

A. AI CHATBOT APPLICATION TERMS OF USE

1. The present terms (the “Terms”) govern the use of the AI Chatbot application (the “Application”), available on the www.eurobank.gr website (the “Website”) of “Eurobank SA” (the “Bank”), by natural persons – users of the Application (“you”). The Application provides you with the option to get answers in an automated way using Artificial Intelligence (AI). The Application is provided for you to immediately get answers on navigating the Website and/or on products and services offered by the Bank. The Application cannot carry out banking transactions nor provide personalised financial advice.

Using the Application implies that you accept the present Terms, as well as the [Website terms of use](#), 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](#), which are posted on the Website. In case of conflict between the present Terms and the [Website terms of use](#), the present Terms prevail.

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

- proceed with any action or omission that will negatively affect the function of the Application and/or the Website and/or the IT systems of the Bank or third parties (e.g. computer virus),

- send messages with content that is abusive, threatening, insulting, defamatory, terrorist, slanderous, indecent or false,

- 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:

- transfer information beyond the information necessary for your communication through the Application (see B. 2. b below) and

- 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 use of the Application, at any time, at its unfettered discretion. Apart from this right, the Bank is entitled to terminate at any time, at its unfettered discretion, in part or in whole, temporarily or permanently, the use of the Application by you, if you do not comply with the present 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 any circumstances, including negligence, the Bank is not liable for any damage caused by the use of the Application and the information contained therein. Information provided via the Application does not constitute direct or indirect exhortation or advice to enter into any investment or other transaction. 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 contained in the Application.

5. The Bank is entitled to amend the present Terms and the Personal Data Notice in the context of the Application (see section B below), when this is considered necessary.

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Every amendment enters into effect as soon as it is posted on the Website. You are expected to check for amendments in the present Terms or the above Notice.

6. The present terms are governed by Greek law. The Courts of Athens (Greece) have exclusive jurisdiction over interpreting these Terms and resolving any disputes that may arise.

B. INFORMATION 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 on the website www.eurobank.gr](https://www.eurobank.gr/en/personal-data-notice-website/).

1. The personal data processed by the Bank are:

a. the minimum technical personal data required, which are processed due to the strictly necessary cookies and the functionality cookies saved in the context of the Application. Strictly necessary cookies are required for the Application to function and cannot be deactivated. They are usually set only in response to your actions. Functionality cookies allow the Application to provide improved functionality and personalisation. If you do not allow these cookies, then some or all of these services may not function properly. These cookies remain on your device until you leave the Application and

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

In case you provide the Bank, through the Application, with personal data belonging to third natural persons, you need to have duly informed such persons in advance about the processing of their personal data by the Bank (e.g. by providing a copy of the present notice) and to have secured their consent, where necessary.

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

a. As far as data under point 1 (a) is concerned, 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 and to defend the Bank's or a third party's lawful rights and interests. In all other respects, the Bank's [Cookies policy](#) applies.

b. As far as data under point 1 (b) is concerned, 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 and the Bank's or third-party products and services (e.g. Eurobank Group companies, namely companies of the Bank's group and the group of the parent company "Eurobank Ergasias Services & Holdings SA"). In this case, the legal basis for this processing of personal data is that it is necessary for serving the Bank's or third-party superseding legitimate interest.

Note 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 expected not to transfer through the Application special category 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 penal convictions and offences committed by you or third

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parties. Otherwise, it will be considered that the Bank has received your explicit consent to process all the aforementioned data (or that you have secured, following relevant notification as above, the explicit consent of said third parties to have their data transferred to and processed by the Bank in the context of the Application).

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

3. Depending on the purpose of the data transfer, the necessary data may be received by competent Bank employees and executives in the context of their duties and the companies of the Eurobank Group, namely companies of the Bank's group and the group of the parent company "Eurobank Ergasias Services & Holdings SA", 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 on the website www.eurobank.gr](https://www.eurobank.gr/en/personal-data-notice-website/).

4. The Bank 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 to establish or exercise legal claims, or to safeguard the rights of the Bank; or c) There is a relevant obligation on the part of the Bank from a provision of the law or a cross-border convention.

5. To exercise your rights about the protection of your data, as set out in the [Information on the processing of personal data on the website www.eurobank.gr](https://www.eurobank.gr/en/personal-data-notice-website/), including the right to withdraw your consent, you can contact Retail Business Planning and Customer Excellence Retail Banking 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.

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