

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

- Package linked with an account, providing use of a specified number of services and transactions per month against a monthly fee.
- Beneficiaries: **Natural Persons**
- Product's Acquisition Channels: **Branch/ e/m-banking/ Europhone Banking/ v-banking**
- Type of account that is linked to the Package: **Payment Account (Savings/ Current)**
- Currency of the account that is linked to the Package: **Euro**
- Monthly fee: **2 Euros / month**
- Collection of a fee for the use of the package: the monthly fee is owed regardless of whether the package 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 package 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 package will be automatically deactivated without a notification to the Customer. An attempt will then be made to collect the due fee for the use of the package on a daily basis. During the time that the package's benefits are deactivated, the transactions and services of the Account are priced according to the Banking Transactions Price List. The package will be automatically reactivated as soon as the amount of the due fee is collected. With regard to the collection of the fee for the use of the package for the package, the Customer provides the Bank with the standing order and authorization for the latter to debit the Account with the amount of monthly fee as it stands at the time of the debiting. This order also applies in the case that the package has been deactivated due to non-payment of the due fee for the use of the package or in the case that the Customer has exited the package due to a due fee owed for the previous period.
- 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 package, are priced on the basis of the Banking Transactions Price List applying at the time of execution thereof.
- In case of a joint account, the package 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 package or to choose the transition to another package offered by the Bank.

- The package is governed by the Terms of the package, 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](http://www.eurobank.gr/el/oroi-sunallagon)) and also available on the branches thereof.

**B. Benefits of the Package:** The transactions that are executed free of charge in the framework of the package, are offered in addition to those carried out free of charge in accordance with the Banking Transactions Price List.

#### **Account and Cards**

- Payment account maintenance
- New Debit Mastercard or Personal Banking Debit Visa for individuals with 5-year renewal, free of charge. The free renewal of the debit card applies to the primary account holder.
- Free-of-charge debit card reissue due to damage or theft
- New Prepaid Visa or/and e-prepaid Visa and first loading free of charge

#### **Bill Payments**

- Free-of-charge standing orders for automated bill payments: **Unlimited**
- Free-of-charge bill payments online, at an ATM or APS: **2/month**

#### **Money Transfers and Remittances**

- Free-of-charge money transfers up to €500 a day from the Eurobank Mobile App through IRIS Payments
- Free-of-charge online transfers in euros, to another bank in Greece, with normal priority and SHA charges (Including credit card payment to another bank): **1/month**
- Free-of-charge incoming transfers in euros from another bank in Greece: **1/month**

#### **Other Services**

- Cards Control to manage your cards online through e- Banking and the Eurobank Mobile App e.g. new card activation, temporary freeze, option for online shopping, cash withdrawal limit changes
- Account Aggregation to manage your finances at other banks in Greece and abroad online through e-Banking and the Eurobank Mobile App e.g. view accounts and cards
- Payment Initiation to transfer money online from accounts you hold at other banks in Greece through e-Banking

#### **Benefits at partner companies**

- Participate in the unique €pistrofi loyalty programme, which returns euros instead of points to over 8,500 partner companies
- Benefits and discounts at partner businesses, which you can find in detail at [eurobank.gr](http://eurobank.gr)

The type and multitude of Transactions/ Services per category that are included in the Package each time, the pricing of these Transactions/ Services as well as the amount of monthly subscription for the provision of the Package, are stated in the Bank's Price List, which is always available to the Customer through the official website of the Bank ([www.eurobank.gr](http://www.eurobank.gr)), through its branches, as well as through a hyperlink from the Bank's e-banking service that leads the Customer to the Bank's official website where the Price List is posted.