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Interest Rates for Time Deposits

Clarifications:

- The product interest rates are base rates which can increase or decrease in special circumstances. For that reason, you are advised to consult the relevant Bank Officers before entering into any transaction.
- This Price List may be revised from time to time.
- **Valid date from 24.01.2019.**

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I. Time Deposits
GENERAL INFORMATION

- The yield on time deposits is gross and annualised calculated on the basis of a 360 or 365 day year depending on the currency.
- Interest earned on time deposits is subject to tax at a rate of 15%.
- If the interest payment date coincides with a non-business day, interest will be credited on the next business day.
- Early redemption: Redeeming all or part of the deposit early entails loss of an amount which cannot exceed the total accrued interest up to the date of early redemption, calculated as follows:
 - a) "Time Deposit for All" / "Time Deposit for All «live simple»" / "Time Deposit for All «live with Επιστροφι»" / "Time Deposit «Travel»: Amount redeemed early $\times 2\% \times$ days remaining to maturity / 360 days.
 - b) "Flexible Time Deposit" / "Going Up Plus" Time Deposits / "18 month" Time Deposit / "Start" / "For Your Benefit" / "Life & Health" Time Deposits / "Euro Cash Back" (Epistrofi) Time Deposit / Pension Time Deposit / "Every Day" Time Deposit: Depending on the product, interest from the start of the interest period during which early redemption takes place up to and including redemption or interest for X number of first interest periods and in the case where redemption occurs mid-period, interest from the start of the deposit until redemption.
 - c) The "Add Deduct" Time Deposit does not have an early redemption penalty. The "Add Deduct" Time Deposit can be partially redeemed early for sums of € 5.000 or over.
- Early partial or total redemption of FX-denominated time deposits entails loss of an amount which cannot exceed the total accrued interest up to the date of early redemption (amount redeemed early \times % of FX-denominated time deposit \times days remaining to maturity / 360 or 365 depending on the currency).

1. Eurobank Network Time Deposits
1.1. «Collateral» Time Deposit

Interest rate: The Euribor rate applicable to the same period the time deposit covers applies to the Collateral time deposit. For example, if the time deposit is for 3 months, the Euribor 3M rate on the date the time deposit is opened applies. Current interest rates for Collateral time deposits are notified to customers in-branch when customers submit a request to branch officers.

2. Eurobank & New TT Branch Network Time Deposits				
2.1	Time Deposit for All «Live simple»		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>Interest Payment: At Expiry.</p> <p>Early Redemption: At any time during the time deposit. Charges are payable.</p> <p>Learn about product features in detail from the pre-contractual info-pack.</p>				
2.1.1	1-month duration	Minimum amount: € 5.000,00	0,40%	0,34%
		Minimum amount: € 50.000,00	0,50%	0,43%
		Minimum amount: € 100.000,00	0,50%	0,43%
2.1.2	3-month duration	Minimum amount: € 5.000,00	0,40%	0,34%
		Minimum amount: € 50.000,00	0,50%	0,43%
		Minimum amount: € 100.000,00	0,50%	0,43%
2.1.3	6-month duration	Minimum amount: € 5.000,00	0,35%	0,30%
		Minimum amount: € 50.000,00	0,40%	0,34%
		Minimum amount: € 100.000,00	0,40%	0,34%
2.1.4	12-month duration	Minimum amount: € 5.000,00	0,30%	0,26%
		Minimum amount: € 50.000,00	0,40%	0,34%
		Minimum amount: € 100.000,00	0,40%	0,34%

2.2	Time Deposit for all «Live with €pistofoi»		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>Crediting Euro Cash Back: The total Euro Cash Back is credited to the debit or credit card of the account holder on the expiry day of the Time Deposit.</p> <p>Interest Payment: At Expiry.</p> <p>Early Redemption: At any time during the time deposit. Charges are payable.</p> <p>Learn about product features in detail from the pre-contractual info-pack.</p>				
2.2.1	3-month duration	Minimum amount: € 10.000,00 (€ 8,00 cash back)	0,25%	0,21%
		Minimum amount: € 30.000,00 (€ 25,00 cash back)	0,25%	0,21%
		Minimum amount: € 50.000,00 (€ 40,00 cash back)	0,35%	0,30%
		Minimum amount: € 100.000,00 (€ 85,00 cash back)	0,35%	0,30%
2.2.2	6-month duration	Minimum amount: € 10.000,00 (€ 20,00 cash back)	0,25%	0,21%
		Minimum amount: € 30.000,00 (€ 60,00 cash back)	0,25%	0,21%
		Minimum amount: € 50.000,00 (€ 90,00 cash back)	0,35%	0,30%
		Minimum amount: € 100.000,00 (€ 185,00 cash back)	0,35%	0,30%
2.2.3	12-month duration	Minimum amount: € 10.000,00 (€ 35,00 cash back)	0,25%	0,21%
		Minimum amount: € 30.000,00 (€ 110,00 cash back)	0,25%	0,21%
		Minimum amount: € 50.000,00 (€ 175,00 cash back)	0,35%	0,30%
		Minimum amount: € 100.000,00 (€ 355,00 cash back)	0,35%	0,30%

2.3	Time Deposit with Epistrofi		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>Crediting Euro Cash Back: The total Euro Cash Back is divided into equal instalments which are credited to the beneficiary's debit/credit card on the time deposit interest date.</p> <p>Interest Payment: Monthly for 3-month time deposits. Quarterly for 6- and 12-month time deposits.</p> <p>Early Redemption: Redemption on the interest payment date: free of charge. On any other date during the term of the time deposit there is a penalty.</p> <p>Learn about product features in detail from the pre-contractual info-pack.</p>				
2.3.1	3-month duration	Minimum amount: € 10.000,00 (€ 3,00 cash back)	0,20%	0,17%
		Minimum amount: € 30.000,00 (€ 13,00 cash back)	0,20%	0,17%
		Minimum amount: € 50.000,00 (€ 27,00 cash back)	0,20%	0,17%
		Minimum amount: € 100.000,00 (€ 53,00 cash back)	0,25%	0,21%
		Minimum amount: € 200.000,00 (€ 105,00 cash back)	0,25%	0,21%
2.3.2	6-month duration	Minimum amount: € 10.000,00 (€ 8,00 cash back)	0,20%	0,17%
		Minimum amount: € 30.000,00 (€ 26,00 cash back)	0,20%	0,17%
		Minimum amount: € 50.000,00 (€ 42,00 cash back)	0,25%	0,21%
		Minimum amount: € 100.000,00 (€ 85,00 cash back)	0,30%	0,26%
2.3.3	12-month duration	Minimum amount: € 10.000,00 (€ 16,00 cash back)	0,20%	0,17%
		Minimum amount: € 30.000,00 (€ 52,00 cash back)	0,20%	0,17%
		Minimum amount: € 50.000,00 (€ 85,00 cash back)	0,25%	0,21%
		Minimum amount: € 100.000,00 (€ 170,00 cash back)	0,30%	0,26%
2.4	Time Deposit for Pensionaires		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>The Pension Time Deposit is only available to customers whose pension is paid into Eurobank.</p> <p>Interest Payment: Monthly.</p> <p>Early Redemption: Redemption on the interest payment date: free of charge. On any other date during the term of the time deposit there is a penalty.</p> <p>Learn about product features in detail from the pre-contractual info-pack.</p>				
2.4.1	3-month duration	0,50%	0,43%	
2.4.2	12-month duration	0,41%	0,35%	

2.5	Flexible Time Deposit		Weighted Interest Rate (%)	Annual Actual Total Return (%)
2.5.1	3-month, 6-month or 12-month duration	Minimum amount: € 10.000,00	0,20%	0,17%
		Minimum amount: € 50.000,00	0,25%	0,21%
		Minimum amount: € 100.000,00	0,30%	0,26%

Interest Payment: Monthly.

Early Redemption: Redemption on the interest payment date: free of charge. On any other date during the term of the time deposit there is a penalty.

Ability to add capital at the same interest rate: the amount of added capital must be multiples of €1.000. The minimum added capital amount shall be €3.000 while the maximum added capital amount shall be up to 100% of the initial deposited amount, with a maximum cap of €200.000 total deposits amount or, if it has been reduced, of the remaining balance as at the time of capital addition. The capital addition can be effected on a monthly basis, on the date of interest payment only.

Learn about product features in detail from the pre-contractual info-pack.

2.6	Time Deposit «Travel»		Weighted Interest Rate (%)	Annual Actual Total Return (%)
2.6.1	6-month duration	Minimum amount: € 10.000,00	0,20%	0,17%
		Minimum amount: € 20.000,00	0,20%	0,17%
		Minimum amount: € 40.000,00	0,20%	0,17%
		Minimum amount: € 60.000,00	0,25%	0,21%
		Minimum amount: € 80.000,00	0,30%	0,26%

Interest Payment: At Expiry.

Early Redemption: At any time during the time deposit. Charges are payable.

Learn about the special product features in detail as well as the offered tickets as part of the loyalty program €pistofi from the pre-contractual info-pack.