



## DEPOSIT INTEREST RATES TABLE

### Notes

The present is subject to periodic review.

### Verslons

ANX218.3EN/14-04-2021

## DEPOSIT INTEREST RATES

### CURRENT ACCOUNTS IN EURO

PRODUCT	ACCOUNT BALANCE	INTEREST RATE	TOTAL ANNUAL NET RETURN	INTEREST PAYMENT	LENDING RATE
Optima CURRENT ACCOUNT for INDIVIDUALS	Whole balance	0.01%	0.01%	Semiannual	ECB <sup>(6)</sup> + 8.75%
Optima BUSINESS ACCOUNT	No interest	0.00%	0.00%	Semiannual	ECB <sup>(6)</sup> + 8.75%
"AXIA" CURRENT ACCOUNT for INDIVIDUALS	Whole balance	0.01%	0.01%	Semiannual	ECB <sup>(6)</sup> + 8.75%
CASH COLLATERALACCOUNT	No interest	0.00%	0.00%	-	-
BASIC PAYMENTS ACCOUNT (Law 4465/2017)	No interest	0.00%	0.00%	-	-

### CURRENT ACCOUNTS IN FOREIGN CURRENCY

(USD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY)

PRODUCT	ACCOUNT BALANCE	INTEREST RATE	TOTAL ANNUAL NET RETURN	INTEREST PAYMENT	LENDING RATE
Optima CURRENT ACCOUNT for INDIVIDUALS	Whole balance	No interest	0.00%	-	-
Optima BUSINESS ACCOUNT	No interest	0.00%	0.00%	Semiannual	Libor O/N <sup>(7)</sup> + 4.00%
"AXIA" CURRENT ACCOUNT for INDIVIDUALS	Whole balance	USD 0.01%	0.01%	Semiannual	Libor O/N <sup>(7)</sup> + 4.00%
		No interest for other offered foreign currencies	0.00%	-	-

### TIME DEPOSITS

(EUR, USD, CHF, GBP, CAD, AUD, SEK, DKK, NOK, JPY)

TIME DEPOSITS in EUR or in foreign currency, with minimum deposit amount €10.000 or the equivalent in foreign currency, with negotiable term and interest rate.

## NOTES

- Interest earned on natural persons who do not have their tax domicile in the country as well as on legal entities or legal entities that do not have their tax domicile and do not maintain a permanent establishment in Greece, are taxed at a rate of 15%, subject to all are provided for in their Double Taxation Contracts.
- Total Annual Real Return (TARR) is calculated after the deduction of deposit tax rate (today 15%), and based on the assumption that for one year both interest rate and balance of the above accounts have not been modified. Interest is paid semiannually.
- Lending rate includes levy of L.28/75, today 0.60%.
- Interest calculation basis for deposit accounts: Year of 365 days. Interest payment is semiannual - on the 30/06 and 31/12 of each year- unless other dates are agreed upon or announced, based on the type of the deposit account. Whole balance interest rate: the interest rate applies to the total balance of the account.
- Interest calculation basis for time deposits: month of actual days 28-31/365 days (year). The start date of the time deposit is the start date of interest calculation. Interest is calculated until one day prior to the termination / maturity date.
- ECB intervention rate (ECB)**, is the rate for short-term main refinancing operations by the European Central Bank and is adjusted after an ECB decision. Indicative price 31/12/2020 0.00%.
- Libor O/N**: is the Intermediate Interbank Rate through which major international banks lend funds to each other over a day. Indicatively, the fixing price at this rate on 31/12/2020 was USD 0.776% and GBP 0.315%.
- A statement is available for deposit accounts at least every quarter.
- Early termination of time deposits is only allowed in full. In such cases, interest will be calculated up to the day before the day of early termination with a penalty of 2.00% on the initial amount, for the days remaining until the normal termination of the time deposit. The early termination penalty can in no case affect the initial amount of the time deposit.
- In the cases period of interest payment is indicated and the account is interest free bearing, the interest refers to the lending rate.

**Update: 14-04-2021**

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 Societes Anonymes  
 32 Agialeias Str & Paradiou, 151 25 Maroussi • Tel. +30 210 81.73.000 • Fax. +30 210 81.73.101

optimabank.gr