

## MY BLUE ADVANTAGE

### Package of Banking Transactions & Services with a monthly fee

**1. Benefits of the Package.** By signing up to the package, the Customer is able, against a monthly fee, to use the services and transactions each time included in the package (hereinafter, collectively, “the Transactions”). The Transactions are available on a monthly basis and are carried out only to and from the Account; on all other respects, they are governed by the terms that apply each time depending on the type of each Transaction. In case of a joint Account, the package refers to the Transactions made by or to any beneficiary of the Account. Each Transaction exceeding the number set out in the package, is priced on the basis of the Banking Transactions Price List of the Bank applying at the time of execution thereof. Any Transactions that have not been executed within the month on which they are offered, shall not be carried over to the following month. In the case that the Transaction was executed on a month following the one on which the order was received, the Transaction is counted on the month on which it was executed. In case of a standing order for the execution of future transactions of the same category (for instance, a standing order for the payment of monthly telephone charges), the periodic execution is counted on the relevant transaction category (payment orders) of the month during which such transaction is executed, and the number of Transactions is reduced by one.

**2. Transactions included in the Package / Pricing.** The maintenance of the payment account is associated with the use of the package of services/transactions entitled “My Blue Advantage”, with a monthly fee amounting to 0.60 euros. The package “My Blue Advantage” offers the following basic services/transactions:

#### Account and Cards

- Issue & 5-year renewal, free of charge, of the Debit Mastercard, or the Personal Banking Debit Visa, or the Hybrid Debit Mastercard; the latter is provided to a new customer of the bank through the Eurobank Mobile App. The free renewal of the debit card applies to the primary account holder
- Free-of-charge debit card reissue due to loss, damage or theft. The free debit card renewal due to loss applies to the primary account holder
- New Prepaid Eurobank Visa and/or e-prepaid Visa with loading free of charge

#### Bill Payments

Except for the free of charge payments based on the Banking Transactions Price List or Article 48 of Greek Law 5167/2024, you also get:

- Free-of-charge standing orders for automatic bill payments to all organisations and companies: unlimited

#### Money Transfers and Remittances

- Free-of-charge money transfers from the Eurobank Mobile App through IRIS Payments. Please refer to the Transaction Price List for the service’s terms and conditions.

#### Other Services

- Free-of-charge cheque books with 10 or 25 sheets, applying through e-Banking: 1/year.
- Cards Control to manage your cards online through e- Banking and the Eurobank Mobile App e.g. new card activation, temporary freeze, option for online shopping, cash withdrawal limit changes
- Account Aggregation to manage your finances at other banks in Greece and abroad online through

e-Banking and the Eurobank Mobile App e.g. view accounts and cards

- Payment Initiation to transfer money online from accounts you hold at other banks in Greece through e-Banking

#### **Benefits at partner companies**

- Participate in the unique €pistofoi loyalty programme, which returns euros instead of points to over 8,500 partner companies
- Benefits and discounts at partner businesses, which you can find in detail at [eurobank.gr](http://eurobank.gr)

The type and multitude of Transactions per category that are included in the package each time, the pricing of these Transactions as well as the amount of monthly fee for the provision of the package, are stated in the Banking Transactions Price List of the Bank, 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 said Price List is posted. The Bank informs the Customer on whether each Transaction is included in the package prior to the initiation of that Transaction or immediately after the execution thereof (in the case that the Customer does not initiate the Transaction) as well as at all times through the e-banking service, by special post of the each time content of the package, as well as the usage cost thereof. In case of a change in the cost of the monthly fee for the use of the package, or a change in the content of the package, the Customer is informed prior to the change by means of a special message contained in the statement of the Account or by any other durable medium.

**3. Usage Fees of the package.** The monthly fee is owed regardless of whether the package has been used. It is collected through the Account by 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 that date, the benefits of the each time package will be automatically deactivated without a notification to the Customer. An attempt will then be made, on a daily basis, to collect the fee for the use of the package. During the time that the package is deactivated, the transactions and services of the Account are priced according to the Banking Transactions Price List of the Bank. The package will be automatically reactivated as soon as the amount of the owed fees is collected. With regard to the charging of the usage fees of 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 fees or in the case that the Customer has cancelled the package due to a fee owed for the previous period.

**4. Change of Package.** The Customer may upgrade the package, "My Blue Advantage" to another package offered by the Bank. The Customer may at any time move, from the upgraded package, back to the basic "My Blue Advantage" package, by suspending it through the eBanking service or through the available service channels of the Bank.

**5. General Terms of Transactions / Framework-Agreement for the provision of payment services.** On all other respects, the relationship between the Customer and the Bank is governed by the General Terms of Transactions as well as by the terms of the Bank's Framework – Agreement concerning the provision of payment services, as such terms apply from time to time, and are always posted on the official webpage of the Bank, and are available in its branches.