

Dear customers,

New Basic Account

We would like to inform you that Hellenic Bank has created the new payment account with basic characteristics ("**Basic Account**"), based on the provisions of the Decrees issued by the Minister of Finance on 07/08/2020.

Basic Account

Monthly subscription of €1.50 for the maintenance of the account, including the following services:

- ✓ Opening / closing of the account
- ✓ Issuance, renewal and annual Basic Debit Card subscription
- ✓ Cash withdrawals in Euro(€), via debit card from ATMs of any Bank within EU, without charge

Additional charges up to a cap

The following services are charged incrementally, according to the Bank's Table of Charges with a maximum additional charge per account per year of €18.00, regardless of the number of transactions executed by the customer within the calendar year:

- ✓ Execution of incoming / outgoing payments up to €5,000
- ✓ Cash withdrawals at any branch of your convenience
- ✓ Execution of standing orders
- ✓ Internal money transfers executed at any branch of your convenience

The execution of outgoing SEPA payments through Web Banking and Mobile App, up to €1,000 (incl. payments to any EU country) is provided **FREE OF CHARGE** and there is no limit in the number of transactions.

Are you a Minimum Guaranteed Income (EEE) recipient?

If you are a minimum guarantee income beneficiary ("EEE") or if you fall under the provisions of Law 64(I)/2017, all the above are provided **FREE OF CHARGE**. Therefore, since 02/11/2020, Hellenic Bank proceeded to the automatic conversion of your existing Savings Accounts into Basic Account so that you benefit from zero charges.

Clarifying that the following services are additionally charged for all basic account holders, according to the Bank's Table of Charges, without any cap on the total annual amount of charge per account:
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Exchange commission, whenever there is a conversion between euro and foreign currencies
Execution of Incoming/ Outgoing Payments more than €5.000
Urgent Processing (Same Day) and/or Charges "OUR", for Outgoing Payments
Annual premium debit card subscription (other than basic debit cards)
ATM withdrawals, via debit card from non-Bank ATMs (other payment service providers, e.g. JCC, Euronet)
ATM withdrawals in foreign currency
Any other service not included within the package of services whose charges are capped at €18 per annum

How to convert your existing savings account to Basic Account

You can convert your existing savings account to Basic Account easily, by submitting the attached authorisation form for conversion of an existing savings account to Basic Account, either by fax / email or by visiting any Hellenic Bank branch (more details can be found in the attached application). Alternatively, from 18/12/2020 onwards, you may submit your request via Web Banking [**Other Services/ Requests/ Convert your Savings Account to Basic**].

We remind you that you can obtain access to Web Banking by following the instruction detailed on the following site: <https://www.hellenicbank.com/register>

Additional Notes:

1. In case you proceed with the conversion of your existing savings account to Basic Account, your account number, as well as the IBAN, remain the same and any active direct debits and standing orders are not affected.
2. Credit Interest rate is 0%. Credit Interest is calculated on account's daily balance with annual credit interest capitalization cycle.

Hellenic Bank reserves the right to modify from time to time the credit interest rate, its calculation method, its capitalization cycle, in accordance with applicable law, giving you, where applicable, a relevant notice or announcing such modification in accordance with the Basic Terms and Conditions of Use of the Services of Hellenic Bank.

For more information on Basic Account you can visit Hellenic Bank's website: www.hellenicbank.com/en/basic