

**PRE-CONTRACTUAL INFORMATION CONCERNING THE “LOAN SERVICING ACCOUNT” AND
THE MASTERCARD CIRRUS CASH CARD****A. Information about the Bank**

Eurobank Societe Anonyme (hereinafter, “the Bank”) has its seat in Athens (8, Othonos Street) and its central Management is situated in Athens, 20 Amalias Avenue, Postal Code 105 57. The Bank has been registered with the General Commercial Registry of the Ministry of Development and Investments under number 154558160000, it is supervised by the Bank of Greece (www.bankofgreece.gr), and it is subject to the Code of Conduct of the Hellenic Bank Association (www.hba.gr).

B. Information on the Deposit Account “Loan’s Deposit Account”

- ❖ This account is of limited use. It is in this account that the amount of your loan or the monies to which you are entitled from financed Programmes will be disbursed. The following actions are permitted in relation to this account: money transfers only to accounts that you hold at the Bank, internal and external incoming money transfers to your account at the Bank, repayment of your loan instalments, repayment of any claim related to your loan (indicatively: engineer’s fee and costs for the inspection on-the-site of works on the property, expenses for the amendment of the loan agreement, costs for the extinguishment of a prenotation of mortgage, expenses for the approval of a loan request, costs for the issuance of a bank loan statement, etc.), as well as repayment of the purchase price of the property for which you receive the loan in accordance with the instructions given to the Bank. You may carry out other payments made to third parties (for instance, contractors, other suppliers, insurance companies) via another account kept at the Bank, following a transfer of monies from your loan servicing account which you opened by virtue of this document.
- ❖ Provided in a branch.
- ❖ Account currency: Euro.
- ❖ You may deposit any amount.
- ❖ Beneficiary: Individuals over 18 years of age. In the case that the account is opened by multiple beneficiaries, at least one of them must have attained the age of 18 years.
- ❖ The account may be linked to the cash card, with the possibility to withdraw/deposit monies at an ATM.
- ❖ The account may be linked to an existing debit card as a secondary account if the customer also keeps a payment account. Only the permitted transactions may be executed through the cash card from the Loan Servicing Account.

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- ❖ Information on the account activity through e-statement every 3 months or the delivery, every 3 months, of a copy of the bank statement.
- ❖ Credit balance interest rate: Up to €5,000 interest rate 0.00% (T.A.R.R.* 0.00%), and from €5,000.01 interest rate 0.05% (T.A.R.R.* 0.043%). The interest rate of the account is variable and is readjusted in accordance with the provisions of the Bank's General Terms of Transactions. The each time interest rate of the account, the commencement, termination, and the time-basis upon which interest is calculated, the date of interest computation, the annual yield, and the credit interest rate, are also displayed on the Deposits' Interest Rate Table which is included in the Bank's Price List.
- ❖ 6-month interest payment.
- ❖ Date of Commencement of Interest Calculation: Same day as in the deposit.
- ❖ Date of Expiry of Interest Calculation: the day prior to the withdrawal.
- ❖ Time basis for the calculation of interest: a ratio of Actual/365-days. The numerator represents the actual days while the denominator, a 365-days year.
- ❖ Tax on interest: From the amount of interest, tax is withheld, which is attributed to the Greek State in accordance with the tax legislation each time in force. The tax rate currently amounts to 15%.
- ❖ Commissions/expenses for the activity of the Account: The provisions stated in the Banking Transaction Price List apply.
- ❖ Addition of co-beneficiaries: The account is individual and is opened in the name of the customer submitting the application. Co-beneficiaries can be added to the Account only through the Branches and in accordance with the instructions provided by the branches. In the case that co-beneficiaries are added, each new beneficiary of the Account will be able to carry out transactions therewith, with exactly the same capacities as the ones of the beneficiary who opened the account (Joint Account).
- ❖ The account's operation and agreement are governed by the terms of the account opening application, and the Bank's General Terms of Transactions, a copy which can be found in the branches thereof or on the Bank's Web-Page at www.eurobank.gr.
- ❖ The Banking Transaction Price List, as is each time readjusted and applicable, is also posted at www.eurobank.gr as well as in the Branches (in the area where transactions take place).

C. Information about the MASTERCARD CIRRY'S CASH CARD

Characteristics of the Cash Card

- 1. Card Type:** The cirrus cash card is a cash card linked to one or more savings accounts and/or loan servicing accounts. The Card can only be used: (a) for withdrawals and deposits of cash in the Linked Account through the Bank's ATMs or other payment service providers in Greece and/or abroad where possible, and (b) for cash deposits into this account through the Bank's APS (Automatic Payment Systems). The Card is valid for 5 years, until the end of the month following the lapse of five (5) years printed thereon, and it is automatically renewed by the Bank.
- 2. Charges:** The Cardholder shall bear the charges resulting from the issuance and use of the Card. These charges are listed in detail in the price list posted in the Bank's branches and on its website as well as in the appendix to the Card agreement.
- 3. Update of the Cardholder on the Card activity:** The Cardholder can be informed at any time regarding debits/credits made by use of the Card (such as cash withdrawals and deposits at the Bank's ATMs, expenses and other charges listed in the appendix of the card agreement, dates of the said charges), as well as the amount of the daily withdrawal limit, through the "Europhone Banking" or the "E-Banking" service or the "Mobile Banking" service, or in any Bank Branch.
- 4. Duration – termination of the Card agreement:** The Card agreement expires: (a) upon the expiration of the Card, the date of which is printed on the body thereof, unless it is automatically renewed by the Bank in accordance with the terms of the Card Agreement; (b) upon cancellation and non-replacement of the Card at the request of the Cardholder; (c) upon termination by the Cardholder, at any time and without the observance of any deadline; the termination occurs upon the delivery of the body of the Card to any branch of the Bank, and (d) upon termination in writing on the part of the Bank in case of (i) violation on the part of the Cardholder of any term of the agreement or the current legislation regarding the Card and/or the keeping of the Linked Account and/or the transactions carried out through the use of the Card, (ii) reduction of the legal capacity of the Cardholder and, in particular, his placement under judicial support, (iii) any inaccurate statement made to the Bank regarding the Card or a false statement with regard to any detail contained in the Application for the granting of the Card.
- 5. The General Terms of Transactions, as each time in force, apply complementarily to the terms of the Card agreement, and they constitute an integral part thereof. The Bank's General Terms of Transactions are posted at all times at www.eurobank.gr, and they are available also at the branches thereof.**

D. Right of withdrawal – Fulfilment of the agreement: **a)** you are entitled, within 14 calendar days from the opening of the Account, to withdraw from the Account opening agreement, without expenses or any charge. This withdrawal is effected upon signing and delivering to any Bank Branch the form referred to in Appendix 1 here below. In this case, the Bank shall close the Account and shall cancel the Card; **b)** the right of withdrawal cannot be exercised in the case that, within the aforementioned period of time, either a credit entry is made on the Account, on your initiative, by means of a transfer or deposit of monies therein, or a co-beneficiary is added, since this would be deemed as an execution, on your part, of the Account opening agreement. Moreover, the activation of the Card on your part or the linking thereof to a second (apart from the Account) deposit account provided that it takes place within the aforementioned period of time, is equivalent to the execution, on your part, of the agreement on the granting of the Card.

E. Template of a withdrawal application. The form is available here below, in Appendix 1 of the present document.

F. Technical steps for the conclusion of the agreement

For the conclusion of the agreement concerning the opening of the Account and the granting of the Card, you must follow the steps outlined on your screen. At the same time, for every step, you will be able to correct any errors related to the electronic handling of the process, by pressing the relevant key.

G. Filing of the agreement – access

1. The Bank, at the time of electronic submission of the application, records the date, time and the user of the Internet Banking service who submitted the application and accepted the contractual terms of the Account and the Card, and keeps a history of the published versions of the form containing the contractual terms of the Account and the Card (i.e., the number and the date of issue of this form). These two actions combined constitute the electronic filing of the agreement for the opening of the Account and the Granting of the Card.
2. You may save on your computer and print both this form and the form with the contractual terms of the Account and the Card that will contain your details. Especially regarding the form with the contractual terms, we recommend that you save and/or print it before clicking the “Account Finalization” button, since it will no longer be technically possible, after finalization, to save or print as per above. In any case, you can, upon a relevant request filed through the Internet Banking service, receive the specific version of the form containing the contractual terms of the Account or the granting of the Card (without your details), as well as display and print the details of your application for the opening of the Account or the granting of the Card by clicking the “Transaction History” button at the Internet Banking service. Moreover, you can

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receive a reprint of the form containing your details and the contractual terms of the Account and the Card, from any Eurobank branch.

F. Service for complaint handling of the Bank

The Customer Care Department is the competent department of the Bank through which you may address yourself to the Bank for the solution of any problem or complaint you may have. For more information on the service and the process of complaint submission, please visit the Bank's Web-Site.

G. Information concerning the right to appeal

Being a consumer, you are entitled to appeal to out-of-court dispute resolution mechanisms, as regards any dispute that you may have with the Bank, such as the Hellenic Consumer's Ombudsman (www.synigoroskatanaloti.gr), to which you may appeal in writing, according to Article 11 of L. 2251/2004, as well as the Hellenic Ombudsman for Banking – Investment Services (www.bank-omb.gr).

APPENDIX I**DECLARATION OF WITHDRAWAL**

Please, sign and send via e-mail this Declaration, to any branch of the Bank only in the case that you wish to cancel the opening of the “Daily Account Plus” Agreement.

To: Eurobank S.A.

Branch:

By this document, I, the undersigned (...), (*name, surname and father’s name*), wish to cancel the opening of the “Daily Account Plus” Agreement.

Place, Date:

Name and Surname, Signature: