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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 01.10.2020**

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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remain unchanged and compound interest for the 6-month period (or one month in the cases of monthly compounding) is not withdrawn.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 repayment:** 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 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. Euro-denominated Deposits

1.1	<b>Mega Savings Account (Statement / Passbook / e - Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.1.1	Accounts opened from 02/01/2020 to 31/12/2020		0,0500%	0,0425%
1.1.2	Accounts opened from 27/06/2011 to 31/12/2019 (tiered split balance)	from € 0,01 to PYAB*	0,0100%	0,0085%
		from PYAB* and over	0,0500%	0,0425%
<i>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.</i>				
<i>*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.</i>				
1.1.3	Accounts opened before 27/6/2011		0,0100%	0,0085%
1.2	<b>Regular Savings Account (Statement / Passbook / e - Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.2.1	Regular Savings Account	Minimum initial deposit: € 20,00	0,1000%	0,0850%
1.3	<b>Day to Day Account (Statement / Passbook / e - Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.3.1	Day to Day Account	whatever amount	0,0100%	0,0085%
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	0,0200%	0,0170%
		over € 3.000,00	0,1000%	0,0850%

1.5	<b>Growing Up (Passbook) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.5.1	Growing Up	Minimum initial deposit: € 50,00	0,3000%	0,2552%
1.6	<b>18 Plus Account (Statement / Passbook / e - 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	0,0100%	0,0085%
		over € 150.000,01	0,2000%	0,1701%
1.7	<b>Savings Account (Statement / Passbook / e - Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.7.1	Savings Account	whatever amount	0,0100%	0,0085%
1.8	<b>Salary / Pension Account (Statement / Passbook / e - Statement) (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.				
1.8.1	Accounts opened from 8/9/2009 to 10/7/2012 (tiered split balance)	from € 0,01 to € 20.000,00	0,0100%	0,0085%
		over € 20.000,01	0,1000%	0,0850%
1.8.2	Accounts opened before 8/9/2009)	whatever amount	0,0100%	0,0085%
1.8.3	Salary / Pension Account Public Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	0,5000%	0,4255%
		from € 1.000,01 to € 5.000,00	0,0500%	0,0425%
		over € 5.000,01	0,0100%	0,0085%
1.8.4	Salary / Pension Account Private Sector employees (tiered split balance)	from € 0,01 to € 1.000,00	0,2000%	0,1701%
		from € 1.000,01 to € 5.000,00	0,0500%	0,0425%
		over € 5.000,01	0,0100%	0,0085%
1.9	<b>«Panta Neoi» Salary / Pension Account (Statement / Passbook / e - Statement) (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.				
1.9.1	«Panta Neoi» Salary / Pension Account (tiered split balance)	from € 0,01 to € 1.000,00	0,1000%	0,0850%
		over € 1.000,01	0,0100%	0,0085%
1.10	<b>Pension Account (Statement / Passbook / e - Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.10.1	Pension Account	whatever amount	0,0100%	0,0085%

1.11	<b>Sight Account (Statement / e - Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.11.1	Sight Account Individuals (tiered split balance)	from € 0,01 to € 20.000,00	0,0000%	0,0000%
		over € 20.000,01	0,0100%	0,0085%
1.11.2	Sight Account Legal Entities (tiered split balance)	from € 0,01 to € 20.000,00	0,0000%	0,0000%
		over € 20.000,01	0,0100%	0,0085%
1.11.3	Dynamic Sight Account (tiered whole balance)	from € 0,01 to € 9.999,99	0,0000%	0,0000%
		over € 10.000,00	0,0100%	0,0085%
<i>Not available.</i>				
1.12	<b>Sight Account Farmers (Statement / e - Statement)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.12.1	Accounts opened until 14/3/2017 (compounded monthly)		0,0100%	0,0085%
1.12.2	Accounts opened from 15/3/2017 (compounded every 6 months)	from € 0,01 to € 10.000,00	0,1000%	0,0850%
		over € 10.000,01	0,0500%	0,0425%
1.13	<b>Personal Banking Account (Statement / e - Statement) (compounded monthly)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.13.1	Personal Banking Account (tiered whole balance)		0,0300%	0,0255%
1.13.2	Personal Banking Account used for Pension (tiered whole balance)	from € 0,01 to € 5.000,00	0,0500%	0,0425%
		over € 5.000,01	0,0100%	0,0085%
<i>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.</i>				
1.14	<b>Savings Account Plus (Statement / Passbook / e - Statement) (compounded every 6 months)</b>		<b>Nominal Interest Rate (%)</b>	<b>Annual Actual Total Return (%)</b>
1.14.1	Savings Account Plus	whatever amount	0,0100%	0,0085%
<i>The product is not available.</i>				

2.		FX deposits		
2.1	Savings Account - Sight Account	Nominal Interest Rate (%)	Annual Actual Total Return (%)	
2.1.1	Australian Dollar (AUD)	0,0000%	0,0000%	
2.1.2	Canadian Dollar (CAD)	0,2550%	0,2169%	
2.1.3	Danish Krone (DKK)	0,0000%	0,0000%	
2.1.4	Japanese Yen (JPY)	0,0000%	0,0000%	
2.1.5	Norwegian Krone (NOK)	0,0825%	0,0701%	
2.1.6	Swedish Krona (SEK)	0,0000%	0,0000%	
2.1.7	Swiss Franc (CHF)	0,0000%	0,0000%	
2.1.8	Pound Sterling (GBP)	0,0000%	0,0000%	
2.1.9	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%
2.1.10	Czech Koruna (CZK)	0,0000%	0,0000%	
2.1.11	Polish Zloty (PLN)	0,0000%	0,0000%	
2.1.12	Singapore dollar (SGD)	0,0300%	0,0255%	
2.1.13	Hong Kong Dollar (HKD)	0,3075%	0,2615%	
2.1.14	Hungarian Forint (HUF)	0,0000%	0,0000%	
2.1.15	Bulgarian Lev (BGN)	0,0000%	0,0000%	
2.1.16	Turkish Lira (TRY)	7,9050%	6,8321%	
2.1.17	New Zealand Dollar (NZD)	0,0750%	0,0638%	
2.1.18	Icelandic Krona (ISK)	0,0000%	0,0000%	
2.1.19	Romanian Leu (RON)	0,4125%	0,3509%	
2.1.20	South African Rand (ZAR)	1,3875%	1,1829%	
2.1.21	Slovak Koruna (SKK)	0,0000%	0,0000%	
2.1.22	Serbian Dinar (RSD)	0,0000%	0,0000%	
2.1.23	Russian Rouble (RUB)	1,8975%	1,6194%	