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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 24.11.2020.**

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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 for All«live simple»" / "Time Deposit for All«live with €pistrofi»" / "Time Deposit«Travel»/Time deposit «Global Markets» (it is addressed to a specific customer base of Legal Entities): Amount of early repayment x 1,50% x 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, 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.
 - c) The "Add Deduct" Time Deposit does not have an early repayment penalty. Early partial repayment of the "Add Deduct" Time Deposit is possible for amounts from € 5.000 and over.
- Early partial or total repayment of FX-denominated time deposit entails loss of an amount which cannot exceed the total accrued interest up to the date of early repayment and is calculated as: amount of early repayment x 0,50% x days remaining to maturity / 360 or 365 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, 3, 6 or 12 months	Minimum amount: € 5.000,00	0,04%	0,03%
		Minimum amount: € 50.000,00	0,08%	0,07%
		Minimum amount: € 100.000,00	0,10%	0,09%
		Minimum amount: € 200.000,00	0,10%	0,09%

1.2	Flexible Time Deposit		Weighted Interest Rate (%)	Annual Actual Total Return (%)
1.2.1	3-month, 6-month or 12-month duration	Minimum amount: € 10.000,00	0,04%	0,03%
		Minimum amount: € 50.000,00	0,08%	0,07%
		Minimum amount: € 100.000,00	0,10%	0,09%
		Minimum amount: € 200.000,00	0,10%	0,09%

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.

1.3	Time Deposit for Pensionaires		Weighted Interest Rate (%)	Annual Actual Total Return (%)
The Pension Time Deposit is only available to customers whose pension is paid into Eurobank.				
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.				
Learn about product features in detail from the pre-contractual info-pack.				
1.3.1	3-month duration		0,15%	0,13%
1.3.2	12-month duration		0,18%	0,15%

1.4	Time Deposit «Travel» (Unavailable temporarily)		Weighted Interest Rate (%)	Annual Actual Total Return (%)
1.4.1	6-month duration	Minimum amount: € 10.000,00	0,10%	0,09%
		Minimum amount: € 20.000,00	0,10%	0,09%
		Minimum amount: € 40.000,00	0,15%	0,13%
		Minimum amount: € 60.000,00	0,20%	0,17%
		Minimum amount: € 80.000,00	0,25%	0,21%

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 *€pistrofi* from the pre-contractual info-pack.

1.5	Time Deposit with Euro 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>				
1.5.1	3-month duration	Minimum amount: € 10.000,00 (€ 2,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 3,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 6,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 8,00 cash back)	0,08%	0,07%
		Minimum amount: € 200.000,00 (€ 15,00 cash back)	0,08%	0,07%
1.5.2	6-month duration	Minimum amount: € 10.000,00 (€ 4,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 7,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 12,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 15,00 cash back)	0,08%	0,07%
1.5.3	12-month duration	Minimum amount: € 10.000,00 (€ 8,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 14,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 24,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 30,00 cash back)	0,08%	0,07%
1.6	«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>				
1.6.1	Duration 7 days, 1, 2, 3, 6 or 12 months	Minimum amount: € 10.000,00	0,10%	0,09%

2. Eurobank Network Time Deposits (Available on line, only and within the environment of the bank's e-Banking service)					
2.1	Time Deposit for All			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. The transaction of early redemption is available through branch network. Learn about product features in detail from the pre-contractual info-pack.</p>					
2.1.1	Duration 1, 3, 6 or 12 months	Minimum amount: € 5.000,00	0,06%	0,05%	
		Minimum amount: € 50.000,00	0,08%	0,07%	
		Minimum amount: € 100.000,00	0,10%	0,09%	
		Minimum amount: € 200.000,00	0,10%	0,09%	
2.2	Flexible Time Deposit			Weighted Interest Rate (%)	Annual Actual Total Return (%)
<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. The transaction of early redemption is available through branch network.</p> <p>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 addition of capital is possible every month, exclusively on the anniversary of the interest yield. The transaction is available through branch network. Learn about product features in detail from the pre-contractual info-pack.</p>					
2.2.1	Duration 3, 6 or 12 months	Minimum amount: € 10.000,00	0,06%	0,05%	
		Minimum amount: € 50.000,00	0,08%	0,07%	
		Minimum amount: € 100.000,00	0,10%	0,09%	
		Minimum amount: € 200.000,00	0,10%	0,09%	

2.3	Time Deposit with Euro 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. The transaction of early redemption is available through branch network.</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 (€ 2,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 4,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 9,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 10,00 cash back)	0,08%	0,07%
		Minimum amount: € 200.000,00 (€ 20,00 cash back)	0,08%	0,07%
2.3.2	6-month duration	Minimum amount: € 10.000,00 (€ 4,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 8,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 18,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 20,00 cash back)	0,08%	0,07%
2.3.3	12-month duration	Minimum amount: € 10.000,00 (€ 8,00 cash back)	0,01%	0,01%
		Minimum amount: € 30.000,00 (€ 16,00 cash back)	0,04%	0,03%
		Minimum amount: € 50.000,00 (€ 36,00 cash back)	0,05%	0,04%
		Minimum amount: € 100.000,00 (€ 40,00 cash back)	0,08%	0,07%