

**PRE-CONTRACTUAL INFORMATION****PRODUCT: MY GOLD ADVANTAGE****A. Product's features**

- Package linked with an account, providing use of a specified number of services and transactions per month against a monthly fee.
- Beneficiaries: **Natural Persons**
- Product's Acquisition Channels: **Branch/ e/m-banking/ Europhone Banking/ v-banking**
- Type of account that is linked to the package: **Payment Account (Savings/ Current)**
- Currency of the account that is linked to the package: **Euro**
- Monthly fee: **5 Euros / month**
- Collection of a fee for the use of the package: the monthly fee is owed regardless of whether the package has been used that particular month. It is collected through the Account by an automatic debiting that takes place on the 1<sup>st</sup> business day of every calendar month and concerns the package provided on the previous calendar month. In the case that for any reason the credit balance in the Account is not sufficient on this date, the benefits of the each time package will be automatically deactivated without a notification to the Customer. An attempt will then be made to collect the due fee for the use of the package on a daily basis. During the time that the package's benefits are deactivated, the transactions and services of the Account are priced according to the Banking Transactions Price List. The package will be automatically reactivated as soon as the amount of the due fee is collected. With regard to the collection of the of the fee for the use of the package for the package, the Customer provides the Bank with the standing order and authorization for the latter to debit the Account with the amount of monthly fee as it stands at the time of the debiting. This order also applies in the case that the package has been deactivated due to non-payment of the due fee for the use of the package or in the case that the Customer has exited the package due to a due fee owed for the previous period. Regarding the free credit card subscription, in the case that the customer remains in the package for less than 12 months, the credit card subscription which has been reversed, shall be recharged.
- Any transactions that have not been made within the month on which they are provided, they shall not be carried over to the following month.
- Any transactions exceeding the number provided for in the package, are priced on the basis of the Bank's Price List applying at the time of execution thereof.
- In case of a joint account, the package refers to the transactions made by or to any of the beneficiaries of the account.

- The customer is entitled at any time to terminate this package or to choose the transition to another package offered by the Bank.
- The package is governed by the Terms of the package, the Terms for the Provision of Payment Services, and the General Terms of Transactions of the Bank. All the aforementioned terms are always available at the Bank's Web-Site ([www.eurobank.gr/el/oroi-sunallagon](http://www.eurobank.gr/el/oroi-sunallagon)) and also available on the branches thereof.

**B. Benefits of the Package:** The transactions that are executed free of charge in the framework of the package, are offered in addition to those carried out free of charge in accordance with the Banking Transactions Price List.

- Maintaining the account
- Issuance and 5-year renewal fee of Debit Mastercard / Personal Banking Visa with €pistrofi rewards program. The free renewal of the debit card concerns the first beneficiary of the account.
- Cash transfers up to €500 a day through the Eurobank Mobile App using IRIS Payments
- Payments of Debts to Third Parties through e/m-banking, at an ATM or at an APS: 3 transactions/ month.
- Incoming basic credit transfers in euro currency from other banks in Greece: 1 transaction/ month.
- Direct debit (standing orders) for automated bill payments: unlimited.
- Outward basic credit transfer in euro currency to a Greek bank with regular priority and SHA indication through e/mbanking: 3 transactions/ month (including Payments of Credit Cards Issued by Another Bank).
- Sending notifications (viber/sms) to initiate/ manage accounts/ cards via eBanking: 5 SMS/ month.
- Credit card with no annual fee.

The type and multitude of Transactions/ Services per category that are included in the Package each time, the pricing of these Transactions/ Services as well as the amount of monthly subscription for the provision of the Package, are stated in the Bank's Price List, which is always available to the Customer through the official website of the Bank ([www.eurobank.gr](http://www.eurobank.gr)), through its branches, as well as through a hyperlink from the Bank's e-banking service that leads the Customer to the Bank's official website where the Price List is posted.