

GENERAL BANKING TRANSACTIONS TERMS

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GENERAL TERMS FOR BANKING TRANSACTIONS

This is a translation of the original Greek text. This translation is provided for information purposes only. The original Greek text shall prevail in case of any discrepancy between the Greek Text and the translation in English.

A. General Provisions and Conditions

1. Subject of the General Terms for Banking Transactions

1.1. Optima bank S.A. (the **"the Bank"**) is a Société Anonyme under GCR number 003664201000, which has been established and operates in accordance with the Greek Law, is based in Maroussi, at 32 Aigialeias and Paradeisou Street, while it has received a banking license with number 52/2/17.12.1999 and is supervised by the Bank of Greece.

1.2. These General Terms and Conditions of Banking Transactions constitute the framework of cooperation (the **"General Terms"** or the **"Contract"**) between the Bank and the Customer and apply to all services and products provided by the Bank to customers, private individuals and businesses, i.e. to all natural and legal persons, any association of persons without legal personality or an asset interacting with the Bank. The General Terms also constitute the framework of cooperation for payment services provided under Law 4537/2018 (PSD2).

1.3. For the purposes of the present the definition of **"Consumer"** should cover any natural person who trades with the Bank - Private Customer - and acting for reasons outside his commercial, business, craft or professional activity, while a **"Very Small Enterprise"** should cover the persons who fall within the meaning given to the above definition in accordance with the provisions of the Law, as provided for in Article 4, No 20 and 36 of Law 4537/2018. The General Terms with the content stated herein are in force and apply to all the Customers of the Bank, subject to any special provision for Customers who are not Consumers, as above. It is also clarified that these terms applicable to Consumers apply in the same way to Very Small Enterprises.

1.4. Among other things, the General Terms regulate the:

- General terms governing the cooperation between the Bank and the Customers;
- Operation of the Customer's deposit bank accounts;
- Money transfers to and from the Customer's deposit bank accounts;
- Use and operation of the debit card of the Bank;
- Secure access procedures to electronic banking services through the alternative networks of the Bank;
- Signing of documents by using a special pen on a pad.

1.5. Part of the General Terms constitutes the Bank's Basic Price List Commissions and Other Expenses including the Electronic Transactions Price List, which includes the costs, commissions and expenses charged by the Bank (**"Price List"**), the Interest Rate Tables which includes the interest rates applied as well as the Fee Information Document including fees for the use of the Bank's main banking services (collectively, the **"Documents"**); All the above data and information are made available to the Customer and are constantly available in the Branches and placed on the Bank's website www.optimabank.gr.

1.6. The General Terms are supplemented by any more specific terms (the **"Specific Terms"**) applicable to specific products and services provided by the Bank. In the event of a dispute between the General and Specific Terms, the Specific Terms shall prevail.

1.7. This Contract conducted in Greek and uploaded on the Bank's website www.optimabank.gr; it is also storable and printable. In any case, the Contract is available at the Branches of the Bank and the Customer may receive a copy of it upon request. Any translation into a foreign language is exclusively provided for the

customer's convenience. In the event of any discrepancy between the Greek and the translated text, the original Greek text shall prevail.

2. New Customer Registration

2.1. The registration of the Customer and the beginning of his relationship with the Bank shall take place once the verification procedure has been completed. The identification data requested by the Bank may vary depending on whether it is a natural or legal person, a private customer or business, the type or form of the legal person, the banking product chosen by the Customer or the amount of his/its transactions. The above information must be certified by official and reliable documents, which the Bank indicates based on the applicable framework.

2.2. In addition, the Customer must, within the framework of the strong customer authentication rules applicable for the protection of payment service users, provide and confirm at least the following information:

- mobile phone number of which he is a subscriber or sole holder and
- e-mail address, which belongs exclusively to him.

The above data may be amended based on the applicable from time to time legal framework. Any such amendment shall not be considered as an amendment of the Contract and shall therefore have immediate effect without the need for explicit or implicit consent of the Customer.

If the Customer does not provide the above information, the Bank shall not provide any banking products and services related to the purpose of providing such data.

2.3. In the case of an enterprise, the above information referred to in Clauses 2.1. and 2.2. (Chapter A) concern and provided by the legal representatives authorized for this purpose or any other person legally authorised for the management of banking transactions.

At the request of the Bank, the Customer undertakes to provide additional information and documents to verify his identity, such as indicative business, tax and contact details. The Customer must also inform the Bank of any change in the data already declared and update his data at regular intervals, in accordance with the applicable laws and/or regulations. This obligation shall apply in all cases, even if such information and any change thereof are published or recorded in public records or forms.

2.4. The Bank may request from the Customer additional information for specific transactions or for specific movements in his bank accounts. The above obligations are provided for in respect to the regulatory framework on preventing and combating money laundering and terrorist financing.

2.5. In the event of death of the (Private Individual) Customer, the heirs must provide the Bank with the necessary legal documents, as defined by the applicable from time to time legal framework, in order to acquire all rights and obligations of the deceased regarding the legal relationship that the (Private Individual) Customer had established with the Bank.

2.6. The Customer may authorise in writing third parties to act on behalf of him ("**Delegates**"), or to represent him ("**Representatives**") and to sign on his behalf during his transactions with the Bank, unless otherwise provided in the Contract or in the Specific Terms. The authorization may, for example, be provided by:

- A private document including the delegator's signature the authenticity of which is validated by any public competent authority legally authorised for this (Notary, Citizens' Service Centre (CSC), Police Department);
- A foreign document the authenticity of which has been determined by apostille stamp;
- Electronic authorization (e-power of attorney) bearing an advanced or approved electronic seal of the Ministry of Digital Governance.
- Notarial document

The Bank reserves the right to specify the transactions and operations that may be carried out by a delegate. In this context, the Bank may, at its reasonable discretion, not accept transactions by representatives and delegates for objectively justified reasons, such as for security reasons of transactions or for the execution of purely individual nature transactions (e.g. provide credit cards' and/or debit cards' as well as alternative networks' passwords).

2.7. The Bank is entitled to receive and keep in its archive samples of the signature of the Customer as well as any persons acting in his name and on his behalf, in the capacity of a Representative and Delegate. Furthermore, the Bank has the right to keep a file with the copies of all documents necessary for their identification, which are provided to the Bank following its relevant instructions and in accordance with the applicable provisions.

2.8. Any act of the Bank in relation to third parties acting as Customer's Representatives or Delegates shall be considered valid until the notification to the Bank of the revocation or change of the respective representation rights.

2.9. The Customer shall inform the Bank if it has tax liabilities in other countries. In this case, the Customer shall provide the information required for the Bank's compliance with the rules applicable each time to the international exchange of tax information (including the CRS and FATCA standards for which relevant information is provided on the Bank's website "**Basic Information FATCA - CRS**").

2.10. If the Customer does not provide the necessary information for the completion of the statutory audits, the Bank shall provide the Customer with a deadline under which it is obliged to send the documents or to disclose the information required within a certain period. If the Customer fails or refuses to provide the necessary information, the Bank shall have the right to refrain from carrying out transactions or to impose restrictions on further transactions until the necessary documents are sent or the necessary information is provided.

2.11. The Customer declares that the documents and any information it submits to the Bank under the identification process are valid, accurate and in force and that, the Bank shall in no way be liable for any damage suffered by the Customer, the Bank and/ or any third party from inaccuracies or deficiencies in the above documents. At the same time, the Customer declares that he has full legal capacity and without any limitation.

2.12. The Customer acknowledges that the specific parameters for the operation of the banking system are constantly evolving and may change, depending on the developments in technology, the requirements of the regulatory framework and the security procedures applied each time by the Bank. In this context, the Bank reserves the right to change, inter alia, the methods of verifying the Customer's identity both during the registration of the Customer and the beginning of his relationship with the Bank and during the development of his business relationship with the Bank. The above changes can be applied directly, even without prior notification of the Customer, if they are related to the optimisation of the services provided by the Bank and / or the security of transactions as a result of a relevant regulatory provision.

3. Handwritten Electronic Signature - e-SIGNATURE

3.1. The Customer may sign all the necessary documents, which are required as part of his transactions with the Bank by using a special pen on a pad that displays the electronic document to be signed ("**e-SIGNATURE**"). The electronic documents signed by the Customer in this way are stored in the Bank's computer systems and are kept in a digital file from which they can be reproduced and printed at any time.

3.2. Upon completion of the transaction with the Bank and if requested during the execution of the transaction, the Customer may receive the relevant document including the printing of the digitised signature as described above. Alternatively, the Bank may send the signed electronic document to the e-mail address already provided to the Bank.

3.3. The Customer acknowledges and accepts that the e-SIGNATURE, set by the above means and manner, constitutes a handwritten signature. The electronic documents bearing the e-SIGNATURE of the Customer have the same evidentiary effects and legal consequences as well as the Customer's handwritten printed-out document. The e-SIGNATURE of the Customer in the electronic documents certifies the authenticity thereof, proves that the Customer's statement contained therein has been exclusively made by him as well as his will to be bound by their contents.

3.4. Copies or extracts of such electronic documents, which are extracted in the form of a file of magnetic or digital media or in printed form (printouts) from the file kept by the Bank in digital form, constitute full proof of their content and the origin of e- SIGNATURE of the Customer, who retains the right of rebuttal.

3.5. Irrespective of the acceptance of these terms, the Customer reserves the right, during the execution of any transaction, to choose not to sign using e-SIGNATURE but on a hard copy document.

B. Terms of Operation of Deposit Bank Accounts

1. General Characteristics

1.1. The completion of the process of registration of the Customer in accordance with Clause 2 (Chapter A) constitutes a binding proposal by the Customer to the Bank for the opening of a bank (deposit) account (the **"Deposit Account"**), with the following characteristics. The Customer has a contractual relationship with the Bank if he maintains at least one Deposit Account.

1.2. The contract for the opening of the Deposit Account requires the acceptance of the General Terms by the Customer and is concluded when the Bank creates and provides to the Customer the IBAN number of the Deposit Account ("International Bank Account Number" - **"IBAN"**).

1.3. Today, the services provided through the Deposit Account include:

- Direct link with Debit Card;
- term deposit connected with the Deposit Account;
- use of the funds of the Deposit Account by issuing a cheque book;
- payments, including credit transfers, carrying out transactions (deposits or withdrawals) in cash or through a network of transaction machines such as Automated Teller Machine networks (**"ATM"**);
- execution of direct debit orders (direct debit) and
- in general execution of payments, including payments to Utilities, payments of tax / insurance liabilities as well as credit transfers and standing orders.

1.4. In the event that a currency conversion is required to complete the withdrawal, the Customer must notify the Bank of its intention to do so, at least two (2) business days before the withdrawal, unless otherwise specified in the Price List. The respective limits and amounts are notified to the Customer through the Bank's Branches and in the Bank's Price List. The Customer is charged a current commission for the above transactions and any other fees listed in detail in the Price List of the Bank.

1.5. The Bank may enrich the operation of the Deposit Account with new products and services. The Customer may grant new products or use new services upon the acceptance of any Specific Terms, including any amendments to these General Terms.

1.6. The Bank has the right, in its fair and reasonable judgment, always complying with the applicable provisions of the legislation, to define, amend or reform:

- the minimum deposit amount for opening a Deposit Account;
- the minimum average deposit amount, based on the average deposit balance of the Deposit Account per month, quarter or semester, in order for the deposits to be interest-bearing;
- the conditions and limits for withdrawing the available amounts of Deposit Account;

- the amount of credit that may be provided by the Bank to the Customer as the Customer's right to exceed withdrawals in relation to the respective credit balance of the Deposit Account ("**Overdraft**").

The Customer may be informed about the above quantitative limits through the Price List, which is set at a prominent place in the Branches of the Network and on the Bank's website. Any amendment shall enter into force in accordance with the provisions of Clause 4 (Chapter G).

1.7. For security reasons, the Bank is entitled to impose restrictions on the movement of the Deposit Account, even without previously notifying the Customer, if it appears that he has not carried out an actual transaction for a period longer than one (1) year. Any transaction (charge or credit) carried out by order of the Customer shall be deemed to be actual. In this case, the Deposit Account shall be characterised as "**inactive**". Credit of the Deposit Account without order of the Customer (for example credit from interest) shall not deactivate the Deposit Account. The Deposit Account shall be activated at the request of the Customer and after the completion of the verification of his data.

1.8. If the Customer has not made any actual transaction through the Deposit Account for a period of twenty (20) years, then the account shall be characterized as "**dormant**", in accordance with the provisions of the applicable legislation. The above deadline starts on the day following the last transaction. After the expiry of the above deadline, the Customer's rights from the deposit shall be limited in favour of the Greek State. Interest bearing credit on deposits is not a transaction that interrupts the limitation period. The Bank informs the Customer about the classification of the Deposit Account as dormant according to the provisions of the applicable legal framework as in force from time to time.

2. Working days and time limits for executing orders

2.1. The execution of payment transactions of the Deposit Account and any Customer's request regarding the Deposit Account takes place on working days ("**Business Days**"). A Business Day is the day on which the Bank or the payment service provider involved in the execution of the transaction operates. Saturday, Sunday, public holidays and special interbank holidays are not considered Working Days. If a certain order is received by the Bank on a non-Business Day, it shall be executed on the next Business Day.

2.2. The Bank sets, on a case-by-case basis, additional time limits on Business Days to process Customer's orders regarding individual banking products and accounts. ("**Cut-off Times**"). The time limits for processing orders for these products and transactions are included in the Bank's Price List. If the Customer's order is given while the above time limits have been exceeded, the order shall be considered to have been received by the Bank on the next Business Day.

3. Interest rate

3.1. The corresponding interest rates regarding Deposit Account apply on a case-by-case basis deposit product and are determined in the Price List. The Customer shall be informed of the amount of the Deposit Interest Rate by consulting the Interest Rate List and the respective pre-contractual information provided to the Customer for each product. The Bank reserves the right to change interest rates regarding Deposit Account, after prior notification to the Customer at least 2 months prior to the suggested date of their entry into force, in accordance with the provisions of Clause 3 of Chapter F. If the new interest rate is more favourable to the Customer, this shall be applied immediately without any relevant notice to be required.

3.2. The Bank shall decide on the starting date of the calculation of the interest on the deposit, the time basis for calculating the interest and the periodicity of their settlement, which are defined in the Price List. Interest shall be calculated taking into account the actual days of maintaining the deposit in the Bank, based on a year of 365 days, unless otherwise specified in Specific Terms.

3.3. The Bank calculates the interest on the amounts credited to the Deposit Account based on a specific date ("**Value Date**" - **Valeur**). In case of credit, the Value Date is the Business Day on which each specific amount is definitively credited to the Deposit Account.

3.4. In case the above dates coincide with a non-Business Day or exceed the Cut-off Time of a Day ("**cut – off times**"), the next Business Day shall be considered as the closing (due) day.

4. Term deposit

4.1. The Deposit Account may function as a "**Service Account**" for a specific term deposit that the Customer maintains at the Bank. The capital of the term deposit is always kept in a special term account opened in the name of the Customer and in accordance with the Specific Terms relating to the term deposit.

4.2. At the date of expiry of the deposit, if there is no special agreement between the Bank and the Customer, such as e.g. an automatic renewal of the deposit for the same period as the previous one, the amount of the deposit shall be transferred to the Customer's Service Account. The conclusion of the special agreement can be made either by phone or via a short text message ("sms") from the mobile number that the Customer has declared to the Bank, either via an e-mail message from the e-mail address that the Customer has also declared to the Bank or through any other appropriate means, namely "**Durable Medium**", indicated by the Bank, from time to time, in the Specific Terms.

4.3. At any time, the Customer may request the full or partial early redemption of the Term Deposit. In case of early redemption, the Customer will be charged with a redemption fee. The redemption fee shall be calculated on the basis of the discount interest rate as in force from time to time and defined in the Specific Terms, taking into account the days remaining until maturity, and shall never exceed the amount of interest the Customer is entitled to receive until the date of early redemption. Under no circumstances shall the capital of the deposit be affected.

5. Joint Account

5.1. The Bank may maintain a Deposit Account the holders of which can be two or more natural persons jointly ("**Joint Account**"). The Joint Account shall also be governed by the provisions of Law 5638/1932 "on deposit in a joint account" as supplemented by Legislative Decree 1059/1971, specifying in particular:

- Any event that occurs to one of the holders of the Joint Account affects automatically the rest in the sense that any action, act or declaration of the Bank related to the Joint Account, concerning any of its holders and, conversely, any action, act or declaration of any holder towards the Bank shall also apply to the other holders.
- Each of the Joint Account holders shall be severally liable against the Bank for any obligation arising from the Joint Account and the transactions therein. Each of the Joint Account holders may use it in part or whole, without the participation of the others including the possibility of early withdrawal of a term deposit, in accordance with the provisions of the Specific Terms and the closure of the Account.
- By paying money to any of the Joint Account Holders, the debt is amortised and the Bank is fully released from the obligation to pay any amount against the other holders.
- Each of the Joint Account holders has the right to receive information (oral or written) for any transaction related to the Joint Account.
- For the assignment of receivables from the Joint Account and the pledge, all Joint Account holders need to agree.
- In case a Joint Account is seized, the seizure extends only to the share belonging to the defendant and not to the entire Joint Account.

5.2. In case of debt of one of the Joint Account holders, the Bank may irrevocably and at its discretion offset the amount of the total balance of the Joint Account without prior notice to the co-holders. In addition, the Bank reserves the right of attachment of a Joint Account with a counterclaim against a certain co-holder - debtor, which it may legally invoke against the other Joint Account co-holders.

5.3. If any of the holders die, the deposit and its legal effects, shall be transferred automatically to the rest (living) co-holders, unless otherwise specified in the Special Terms of the contract.

5.4. If one of the co-holders is placed under judicial protection of any type, the Joint Account Agreement shall continue to apply as it stands erga omnes and with these terms.

6. Cheques

6.1. In order to facilitate transactions, the Bank grants the Customer the right to dispose of the capital of the Deposit Account by issuing cheques.

6.2. The cheques shall be issued using only the Bank's standard chartered cheque book of encoded numbering, printing and issuing of its absolute choice. For the security of transactions, a different type of cheques or cheques with external features chosen by the Customer, except for cheques from the Bank's cheque book, do not produce any legal effect, unless otherwise specified in Specific Terms.

6.3. A cheque book is issued at the request of the Customer submitted to the Bank and the signing of a relevant delivery-receipt slip. The receipt of the cheque book constitutes proof that the Customer has checked its completeness, without the possibility of rebuttal.

6.4. The Bank has the right to refuse to issue a cheque book or to request the return of any issued cheque book. This decision of the Bank does not require justification but is based on its reasonable judgment.

6.5. In the event of termination of the contract for the opening of a Deposit Account, for any reason, the Customer shall no longer be entitled to issue cheques debiting it and is obliged to immediately return to the Bank all unused cheque stubs that he may possess. The cheques that are presented for payment after the closing of the Deposit Account shall be stamped as **"CLOSED ACCOUNT"** and notified to the company "Banking Information Systems - Tiresias S.A." (**"TIRESIAS"**), according to the provisions of the Law.

6.6. The Customer acknowledges the importance of the cheques and the risk of any loss it entails for him. For this reason, it undertakes to keep the cheque book safe, to prevent non-account holders from possessing cheques and to notify the Bank in case of theft or loss.

6.7. In the event that for any reason a cheque book or any cheque form is lost, the Customer is obliged to immediately notify the Bank by any appropriate means in accordance with the provisions of Clause 4 (Chapter F). Before receiving such notice, the Bank shall not be liable for any payment of a lost cheque.

6.8. The Customer shall take sole responsibility for any damage suffered by himself, the Bank or any third party from the payment or non-payment and stamping of cheques that are not in his possession for any reason in a period prior to the above notice.

6.9. The cheques are payable upon their presentation at the Bank for payment, even post-dated ones, if they meet all legal requirements and if the following conditions are cumulatively met:

- (a) The continuity of endorsements of cheques is normal;
- (b) The Deposit Account from which the cheques are paid has sufficient funds available and its use has not been suspended or prohibited for any reason;
- (c) The cheque forms have been extracted from the books issued by the Bank to the Customer;
- (d) The issuer's signature does not present any serious differences in relation to the sample kept in the Bank's records; and
- (e) The Bank has not received, after the expiry of the legal deadline for their presentation for payment, a written countermand by the Customer.

6.10. The Customer's Deposit Account with the amount of the cheque shall be debited indicating the date on which the cheque is presented to the Bank for collection as the Value Date. In the event that the Bank buys the cheque through the Interbanking Electronic Cheque Clearing System of DIAS (I.E.C.C.S.), the Customer's Deposit Account is charged with the amount of the cheque on the day following the purchase date of the Business Day, with its purchase date as a Value Date. If a cheque is moved through the Clearing Office of the Bank of Greece, the Deposit Account of the Customer including the amount of the cheque shall be debited on the Business Day of its receipt, indicating as a Value Date the previous Business Day.

6.11. In the event that a bad/bounced cheque is presented for payment, the Bank shall report the cheque to TIRESIAS, in accordance with the provisions of the applicable legal framework. Furthermore, the Customer must immediately return the cheque book that he may possess. In this case, the Bank is entitled to close the Customer's Deposit Account. The Bank may issue a new cheque book in accordance with the terms and criteria specified each time by relevant regulatory provisions.

6.12. The Customer may declare to the Bank by written notification that he does not wish to pay the cheque ("**Countermand**"). If the Countermand by the Customer and issuer of the cheque took place within the statutory time limit for its marking, it does not bind the Bank and it is at its discretion to pay and mark the cheque or not, as long as the conditions for this purpose are met.

6.13. The Bank shall not be liable in case of payment or stamping for non-payment of a cheque if even one of the following conditions is met:

- (a) The cheque bears a falsified signature of the holder of the Deposit Account;
- (b) There is unappreciable falsified information on the cheques;
- (c) The continuity of any endorsements is not normal.

6.14. The Customer acknowledges and accepts that cheques that are drawn on the accounts of other banks and are presented for payment to the Bank may not be stamped within the legal deadline due to the time of their presentation for payment at the Bank, due to the operating rules of either the Interbanking Electronic Cheque Clearing System of DIAS (I.E.C.C.S.) or the existing Clearing Office. In this case, the presentation of such a cheque for payment at the Bank and not directly at the paying bank is an exclusive choice of the Customer who accepts the risk of its out of prescribed time marking. In this case, the Customer acknowledges that the Bank bears no responsibility.

6.15. In cases where the cheque is presented either through the Interbanking Electronic Cheque Clearing System of DIAS (I.E.C.C.S.) or through the Clearing Office, the Customer acknowledges that the Bank does not have the possibility to cheque the authenticity of the issuer's signature. For this reason, the Customer declares that:

- (a) He undertakes the risk regarding the authenticity of his signature or, in the case of a legal person, of its legal representatives.
- (b) He releases the Bank from any liability for any damage caused by the falsification or untruth of the cheque's information and
- (c) He acknowledges that the payment of the cheque by the Bank is valid, effective and binding, explicitly waiving any relevant claim against the Bank.

6.16. In case more than one cheque and / or payment orders are presented for payment on the same day and the Bank cannot easily determine which transaction precedes, the Bank has the right to pay, at its discretion, any of them, regardless of the date of issue or the order they were presented for payment, if the funds available in the Deposit Account are not sufficient to pay all of them. In the event that the funds available in the Deposit Account are not sufficient for the total payment of the cheque presented for payment, the Bank has the right to refuse its partial payment, unless the Customer provides a special order for this purpose, subject to the conditions of Article 34 of Law 5960/1933.

6.17. The Customer shall be charged expenses as those are indicated in the Price List for the processing of the bad (bounced) cheques he issued. The processing includes, for example, the audit of the Customer's Deposit Account for available funds, his updating so that he provides funds to cover the cheques, their stamping and reporting to "TIRESIAS" and any action envisaged by the Law.

C. Alternative Network Services

1. Use of Alternative Networks

1.1. The Customer has the ability to remotely use all or part of the banking or investment services offered by the Bank through the **"Alternative Networks"** available each time, i.e. electronic networks, platforms or digital applications.

1.2. The services offered through the Alternative Networks include, but are not limited to, the execution of payments, the transfer of funds, the procedure of asking questions regarding the balance, the receipt of updates about the movements of the Deposit Account and the customer's trading profile, as well as any other service or transaction that the Bank offers to the Customer (the **"Services"**).

1.3. The Bank shall inform the Customer that the Alternative Networks which allow access to the Services through technological infrastructures and methods, in particular via the Internet and digital data transmission networks, are constantly evolving and may be changed or modified, depending on the existing technological capabilities, the requirements of regulatory framework and security procedures applied every time by the Bank. For this reason, the Bank shall inform the Customer every time about which Alternative Networks he can use, the services provided through them, as well as the methods of identification and verification of orders, equipment requirements and transaction limits, using the most appropriate reasonable instrument, such as, for example, via the Bank's website or by sending an e-mail to the e-mail address provided by the Customer.

1.4. The Customer can access the Bank's e-banking through any electronic device (for example a smartphone, a tablet, a laptop or a PC), following the relevant [e-banking](#) link that is posted on the Bank's website. Any technical requirements necessary for access to the Bank's e-banking will be available through the Bank's website.

1.5. In order to install and use any available digital application of the Bank, the Customer must have an Apple © or Android © mobile device that meets the technical requirements for the effective function of the application, which will be available through the Bank's website. The Customer can install the respective digital application of the Bank on his mobile device through the respective online store of applications supported by the specific device (see ref. IOS AppStore © or Android Google Play ©). The Bank shall inform the Customer of the exact date when the digital application will be available for use, by posting the relevant information on its website and by any other means it deems appropriate.

1.6. The Bank has the ownership or the license to use the software developed for access to the respective Alternative Networks that the Customer uses each time as well as all the copyright related to it, including the copyright on the pages, screens, information, operations and materials stored or displayed on the Bank's website and alternative networks. The Customer shall obtain a limited, non-exclusive, personal, non-transferable and freely revocable free license to use the software for the sole purpose of the provision of the services governed by the General and Specific Terms and Conditions that may apply in addition. It is expressly forbidden to the Customer, its representatives or agents to copy, simulate and use in any unauthorised manner the Bank's software, including pages, screens, information, functions and materials stored or displayed on alternative networks.

2. Procedures for identification and verification of orders

2.1. The Bank recognizes the Customer as the holder of the Deposit Account and will perform banking transactions, based on specific procedures for the identification and verification of his orders.

2.2. The Bank identifies the Customer and verifies his bank orders in the following ways. However, the Bank reserves the right to change the methods of identification and verification of orders, informing the Customer by the most appropriate reasonable means, such as through the Bank's website or by sending an e-mail to the e-mail address that the Customer has provided. This change does not in any way constitute an amendment to this Contract and therefore no prior consent or explicit acceptance by the Customer is required.

| Means of identification / verification | Description |
|---------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Use of unique and confidential Security Codes to identify the Customer when logging into e-banking.</p> | <p>The Customer connects to the Alternative Networks using a unique combination of a "User Id" and a secret ("Password"), consisting of elements that he will choose.</p> <p>The above personalized security credentials are initially provided to the Customer during the Deposit Account opening process. If the Customer has already a Deposit Account with the Bank, he is required to visit any Branch of the Bank's network or remotely in any way offered by the Bank.</p> <p>The Customer receives the User Id at the email address he has provided. At the same time, the Customer receives on his mobile phone the initial temporary one-time Security Password. After receiving the original Security Code and with the first connection of the Customer to the e-banking service, the Customer is asked to define his own Security Code, following the instructions for the creation of a strong security password.</p> <p>The Customer acknowledges that the use / typing of the above unique passwords will fully demonstrate its access to the Deposit Account and that the order is indeed given by him, having the same validity as his handwritten signature.</p> |
| <p>Connecting a mobile phone number and / or mobile device (smartphone / tablet) as a means of verifying Customer's orders</p> | <p>In order to carry out banking transactions through the Alternative Networks, the following shall be carried out, where required:</p> <ul style="list-style-type: none"> • connection to the Customer's mobile phone number, and / or • connection to a specific mobile device (smartphone or tablet) that the Customer has declared and constantly possess, at the date when the Digital application of the Bank will be made available to him. |

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| | <p>The use of the connected mobile phone number or mobile device, in conjunction with the typing of the Security Passwords, will serve as a means of strong authentication of the Customer and will certify that the relevant orders provided from him. The Customer's Banking orders shall be verified if necessary:</p> <ul style="list-style-type: none"> • either by entering the "One-Time Password" - OTP, which will be sent to the Customer's connected mobile phone number, • or by sending a special confirmation message of the transaction ("push notification"), which will be sent to the connected mobile device of the Customer through the digital application when this is made available to the Customer (provided that the Customer is connected to the corresponding mobile device). |
| <p>Use of biometric data</p> | <p>Instead of the Security Password, the Customer has the ability to use biometric data as a means of identification (identifier). This condition must be technically supported by the connected mobile device (smartphone or tablet) and the relevant option must be activated by the Customer as a function of the device. The identification using biometric data is optional and is carried out in accordance with Clause 3 (Chapter C). This functionality is provided on the date when the Digital application of the Bank will be made available to the Customer.</p> |

2.3. The Bank reserves the right not to apply Strong Authentication in specific transactions or to adopt other forms of Strong Identification, for which the Customer is informed in a timely manner by any appropriate means.

3. Biometric data

3.1. If the Customer has chosen to use biometric data, its identification will be based on a specific physical feature, such as fingerprint or face ID. In this case, the Customer shall log in to the Digital application of the Bank using its biometric data instead of the Security Password. All bank orders issued by the Customer using his biometric data shall be considered as binding and approved by him.

3.2. It is noted that for the purposes of this Chapter C the Customer's biometric data are stored exclusively on his mobile device, remain under his exclusive control and cannot be copied or reproduced by the Bank. The Bank does not acquire access, knowledge or any control over the Customer's biometric data.

3.3. The use of biometric data as a means of identification does not constitute an automatic cancellation of the Security Password. The use of the Security Password may continue to be required for specific services of the Bank. In any case, the Customer has the possibility at any time to disable the option of using biometric data through the application of the Bank and to use the Security Password.

4. Security measures to be taken by the Customer

4.1. The Customer has the obligation to comply with the security instructions given every time by the Bank either through its website or by personalised updating provided to him. In particular, the Customer has the obligation to install the latest and updated versions of software and malware protection programmes (for

example antivirus, antispyware, firewalls, etc.), as well as not to store unrecognised programmes on the computer or mobile device or programmes without legal authorisation for the specific operating system.

4.2. The Security Passwords are strictly personal and should not be disclosed to any person other than the Customer.

4.3. Throughout the contractual relationship with the Bank, the Customer must take the following indicative security measures:

- keep the Security Passwords strictly confidential and not to disclose them to any third party;
- take all necessary measures to prevent the use of Security Passwords by third parties;
- take all necessary measures to securely store the connected mobile device (smartphone or tablet) and / or the device that serves the connected mobile phone number in accordance with the provisions mentioned immediately above in Clause 2.2. (Chapter C), and not to allow their use by third parties;
- configure the access settings on the above mobile device with appropriate security passwords and credentials so that no other person can access it;
- not to send and transmit the Security Passwords in any way or by any means that would allow their leakage to third parties such as sms, e-mails or social media applications;
- not to copy the Security Passwords to any durable medium (e.g. paper, SMS, e-mail), in a way that would allow leakage to third parties;
- not to store the Security Passwords on the mobile device he uses to access the Alternative Networks;
- not to store the Security Passwords on any other electronic device (e.g. on his PC or laptop);
- to frequently change the Security Passwords, in accordance with the relevant instructions provided by the Bank;
- to use the Security Codes exclusively in the identification procedures applied by the Bank.

4.4. If the Customer chooses to use his biometric data as a means of strong identification, he is obliged to:

- ensure that only his own biometric data is recorded on his mobile device and not third-party data;
- delete from his mobile device the biometric data of third parties, no later than the registration of the Customer in the Bank's services and the installation of the relevant digital application;
- not to allow third parties to use the mobile device (smartphone or tablet) and to take all necessary measures for the safe storage of the device.

4.5. The Customer must not log into the e-banking of the Bank from the address that appears as an e-mail address of the Bank in any e-mail received or through interlinks to other websites. Also, in no case should he use his Security Passwords on the above websites.

4.6. However, the Customer may gain access to account payment and / or information initiation services through licensed Third Party Payment Service Providers, in accordance with Clause 8 (Chapter D), provided that the same identification procedures as those used by the Bank are applied.

4.7. The Bank shall never contact the Customer in order for the latter to disclose its Security Passwords. Therefore, if requested (even as part of communication that includes the Bank's logo and misleadingly appears as "authentic"), the Customer is obliged not to disclose the Security Passwords and to immediately notify the incident or the attempted interception of his data to the Bank.

4.8. The Customer must notify the Bank and follow the instructions provided by it, without undue delay as soon as he realizes:

- the loss, theft or leakage of Security Passwords;
- the loss, theft or embezzlement of the connected mobile device or mobile device that serves the connected mobile phone number.

The above instructions are available on the Bank's website and are also provided to the Customer via a personalized medium or in any other convenient way.

The Customer is also obliged to notify the Bank immediately when it detects incorrect or unusual transactions carried out in its Deposit Account, subject to Clause 6 and Clause 7 (Chapter D).

4.9. The Customer remains solely responsible for any damage caused by transactions carried out either before the above disclosure or by using his Personalized Security Credentials.

4.10. The process of re-issuing a Security Password is carried out by electronic registration of the Customer's data on the Bank's website or digital application. If the data is verified, a new secure link shall be sent to the e-mail address provided by the Customer, and the procedure described in Clause 2.2 (Chapter C) should be followed for the definition of a Security Password. In the event that the registered data are not the same as the data declared by the Customer and which are kept in the Bank's systems, the Customer should follow the instructions provided through the respective Alternative Network he uses or the Bank branch referred to in order to issue a new Security Password. If the Customer is a legal person, the process to create and change the Personalized Security Credentials shall take place only in branches of the Bank through the physical presence of the legal representatives or the authorized for this scope person is required. In any event, the Bank reserves the right to provide different instructions regarding the creation of new Security Passwords without the prior consent of the Customer.

4.11. The Bank shall take all necessary steps to ensure the safe access of the Customer to the Alternative Networks that it provides from time to time and to prevent illegal or unauthorised use by third parties. However, the Bank is not responsible for any third parties' access to the transmitted information, for the leakage of security credentials or for the execution of unauthorised transactions, which are due to a breach of the Customer's obligations or take place in an electronic environment not controlled by the Bank itself.

D. Payment Services

1. Definitions and General Characteristics

1.1. The Customer has the possibility to use one or more of the **"Payment Services"** provided by the Bank. The Payment Services include the following actions:

- (a) The transfer of money from the Deposit Account to another account of the Customer or third party (**"Credit Transfer"**). This includes regular transfers of specific amounts of money from the Customer's Deposit Account to another account, based on the Customer's **"Standing Order"**;
- (b) The allocation, transfer or withdrawal of funds through a Branch, payment card, alternative networks or similar means, regardless of any obligation between the Customer and the holder (payee) (**"Payment Transactions"**);
- (c) The debit of the Deposit Account of the Customer, when the payment transaction is activated directly by the Payee on the basis of the authorization granted to him or his bank, or on the basis of an order given by the Customer to the Bank (execution of orders **"Direct Debit"**);
- (d) The receipt by the Bank of a monetary amount, which has been transferred to it by account from another bank or Payment Provider, in order to pay it to its Customer in his Deposit Account (**"Incoming Credit Transfer / Incoming Remittance"**), as well as the transfer to another bank or Payment Provider of the monetary amount which is taken from a Customer's account upon his order for the purpose of payment to the Holder, either by crediting his account or without crediting, paid in cash to the Payee (**"Outgoing Credit Transfer / Outgoing Remittance"**);
- (e) The initiation of a payment order at the request of the Customer through an alternative network of a third party Payment Provider or bank in relation to the Deposit Account as well as the initiation of payment upon order of the Customer to the Bank through an Alternative Network in relation to each account held at a Third Party Payment Provider or bank (**"Payment Initiation Service"**);

- (f) The provision of aggregated information on one or more Deposit Accounts kept by the Customer with the Bank upon request through an alternative network of a third party Payment Provider or bank and the provision of aggregated information on one more payment accounts held by the Customer at a third party Payment Provider or bank at the request of the Customer via an Alternative Network ("**Account Information Service**").

1.2. For the cases of the Payment Initiation Service and the Account Information Service through third party Payment Providers and banks, the provisions of Clause 8 (Chapter D) shall apply in particular.

1.3. The Payment Services definition does not include payment transactions based on:

- cheques, personal or bank, if issued as payable to the Bank;
- bills of exchange and promissory notes;
- vouchers or similar documents;
- printed travel cheques;
- means of payment that can only be used in a limited way, in particular within a limited network of service providers, in accordance with Article 3 instance (k) Law 4537/2018;
- Customer's debts to the Bank;
- within the system of payment or settlement of securities among adjusters, main contracting parties, clearing houses and/or central banks and others participating in the system and payment service providers;
- in asset servicing comprised of securities, including payment of dividends, income or other allocations, or redemption or sale by the persons referred-to in the preceding paragraph or by investment service providers, banks, cooperative credit institutions, management companies, undertakings for collective investment in transferable securities, asset management companies providing investment services and any other entities allowed to have the custody of financial instruments;

1.4. The IBAN number is the sole means of identifying the holder (the "**Payee**") and the account to which the money is transferred.

1.5. The Bank and those payment service providers involved as intermediaries for the Payment Service shall be deemed authorised to execute it using the IBAN number only, even if the order contains additional information. Apart from the IBAN, the Bank is not obliged to use any additional information that it may have received with the Customer's order to identify the Payee or the account to which the money is transferred.

1.6. The execution of the order based on the IBAN releases both the Bank and intermediaries from any liability towards the Customer for non-execution or incorrect execution, if it is proved afterwards that this instrument was incorrect. However, in the above case, the Bank shall make reasonable efforts to recover the amount of the Credit Transfer. In case it is not possible to recover the Credit Transfer, the Customer may request from the Bank the information the latter has at its disposal and which is important for asserting its claims for recovery of the amount. For the above services, the Bank is entitled to charge the Customer with the commission provided in the Price List.

1.7. In case of an incoming order for credit to the Customer's Deposit Account, which is carried out due to incorrect IBAN, the Bank is entitled to disclose the details of the transaction and the Customer to the payment service provider from which it received the money.

1.8. The countries to which the Customer can transfer money as well as the currency of transactions supported by the Bank are determined in the Price List.

1.9. All the terms of this Chapter D are applied to the Payment Services, which are provided in euro or other currency of a Member State of the European Economic Area (**EEA**), provided that the Payee's payment service provider (if the Customer is a payer) or the payer's (if the Customer is a Payee) for the payment transaction is established in Greece or in another EEA Member State.

1.10. For payment services provided in a currency that is not a currency of a Member State of the European Economic Area (EEA) and provided that the service provider of the payee (if the Customer is a payer) or the payer (if the Customer is a payee) is established in Greece or in another Member State of the EEA, the conditions laid down in Articles 4.1 and 5.1. shall not apply as to the maximum time limit for the execution of the order (Chapter D).

1.11. For payment services provided in any currency and if the service provider of the payee (if the Customer is a payer) or the payer (if the Customer is a payee) is not established in Greece or in another Member State of the EEA, the conditions laid down in Articles 4.1 as regards the time limit (D + 1) of the payment execution, 5.1. as regards the maximum time limit for the execution of a payment order and 6.2. - 6.7., 7 and 8 (Chapter D) shall not apply.

2. Content and receipt of Customer's orders

2.1. The Customer's order to execute any transaction falling within the Payment Service must include:

- the name or surname of the Payee;
- the Payee's IBAN,
- the name of the Payee's bank or payment service provider;
- the BIC (Identification Code) of the payee's financial institution (only in cases where the financial institution is established in a country that does not participate in the "Single Euro Payments Area - SEPA");
- the country in which the bank or the above institution is established;
- the date of execution, the amount and the currency;
- the name or surname of the Customer;
- the Customer's IBAN

2.2. The date of receipt of the order by the Bank is considered to be the day on which the order was signed at the Bank in paper form.

2.3. If alternative networks are used, the order is considered to have been received by the Bank when:

- (a) the Customer places the order through the Bank's e-banking or digital application and
- (b) the order has been actually obtained by the central information system of the Bank.

The Bank informs the Customers for the receipt of the order provided through the alternative networks.

2.4. If the order is sent via a short text message ("sms") from the mobile phone number or e-mail from the e-mail address that the Customer has provided to the Bank, the time of receipt of the order is considered to be the time of its receipt by the Bank's telecommunication or information systems respectively.

2.5. If the Customer's order is received on a non-business day or after the cut-off times have passed, the order shall be deemed to have been received on the immediately following Business Day.

2.6. If the Customer has agreed with the Bank that the debit to the Deposit Account will be made on a specific day, at the end of a specific period, or on the day on which the amount of money is made available to the Bank, the above agreed date shall be considered as the time of receipt of the order. If that day is not a Business Day, the order shall be deemed to have been received on the next Business Day.

3. Revocation of orders

3.1. After the order is received by the Bank, it cannot be revoked.

3.2. If the Customer has agreed with the Bank to execute the order on a specific day, at the end of a specific period or on the day when the amount of money has been made available to the Bank, the order can be revoked no later than the end of the Business Day preceding the agreed date.

3.3. After the expiration of the above time limits, the Customer's order can be revoked only if the Bank agrees so beforehand. If the revocation is accepted, the Customer shall pay the revocation expenses in

accordance with the Price List, as well as any other related expenses (e.g. the expenses of the correspondent bank).

4. Execution of orders

4.1. The Bank shall execute the Customer's orders within the time limits listed below:

- (a) **“Outgoing Credit Transfer / Outgoing Remittance”**: The Bank credits the amount to the account of the payment service provider until the end of the Business Day following the date of receipt of the payment order (D + 1). The above execution deadline will start when the Bank received the Customer's order in accordance with Clause 2 (Chapter D).

The above time limits apply only if:

- the Bank does not proceed to a foreign currency exchange/convert or
- the Bank proceeds to a foreign currency exchange/convert between Euro and the currency of a Member State or or between two currencies of member-states; or
- the Bank acts as the payment service provider of both the Payer and the Payee.

If the order has been given in paper form, the above deadline may be extended for one (1) additional Business Day.

In any other case, the execution of the payment transaction shall be executed at the latest within four (4) business days from the receipt of the payment order (D + 4) and based on any other provisions may set out in particular at the Price List.

- (b) **“Incoming Credit Transfer / Incoming Remittance”**: The amount shall be credited to the Customer's Deposit Account once the Bank receives the amount. The value date for crediting the Customer's Deposit Account shall not be later than the business day, on which the amount of the specific payment is credited to the Deposit Account, unless otherwise specified in the Price List or Specific Terms and Conditions. If the amount is received by the Bank on a non-Business Day and after cut-off time, the amount will be credited to the Customer's account on the next Business Day.

If the Bank receives an incoming Credit Order requiring for any reason currency conversion, the amount of the transaction shall be credited to the Deposit Account of the Customer with the day on which the amount becomes available in Euros (€) in the Bank's account as a Value Date. In all other cases, the special terms of the Price List shall apply.

4.2. Compliance with the above time limits is possible provided that the Bank has all the necessary information for the execution of the transaction and provided that all audits required by the legislation have been completed (e.g. on the prevention of money laundering) activities or investigation of fraud cases).

4.3. The Bank shall execute the Customer's Credit Transfer orders if they are complete, clear and without contradictions.

4.4. In particular, the order cannot be executed in the following cases:

- the order does not include all the necessary information in accordance with Clause 2.1. (Chapter D);
- the order contains an error, in particular incomplete or non-existent IBAN;
- no adequate credit balance appears on the Deposit Account;
- the order has not been approved by the Customer;
- the Bank is obliged not to execute the order due to legal restrictions (e.g. from the provisions on the fight against money laundering or restrictions on the movement of capital) or because of restrictions imposed by the competent authorities; or by third parties (e.g. account freezing or seizure).

4.5. If the Bank does not execute an order, the refusal to execute shall be notified to the Customer at the latest within the time limits agreed in Clauses 4.1 - 4.2. (Chapter D).

The notification shall be made in one of the following ways:

- By sending a relevant letter to the address provided by the Customer;
- By sending a relevant e-mail to the e-mail address provided by the Customer;
- Through the e-banking or digital application of the Bank but also
- By any other appropriate means (including SMS). Where applicable, the Bank shall also communicate the reasons for the non-execution of the order and the procedure for correcting the errors that led to the non-execution.

4.6. It is possible to inform the Customer provided that there is no contrary regulation of the legislation or that no contrary instructions have been given to the Bank by the competent authorities.

4.7. If the refusal by the Bank to execute the order is objectively justified, the Bank is entitled to charge the Customer the commission provided for in the Price List.

4.8. In any case, it is clarified that the non-execution of an order due to lack of available balance in the Deposit Account is not considered as refusal of execution within the meaning of the above Term. In this case, the Bank has no obligation to notify.

4.9. The Customer acknowledges that the Bank uses correspondent banks and payment clearing and settlement systems, of the Bank's choice, for the execution of Credit Transfers. The Bank shall transmit to the above responsible banks and liquidation bodies the information necessary for the execution of the respective order.

4.10. In the event that the Deposit Account registers credits or debits that are not based on respective instructions, but are due to a mistake made by an employee or any other cause, the Bank may, on its own initiative, correct (by corrective entries) or cancel (by offsetting entries) these credits and debits. It may also cancel temporary entries in the event of frustration of the condition precedent on which they depend.

5. Provision of Information

5.1. Prior to the execution of each order, the Bank shall provide the Customer with information regarding:

- last deadline for execution of the order;
- the charges to be paid;
- if applicable, breakdown of any charges levied.

5.2. Following the execution of the order, the Bank shall provide the Customer with the following information:

- the information that enables the Customer to identify the order and, where applicable, the information concerning the Payee;
- the amount of the payment transaction in the currency in which the Deposit Account is debited;
- the amount of any charges for the payment transaction, and, where appropriate, the breakdown of such charges;
- the Value Date of the account debit or the time that the Payment Order was received.

5.3. If the Customer is a Payee and receives incoming credits in the Deposit Account, the Bank shall provide the following:

- information that allows the Customer to identify the transfer of the amount and, if necessary, the name or corporate name of the person sending the money, as well as any information transmitted during the execution of the payment transaction;
- the amount of the payment transaction in the currency in which the Payee's Account is credited;
- the total of any charges for the execution of the payment transaction, and, where appropriate, the breakdown of such charges;

- if applicable, the exchange rate used by the Bank and the amount of the transaction before the currency conversion;
- the value date of the crediting.

5.4. The Customer shall receive the above information regarding the Credit Transfers that have been executed:

- by logging in the e-banking or digital application of the Bank, through which the above information is provided and made available at any time requested by the Customer;
- through periodic updating sent to the Customer in accordance with Clause 1 (Chapter F).

6. Unauthorised transactions

6.1. The Customer must immediately notify the Bank when it notices an unauthorised Credit Transfer or other unapproved transaction debiting the Deposit Account. The Bank shall be notified by phone through the customer call center of the Bank **+30 210 8173000** or any other appropriate means indicated each time by the Bank through the Specific Conditions. Furthermore, the Customer is obliged to follow the relevant instructions that are available on the Bank's website and are already provided to him once logged in the Alternative Networks through personalized updating or any other means he deems appropriate.

6.2. In the case of an unauthorised transaction executed without the prior approval or authorization by the Customer, the latter has the right to recover his loss, provided that:

- he has notified the Bank in a timely manner, without undue delay, as soon as he became aware the unauthorised transaction;
- the notification took place no later than 13 months after the debit date of the Deposit Account with the amount of the unapproved transaction. The 13-month period is extended for as long as the Bank did not provide or did not make available to the Customer the information of Clause 5 (Chapter D).

6.3. If the above obligations have been complied with and it is found that the transaction was executed without the approval or authorisation of the Customer, the Bank shall return to him the amount of the unauthorised transaction at the latest by the end of the Business Day following the day on which it detected evidently or was notified of the non-approved payment transaction. Where applicable, the Bank shall restore the Customer's Deposit Account to the previous state and ensure that the Value Date for crediting the Deposit Account is not later than the the point in time of debiting this payment account with the amount of the payment transaction . The Bank shall not return the amount to the Customer if it has reasonable suspicions that a fraud has been committed.

6.4. By way of derogation from the above, the Customer, provided that he is a **"Consumer"** or a **"Very Small Enterprise"** (according to Article 4, 20 and 36 of Law 4537/2018 respectively) shall be liable up to the amount of fifty Euros (EUR 50) for damages cause by unauthorised transaction if the unauthorised transaction, in case that the damage has resulted from the use of a stolen or leakage of Security Passwords or loss, theft or embezzlement of the mobile device which is linked to the Deposit Account. The above liability shall apply whether or not the Customer is at fault.

6.5. However, the Customer shall not be liable for the above damages if:

- the loss, theft or embezzlement of the Security Passwords or the mobile device could not be detected by the Customer before the transaction, unless the Customer acted fraudulently;
- the injury was caused by acts or omissions of an employee, representative or branch of the Bank or an entity to which the Bank had entrusted its activities.

6.6. The liability ceiling of fifty Euros (EUR 50) does not apply and the Customer shall be liable for all damages related to any unauthorised payment transaction, if these damages are due to:

- willful misconduct of the Customer or

- his failure to comply with one or more of his obligations regarding the security procedure, the protection of the Security Passwords and the safeguarding of the mobile device connected to the Deposit Account, as these obligations are mentioned above in Clause 4 (Chapter C).

6.7. In any case, from the time that the Bank is notified in accordance with Clause 6.1. (Chapter D), the Customer does not bear any financial liability resulting from unauthorised transactions carried out after the notification, unless he acted fraudulently.

7. Non-execution, incorrect execution or delayed execution of transactions

7.1. The Bank is responsible for the proper execution of the order. If the order is not executed or executed incorrectly or executed late, the following shall apply:

- the Bank shall return to the Customer without undue delay the amount of the unexecuted or mistaken transaction;
- where applicable, it shall restore the Deposit Account debited to the previous condition.

7.2. In this case, the date for the commencement of the calculation of interest on this amount **“Value Date”** shall not be subsequent to the date of charging the corresponding amount.

7.3. The Bank shall not be liable to the Customer for the non-execution of the order or for the late execution of the order, if it proves that the payment service provider of the Payee received the amount of the Credit Transfer within the time limit set out in Clause 4.1. (Chapter D).

7.4. In the event that a Third Party Provider intervenes in the transaction in accordance with Clause 8 (Chapter D), who is responsible for the non-execution, incorrect or late execution of the payment transaction, the Bank shall be liable to the Customer and is entitled to claim compensation from the Third Party Provider for any amount paid, as well as require any further information.

7.5. For Incoming Credit Transfers, the Bank shall be liable only if it has received in the Customer's Deposit Account the amount of the payment transaction from the payment service provider of the person carrying out the transfer. If the Bank has not credited the Credit Transfer amount to the Deposit Account in time, it shall immediately make the above amount available to the Customer, crediting the Deposit Account.

7.6. In case of non-execution, mistaken or late execution of a transaction, and irrespective of any liability, the Bank, at the request of the Customer, immediately and without charge shall seek to identify the transaction and notify the Customer regarding the result.

7.7. The Bank shall be liable to the Customer for any charges and for the interest due as a consequence of non-execution, erroneous or late execution of the transaction.

7.8. In the event of a late Credit Transfer execution, the Customer may ask the Bank to submit a request to the Payee's payment service provider, so that the Value Date for crediting the account of the Payee shall not be subsequent to the value date of crediting the amount in case of a correct execution of the payment transaction.

7.9. The Bank shall not be liable for the non-execution or the incorrect or late execution of transactions, provided that at least one of the following conditions is met:

- The Customer has not notified the Bank in time, without undue delay, of the incorrect or improper execution of the payment transaction, and the notification did not take place at the latest within 13 months from the date of debiting the account with the amount of the incorrect transaction;
- The Unique Identifier provided by the Customer is incorrect;
- A force majeure event occurred, in accordance with Clause 5 (Chapter G).

7.10. In the case of Direct Debit, provided that the Customer is a Consumer or a Very Small Enterprise, he is entitled to request the refund of the entire amount of an approved and already executed Payment Transaction if:

- (α) the Customer had not accurately determined the amount of the Payment Transaction, at the time of the approval of the Payment Transaction; and
- (β) the amount exceeds the amount that the Customer would reasonably expect, taking into account his previous spending habits and related circumstances.

In this case, the Customer must prove that the above conditions are met and provide the Bank with all the information related to his request.

7.11. Any excess of the amount due to the conversion of foreign currency following application of the agreed exchange rate does not in any case constitute an excess of the amount that the Customer would reasonably expect, as provided above.

7.12. The Customer is not entitled to request the refund of the above amounts, if:

- (a) he gave his consent for the execution of the Payment Transaction directly to the Bank and,
- (b) the information on the future Payment Transaction had been provided to him or had been made available to him in writing at least four (4) weeks before the date of payment, either by the Bank or by the Payee, as the case may be.

7.13. Furthermore, subject to Clause 6.15. (Chapter D), in case of Direct Debit in Euros within the European Union and if the Payee's Payment Service Provider is located within the European Economic Area, within ten (10) Business Days from the receipt of a relevant request from the Customer, the Bank is required to credit the entire amount of the executed Payment Transaction to the Customer's Deposit Account with a Value Date not subsequent to the date on which it was debited with the amount, or duly refuse to process the request.

7.14. If the Customer-Consumer does not accept the reason for the refusal, he may apply to the General Secretariat for Trade and Consumer Protection of the Ministry of Economic Affairs and Development or to the competent Alternative Dispute Resolution Entities.

7.15. The above additional unconditional right to refund amounts shall be provided to the Customer, if he submits to the Bank the request for refund within an exclusive period of eight (8) weeks from the date on which the Deposit Account is debited with the amount to which the request relates.

8. Third party payment service providers

8.1. The Customer may also gain access to the Deposit Account through third party payment service providers, which have the necessary license to provide the following services (the **"Third Party Provider"**):

- Payment Initiation Services
- Account Information Services

8.2. The Customer may initiate transactions through the debit of the Deposit Account or receive information on the Deposit Account held by the Bank, if the following conditions are met:

- the Third Party Provider has verified its identity to the Bank;
- the Customer has provided himself or through the Third Party Provider his express consent for the execution of the specific transaction and a Strong Customer Authentication has been applied, in accordance with the procedure applied by the Bank.

8.3. If the Customer requests that the services are provided by Third Party Providers, it accepts that the Bank notifies to the Third Party Provider the details of the Deposit Account that are necessary for the provision of the Third Party Provider's service (e.g. customer's account movement information or transactions).

8.4. For the security of transactions and information of the Deposit Account, the Bank encourages the Customer to choose to cooperate only with Third Party Providers that have the necessary license to provide the said services. The licensed Third Party Providers are listed in publicly accessible files available on the website of the Bank of Greece at <https://www.bankofgreece.gr> and of the European Banking Authority at <https://eba.europa.eu/>.

8.5. The Bank may not allow a Third Party Provider to access a Deposit Account for objectively justified and documented reasons concerning unauthorised or fraudulent access or the initiation of a certain payment transaction. In such cases, the Bank shall inform the Customer by any appropriate means of refusing access to the Deposit Account and the reasons for such refusal. Such updating shall be provided, where applicable, prior to refusal of access or, at the latest, immediately thereafter, unless the updating is in conflict with objectively justified security reasons or is prohibited by the law. If the reasons for refusal cease to exist, the Bank shall allow access to the Deposit Account again.

8.6. After granting his consent to a Third Party Provider to initiate a payment transaction, the Customer may not revoke the above order.

8.7. The relationship between the Customer and the Third Party Provider is governed solely by the contract between them. The Bank does not participate in the provision of the services by the Third Party Provider and is not responsible for the non-execution or incorrect or delayed execution of transactions due to any defect, violation or malfunction in the information infrastructure or security procedures of the Third Party Provider. By using the services of the Third Party Provider, the Customer accepts that the Third Party Provider is responsible for the execution of the transaction or for the provision of information in relation to the Deposit Account, in accordance with the provisions of the contract between them.

8.8. If the Customer uses a payment initiation service of a Third Party Provider, it shall be considered that the latter has carried out a strong authentication process regarding the Customer in accordance with the procedure it applies. Consequently, the order for the execution of the transaction shall be deemed to have been given by the Customer and will be executed by the Bank by debiting the Deposit Account, without the need for additional consent or additional confirmation from the Customer.

E. Debit Card

1. General Characteristics

1.1. By opening a Deposit Account, the Bank issues at no extra cost, a debit card - "**Card**" to the Customer in order for him to carry out cash transactions. If the Customer is a legal entity, a representative authorised by it (hereinafter "**Holder**") should hold it, whose name is written on it and who unconditionally accepts these terms (Chapter E).

1.2. The Customer or the Holder may use the Card at any time for:

- Withdrawal of cash, Question of Deposit Account balance and change of Card PIN at an ATM of the Bank and other banks and providers in Greece and abroad where the Mastercard logo appears (or any other logo of a company / organisation with which the Bank has contracted and is indicated on the front part of the Card) or company / organisation participating in the DIAS interbank network.
- Purchases of goods and services, through physical stores that have special terminals for accepting and making transactions using a debit card - "**Terminals - EFT / POS**", and in online business stores which accept transactions remotely.

2. Sending and activation of the Card

2.1. The Customer or the Holder receives the Card in one of the following ways:

- Activated by the Bank Branch;

- Deactivated and sent by registered mail through regular post services to the address provided by the Customer. In this case, the Customer or the Holder has the possibility to activate the Card by calling the Bank's call center.

2.2. If the Customer or the Holder receives the Card from the Branch, it shall also receive the 4-digit Personal Identification Number ("**Card PIN**"), in a special envelope. Otherwise, the Card PIN shall be sent to the Customer or the Holder in a special envelope, by regular mail, to the address provided by the Customer.

2.3. The Card PIN can only be used in conjunction with this Card to perform all the services provided. The use of the PIN in conjunction with the Card constitutes the consent of the Customer and Holder for the execution of the relevant payment and produces the same results as the handwritten signature of the Customer-natural person or, as the case may be, of the Holder. The Card PIN is strictly personal, while the Bank has taken all necessary and foreseen security measures so that it cannot be reproduced. However, the Customer acknowledges that the card in combination with the Card PIN is cash. For this reason, the Customer must take all security measures as indicated in Clause 4 (Chapter C) and Clause 7 (Chapter E).

3. Use of the Card

3.1. The Customer or the Holder has the possibility to link one of the available Deposit Accounts that he keeps with the Bank in his name or also in his name in case of a Joint Account. The connection or disconnection of a Deposit Account can be made upon a request that the Customer or the Holder submits to the Branch.

3.2. The Card can only be used if all of the following conditions are met:

- The Card is linked to an "**Active Account**", i.e. a Deposit Account, the use of which has not been suspended or prohibited for any reason.
- The Deposit Account has a "**Adequate Available Balance**" to cover the amount of transactions and any anticipated expenses and charges that the transactions may entail.
- The amount of purchases of goods and services that the Customer or the Holder wishes to make during the 24-hour period shall not exceed the maximum amount per day "**Daily Transaction Limit**" that can be used for purchases and / or the amount of withdrawals to carry out during the 24-hour period from ATMs of other Banks and / or providers in Greece and abroad does not exceed the maximum amount per day "**Daily Withdrawal Limit**" that can be used for this purpose.

3.3. The Customer or the Holder may be informed of the current Daily Transaction Limit and Daily Withdrawal Limit of the Bank by any appropriate means. The Bank may change at its reasonable discretion the Daily Transaction Limit at the request of the Customer or the Holder. However, the Bank is not obliged to accept the request of the Customer or the Holder. For the security of the Customer or the Holder and the protection of transactions, the Bank has the right to unilaterally change and / or to reset the maximum Daily Transaction Limit and the Daily Withdrawal Limit in case:

- Reasonable suspicions of illegal and / or unauthorised use of the Card; or
- Relevant legislative obligation; or
- In case of cause.

3.4. The Bank may make the above unilateral amendment, provided that the Customer or the Holder has been informed of it, except in cases where such information is not allowed for security and / or protection of transactions and / or in case it contradicts the applicable legislation. The Customer or the Holder shall have no right to claim damages incurred due to this unilateral modification.

3.5. The Customer or the Holder acknowledges and accepts that to determine the availability of balance in the Deposit Account as well as to calculate the Daily Transaction Limit and the Daily Withdrawal Limit, any orders that have been executed or agreed to be executed but have not yet been debited to the Deposit Account, the transactions under execution and clearing, as well as the respective and all kinds of expenses

of the respective transactions, including the expenses arising from any exchange rates, shall be cumulatively taken into account.

3.6. The Customer grants to the Bank the irrevocable mandate and power of attorney to pay on his behalf and to debit the Deposit Account with the amounts resulting from the use of the Card, even if it becomes debit due to the difference in the available balance of the Deposit Account between the transaction date and clearing date.

3.7. Exceeding the balance in the Deposit Account is not allowed. However, if, for any reason, an amount is withdrawn from the Deposit Account, which exceeds the sufficient available balance, interest shall be charged to the excess amount, calculated based on the applicable interest rate in accordance with the Bank's Price List.

4. Transactions through the Card

4.1. ATM

4.1.1. The Customer or the Holder has the possibility to withdraw cash, ask balance questions and change the Card PIN, using ATMs of the Bank and of other banks and ATM network providers that participate in the DIAS interbanking network and / or that bear the Mastercard logo (or the logo of any other company / organisation contracted with the Bank and which is indicated on the front of the Card).

4.1.2. In case of use of ATMs of third party providers or banks, the Customer shall pay the expenses according to the Bank's Price List, which is posted in its Branch and on its website. In addition, the Customer 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 Customer. This cost may be different per bank or provider depending on expenses in accordance with the Bank's Price List, which is posted in its Branch and on its website.

4.1.3. The Customer acknowledges and accepts that the Bank bears no responsibility in relation to the determination or change of prices that third party providers and banks determine in respect of additional costs for the use of the ATM Network and in case of damage suffered by the Customer due to a technical failure or shutdown of ATMs.

4.1.4. The Customer or the Holder can deposit cash at the ATMs that are installed at the Branches of the Bank, into any account connected to the Card.

The deposit shall be made in banknotes, in accordance with the instructions given on the ATM screen, using or without using an envelope. If cash is deposited without an envelope (at special ATMs with the relevant indication) the counting is performed automatically, on the same day. If cash is deposited in an envelope, the counting is performed by the competent persons of the Bank on the same day. If the deposit was made on a non-Business Day and after cut-off time, the deposit shall be deemed as made at the latest on the next business day. In both cases the money shall be credited to the Customer's Deposit Account.

The envelopes may not be opened by the Bank within the above time limits for reasons of force majeure. In this case, the Bank shall not bear any responsibility for any damage to the Customer. In the event that the amount typed in by the Customer or the Holder at the ATM differs from the amount counted, the Deposit Account shall be credited with the amount of the counting and the Customer shall be informed immediately in writing or by any other appropriate means. The Bank shall take all measures that it deems necessary for the security of ATM deposits. The Bank bears no responsibility in the event that the Customer or the Holder does not follow the instructions provided by the Bank for this purpose, such as if:

- other items or coins other than banknotes have been put in the envelopes;
- the Customer or the Holder do not use the special envelopes of the Bank;
- the envelopes are not properly sealed by the Customer or the Holder.

4.2. Physical stores

4.2.1. The Customer or the Holder may make transactions in physical business stores bearing the Mastercard brand mark. The transactions are carried out using **Chip and Pin Technology**, that is using the chip embedded in the Card when inserting the Card into Terminals - EFT / POS, and then typing the Card PIN. The branch shall notify the Customer or the Holder during the transaction of the success or failure of the said transaction.

4.2.2. The Customer or the Holder has the possibility to perform **"Contactless Transactions"**, approaching only and without entering the Card in Terminals - EFT / POS.

The contactless transactions are based on NFC (Near Field Communication) wireless technology and are completely secure as they rely on high security specifications and special features of modern technology that are integrated into each card.

Contactless transactions are performed only in Terminals - EFT / POS bearing the sign



4.2.3. In any case, the Customer or the Holder reserves the right not to use the above possibility by using the CHIP of the card when inserting it in the Terminal.

4.2.4. The Customer or the Holder has the ability to successfully perform Contactless Transactions, without the need to type the Card PIN, if:

- The transaction involves a smaller amount or an amount equal to the one corresponding to the **"Contactless Transaction Limit"**, as currently in force. Further information on the Contactless Transaction Limit is available in stores and in the relevant section on the Bank's website.
- The **"Total Maximum Contactless Transaction Limit"** as defined each time and which currently does not exceed the amount of one hundred fifty Euros (EUR 150).

4.2.5. The Contactless Transaction Limit as well as the Total Maximum Contactless Transaction Limit may be set at a different amount from the one immediately mentioned above. The Customer or the Owner must take sole care of his own information regarding the Contactless Transaction Limit applicable before the transaction is carried out.

4.3. Electronic Stores and Remote Transactions

4.3.1. The Customer or the Holder may use the Card as a means of payment for remote transactions, by placing an electronic, telephone or postal order, if this Card is accepted as a means of payment.

4.3.2. Online transactions also include the possibility of direct debit of the Deposit Account, i.e. the debit of the account by the counterparty online store, provided that the relevant authorisation has been provided by the Customer or the Holder to the online store or to the payment service provider of the online store or an order has been given by the Customer to the Bank for this purpose.

4.3.3. In the case of remote transactions, all or some of the following may be requested:

- The card number and expiry date;
- The Card Verification Code (CVC);
- The name of the Customer or the Holder;
- Any other necessary information that may be requested on the basis of the security protocols applied by the Mastercard Agency and any other organisation that the Bank may cooperate with in the future.

4.3.4. In order to complete the above transactions, to the extent that they fall within the scope of the Payment Services Agreement, a Strong Customer or Holder Authentication is required in each transaction, using secure methods applied by the Bank and detailed in Clause 2.2 and Clause 2.3. (Chapter C).

5. Transaction Clearing and Foreign Exchange Transactions

5.1. In the case of transactions in physical or electronic stores using a debit card, the Deposit Account of the Customer is debited at the date of clearing of the transaction, which may not coincide with the date of the transaction.

5.2. In the case of a transaction in a currency other than the Euro, including the ATM cash withdrawal service, the conversion of the currency for debiting the Deposit Account is made on the basis of the price set by Mastercard (or any organisation / company that the Bank cooperates with, the symbol of which is featured on the front of the Card), on the day and time of processing and clearing of the transaction, which may differ from the day of the transaction. Therefore, the Customer taking into account that the exchange rates are constantly changing, 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 carried out.

5.3. Information on currency conversion rates shall be made available on the official Mastercard website where an electronic currency conversion mechanism is available.

5.4. The above transactions are subject to the applicable interbanking transaction costs, expenses, commissions and any other charges listed in the Price List of the Bank.

5.5. In any case, information on the price of these transactions and the currency in which they were made are provided in the Statement of Clause 9 (Chapter E).

5.6. The Customer acknowledges and accepts that the Bank bears no responsibility for the determination or change of the above exchange rates as well as in case of loss incurred by the Customer due to any damage resulting from the above change.

6. Bank and Third Party Obligations in respect of Transactions

6.1. The Bank has no contractual relationship with the undertakings that the Customer or the Holder trades with for purchasing goods and services and is not liable in case of non-performance or defective performance of obligations by the undertakings or for any damage that the Customer may suffer at the time of the transaction. Therefore, the Customer or the Payee is not entitled to present any argument, assert any claim, raise any objection against the Bank, concerning any third party in relation to transactions in which he used the Card.

6.2. However, the Bank reserves the right to apply offers, more favorable terms of use of the Card as well as additional possibilities regarding specific transactions with specific companies, at its absolute discretion, informing the Customer by any appropriate means.

7. Using and Keeping a Card

7.1. The Card includes the name of the Customer or the Holder, the Card number, the card verification code (CVC) and the expiry date. Upon receipt of the Card, the Customer or the Holder must sign it, using a long-lasting pen, in the special field for this purpose, on the back of the Card. The Customer or the Holder is solely responsible for the authenticity of his signature.

7.2. The Card is owned by the Bank and only the Customer or the Holder can use it, always in accordance with the terms hereof. In no case is the transfer or any assignment of the right of possession and use of the Card to third parties allowed.

7.3. Customer or the Holder are exclusively responsible for all transactions carried out using the Card , except in cases of theft or loss of the Card and under the specific conditions provided below.

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32 Aigialeias Str. & Paradissou, 151 25 Maroussi, Greece • Tel. +30 210 81.73.000 • Fax. +30 210 81.73.101

7.4. The Bank urges the Customer or the Holder to manage its Card as cash and any other means of payment that it has at its disposal and recommends that the Customer or Holder complies, inter alia, with the following:

- Not to reverse type the Card PIN, as suggested in some misleading e-mails sent by various malicious people on the Internet;
- To memorise the Card PIN and in any case not to keep the Card PIN in any way in a medium that can be combined with the Card.
- To observe due diligence during the transaction by keeping a safe distance from any third person being in the same area and to use his body in such a way that no third person can see the details of the transaction;
- Not to allow third persons to provide assistance at the time of the transaction by giving the Card and / or the Card PIN;
- Not to disclose the Card PIN to third parties, even relatives and not to choose a PIN that can be expected (date of birth, car number, etc.);
- Change the Card PIN frequently, even if it is still valid;
- Not to disclose the Card PIN to persons who in any way seek to elicit such information, claiming to be employees of the Bank or other bodies or authorities; The Bank has never assigned such tasks to any of its employees or third parties.
- Always cover his hand with the other hand or a paper or object when typing in the PIN of the Card, in order to avoid others seeing the PIN;
- To communicate directly with the Bank in case the Card is retained by the ATM in order to ensure that the Bank has been informed about it and has taken all necessary actions;
- To report to the Bank anything unusual that he observes during the transaction.

In any case, the Customer or the Holder must take all security measures as indicated in Clause 4 (Chapter C).

8. Card Theft or Loss

8.1. The Customer or the Holder is solely responsible for the security and keeping of the Card for as long as it is valid.

8.2. In case of loss, theft, destruction, unauthorised use, risk of unauthorised use, late receipt of the Card and / or in case the PIN of the Card is disclosed or there are suspicions that it has been disclosed or in any way disclosed to third parties, the Customer or the Holder must immediately notify the Bank by phone at **+30 210 8173000**.

8.3. Failure to immediately notify the Bank is considered as Customer's or Holder's , unless it is due to force majeure.

8.4. If a Card has been declared as lost or stolen or if there is a risk of unauthorised use, the Bank shall immediately cancel it.

8.5. In any case, the Customer (Consumer or Very Small Enterprise) shall be liable up to the amount of fifty Euros(EUR 50) for any damage resulting from a transaction after unauthorised use of the Card, unless:

- The loss, theft or embezzlement of the Card could not be detected by the Customer or the Holder;
- The damage is due to an act or omission of the Bank.

8.6. Until notification, the Customer shall be liable for loss resulting from payment transactions that took place without his approval, resulting from the use of a lost or stolen Card, or for loss from payment transactions that were carried out by a non-holder using the card.

8.7. By way of derogation from the above, the Customer shall be liable, without any financial limitation, for any damage resulting from transactions that took place without his approval if it is due to:

- Violation by himself of one or more of the obligations mentioned in the paragraph concerning the storage of the Card and the Card PIN;
- Failure to promptly notify the Bank;
- Any action due to willful misconduct or gross negligence of the Customer or the Holder.

8.8. If the Customer or the Holder has informed the Bank about this in case of loss or theft of the Card, the Bank may, upon request, issue a new Card. In this case, the Customer shall bear the respective cost for Card Issuance, in accordance with the Fee Information Document.

8.9. In the event of a Card PIN leak, the Customer or the Holder may create a new Card PIN via an ATM, free of charge. Alternatively, the Bank may re-issue a PIN upon request.

9. Updating Card Transactions

9.1. The Customer can be informed through the offered services of the alternative networks and at no extra cost, of all the transactions that he has made for the last thirteen (13) months only by using the Card.

9.2. In any case, the Customer may be informed of the transactions made through the Statement, in accordance with Clause 1 (Chapter F).

10. Card Validity

10.1. The Card is valid from the date of its activation until the date indicated on the back of the Card or until its cancellation due to withdrawal or termination specified in Clause 3 (Chapter G).

10.2. In case of withdrawal or termination of the contract by the Customer he is obliged to refrain from any use of the Card after sending the relevant request to the Bank. Any use of the Card after sending the request is a criminal offense resulting in initiation of the relevant criminal proceedings while the Customer retains full responsibility for the transactions carried out using that Card.

10.3. The Bank is entitled at any time to suspend or even cancel the validity of the Card for security and protection of transactions or in case of a legal obligation. It is expressly agreed that the Customer has no claim for damages in the event of financial losses due to the suspension of the validity of the Card.

10.4. The Card, upon expiry of its validity, is automatically renewed and the Bank issues a new Card. The Customer shall bear the respective costs for the issuance of the new Card, according to the Price List. In the event that the Customer does not wish to renew the Card, he must inform the Bank within forty (40) days before its expiry. The Customer or the Holder must immediately notify the Bank in case he does not receive by post the new Card that is sent to him, until the expiry of the old Card.

10.5. The Bank reserves the right not to renew the Card for a good reason, following a relevant notification to the Customer or the Holder, unless otherwise specified in the Law for reasons of security and protection of transactions.

10.6. In case of issuance of new Cards by the Bank in replacement of existing ones, the Bank must dispatch them in time and at the same time cancel the replaced Cards. If the new Cards are of a different type compared to the existing ones, they shall be sent to the Customer or the Holder after he is informed thereof and subject to the necessary condition that they have been accepted by the Customer. Each new Card is a continuation of the previous one and is governed by the same conditions. The Customer or the Holder must notify the Bank without undue delay, in case he does not receive the new Card sent to him, until the expiry of the old one.

11. Annual Subscription Fee-Charges

11.1. The Bank reserves the right to impose a subscription fee for the use of the Card, having previously informed the Customer in writing within a reasonable period of time. The amount of the above subscription fee is determined by the Bank and can be adjusted informing the Customer thereof.

11.2. The Customer shall additionally pay expenses, fees, taxes, duties related to the use of the Card and other charges for all or some of the transactions made using the Card, which are listed in the Price List posted in the Branch and on the website of the Bank.

11.3. The Bank, taking into account the market and competition conditions, as well as in case of adjustment of the charges of the international card organisations, to supplement or modify the charges, informing the Customer or the Holder in any appropriate way. Any amendment is set out in the Price List.

11.4. In case of disagreement on the changes, the Customer has the right to request the cancellation of the debit card within 30 days from the date of notification. In this case, the cancellation is equivalent to termination of the Contract only in respect of the Terms of Chapter E of the Contract. The Card will be cancelled within 30 days from the receipt of the relevant request of the Customer by the Bank. The Customer shall continue to carry out any transaction and have all rights and obligations resulting therefrom within the specified period.

F. Customer Updating

1. Account Movements

1.1. During the transaction relationship, the Customer shall be informed in writing about the transactions of his Deposit Account (withdrawals, deposits, payment orders, etc.) through a copy of the movements in his Deposit Account ("**Statement**"). In the case of a Joint Account, the Statement shall be sent to one of the holders first mentioned in the application for opening a Deposit Account ("**Owner or First Holder**"). The "Owner or First Holder" undertakes the obligation to inform the other holders, who in any case have access to the relevant information through the branches of the Bank, of the offered service provided via the alternative networks of the Bank and of those mentioned below in Clause 1.10 (Chapter F).

1.2. The Statement shall be issued and made available to the Customer every 3 months in one of the following ways chosen by the Bank:

- By post, sending the Statement to the address provided by the Customer;
- By sending an electronic Statement via email to the e-mail address provided by the Customer;
- Through the offered service provided via the alternative networks of the Bank from time to time.

1.3. The Customer can save and print any Statement that is sent to him electronically or posted on the offered service provided via the alternative networks of the Bank.

1.4. In the Statement, all the necessary information that allows the Customer to identify each credit and debit transaction of his account is indicated. These data shall be determined by the applicable regulatory provisions.

1.5. The Bank shall consider that the Customer has received and read carefully the Statement movements after 30 days from sending the Statement.

1.6. The Customer must check the Statement movements and immediately inform the Bank of any disagreements or any erroneous, unauthorised or unusual transactions subject to the provisions of Clause 6 (Chapter D). If the Customer fails to notify the Bank, the Deposit Account's transactions shall be deemed accepted by him.

1.7. If the Customer does not receive the relevant Statement within the period provided by the Bank, he must inform the Bank without delay and in any case at least within thirty (30) days from the date.

1.8. The Customer agrees that the transmission of the Statement by electronic means, including the Bank's alternative networks, is equivalent to sending the information in paper form.

1.9. Whether or not the Statement has been sent, the Customer shall have constant access to the Deposit Account movements and the history of its transactions through the alternative networks and branches of the Bank. However, the Bank reserves the right to impose charges that are reasonable and proportionate to the actual costs incurred in the event of additional information or information provided on a more frequent basis or the transmission of information by means other than those referred to herein, at the request of the Customer. The charges shall be notified to the Customer via the Price List which is posted at its Branch and on its website.

1.10. The Bank may send the Customer additional notifications via informative SMSs (alerts) about the movements in its Deposit Accounts, in addition to those mentioned above. These services may be subject to the relevant charges referred to in the Price List.

2. Proof of transactions

2.1. The data of the Customer's transactions with the Bank are recorded in electronic records kept in the Bank's information system.

2.2. All entries registered in the Bank's information system are binding upon the Customer. The probative value of the above entries shall be the same as that of the documents.

2.3. The Customer agrees that relevant extracts from the Bank's information system constitute full proof of the Customer's transactions, orders, claims and liabilities. In any case, the Customer has the possibility to prove that any entry in the Bank's information system is incorrect.

3. Notifications

3.1. The Bank sends documents or other communications to the Customer to the home address that he has provided and which has been confirmed by the identification documents that have been submitted or to the e-mail address and the mobile phone number that he has provided to the Bank as well as any other media / communication channel that the Bank notifies to the Customer in the way that it deems most appropriate (and in accordance with the conditions of its use and operation), including the Durable Medium. For the purposes of the Contract, a Durable Medium shall be considered a medium which enables the Customer to store the information addressed to him personally in such a way that will still allow him to have access to it in the future for a period adequate for the purposes served by such information, and to reproduce the stored information unchanged. The statements of accounts printed by special printers, CD-ROMs, DVDs, personal computer hard drives on which the Customer can store e-mails, and websites are examples of a Durable Medium.

3.2. The Customer must promptly inform the Bank of any change in his residential address. This notification is made only by the Customer providing the documents proving the new address. Until the notification of such a change to the Bank, any notification of a document or other communication to the address kept in its systems shall be considered valid by the Bank.

3.3. Similarly, the Customer must notify the Bank of any change in the e-mail address and mobile phone number that he has declared to the Bank. Until the notification of the change of the e-mail address or mobile phone number, the Bank shall validly communicate the relevant notifications and send the relevant e-mails or SMS messages to the data (addresses) provided by the Customer. The Bank shall not be liable for any damage suffered by the Customer or other persons due to changes in the above information that were not notified to the Bank in time and the Customer undertakes to compensate the Bank for any damage that it or any of its employees or its agents would suffer due to the fact that the above changes were not notified in time.

3.4. The Customer accepts that the Bank fulfills all the obligations regarding updating for his transactions, his strong authentication, notification regarding the issuance of Statements and any other information to the addresses (residential and e-mail) and to the mobile phone number that he has declared. The Bank shall not be liable for any damage suffered by the Customer if the latter changes his residential address or e-mail address or mobile phone number without informing the Bank thereof.

4. Customer communication

The Customer may contact the Bank for any matter relating to the Contract in one of the following ways:

- By sending a letter by post to 32 Aigialeias and Paradeisou St., 151 25 Maroussi;
- By phone at [+30 210 8173000](tel:+302108173000) daily and 24 hours a day.
- By sending an e-mail to hello@optimabank.gr
- Through the communication services the Bank may provide via its alternative networks.

G. Final Provisions

1. Expenses

1.1. The Customer shall pay fees, commissions, expenses, and other charges, in accordance with the provisions of the Price List of the Bank, other expenses or subscription fees of compound interest and default interest, contractual interest.

1.2 The Bank is authorised to debit the Deposit Account with the above charges.

2. Offsetting - Account freezing

2.1. In the event of an outstanding debt of the Customer towards the Bank, due to any cause, the Bank shall have the right to withhold and offset the Customer's debt against any of his counterclaims, due to any cause and no matter the time it was established and regardless of whether the debt is in a currency different from that of the counterclaim as well as any such claim to be created in the future. If the Customer's counterclaim is expressed in a different currency, the conversion shall be based on the exchange rate applicable at the date of offsetting between the two currencies that the Bank announces.

2.2. Also, in case of an outstanding debt of the Customer, the Bank has the right of attachment for any claim or asset that may be seized for the fulfillment of his obligations.

2.3. It is expressly agreed that in the event of in the event of seizure of any Deposit Account that the Customer maintains with the Bank from a third person the Bank shall be entitled to offset any Customer's debt owed to the Bank against the balance of the Deposit Account of the Customer, even if not overdue or contingent, prior to the submission of the garnishee order unless the Law provides otherwise.

3. Termination

3.1. Termination by the Customer

3.1.1. The Customer has the right to terminate any contract for the opening of a Deposit Account and any contract related to the provision of payment services (for example, contracts for the provision of payment services, issuance of cards, etc.) by complying a notice period of 30 days before the suggested date of termination of the contract.

3.1.2. In case the contract is force for a period less than six months, the Customer shall pay the relevant charge referred to in the Price List.

3.1.3. The application for terminating the contract must be submitted to the Bank by registered letter, accompanied by a receipt, which is sent to the following contact address of the Bank, as defined in Clause 3 (Chapter F).

3.1.4. In case of termination, the Customer has the obligation to pay any commissions, costs and charges for services already provided in accordance with the Price List of the Bank. Furthermore, the Customer must pay to the Bank any amount owed to it no later than thirty (30) calendar days from the notification of the termination to the Bank.

3.1.5. For the individual products of the Bank, any specific termination conditions that have been agreed shall prevail.

3.2. Termination by the Bank

3.2.1. The Bank has the right to terminate any contract for the opening of a Deposit Account and any contract related to the provision of payment services (for example contracts for the provision of payment services, issuance of cards, etc.), complying with with the time limit of two (2) months from the notification of the relevant termination to the Customer.

3.2.2. The Bank may terminate the Contract by a notification sent to the Customer, either by post, e-mail, or in any other appropriate way.

3.2.3. As an exception to the above deadline, the termination by the Bank has immediate effect in case of cause and indicatively in the following cases:

- if the Customer violates these General Terms or other contractual obligations towards the Bank;
- if the Customer violates the relevant provisions of the Law;
- if the Deposit Account or the Customer's Deposit Accounts are used (or there is reasonable suspicion that they are used) for illegal purposes, such as money laundering or fraud in payments;
- if the Bank suspects on reasonable grounds that the Customer does not comply with the obligations of safe access to the Deposit Account;
- if the Customer threatens or offends or uses violence against employees or representatives of the Bank.

3.2.4. Charges for the provision of payment services regulated by the General Terms and paid by the Customer on a regular basis, shall be paid in case of termination only in proportion to the time of termination. If the above charges have been paid in advance, they shall also be reimbursed proportionally.

3.2.4. For the individual products of the Bank, this Term shall apply in addition to any more specific Terms agreed. In the event of a contrary arrangement, the specific conditions shall prevail.

4. Amendments

4.1. The Bank reserves the right to amend the General Terms, provided that there is a specific and good reason, after prior personalized updating provided to the Customer, in writing or by other Durable Medium and / or by any appropriate means. This notification shall take place at least one (1) month before the amendment. Taking into account the indefinite duration of the Contract, the meaning of "good reason" includes in particular the adaptation to changes in the market conditions of the financial sector, the fluctuations in inflation and operating costs and the risk assumed by the Bank. Except as provided in the preceding subparagraphs of this term, the modification of contractual terms relating to the provision of payment services (for example contracts for the provision of payment services, issuance of cards, etc.) shall be made at any time as specified in the relevant legislation, provided that the Customer is informed in the manner specified above and at least two (2) months before the changes enter into force. Exchange rate changes based on exchange rate reference and which are directly applicable are excluded.

4.2. The Customer may reject the changes before their proposed date of entry into force. If the Customer does not notify the Bank of the non-acceptance of the changes by the above date, he shall be deemed to have accepted them.

4.3. In the event that the Customer rejects the changes at any time until the date of their implementation, this implies and serves as a termination of the present on its part and consequently of any trade relationship with the Bank as defined in Clause 3.1 hereof (Chapter G) and without prejudice to any more Specific Terms governing the Customer's relationship with the Bank.

4.4. The adjustment of fees, commissions and expenses included in the Price List does not constitute an amendment hereto. The Customer instructs the Bank to adjust them accordingly.

4.5 Similarly, the changes that occur as part of the modernisation, upgrading or consolidation of computerized systems of the Bank, such as technical or procedural changes or elements, methods and parameters of operation of the Bank's systems, including the Alternative Networks, such as the Customer security and identification methods, etc., do not constitute an amendment hereto. The aforementioned indicative changes are binding upon the Customer from the moment he becomes aware of them in writing, or by a relevant entry on the Bank's website, through the Alternative Networks or in any other way appropriate, at the Bank's discretion, without the need for consent of the Customer or any other action.

5. Availability of services and force majeure

5.1. The Bank shall make every effort to ensure that its services are provided on an ongoing basis and are available in accordance with the provisions of the General and Specific Terms. However, the Customer acknowledges that access to the Bank's services may not be temporarily possible due to:

- planned or unplanned work for the maintenance, upgrading or restoration of malfunctions of the Bank's information infrastructure;
- malfunction of the telecommunications network or the technical equipment of the Customer which makes it impossible to access the Bank's services;
- force majeure events, such as network failures, sudden damage to information infrastructure, power outages or strikes by Bank staff.

5.2. The Bank shall inform the Customer of any scheduled maintenance work within a reasonable time before its commencement.

5.3. The Bank shall not be liable to the Customer in the event of force majeure events or any sudden and unforeseen circumstances, which:

- are not within the scope of responsibility of the Bank;
- cannot be attributed to its fault;
- are beyond the control of the Bank;
- the consequences could not have been avoided despite the Bank's efforts to the contrary.

6. Dispute resolution

6.1. The Bank shall apply appropriate procedures for the immediate and effective settlement of the Customer's complaints. Further information on the complaint handling process is available on the Bank's website. The Customer may contact the Bank in any of the following ways:

- a. At the Bank's Branches by filling in the Complaints Form, which is available at them
- b. At [+30 210 8173695](tel:+302108173695) on working days and hours.
- c. By sending an e-mail to wearelistening@optimabank.gr

6.2. Further to any disagreement or dispute, the Customer may use the following extrajudicial dispute resolution procedures, addressed to:

Optima bank S.A., Regulated by the Bank of Greece (License No: 52/2/17.12.99)
Registration Number of Hellenic Business Registry: 003664201000, LEI Code: 2138008NSD1X1XFUK750
Tax Registration No: 099369013, Athens Tax Office for Societies Anonymes
32 Agialeias Str. & Paradissou, 151 25 Maroussi, Greece • Tel. +30 210 81.73.000 • Fax. +30 210 81.73.101

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

7. Participation in the Hellenic Deposit Protection and Investment Guarantee Fund

7.1. The Bank participates in the Hellenic Deposit Protection and Investment Guarantee Fund (HDIGF or TEKE). The deposits kept at the Bank are covered by the Deposit Coverage Scheme (SCC) of the Deposit Protection and Investment Guarantee Fund (TEKE), in accordance with the specific provisions of Law 4370/2016 as applicable. The purpose of TEKE is to pay compensation to the depositors of the Bank in case the latter is unable to reimburse the deposits due.

7.2. In the event of activation of the procedure for the payment of compensation by the TEKE, for the purpose of its calculation, the credit balances of the deposit accounts shall be offset against all types of counterclaims of the Bank against the payee and depositor, provided that, to the extent that they have become due and payable against or before the date of failure, in accordance with the terms of Articles 440 et seq. of the Civil Code, the information provided to TEKE by the liquidator of the credit institution and the legal and contractual provisions governing the overall relationship between the liquidated credit institution and the depositor. It is noted that no compensation is paid when a transaction related to the deposit has not taken place in the last 24 months and the value of the deposit is less than the administrative costs incurred by TEKE for the payment of this compensation. A transaction is considered to be any actual transaction of a right holder - depositor or a third party by order of any right holder, as well as any request of the right holder submitted to the Bank to inform him about the balance of his deposit account.

7.3. The payment of the above compensation covers a maximum of one hundred thousand (100,000) Euros per Customer and not per bank account. Therefore, the coverage limit is determined based on the total amount of deposits of the same Customer in the Bank. If, for example, a Customer has an individual savings account of EUR 90,000 and an individual current account of EUR 20,000, he will be compensated only for the amount of EUR 100,000.

7.4. For the operation of the TEKE and the deposit guarantee as well as the exemptions of certain categories of deposits, the Customer can be informed via the website of the TEKE www.teke.gr, as well as by reading the relevant brochures that are available in the Branches and on the website of the Bank.

8. Other useful provisions

8.1. The Customer is entitled at any time upon request to receive a copy of the present by any appropriate means.

8.2. In no event may the failure or delay of the Bank to enforce its legal or contractual rights be interpreted or perceived as a waiver, even partial, of those rights.

8.3. The nullity or voidability of a term hereof shall in no way affect the validity and bindingness of its other terms. General terms of transactions forbidden to be included in an agreement by an act of the competent authority in accordance with the applicable consumer protection legislation, are automatically deemed not written.

8.4. These Terms for Deposits are governed, in respect of the confidentiality and the possibility of bank account attachment, by the Legislative Decree 1059/1971 and Law 2915/2001, as in force from time to time, as well as any other provision of mandatory law which is applicable in this case.

8.5. During the custody and administrative management by the Bank of Financial Instruments, as defined in Law 4514/2018, and funds belonging to the Customer and subject to Specific Terms, the Bank:

- (a) shall keep the necessary records and accounts in order to be able at any time and without delay to separate the assets held on behalf of the Customer from those held on behalf of any other Customer, as well as its own assets,
- (b) keep the records and accounts of the Customer in such a way as to ensure accuracy and, in particular, correspondence to the Financial Instruments and funds held on its behalf;
- (c) periodically review the agreement between the accounts and records held by it and any third parties holding the relevant assets of the Customer;
- (d) take the necessary measures to ensure that the Financial Instruments of the Customer deposited with a third party can be separated from the Financial Instruments belonging to the Bank and those belonging to that third party, by using accounts with different names in the books of the third party or other equivalent measures to achieve the same level of protection;
- (e) take the necessary measures to ensure that the funds of the Customer that the Bank may have deposited on his behalf in a central bank, in another credit institution or in a bank licensed in a third party, outside the EEA, country or in recognised mutual funds to manage reserve assets (MMF), held in accounts separate from any other used for holding funds belonging to the Bank;
- (f) establish appropriate organisational arrangements to minimise the risk of loss or reduction of the Financial Instruments of the Customer or the rights in respect thereof, due to misuse, fraud, mismanagement, incomplete record keeping or negligence.

8.6. The Bank may deposit Financial Instruments held on behalf of a Customer in an account or accounts opened with a third party, acting in the required capacity, exercising care and diligence at the selection, appointment and periodic audit of the third party and the arrangements for holding and safekeeping of the Financial Instruments.

The Bank deposits Financial Instruments of the Customer in a third party established in a country outside the EEA only if the third party is subject to a regulatory framework and supervision in that country with regard to the holding and safekeeping of Financial Instruments.

9. Processing of Personal Data

9.1. The Bank, as a Controller, shall collect, store and process Customer's personal data in accordance with the applicable European and national legislative and regulatory framework. The Customer declares that he has studied the form entitled **"Customer Information" of Optima bank S.A. for the Processing of Personal Data in accordance with the General Data Protection Regulation (GDPR)** which he has understood and accepted. This document details the Customer's personal data categories processed by the Bank and their origin, the purposes of the processing, the recipients of the data, their transmission to third countries outside the European Economic Area, any automated decision-making process, the period of retention of such data, the total rights of the Customer for the protection of personal data concerning him, the manner to protect the Customer's personal data and the contact details of the Bank for any questions of the Customer regarding his personal data and the exercise of his rights concerning such data. The above document is also available at the Bank's branches and posted on its website.

10. Jurisdiction - Applicable Law

10.1. The Contract and any contractual relationship with the Bank are regulated exclusively by Greek Law.

10.2. The Bank provides its services exclusively in Greece. Therefore, for the purposes of determination of the applicable law, Greece shall be considered as the place of provision of the services.

10.3. All disputes regarding the Contract fall within the sphere of joint competence of the courts in Athens or the other statutory competent Greek courts, unless otherwise agreed between the parties in any Specific Terms or provided by mandatory law.