

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: 01.04.2025**

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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 partial or total repayment of time deposit in Euro involves the loss of an amount that may not exceed all accrued interest up to the date of early repayment and is calculated as follows:
 - a) "Time Deposit for All" / "Time deposit «Global Markets»" (it is addressed to a specific customer base of Legal Entities) / "Time Deposit «ESG Deposits»": $\text{Amount of early repayment} \times 1,50\% \times \text{days remaining to maturity} / 360 \text{ days}$.
 - b) "Flexible Time Deposit" / Time Deposit for Pensionaires and Public Sector Employees: Depending on the product, interests from the beginning of the interest period within which early repayment is carried out up to and including repayment or interest of the first X periods of interest, and if such repayment is made during those periods, interests from the beginning of the deposit until the repayment.

Early partial or total repayment of a time deposit in Currency:

- NOK, AUD, NZD entails loss of an amount which cannot exceed the total accrued interest up to the date of early repayment and is calculated as: $\text{amount of early repayment} \times 1,00\% \times \text{days remaining to maturity} / 360 \text{ days}$.
- USD, GBP, ZAR, PLN entails loss of an amount which cannot exceed the total accrued interest up to the date of early repayment and is calculated as: $\text{amount of early repayment} \times 2,00\% \times \text{days remaining to maturity} / 360 \text{ or } 365 \text{ days}$, depending on the currency..
- TRY entails loss of an amount which cannot exceed the total accrued interest up to the date of early repayment and is calculated as: $\text{amount of early repayment} \times 12,00\% \times \text{days remaining to maturity} / 360 \text{ days}$.

Early partial or total repayment of a time deposit in the remaining Foreign Currencies entails loss of an amount which cannot exceed the total accrued interest up to the date of early repayment and is calculated as: $\text{amount of early repayment} \times 0,50\% \times \text{days remaining to maturity} / 360 \text{ or } 365 \text{ days}$, depending on the currency.

1. Eurobank Network Time Deposits (Available through branch network)				
1.1	Time Deposit for All		Weighted Interest Rate (%)	Annual Actual Total Return (%)
Interest Payment: At Expiry.				
Early Redemption: At any time during the time deposit. Charges are payable.				
The transaction of early redemption is available through branch network.				
Learn about product features in detail from the pre-contractual info-pack.				
1.1.1	Duration 1 or 2 or 3 months	Minimum amount: 20.000,00 €	0,35%	0,30%
		Minimum amount: 50.000,00 €	0,45%	0,38%
		Minimum amount: 100.000,00 €	0,80%	0,68%
		Minimum amount: 200.000,00 €	0,80%	0,68%
1.1.2	Duration 6 or 9 months	Minimum amount: 20.000,00 €	0,10%	0,09%
		Minimum amount: 50.000,00 €	0,15%	0,13%
		Minimum amount: 100.000,00 €	0,20%	0,17%
		Minimum amount: 200.000,00 €	0,40%	0,34%
1.1.3	12-month duration	Minimum amount: 20.000,00 €	0,10%	0,09%
		Minimum amount: 50.000,00 €	0,10%	0,09%
		Minimum amount: 100.000,00 €	0,15%	0,13%
		Minimum amount: 200.000,00 €	0,20%	0,17%

1.2	Flexible Time Deposit		Weighted Interest Rate (%)	Annual Actual Total Return (%)
Interest Payment: Monthly for 3 months, 6 months, 12 months.				
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 for a period of 3/6/12 months, on the date of interest payment only.				
Learn about product features in detail from the pre-contractual info-pack.				
1.2.1	3-month duration	Minimum amount: 10.000,00 €	0,03%	0,03%
		Minimum amount: 50.000,00 €	0,03%	0,03%
		Minimum amount: 100.000,00 €	0,04%	0,03%
		Minimum amount: 200.000,00 €	0,05%	0,04%
Minimum amount: 10.000,00 € -> 1st month: 0,02%, 2nd month: 0,03%, 3rd month: 0,04%				
Minimum amount: 50.000,00 € -> 1st month: 0,02%, 2nd month: 0,03%, 3rd month: 0,04%				
Minimum amount: 100.000,00 € -> 1st month: 0,03%, 2nd month: 0,04%, 3rd month: 0,05%				
Minimum amount: 200.000,00 € -> 1st month: 0,04%, 2nd month: 0,05%, 3rd month: 0,06%				
1.2.2	6-month duration	Minimum amount: 10.000,00 €	0,35%	0,30%
		Minimum amount: 50.000,00 €	0,45%	0,38%
		Minimum amount: 100.000,00 €	0,65%	0,55%
		Minimum amount: 200.000,00 €	0,65%	0,55%
Minimum amount: 10.000,00 € -> 1st month up to 2nd month: 0,10%, 3nd up to 4th month: 0,15%, 5th month: 0,45%, 6th month: 1,15%				
Minimum amount: 50.000,00 € -> 1st month up to 2nd month: 0,10%, 3nd up to 4th month: 0,25%, 5th month: 0,60%, 6th month: 1,40%				
Minimum amount: 100.000,00 € -> 1st month up to 2nd month: 0,20%, 3nd up to 4th month: 0,65%, 5th month: 0,85%, 6th month: 1,35%				
Minimum amount: 200.000,00 € -> 1st month up to 2nd month: 0,20%, 3nd up to 4th month: 0,65%, 5th month: 0,85%, 6th month: 1,35%				
1.2.3	12-month duration	Minimum amount: 10.000,00 €	0,30%	0,26%
		Minimum amount: 50.000,00 €	0,40%	0,34%
		Minimum amount: 100.000,00 €	0,65%	0,55%
		Minimum amount: 200.000,00 €	0,65%	0,55%
Minimum amount: 10.000,00 € -> 1st month up to 6th month: 0,15%, 7th month up to 12th month: 0,45%				
Minimum amount: 50.000,00 € -> 1st month up to 6th month: 0,25%, 7th month up to 12th month: 0,55%				
Minimum amount: 100.000,00 € -> 1st month up to 6th month: 0,35%, 7th month up to 12th month: 0,95%				
Minimum amount: 200.000,00 € -> 1st month up to 6th month: 0,35%, 7th month up to 12th month: 0,95%				

1.3	Time Deposit for Pensionaires and Public Sector Employees		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>Time Deposit for Pensionaires and Public Sector Employees is only available to customers who receive their pension or salary from public sector, 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>				
1.3.1	3-month duration	Minimum amount: 5.000,00 €	0,60%	0,51%
1.3.2	12-month duration	Minimum amount: 5.000,00 €	0,76%	0,64%
1.4	«Collateral» Time Deposit		Weighted Interest Rate (%)	Annual Actual Total Return (%)
<p>Interest Payment: At Expiry.</p> <p>Learn about product features in detail from the executives of the Bank's branches.</p>				
1.4.1	Duration 7 days, 1, 2, 3, 6 or 12 months	Minimum amount: 10.000,00 €	0,50%	0,43%

2. Eurobank Network Time Deposits (Available through Corporate Branch)

2.1	ESG Deposits (EUR)		Weighted Interest Rate (%)	Annual Actual Total Return (%)
The ESG time deposits is addressed exclusively to Legal Entities with a minimum amount 1mil. €. The product Is available until the amount needed by the bank is covered according to the goals set by the Bank. Detailed information can be provided by your Relationship Manager.				
Interest Payment: At expiry				
Early Redemption: At any time during the time deposit. Charges are payable. It is recommended to inform the Bank at least 31 calendar days before the desired date of the early full or partial redemption.				
2.1.1	Duration 3 months	Minimum amount: 1.000.000,00 €	0,80%	0,68%
2.1.2	Duration 6 months	Minimum amount: 1.000.000,00 €	0,40%	0,34%
2.1.3	Duration 12 months	Minimum amount: 1.000.000,00 €	0,20%	0,17%

3. Eurobank Network Time Deposits (Available on line, only and within the environment of the bank's e-Banking service) for individuals only

3.1	Time Deposit for All		Weighted Interest Rate (%)	Annual Actual Total Return (%)
Interest Payment: At Expiry.				
Early Redemption: At any time during the time deposit. Charges are payable.				
The transaction of early redemption is available through branch network.				
Learn about product features in detail from the pre-contractual info-pack.				
3.1.1	Duration 1 or 3 months	Minimum amount: 20.000,00 €	0,70%	0,60%
		Minimum amount: 50.000,00 €	0,70%	0,60%
		Minimum amount: 100.000,00 €	1,00%	0,85%
		Minimum amount: 200.000,00 €	1,00%	0,85%
3.1.2	Duration 6 months	Minimum amount: 20.000,00 €	0,50%	0,43%
		Minimum amount: 50.000,00 €	0,60%	0,51%
		Minimum amount: 100.000,00 €	0,75%	0,64%
		Minimum amount: 200.000,00 €	0,75%	0,64%
3.1.3	12-month duration	Minimum amount: 20.000,00 €	0,45%	0,38%
		Minimum amount: 50.000,00 €	0,45%	0,38%
		Minimum amount: 100.000,00 €	0,80%	0,68%
		Minimum amount: 200.000,00 €	0,80%	0,68%

3.2	Flexible Time Deposit		Weighted Interest Rate (%)	Annual Actual Total Return (%)
Interest Payment: Monthly for 3 months, 6 months, 12 months.				
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. The transaction of early redemption is available through branch network.				
Capable of adding capital at the same rate: the capital added must be multiple of € 1,000 with a minimum addition amount of € 3,000 and a maximum admissible limit of up to 100% of the initial deposit amount up to a maximum of € 200,000 or, if it has decreased, the remainder at the time of the addition of the balance. The capital addition can be effected on a monthly basis for a period of 3/6/12 months, on the date of interest payment only. The transaction is available through branch network.				
Learn about product features in detail from the pre-contractual info-pack.				
3.2.1	3-month duration	Minimum amount: 10.000,00 €	0,70%	0,60%
		Minimum amount: 50.000,00 €	0,70%	0,60%
		Minimum amount: 100.000,00 €	1,00%	0,85%
		Minimum amount: 200.000,00 €	1,00%	0,85%
Minimum amount: 10.000,00 € -> 1st month: 0,60%, 2nd month: 0,70%, 3rd month: 0,80%				
Minimum amount: 50.000,00 € -> 1st month: 0,60%, 2nd month: 0,70%, 3rd month: 0,80%				
Minimum amount: 100.000,00 € -> 1st month: 0,90%, 2nd month: 1,00%, 3rd month: 1,10%				
Minimum amount: 200.000,00 € -> 1st month: 0,90%, 2nd month: 1,00%, 3rd month: 1,10%				
3.2.2	6-month duration	Minimum amount: 10.000,00 €	0,50%	0,43%
		Minimum amount: 50.000,00 €	0,60%	0,51%
		Minimum amount: 100.000,00 €	0,75%	0,64%
		Minimum amount: 200.000,00 €	0,75%	0,64%
Minimum amount: 10.000,00 € -> 1st month up to 2nd month: 0,20%, 3rd up to 4th month: 0,35%, 5th month: 0,65%, 6th month: 1,25%				
Minimum amount: 50.000,00 € -> 1st month up to 2nd month: 0,30%, 3rd up to 4th month: 0,45%, 5th month: 0,75%, 6th month: 1,35%				
Minimum amount: 100.000,00 € -> 1st month up to 2nd month: 0,35%, 3rd up to 4th month: 0,70%, 5th month: 1,05%, 6th month: 1,35%				
Minimum amount: 200.000,00 € -> 1st month up to 2nd month: 0,35%, 3rd up to 4th month: 0,70%, 5th month: 1,05%, 6th month: 1,35%				
3.2.3	12-month duration	Minimum amount: 10.000,00 €	0,45%	0,38%
		Minimum amount: 50.000,00 €	0,45%	0,38%
		Minimum amount: 100.000,00 €	0,80%	0,68%
		Minimum amount: 200.000,00 €	0,80%	0,68%
Minimum amount: 10.000,00 € -> 1st month up to 6th month: 0,35%, 7th month up to 12th month: 0,55%				
Minimum amount: 50.000,00 € -> 1st month up to 6th month: 0,35%, 7th month up to 12th month: 0,55%				
Minimum amount: 100.000,00 € -> 1st month up to 6th month: 0,60%, 7th month up to 12th month: 1,00%				
Minimum amount: 200.000,00 € -> 1st month up to 6th month: 0,60%, 7th month up to 12th month: 1,00%				

4. Eurobank Network Time Deposits (Available on line, only and within the environment of the bank's e-Banking service) for legal entities only

4.1	Time Deposit for All		Weighted Interest Rate (%)	Annual Actual Total Return (%)
Interest Payment: At Expiry.				
Early Redemption: At any time during the time deposit. Charges are payable.				
The transaction of early redemption is available through branch network.				
Learn about product features in detail from the pre-contractual info-pack.				
4.1.1	Duration 1 or 2 or 3 months	Minimum amount: 20.000,00 €	0,35%	0,30%
		Minimum amount: 50.000,00 €	0,45%	0,38%
		Minimum amount: 100.000,00 €	0,80%	0,68%
		Minimum amount: 200.000,00 €	0,80%	0,68%
4.1.2	Duration 6 to 9 months	Minimum amount: 20.000,00 €	0,10%	0,09%
		Minimum amount: 50.000,00 €	0,15%	0,13%
		Minimum amount: 100.000,00 €	0,20%	0,17%
		Minimum amount: 200.000,00 €	0,40%	0,34%
4.1.3	12-month duration	Minimum amount: 20.000,00 €	0,10%	0,09%
		Minimum amount: 50.000,00 €	0,10%	0,09%
		Minimum amount: 100.000,00 €	0,15%	0,13%
		Minimum amount: 200.000,00 €	0,20%	0,17%