

**PRE-CONTRACTUAL INFORMATION CONCERNING E-BANKING AND M-BANKING****A. Information about the Bank**

Eurobank SA (hereinafter, “the Bank”) has its seat in Athens (Othonos 8) and its central management is located in Athens, 20 Amalias Avenue, PC 105 57. The Bank is registered with the General Commercial Registry of the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks, and with the General Commercial Registry under **number 154558160000** It is supervised by the Bank of Greece ([www.bankofgreece.gr](http://www.bankofgreece.gr)) and is subject to the Code of Conduct of the Hellenic Bank Association ([www.hba.gr](http://www.hba.gr)).

**B. Information concerning e-banking and m-banking\***

- 1. The Bank offers you the possibility to carry out your banking transactions through the Internet, without the need to be physically present. By using electronic devices (computer, tablet, mobile phone), you may carry out transactions, either by logging to [www.eurobank.gr/e-banking](http://www.eurobank.gr/e-banking), or by installing the Application (app) developed by the Bank. For transactions available through the aforementioned services, you may visit [www.eurobank.gr](http://www.eurobank.gr) (for instance you can currently carry out credit transfers within or outside the Bank, debts payments, repayment of ERB card, information on the balance and movement of accounts and cards, etc.).**
- 2. In order to access these services, it is always necessary to use your Access Codes, in accordance with the instructions that have been provided to you at [www.eurobank.gr/e-banking](http://www.eurobank.gr/e-banking). Your username and password are unique and personalized, and their use constitutes full evidence that the order to carry out a transaction comes exclusively from you.**
- 3. For the successful and safe use of the Services, you must install programs and operating systems which are compatible with the Bank’s system, as well as data protection and security programs, and follow the instructions for the installation, use, and taking of security measures which are stated on the Bank’s website. Moreover, when submitting your orders, you will be told about any specific conditions which may apply for the execution of some transactions.**
- 4. The orders for the execution of transactions which you submit must be accurate and complete; otherwise, the Bank shall not bear any liability for their non-execution or their improper execution.**
- 5. The Bank is entitled to refuse the execution of transactions for reasons that relate to the protection of transactions or to the maintenance or upgrading of the Bank’s technological infrastructure.**

**\* The name of the Services may change in the future**

**Commissions/expenses:** The pricing for the transactions that are executed through the e-banking/ m-banking services shall be done, in accordance with the table of commissions and expenses for e-banking that is included in the Price List of the Bank, which, as applicable from time to time, is posted on the Bank’s website and displayed in the Bank’s Branches, by debiting your account at the time of the

transaction's execution, or by any other means that are available in the future for the payment of such expenses.

Please read the current price list of the Bank ([www.eurobank.gr](http://www.eurobank.gr)). It is possible that, for the execution of certain transactions, there may be charges for costs and expenses imposed by third parties.

- C. **Preparation of the agreement – Right of withdrawal:** the agreement for the provision of e-banking and m-banking services which is stipulated between us, shall be governed by the [Bank's General Terms of Transactions](#) to which the terms governing internet banking are included, as well as by the [Terms for the Provision of Payment Services](#) (hereinafter, all the above, "the Terms").

Upon electronic acceptance, on your part, of the Terms, the agreement stipulated between us for the provision of services through the internet shall be considered finalized; the said agreement shall be of an indefinite duration. For the use of the m-banking service you may need to accept the specific terms that may apply at the time.

If you have requested and received, for the first time, your username and password via Europhone Banking or through Eurobank's web-page, you have the right, within 14 calendar days from the date of the electronic acceptance of the Terms, to withdraw from the agreement without giving any reasons, at no charge or expense. The withdrawal from the agreement may be effected by signing and delivering to any Branch of the Bank the form that is attached herein as Appendix 1 or by other appropriate means that will be indicated to you in the future. In this case, the username and password will be cancelled and you will have no access to the e-banking and m-banking services. If during this time you carry out a transaction, you will be charged pursuant to the Bank's Price List. In every other respect, the Terms shall apply for any other services that are provided to you by the Bank, and for which you have signed the relevant contractual documents.

If you do not exercise the right of withdrawal, our agreement shall continue to apply normally; you do not lose your right to go, in the future, to a Eurobank branch and ask at any time that the Service be discontinued.

**Please read carefully here, and save or print the Bank's General Terms of Transactions and the Terms for the Provision of Payment Services.**

- D. **Template of the withdrawal declaration.** The form can be found herein below, in Appendix 1 of the present document.
- E. **Technical steps for the conclusion of the agreement**

For the agreement to be prepared you must a) declare in the relevant field that you have taken cognizance of the information included herein; b) declare in the relevant field that you have taken cognizance of the Terms, and that you have understood and accepted them, by following the steps and instructions that you will see in your monitor. If you do not wish to accept the Terms, you may disconnect and repeat the procedure by entering your username and password and by following again the aforementioned steps.

- F. **Filing of the agreement – accessibility**

1. The Bank, at the time of the electronic acceptance of the Terms, records the date and time as well as the user of the e-Banking service who has accepted the Bank's General Terms of Transactions, and keeps a track record of the issuance of the form having the said terms (that is, the number and date of issuance of the form). The electronic filing of the agreement for the provision of e-banking and m-banking consists in a combination of the two aforementioned elements.
2. You can save in your computer, as well as print, both this document and the forms containing the Terms. In particular with regards to the forms containing the Terms, we recommend that you proceed and save and/or print them prior to declaring that you accept them, because, after the acceptance it is no longer technically possible to save or print as per above. In any case, you can always submit a request, through Europhone Banking or by visiting a branch, to get a copy of the Terms.

#### **G. Information on the right to appeal**

In order to solve any problem or to address any complaint you may have, you may address yourself to the Bank through the Group Customer Relations Division. Further information on this service and for the procedure to submit a complaint can be found in the Bank's Web-Page ([www.eurobank.gr](http://www.eurobank.gr)).

Being a consumer you have the right to appeal to out-of-court settlement mechanisms concerning your dispute with the Bank, such as the Hellenic Consumers' Ombudsman (with regards to the procedure to be followed, please go to [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr)), to which you may appeal in writing; the each time competent conciliation committee pursuant to article 11 of L. 2251/2004, as well as the Hellenic Ombudsman for Banking – Investment Services (with regards to the procedure to be followed, please go to [www.bank-omb.gr](http://www.bank-omb.gr)), as well as the Entities for the Out-of-Court Disputes Resolution which will be established in accordance with decision number 73330οικ/30-6-2015 issued by the Ministers of Economy and Justice (Government's Gazette 1421/9-7-2015).

**The agreement shall be governed by Greek law.**

**APPENDIX 1****DECLARATION OF WITHDRAWAL**

(Fill out, sign and deliver this declaration to any Branch of the Bank only in the case that you wish to cancel the agreement for the provision of e-banking/m-banking services).

To: Eurobank SA  
Branch .....

I, the undersigned,.....(surname).....(name), son/daughter of....., hereby cancel the agreement for the provision of e-banking/m-banking services.

Place                      Date

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Name and Surname, Signature

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