

PRESS RELEASE

Eurobank launches “EverydayInvest”

Everyday transactions become investment opportunities

Eurobank offers its customers **EverydayInvest**, an innovative yet traditional-style savings solution, seamlessly integrated into **everyday transactions**. Designed and implemented using **international expertise in digital savings**, the service is aimed at all the bank's customers, particularly young people.

How the EverydayInvest service works

A simplified process rounds up the amount to the nearest euro with every transaction made using a Eurobank debit card linked to the EverydayInvest service. The rounded-up difference is saved in a straightforward and automated manner, eliminating the need for any further action on the part of the customer. The service can be easily activated via the Eurobank Mobile App.

- **Small amounts of daily purchases and payments are collected in a cash account.**
- **Once €10 or more has been collected, it is automatically invested in the Eurobank (LF) FoF Global Medium mutual fund.**
- **The user has full authority to oversee, liquidate, temporarily halt, and resume operations at any time, with no fees or limitations. Thus, without any extra effort, the user gradually builds an investment portfolio through their daily transactions.**

Example: Payment of €35.50 → rounding of €0.50. Payment of €28.35 → rounding of €0.65. Payment of €30 → no rounding. The amounts from the rounding are collected in a special cash account for the service and, once they reach €10, they are automatically invested in the above-mentioned mutual fund.

Note: No rounding is performed on whole numbers.

In developing the service, Eurobank cooperated with **everyoneINVESTED**, a **KBC Group company** that specializes in digital investment solutions that make investment available to a broader audience.

Flexibility and control

The EverydayInvest service offers the following:

- **Easy management via the Eurobank Mobile App.** | Pause/Reactivation of the rounding mechanism.
- **Real-time monitoring of the investment portfolio.**
- **Ability to liquidate acquired shares** | Partial or complete liquidation, with no associated fees.
- Transfer of balance from the service's special cash account to another cash account within Eurobank.

Registration eligibility

The service is aimed at Eurobank customers who are:

- Individuals residing in Greece with exclusive tax residency in the country.
- Users of the Eurobank Mobile App and holders of a Eurobank debit card.
- No previous investment experience or portfolio is required.
- Registration is completed in a few steps exclusively through the Eurobank Mobile App.

The official presentation of the service took place during a special Eurobank event entitled **"Everyday Investments for All"** which was held on Wednesday, October 15, at Plexi Space and featured the participation of representatives from investment banking, the academic community, and institutional bodies. The event attracted a large number of university students in economics-related fields reflecting the younger generation's growing interest in the world of investment.

The event marked a new chapter in **investment accessibility**, unveiled the strategic focus and philosophy behind the **EverydayInvest** service, as well as its various components—from its technological and investment foundation to its significance in shaping a novel investment culture.

Iakovos Giannaklis, Deputy CEO of Eurobank and Head of Retail and Digital Banking, said: *"EverydayInvest is more than just a new service. It is a new philosophy that integrates investing into everyday life in a simple, understandable, and accessible way. At Eurobank, we believe **saving and investing are intertwined and necessary for achieving every customer's goals**. With the EverydayInvest service, daily transactions are leveraged for investment purposes."*

Theofanis Mylonas, Head of Wealth Management at Eurobank Group and CEO of Eurobank Private Bank in Luxembourg, noted: *"Investing is not a privilege that is limited to a select few, as is often thought, but an entitlement for everyone. Geography and demographics no longer limit the opportunities available in global markets today. The challenge lies in making them accessible, understandable, and meaningful to every individual. The **EverydayInvest** service is a step in this direction — a solution that integrates investing into everyday life with simplicity, transparency, and clear strategic targeting. At Eurobank, we believe that **financial empowerment starts with trust and is built with consistency**. And that is exactly what we provide."*

Johan Lema, CEO KBC AM & Chairman everyoneINVESTED, mentioned: *"With **EverydayInvest**, Eurobank empowers a new generation to start investing effortlessly. This successful partnership encourages us to continue providing solutions to innovative banks aiming for financial inclusion and wellbeing, aligned with Europe's broader ambitions for retail investment participation."*

The event, which was moderated by Mr. Teo Boufis, **Founding Account Executive at DEEL HRIS**, featured a panel discussion on new challenges and opportunities in the field of investment focusing on **education, technology, and changing investment behaviors**. Mr. Yannis Serafimidis, **Chief Retail Growth Officer at Eurobank**, presented the bank's strategy for introducing investments to the public and integrating them into daily life. This strategy is reflected in the simple, accessible procedures introduced by the EverydayInvest service. **Professor of Finance and Chairman of the Accounting and Finance Department at the Athens University of Economics and Business**, George Chalamandaris emphasized the need for investment education, especially among younger generations. Dr. Argyrios Volis, **Assistant Professor of Finance, Chair of the Department of Accounting, Economics and Finance of Deree College - American College of Greece**, addressed the risks of misinformation on social media influencing investment decisions. Lastly, Dr. Jürgen Vandenbroucke, **Director of EveryoneInvested and Expert GM at KBC Group**, presented research findings from the Greek market analyzing different "financial personalities" and their investment behaviors. The discussion concluded with a presentation by Maria Koletta, **Head of Sales at Eurobank Asset Management SA**, who outlined the benefits of mutual funds, with an emphasis on **Eurobank (LF) FoF Global Medium**.

The EverydayInvest service offers a new approach to saving and investing based on customers' daily habits and transactions.

Visit eurobank.gr/everydayinvest or log in to the Eurobank mobile app for more information._

Please refer to the UCITS Information Document and the Key Investor Information Document (PRIIPS KID) before making any final investment decision. Available in Greek throughout the Eurobank branch network and at eurobank.gr.

UCITS DO NOT OFFER GUARANTEED RETURNS. PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS.