

PRE-CONTRACTUAL INFORMATION
PRODUCT: MY GOLD ADVANTAGE**A. Product's features**

- ❖ Subscription Programme linked with an account, providing use of a specified number of services and transactions per month against a monthly subscription fee.
- ❖ Beneficiaries: **Natural Persons**
- ❖ Product's Acquisition Channels: **Branch/ e/m-banking/ Europhone Banking/ v-banking/ Telemarketing**
- ❖ Type of account that is linked to the Programme: **Payment Account (Savings/ Current)**
- ❖ Currency of the account that is linked to the Programme: **Euro**
- ❖ Subscription fee: **5 Euros / month**
- ❖ Collection of Subscription Fee: a subscription fee is owed regardless of whether the Programme has been used that particular month. It is collected through the Account by an automatic debiting that takes place on the 1st business day of every calendar month and concerns the Programme provided on the previous calendar month. In the case that for any reason the credit balance in the Account is not sufficient on this date, the benefits of the each time Programme will be automatically deactivated without a notification to the Customer. An attempt will then be made to collect the due subscription on a daily basis. During the time that the Programme's benefits are deactivated, the transactions and services of the Account are priced according to the Bank's Price List. The Programme will be automatically reactivated as soon as the amount of the due subscriptions is collected. With regard to the collection of the subscription for the Programme, the Customer provides the Bank with the standing order and authorization for the latter to debit the Account with the amount of monthly subscription as it stands at the time of the debiting. This order also applies in the case that the Programme has been deactivated due to non-payment of the due subscription or in the case that the Customer has exited the Programme due to a subscription owed for the previous period. Regarding the free credit card subscription, in the case that the customer remains in the programme for less than 12 months, the credit card subscription which has been reversed, shall be recharged.
- ❖ Any transactions that have not been made within the month on which they are provided, they shall not be carried over to the following month.
- ❖ Any transactions exceeding the number provided for in the Programme, are priced on the basis of the Bank's Price List applying at the time of execution thereof.
- ❖ In case of a joint account, the Programme refers to the transactions made by or to any of the beneficiaries of the account.
- ❖ The customer is entitled at any time to terminate this Programme or to choose the transition to another Programme offered by the Bank.

❖ The Programme is governed by the Terms of the Programme, the Terms for the Provision of Payment Services, and the General Terms of Transactions of the Bank. All the aforementioned terms are always available at the Bank's Web-Site (www.eurobank.gr/el/oroi-sunallagon) and also available on the branches thereof.

B. Benefits of the Programme: The transactions that are executed free of charge in the framework of the Programme, are offered in addition to those carried out free of charge in accordance with the Bank's Price-List.

❖ Bill payments online, at an ATM or at an APS: 3 transactions / month

❖ Cash transfers from other banks in Greece in euros and SHA indication: 1 transaction / month

❖ Standing orders for automated bill payments: unlimited

❖ Cash transfers online in euros to a bank in Greece with regular priority and SHA indication: 3 transactions / month

(including Payments of Credit Cards Issued by Another Bank and Pay a Friend Service/ IRIS Payments Online Individuals)

❖ Delivery of SMS concerning the activity/management of the accounts, through e-Banking: 5 SMS / month

❖ Credit card with no annual fee

The services and transactions of the Programme, their free of charge or special pricing as well as the amount of the monthly subscription fee are also stated in the Bank's Price-List, which is always available in the Web-Site thereof (www.eurobank.gr/el/timologia) as well as in the Branches thereof.