

Terms of Use for the AI Chatbot (Trial Use)

A. AI CHATBOT APPLICATION TERMS OF USE

1. The present terms (the “Terms”) govern the use of the AI Chatbot application (the “Application”), which is available on the website <https://e-banking.eurobank.gr> (the “e-banking”) of “Eurobank SA” (the “Bank”), by natural persons who, upon entering their username and password, have gained access to the e-banking and use the Application (“you”). The Application provides you with the option to receive answers in an automated way through the use of Artificial Intelligence (AI). The use of the Application is provided to enable you to immediately obtain answers on navigating the e-banking and/or answers to your queries regarding, *inter alia*, products and/or services offered by the Bank. The Application cannot carry out banking transactions nor provide personalised financial advice.

By using the Application you are deemed to accept the present Terms, as well as the [Website terms of use](#), which apply to the e-banking, as well as any other specific terms posted on the e-banking fully and unreservedly. If you do not agree with the above, you should not use the Application. The present Terms are complemented by the Website terms of use, as well as any other specific terms posted on the e-banking. In case of conflict between the present Terms and the Website terms of use and / or the aforementioned specific terms, the present Terms prevail.

2. By using the Application, you explicitly agree to comply with the present Terms, the legislation and the regulatory framework applicable from time to time, as well as the accepted principles of morality. For example, when using the Application, you explicitly undertake not to:

- a. proceed with any action or omission that will negatively affect the function of the Application and/or the e-banking and/or the IT systems of the Bank or third parties (e.g. computer virus),
- b. send messages with content that is abusive, threatening, insulting, defamatory, terrorist, slanderous, indecent or false,
- c. violate the rights of third parties, including the right of third parties to privacy (e.g. unauthorised transfer of third-party information).

In addition, when using the Application, you are expected not to:

- i. transfer information beyond the minimum necessary for your communication through the Application (see B. 2. b below) nor
- ii. disclose details of bank accounts or cards, username and password, account balances etc., as the Bank will never ask for these details in the context of using the Application. In case the Application displays a message asking for these details, you are expected to ignore it and immediately notify the Bank.

3. The Bank is entitled to terminate, in part or in whole, temporarily or permanently, the ability to use the Application, at any time, at its sole discretion. Without prejudice of the foregoing, the Bank is entitled to terminate at any time, at its sole discretion, in part or in whole, temporarily or permanently, the use of the Application by you, in case you do not comply with these Terms.

4. The Bank does not guarantee the availability, uninterrupted use of or access to the Application, nor the correctness, completeness, integrity, timeliness, accuracy, clarity, appropriateness and validity of the information provided through the Application, also given

that the answers to your questions when using the Application are generated by Artificial Intelligence (AI). Under no circumstances, including negligence, shall the Bank be liable for any damage caused by the use of the Application and the information provided through it. The information provided through the Application does not constitute direct or indirect solicitation or advice to enter into any investment or other transaction that produces financial results. You are expected to review and assess the information provided, to contact a Bank representative for accurate and complete information and to act on your own initiative. The Bank is not liable for damages arising from the use of the information provided through the Application.

5. The Bank is entitled to amend the present Terms and the Notice on the processing of personal data in the context of the Application (see section B below), whenever this is deemed necessary. Every amendment becomes effective as soon as it is posted on the e-banking. You are expected to check for any amendments in these Terms or the above-mentioned Notice.

6. These terms are governed by Greek law. The Courts of Athens (Greece) have exclusive jurisdiction over the interpretation of these Terms and the resolution of any disputes arising therefrom.

B. NOTICE ON THE PROCESSING OF PERSONAL DATA IN THE CONTEXT OF THE AI CHATBOT APPLICATION

The Bank informs you that, in its capacity as data controller, it processes personal data in the context of the use of the Application by you. The present notice is specific and complements the [Information on the processing of personal data](#) .

1. The personal data processed by the Bank, beyond your identification data when accessing the e-banking, are:

a. the minimum technical personal data required, which are processed by virtue of the strictly necessary cookies, functionality cookies and traffic management cookies stored in the context of the e-banking. Strictly necessary cookies are essential for the proper functioning of the e-banking. They enable you to navigate e-banking and use its features, such as accessing secure areas. Functionality cookies allow the e-banking to “remember” your choices, such as your username, language and region, thereby providing enhanced and personalised functions. Finally, the traffic management cookies are used to identify technical issues that may arise during browsing and for purposes of analysing the performance of the e-banking. Based on the information collected through these cookies, the Bank rectifies technical errors and issues and continuously improve the services provided through the e-banking.

b. any personal data are processed in the context of the questions you submit through the Application and the answers you receive from it (including the date and time you submitted the questions and date and time of the received the answers). It is noted that the Bank deletes these data within 12 months after their collection.

In case you provide the Bank, through the Application, with personal data of third natural persons, you are deemed to have in advance properly informed them of this processing (indicatively, by providing them a copy of this Notice) and have ensured, where necessary, their relevant consent.

2. The purpose for which the Bank processes the above data is:

a. With regard to data under point 1 (a), on a case by case basis, to ensure the secure and uninterrupted operation of the Application, the interoperability between the Application and the device through which you access it, the improved functionality and personalisation of the Application, traffic management within the Application, the identification of technical issues that may arise during your browsing, the analysis of the performance of the e-banking, as well as to defend the Bank's or a third party's lawful rights and interests. In all other respects, the relevant parts of the [Cookies Policy](#) for the e-banking shall apply.

b. With regard to data under point 1 (b), to answer to the questions you submit through the Application and then to anonymise the personal data, given that the Bank does not intend to process these personal data for any other reason, but to use the relevant information, from which the data subject cannot be identified, to upgrade/improve the Application as well as the Bank's or third-party (indicatively companies of Eurobank group) products and services. In such case, the legal basis for this processing of personal data is that such processing is necessary for the purposes of the legitimate interests pursued by the Bank or the respective third parties (namely, responding to and generally handling queries, as well as defending the Bank's or third parties' legal rights and interests).

It is noted that you are not required to register any personal data belonging to you or third parties in the relevant field when using the Application and you are expected not to register such data (especially numerical data, e.g. IBAN, card details, account balances). You are also requested and it is expected not to transfer through the Application special categories personal data belonging to you or third parties (data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, membership in trade unions, genetic data, biometric data, health-related data or data relating to sexual life or sexual orientation) and/or data relating to criminal convictions and offences either yours or of third parties. Otherwise, it will be considered that the Bank has received your explicit consent for the processing of all the aforementioned data (or that you have ensured, following relevant notification as above, the explicit consent of said third parties for the transfer of their data to Bank in the context of the Application and their processing by the Bank).

For the above purposes, the Bank does not engage in automated decision-making, including your profiling.

3. Depending on the purpose of the data transfer, recipients of the necessary personal data may be the competent employees and members of the Bank administration in the framework of their duties and the companies of the Eurobank Group, providers of IT products and/or services (including cloud computing services) and/or maintenance/support of all manner of IT and electronic systems and networks, including online systems and platforms, providers of electronic communications services, and information society services (such as telecommunications, email service providers, internet hosting, messaging apps), as well as other recipients mentioned in the Information on the processing of personal data.

4. The Bank, when processing your personal data in the context of the Application, may transfer your personal data to third countries outside the European Economic Area (EEA) under the following circumstances: a) If the European Commission decides that the third country, territory or one or more specified sectors within that third country ensures an adequate level of protection; or b) Appropriate safeguards for their processing have been put in place by the recipient, in accordance with EU and national law. In the absence of the aforementioned circumstances, a transfer may take place if a derogation as provided for by the relevant EU and

national legislation is met, including indicatively the following: a) You have explicitly provided your consent to the Bank; or b) The transfer is necessary for the establishment, exercise or defense of the Bank's legal claims; or c) In case the Bank is subject to a relevant obligation arising from a provision of law or an international agreement.

5. For the exercise of your rights with regard to the protection of your personal data, as set out in the Information on the processing of personal data, including the right to withdraw your consent, you can contact Retail Business Planning and Customer Excellence Retail Banking in writing at the address 6 Siniosoglou Street, 14234 Nea Ionia, or by sending an email to info@eurobank.gr.

In any case, you have the right to lodge a complaint to the Hellenic Data Protection Authority, if you feel that your rights have been violated in any way. For the Authority's competence as well as the way to lodge a complaint you can find detailed information on its website (www.dpa.gr – Individuals – Complaint to the Hellenic DPA).

6. You may contact the Data Protection Officer for any matter regarding the processing of your personal data at the address 6 Siniosoglou Street, 14234 Nea Ionia or by sending an email to dpo@eurobank.gr.