 3. Time deposits

Product	Capital	Interest	Features
Time deposit	Minimum: €10.000 or the equivalent in foreign currency	Determined by the bank based on the currency, the duration and the amount	<ul style="list-style-type: none"> <li>- Beneficiaries: Individuals / Legal Entities</li> <li>- Residents or Non residents</li> <li>- Duration: 1 day – 12 months</li> <li>- Available currency: EUR, USD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY</li> <li>- Interest payment upon maturity</li> <li>- Distribution channel: Bank branches</li> </ul>

e-time deposit	€/€ 5,000 – 1,000,000	It is adjusted according to the currency, duration and amount of the deposit and is valid as mentioned in the "Deposit products table rates"	<ul style="list-style-type: none"> <li>– Beneficiaries: Individuals (not for professional use)</li> <li>– Residents or Non residents</li> <li>– Duration: 1, 3, 6, 12 months</li> <li>– Available currency: EUR, USD</li> <li>– Distribution channel: Optima e-banking</li> <li>– Prerequisites: <ul style="list-style-type: none"> <li>– be a registered user of Optima e-banking service</li> <li>– own a demand account in euro or US dollars</li> </ul> </li> </ul>
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## Notes

1. The interest of deposits shall be subject to tax, as specified in the applicable tax laws. The current tax rate is 15%.
2. Demand accounts' interest rates are freely determined by the bank and are subject to change. The current interest rate of the account is disclosed to the customer via the Interest Rate Table posted in the bank's branches or in any other appropriate form (eg posted on the bank's website). Without prejudice to the specific terms and conditions applying to the demand accounts and any other product that the bank will select in the future, any change of demand accounts' applicable interest rate shall be notified to the customer in writing or by any other means approved by the bank from time to time, at least two (2) months prior to the date of entry into force. If Reference Rate applies, then the interest rate change is effective immediately without the customer's prior notice.
3. Cash deposits in euro and foreign currency in deposit accounts are available and accrued on the same day of their deposit (availability value and interest bearing same day) in accordance with Law 4537/2018 (as long as the currencies are supported by the bank). Foreign banknotes (other than European Economic Area Foreign Banknotes -EEA F/B-) cash deposits in foreign currency deposit accounts are available for withdrawal and accrue from the fourth business day, the deposit date being excluded.
4. A cheque's amount credited to the account is available upon its final collection, as specified in each case on the bulletin posted at the bank's branches.
5. Interest calculation basis for deposit accounts: Year of 365 days. Interest payment is semiannual, on the 30-06 and 31-12 of each year, unless other dates are agreed upon or announced, based on the type of the deposit account. Whole balance interest rate: the interest rate applies to the total balance of the account.
6. Interest is charged to any temporary debit balances and accrues on 30-6 & 31-12 of each year, with a 365 day calculation period. The lending rate includes a 0.60% levy of L128/75.
7. The right of adding a beneficiary to an existing account and the right of immediate withdrawal, while respecting the relevant notice periods contemplated above, shall apply to all accounts.

## Notes on deposit products

1. The interest rates of the abovementioned products, which are negotiable based on the amount and the duration, also apply to the relevant Non Resident time deposit products.
2. Interest shall be repaid on the expiration or the last working day of the interest accrual period.
3. Interest calculation basis for time deposits: month of actual days 28-31/365 days (year).
4. Start date of interest calculation is the start date of the time deposit.
5. Interest is calculated up to one day prior to the early redemption / maturity date.
6. The right of early redemption of time deposits is allowed if exercised in full only. 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.
7. The interest rate (type-scales-level) is determined by the bank according to the currency, duration and amount of the deposit amount.
8. The bank issues from time to time special deposit products for which it provides dedicated information leaflets.

## General notes

1. "Payments Accounts" or "Accounts": demand accounts are accounts designated as "Payments Accounts", in accordance with the provisions of Law 4537/2018. The account held with the bank, in the name of one or more customers - users of Payment Services, may be used to perform payment transactions, that is, deposit, transfer, and withdrawal of funds in accordance with the bank's published bulletin and pre-contractual information notice of terms governing payment services and falls into one of the following categories:
  - Current accounts for individuals
  - Business accounts
  - Basic payments accountsIt is highlighted indicatively that loan accounts, debit accounts, time deposits and investment accounts are not classified as Payments Accounts. Specifically, "PAYMENTS ACCOUNT WITH BASIC CHARACTERISTICS" is offered in accordance with the provisions of Articles 17 and 18 of Law 4465/2017. Receipt of additional services is not required to maintain this account.
2. The bank's General Terms and Conditions as well as provisions in the bank's Basic Price List Commissions & Other Expenses and Deposit Interest rates table, available at the bank's branches and posted on [www.optimabank.gr](http://www.optimabank.gr), through which customers are thoroughly informed, apply to the above deposit products.
3. For complaints, you can reach the nearest branch or contact the Complaints Department by phone (+ 30 210 8173695) and by e-mail ([wearelistening@optimabank.gr](mailto:wearelistening@optimabank.gr)) or send a letter to the following address: Optima bank S.A., 32 Aigialias str. & Paradissou, 151 25 Marousi, Greece, Complaints Department. If you feel that your complaint has not been resolved satisfactorily, you can seek out-of-court settlement with the Hellenic Financial Ombudsman-Nonprofit Alternative Dispute Resolution Organization (HFO-ADRO)-(1 Massalias str., 10680 Athens, [www.hobis.gr](http://www.hobis.gr), tel.: 10440 -civil charge-, +30 2103376700, e-mail: info@hobis.gr), as a specialized Alternative Dispute Resolution (ADR) entity, which is registered in the Special Register kept on the website of the Directorate-General for Consumer Protection and Market Supervision.
4. Optima bank S.A. participates in the Deposit and Investment Guarantee Fund as defined by Law 4370/2016.