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# Interest Rates for Deposit Products

## 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 15.10.2018.**

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## I.

**Deposit Products**
**GENERAL INFORMATION**
**Euro-denominated Deposits**

- **Interest Calculation Start Date:** (a) Savings / Current Accounts / Sight Accounts: Same day (Interest accrual for special clientele such as Hospitals, Banks, EEC, Public Entities: 1 working day), (b) Incoming Credit Transfers (Remittances): Same day
- **Interest Calculation End Date:** The day before cash withdrawal.
- **Debit Rate:** 10,6% (including the Law 128/1975 levy)
- **Interest Computation Basis:** (a) No. of days in a year: 365, (b) No. of days in a month: 30/31
- **Interest Payment Date:** (a) 12 interest periods per year: 1st working day of next month, (b) 2 interest periods per year: 1/1 and 1/7 each year
- **Tiered split balance:** An interest rate that differs in each tier meaning that a different rate applies to the deposited amount in each tier.
- **Tiered whole balance:** An interest rate which differs depending on the overall size of the deposit and applies to the whole amount.
- **Annual Actual Total Return (AATR):** calculated on the assumption that for 1 year the amount deposited and the interest rate remain unchanged and compound interest for the 6-month period (or one month in the cases of monthly compounding) is not withdrawn. As a result, the Annual Actual Total Return is calculated after taxing interest at a rate of 15% and applying 6-month compound interest (or monthly compound interest if the product is compounded monthly).
- Interest earned is subject to tax at a rate of 15%.

**FX deposits**

- **EEA (European Economic Area) countries:** Bulgaria BGN, Denmark DKK, Great Britain GBP, Norway NOK, Hungary HUF, Poland PLN, Romania RON, Sweden SEK, Czech Republic CZK, Iceland ISK, Lichtenstein CHF.
- **Interest Calculation Start Date:** (a) Deposit in same EEA currency: Savings Accounts / Current Accounts / Sight Accounts: Same day (Interest accrual for special clientele such as Hospitals, Banks, EEC, Public Entities: 1 working day), (b) Deposit in same non-EEA currency: Savings / Current Accounts / Sight Accounts: 4 working days for cash deposits, (c) Deposit in different currency (EEA / non-EEA): Savings / Current Accounts / Sight Accounts: 4 working days for cash deposits,
- **Interest Calculation End Date:** The day before cash withdrawal.
- **Debit Rate:** Debit rate applied by correspondent bank for that currency
- **Interest Computation Basis:** (a) No. of days in a year: 360 Exceptions: the GBP, ZAR, SGD, PLN and RUB currencies which use a 365 day year as the basis of calculation. (b) No. of days in a month: 30/31
- **Interest Payment Date:** (a) 12 interest periods per year: 1st working day of next month, (b) 2 interest periods per year: 1/1 and 1/7 each year
- **Annual Actual Total Return (AATR):** calculated on the assumption that for 1 year the amount deposited and the interest rate remain unchanged and compound interest for the 6-month period (or one month in the cases of monthly compounding) is not withdrawn. As a result, the Annual Actual Total Return is calculated after taxing interest at a rate of 15% and applying 6-month compound interest (or monthly compound interest if the product is compounded monthly).
- Interest earned is subject to tax at a rate of 15%.

**Time Deposits**

- **Interest computation basis:** A 360-day year.
- **Interest rates:** set depending on the product, amount, currency or duration of the time deposit and whether the deposit is opened in-branch or using e-Banking. Interest rates are set daily which is why they are notified by branch staff or via e-Banking to customers for time deposits opened through e-Banking channel. Collateral Time Deposits use the Euribor rate that corresponds to the term of the time deposit (for example if the time deposit is for 3 months, the Euribor 3M rate on the date the deposit is opened applies).
- **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 €pistrofi»" / "Time Deposit «Travel»: Amount redeemed early x 2% 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, 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.

- **Adding Capital:** available for the following accounts: "Start", "For your Benefit", "Add Deduct" Time Deposits and "Flexible Time Deposit". The maximum amount of capital that can be added is 30% of the Time Deposit's initial\* or current \*capital, if that figure is lower, subject to a minimum amount of €5.000 per addition for the "Start" Time Deposit, and a minimum of €1.000 or multiples thereof for the "For Your Benefit" Time Deposit and the "Add Deduct" Time Deposit. The maximum amount of capital that can be added is 50% of the Time Deposit's initial or current \*capital, if that figure is lower, subject to a minimum amount of €1.000 or multiples thereof for the "Going Up Plus" Time Deposit. For 6-month "For Your Benefit" Time Deposits and for 6-month "Going Up Plus" Time Deposits: The maximum amount of capital that can be added is €200.000, subject to a minimum of €5.000 per addition, and multiples of €1.000 thereafter. With regards to the Flexible Time Deposit, 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. If amounts are added or deducted, the interest rates and interest periods agreed at the start of the time deposit remain unchanged until the time deposit matures. New interest is calculated on the capital resulting from each addition or deduction of capital. \*\_Time Deposit's Initial Capital\_: The capital at the start of the deposit. \*\_Time Deposit's Current Capital\_: The deposit capital as it stands after the start of the deposit, equal to the sum of the initial capital and any amounts added to it, less the sum of any amounts which have been deducted due to early redemption. Interest earned is subject to tax at a rate of 15%.

## 1. Eurobank Network Euro-denominated Deposits

1.1	<b>Mega Savings Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.1.1	Accounts opened from 2/1/2018 to 31/12/2018		0,4000%	0,3403%
1.1.2	Accounts opened from 27/6/2011 to 31/12/2017 (tiered split balance)	from € 0,01 to PYAB*	0,0200%	0,0170%
		from PYAB* and over	0,4000%	0,3403%
The fee in §1.1.2 may also apply to accounts opened before 27/6/2011 where a change in the account rate was agreed. *PYAB: The Previous Year's Average Balance, calculated at the end of each calendar year based on the information in the application to open an account / application to change the account rate.				
1.1.3	Accounts opened before 27/6/2011		0,0200%	0,0170%
1.2	<b>Regular Savings Account TT (former Regular Savings Account) (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.2.1	Regular Savings Account TT (former Regular Savings Account)	Minimum initial deposit: € 20,00	0,6000%	0,5112%
1.3	<b>Current Account Individuals (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.3.1	Current Account Individuals (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		over € 100.000,01	0,0300%	0,0255%
1.4	<b>Live Account (e- Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.4.1	Live Account (tiered whole balance)	from € 0,01 to € 2.999,99	0,2500%	0,2127%
		over € 3.000,00	0,6000%	0,5112%

1.5	<b>Growing Up TT (former Growing Up) (Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.5.1	Growing Up TT (former Growing Up)	Minimum initial deposit: € 50,00	0,4000%	0,3403%
1.6	<b>18 Plus Account (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.6.1	18 Plus (tiered split balance)	Minimum initial deposit: € 50,00	–	–
		from € 0,01 to € 150.000,00	0,2000%	0,1701%
		from € 150.000,01 to € 200.000,00	0,2500%	0,2126%
		over € 200.000,01	0,7500%	0,6385%
1.7	<b>Classic Savings Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.7.1	Classic Savings Account (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		from € 100.000,01 to € 200.000,00	0,0100%	0,0085%
		over € 200.000,01	0,0300%	0,0255%
1.8	<b>European Savings Account (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.8.1	European Savings Account (tiered whole balance)	from € 0,01 to € 60.000,00	0,0000%	0,0000%
		over € 60.000,01	0,0500%	0,0425%
<i>The account's yield is tied into the European Central Bank's Key Intervention Rate (0,0500% from 10/9/2014).</i>				
1.9	<b>Salary / Pension Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
Interest rates valid for accounts credited with salary/pension. If that is not the case, the current account interest rates apply.				
1.9.1	Accounts opened from 8/9/2009 to 10/7/2012 (tiered split balance)	from € 0,01 to € 20.000,00	0,0500%	0,0425%
		over € 20.000,01	0,2000%	0,1701%
1.9.2	Accounts opened before 8/9/2009) (tiered split balance)	from € 0,01 to € 5.000,00	0,0300%	0,0255%
		over € 5.000,01	0,0300%	0,0255%
1.9.3	Salary / Pension Account Public Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	1,2500%	1,0653%
		from € 1.000,01 to € 5.000,00	0,1000%	0,0850%
		over € 5.000,01	0,0500%	0,0425%
1.9.4	Salary / Pension Account Private Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	0,9000%	0,7665%
		from € 1.000,01 to € 5.000,00	0,1000%	0,0850%
		over € 5.000,01	0,0500%	0,0425%

1.10	<b>«Panta Neoi» Salary / Pension Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
Interest rates apply to accounts (other than the Personal Banking Account) into which pensions are paid. If that is not the case, the current account interest rates apply.				
1.10.1	«Panta Neoi» Salary / Pension Account (tiered split balance)	from € 0,01 to € 1.000,00	1,2500%	1,0653%
		from € 1.000,01 to € 5.000,00	0,1000%	0,0850%
		over € 5.000,01	0,0500%	0,0425%
1.11	<b>Pension Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.11.1	Pension Account (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		over € 100.000,01	0,0300%	0,0255%
1.12	<b>Sight Account (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.12.1	Dynamic Sight Account (tiered whole balance)	from € 0,01 to € 10.000,00	0,0000%	0,0000%
		over € 10.000,01	0,0500%	0,0425%
1.12.2	Sight Account Individuals (tiered split balance)	from € 0,01 to € 20.000,00	0,0000%	0,0000%
		over € 20.000,01	0,0300%	0,0255%
1.12.3	Sight Account Legal Entities (tiered split balance)	from € 0,01 to € 20.000,00	0,0000%	0,0000%
		over € 20.000,01	0,0300%	0,0255%
1.13	<b>Sight Account Farmers (Statement)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.13.1	Accounts opened until 14/3/2017 (compounded monthly)		0,0500%	0,0425%
1.13.2	Accounts opened from 15/3/2017 (compounded every 6 months)	from € 0,01 to € 10.000,00	1,0000%	0,8518%
		over € 10.000,01	0,2500%	0,2126%
1.14	<b>Personal Banking Account (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.14.1	Personal Banking Account (tiered whole balance)		0,0500%	0,0425%
1.14.2	Personal Banking Account for depositors/investors with more than €60,000 (tiered whole balance)	from € 0,01 to € 4.999,99	0,0500%	0,0425%
		over € 5.000,00	0,0500%	0,0425%
1.14.3	Personal Banking Account used for Pension (tiered whole balance)	from € 0,01 to € 5.000,00	0,5000%	0,4258%
		over € 5.000,01	0,0500%	0,0425%
Interest rates valid for accounts credited with pension. If that is not the case, the interest rates for the Personal Banking Account not used for pensions apply.				

2. New TT Branch Network Euro-denominated Deposits				
2.1	<b>Regular Savings Account TT (former Regular Savings Account) (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.1.1	Regular Savings Account TT (former Regular Savings Account)	Minimum initial deposit: € 20,00	0,6000%	0,5112%
2.2	<b>Growing Up TT (former Growing Up) (Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.2.1	Growing Up TT (former Growing Up)	Minimum initial deposit: € 50,00	0,4000%	0,3403%
2.3	<b>18 Plus Account (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.3.1	18 Plus (tiered split balance)	Minimum initial deposit: € 50,00	–	–
		from € 0,01 to € 150.000,00	0,2000%	0,1701%
		from € 150.000,01 to € 200.000,00	0,2500%	0,2126%
		over € 200.000,01	0,7500%	0,6385%
2.4	<b>Savings Account for Individuals (Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.4.1	Savings Account for Individuals/Legal Entities (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		from € 100.000,01 to € 200.000,00	0,0100%	0,0085%
		over € 200.000,01	0,0300%	0,0255%
2.5	<b>Savings Account Plus (Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.5.1	Savings Account Plus (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		from € 100.000,01 to € 150.000,00	0,0100%	0,0085%
		over € 150.000,01	0,0300%	0,0255%
<i>The product is not available.</i>				
2.6	<b>Live Account (e- Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.6.1	Live Account (tiered whole balance)	from € 0,01 to € 2.999,99	0,2500%	0,2127%
		over € 3.000,00	0,6000%	0,5112%

2.7	<b>Current Account (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.7.1	Current Account (tiered split balance)	from € 0,01 to € 100.000,00	0,0100%	0,0085%
		over € 100.000,01	0,0300%	0,0255%
2.8	<b>Salary / Pension Account (Statement / Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
Interest rates valid for accounts credited with salary/pension. If that is not the case, the current account interest rates apply.				
2.8.1	Salary / Pension Account Public Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	1,2500%	1,0653%
		from € 1.000,01 to € 5.000,00	0,1000%	0,0850%
		over € 5.000,01	0,0500%	0,0425%
2.8.2	Salary / Pension Account Private Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	0,9000%	0,7665%
		from € 1.000,01 to € 5.000,00	0,1000%	0,0850%
		over € 5.000,01	0,0500%	0,0425%
2.9	<b>Sight Account for Individuals/Legal Entities (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.9.1	Sight Account for Individuals / Legal Entities (tiered split balance) (valid from 01.11.2017)	from € 0,01 to € 20.000,00	0,0000%	0,0000%
		over € 20.000,01	0,0300%	0,0255%
2.10	<b>Sight Account for Farmers (Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.10.1	Sight Account for Farmers (tiered split balance)	from € 0,01 to € 10.000,00	1,0000%	0,8518%
		over € 10.000,01	0,2500%	0,2126%
2.11	<b>Personal Banking Account (Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
2.11.1	Personal Banking Account (tiered whole balance)		0,0500%	0,0425%
2.11.2	Personal Banking Account for depositors/investors with more than €60,000 (tiered whole balance)	from € 0,01 to € 4.999,99	0,0500%	0,0425%
		over € 5.000,00	0,0500%	0,0425%
2.11.3	Personal Banking Account used for Pension (tiered whole balance)	from € 0,01 to € 5.000,00	0,5000%	0,4258%
		over € 5.000,01	0,0500%	0,0425%
Interest rates valid for accounts credited with pension. If that is not the case, the interest rates for the Personal Banking Account not used for pensions apply.				



3. Eurobank and New TT Branch Network FX deposits				
3.1	Savings Account - Sight Account		Nominal Interest Rate (%)	Annual Actual Total Return (%)
3.1.1	Australian Dollar (AUD)		0,5625%	0,4787%
3.1.2	Canadian Dollar (CAD)		1,2975%	1,1059%
3.1.3	Danish Krone (DKK)		0,0000%	0,0000%
3.1.4	Japanese Yen (JPY)		0,0000%	0,0000%
3.1.5	Norwegian Krone (NOK)		0,5700%	0,4851%
3.1.6	Swedish Krona (SEK)		0,0000%	0,0000%
3.1.7	Swiss Franc (CHF)		0,0000%	0,0000%
3.1.8	Pound Sterling (GBP)		0,4575%	0,3893%
3.1.9	US Dollar (USD)	up to € 50.000,00	0,1000%	0,0850%
		from € 50.001,00 to € 300.000,00	0,1500%	0,1275%
		over € 300.001,00	0,2000%	0,1701%
3.1.10	Czech Koruna (CZK)		0,3600%	0,3062%
3.1.11	Polish Zloty (PLN)		1,0725%	0,9137%
3.1.12	Singapore dollar (SGD)		0,9750%	0,8305%
3.1.13	Hong Kong Dollar (HKD)		1,5525%	1,3240%
3.1.14	Hungarian Forint (HUF)		0,0000%	0,0000%
3.1.15	Bulgarian Lev (BGN)		0,0000%	0,0000%
3.1.16	Turkish Lira (TRY)		18,9675%	16,7722%
3.1.17	New Zealand Dollar (NZD)		1,6125%	1,3753%
3.1.18	Icelandic Krona (ISK)		0,0000%	0,0000%
3.1.19	Romanian Leu (RON)		1,1850%	1,0098%
3.1.20	South African Rand (ZAR)		4,0425%	3,4656%
3.1.21	Slovak Koruna (SKK)		0,0000%	0,0000%
3.1.22	Serbian Dinar (RSD)		0,0000%	0,0000%
3.1.23	Russian Rouble (RUB)		4,4325%	3,8031%