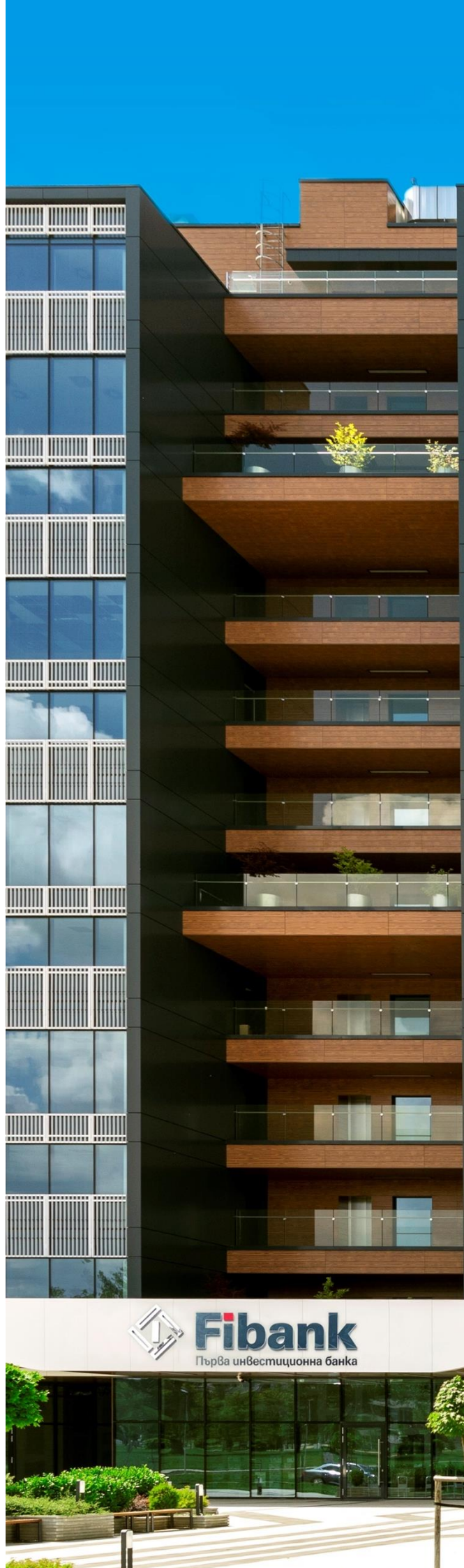




My Fibank Digital Banking

General Terms and Conditions



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I. PRELIMINARY INFORMATION

1. Regulatory status and supervision

“First Investment Bank AD”, hereinafter the Bank or Fibank in the present General Terms and Conditions for My Fibank Digital Banking (“GTC” or “General Terms and Conditions”), with its headquarters and registered office at 1784 Sofia, 111 P Tsarigradsko shose Blvd., Republic of Bulgaria, is a company, registered in the Commercial Register and the Register of Non-Profit Legal Entities with the Registry Agency in the Republic of Bulgaria with Unified Identification Code (UIC) 831094393.

“First Investment Bank” AD is a credit institution with a universal license for carrying out banking activity on the territory of the Republic of Bulgaria and abroad No ПД22-2257/16.11.2009, issued by the Bulgarian National Bank (BNB) which supervises its activity.

Fibank offers a diverse range of banking products and services, including payment and deposit accounts, payment services, card payments, digital banking, credit products, investment services and activities. Further information about Fibank can be found on the Bank’s website at: www.fibank.bg/en.

In Greece, Fibank operates under the EU passporting regime for cross-border provision of banking services, in accordance with Directive 2013/36/EU and offers the products and services listed in these General Terms and Conditions.

2. Protection of personal data

As a controller of personal data, First Investment Bank AD shall act in compliance with the applicable legislation/ regulations, including with the requirements of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation - GDPR), effective 25.05.2018. Personal data of Customers shall be lawfully processed in the presence of at least one of the conditions under Art. 6, para. 1 and Art. 9, para. 2 of the GDPR.

The Bank shall provide to each Customer a document containing the information on processing of personal data required by law and under Articles 13 and 14 of GDPR. The receipt, consideration and provision of a response to requests made in relation to personal data protection rights shall be in accordance with the Procedure for the Exercise of Personal Data Protection Rights. The latest version shall be made available in a format suitable for storage at any time on the website of First Investment Bank AD at: www.fibank.gr.

3. Deposit insurance

Funds in the Accounts are guaranteed by the Bulgarian Deposit Insurance Fund (BDIF), established and functioning in the Republic of Bulgaria, up to the guaranteed amount (EUR 100 000) under the terms and conditions set out in the Law on Bank Deposit Guarantee (LBDG). The Depositor Information Template, containing the basic information on deposit protection and drawn up in accordance with the regulatory requirements, shall be provided by the Bank to the Customer prior to entering into an agreement (Appendix to these GTC).

4. Price List for Service Fees. Interest Rates Bulletin.

Information on the fees payable in connection with the products and services provided by Fibank can be found in the Price List for Service Fees (Price List) applicable to individual Customers registered on the My Fibank Mobile Application with an address in the Hellenic Republic. The Customer who requests the service indicated on the Price List shall pay the commission indicated on the Price List at the time specified unless otherwise agreed.

In order to make an informed decision on entering into an agreement, Fibank makes available to Customers in advance these GTC, incl. "Deposit Products Terms and Conditions" – an annex and integral part of these General Terms and Conditions, the special terms and conditions for the respective service, the Price List, by posting them on the website at: www.fibank.gr in a form convenient for storage. By concluding a contract for the respective service/product, respectively by giving an order/consent to execute a payment service through the established means of access and identification, the Customers confirm that they have previously familiarized themselves with the information and conditions provided to them and agree to apply them in their relations with the Bank. An integral part of the Price List is the Interest Rates Bulletin.

II. SUBJECT AND SCOPE. ENTERING INTO AN AGREEMENT

2.1. These General Terms and Conditions shall govern the relationship between Fibank and Customers regarding the registration of Customers to My Fibank Mobile Application ("the Mobile Application" or "My Fibank"), as well as the use of the following products and services offered by Fibank:

2.1.1. current accounts;

2.1.2. term deposits;

2.1.3. credit transfers;

2.1.4. issuance of payment cards, including digitized and virtual cards, and transactions with them;

(together the "**Products and Services**" and each a "**Product**" or "**Service**")

2.1.5. bank packages ("**Packages**"), including combinations of the Products and Services listed above.

2.2. The Bank may expand or limit the scope of the Products and Services and the conditions relating to them, including the Packages, as well as change the price or the terms and conditions for accepting and executing customer requests/orders, based on changes in current legislation, market conditions, security considerations, risks undertaken by the Bank, financial sector specifics, inflation, or improvements in the relevant services.

2.3. The Bank shall notify Customers of any changes, new services, or special rules and conditions for their use in accordance with these GTC and applicable laws.

2.4. These GTC, together with the applicable special conditions for the relevant Products and Services, the electronically submitted requests for a Package and/or for other Products/Services, including for registration and use of My Fibank Mobile Application, for opening of accounts and issuance of payment cards, as well as any other orders, consents, attachments, declarations or confirmations given electronically, shall constitute a Framework Agreement that binds the parties.

2.5. Providing investment and related services and activities, as well as submitting orders for transactions shall be carried out in accordance with the terms of the Agreement for brokerage in transactions with financial instruments concluded between the Bank and the Customer under the General Terms and Conditions for My Fibank Investment Services.

Entering into an agreement. Activating the Mobile Application.

2.6. The Bank shall provide individuals over the age of 18, who are citizens and/or permanently residing in the territory of the Hellenic Republic, with the opportunity to enter into an agreement for the Product, Service or Package selected by them, electronically through the My Fibank Mobile Application (the "**Agreement**"), including for registration and use of the My Fibank Mobile Application with active banking rights and for use of payment services, e.g. opening of current accounts, issuance of bank cards, or other products/services, depending on the selected Package.

2.6.1. The Bank shall provide information about the Packages offered and about the Products/Services included in them during the initial registration process, as well as in the Mobile Application and on the Bank's website at: www.fibank.gr.

2.7. My Fibank Mobile Application is available for free download over the Internet, and for installation from the online app stores for mobile devices using the respective operating system (AppStore, Google Play, AppGallery, etc.).

2.7.1. The Bank shall establish and publish on the application page in the relevant app store the minimum technical requirements for use of the Mobile Application that Customers need to ensure. The Bank reserves the right to make changes to such technical requirements where necessary, notifying Customers of such changes.

2.8. Customer legalization / identification Customer registration, including registration for the Mobile Application, as well as the selection of Packages with Products/Services included, shall be made by Customers in person, by filling in the necessary data for the purpose, such as names, nationality, permanent address, valid email address, mobile phone number, username, password and all other details required the Bank to assess their profile. In this context, Customers shall also be required to provide to the Bank such information and documents as the Bank may request for the completion of the relevant verifications, as well as any other necessary confirmations, including to declare facts and circumstances established by law and/or required by the Bank, as well as to provide consent with applicable documents such as General Terms and Conditions, Information on the processing of personal data, etc.

2.8.1. Fibank reserves the right to request additional documents and/or information from Customers in the event of inconsistencies, inaccuracies, or for ensuring compliance with applicable regulations. Also, the same provisions under item 2.8. shall apply throughout the duration of the contractual relationship.

2.8.2. Customers undertake to provide information to the Bank of the countries where they are resident for tax purposes and other information in accordance with the tax legislation, as well as to immediately provide notification of any changes thereto. The Bank may require additional documents in order to verify the tax status of the Customer. The Bank may close the accounts of the Customer in case of failure of the latter to provide statements or documentary evidence leading to inability of the Bank to meet its obligations related to the automatic exchange of information.

2.8.3. The Bank reserves the right to refuse to establish or continue a transactional relationship with a Customer if: a) the Customer fails to submit requested documents and/or details according to the provisions of this clause; or b) the establishment or continuation of the transactional relationship, execution of transactions, or provision of Services would result in the Bank failing to comply with its obligations emerging from the applicable legal and regulatory framework.

2.8.4. The Customer shall notify the Bank of any change in the above information, by delivering the necessary documentation evidencing the change, and unless and until such notification is received, the Bank shall be entitled to assume that the information previously provided remains valid and accurate in all respects.

2.9. By pressing navigation buttons such as "activate", "confirm", "continue", "sign", "send" and others in the course of the registration process and submission of their request for Services/Package, Customers expressly confirm the truthfulness and completeness of the information, declarations and documents provided by them. Customers shall be liable under current legislation for declaring untrue data or circumstances, or for submitting false or forged documents.

2.10. The registration and activation of the Mobile Application with built-in Software Token is performed through a step-by-step process determined by the Bank. In the process of registration, the Customer chooses the method of entering the Mobile Application – Personal Identification Number (PINt) or Face ID.

2.10.1. To obtain preliminary (limited) access to the My Fibank Mobile Application that enables selection of Package/Services, the Customer shall enter a combination of username and password, along with a one-time code sent by the Bank by SMS to the mobile phone number of the Customer.

2.11. In the process of registration, applicants shall be subject to video identification by a third-party provider of qualified authentication services, for which purpose they shall provide a copy of their identity document (international passport) and other necessary data and information. Applicants shall be issued a one-time qualified electronic signature (QES), with which they shall sign the Agreement and the supporting required documents. Applicants shall enter a one-time code sent by SMS in order to confirm the QES issuance.

2.12. In the next steps the Customers shall enter all required Know-Your-Customer (KYC) information and data, after which they shall proceed with signing the Agreement and all applicable documents (GTC, Package agreement, other contracts, declarations, etc.). The Agreement is signed through the one-time QES issued under item 2.11. Another one-time code sent to the mobile phone number specified by applicants shall be entered to confirm the Agreement signing and submission of the request for entering into a Package agreement by the applicant.

2.13. After signing the Agreement, the account setup shall be finalized. Following approval and signing of the Agreement by the Bank, the Agreement for the Package selected by the applicant, with the respective products/services included, shall be considered entered into by the parties and the Customer can use all functionalities offered by the Mobile Application. The Agreement signed by the Customer and the Bank cannot be modified. It is stored in electronic form by the Bank and provided to the Customer through the "Ordered Documents" menu in the My Fibank Mobile Application.

2.13.1. If either party does not sign the Agreement within 30 calendar days from the date of starting the registration for My Fibank Mobile Application, regardless of the reasons, the process shall be deemed terminated.

2.14. Each Customer can only have one activated Mobile Application. Upon activating the Mobile Application on another Mobile Device, the Mobile Application installed on the previous Mobile Device shall be deactivated.

2.14.1. Customers may remove (uninstall) the Mobile Application from their Mobile Device at any time, as well as deregister the device. Upon reinstallation of the Mobile Application on an already registered Mobile Device, regardless of the reason for that, or upon change of the device's operating system version that is not a manufacturer update, Customers need to reactivate their Mobile Application.

2.14.2. When Activating the Mobile Application with built-in Software Token on a new device, Customers shall receive an SMS message to their mobile phone number registered with the Bank. The message shall contain a personalized link providing information about activating the application on a new device. For security reasons, it shall also allow Customers to block the activation process in case of suspicion of fraud or other unauthorized activity.

Right of withdrawal from the Agreement

2.15. Customers shall have the right, within 14 (fourteen) days from the date of conclusion of the respective agreement, without owing compensation or penalty and without giving a reason, to withdraw from the Agreement concluded under these General Terms and Conditions.

2.16. Withdrawal notification shall be made in writing online, through the "Messages" menu of the Mobile Application, or by email to the following address: my.fibank@fibank.gr.

2.17. Upon exercising the right of withdrawal, Customers shall pay any fees due to the Bank in connection with services actually provided up to the point of withdrawal under the Agreement according to the Price List, and their access to the Mobile Application shall be terminated.

2.18. The initiation by initiative of the Customer of any active transaction through the Mobile Application before expiration of the 14 days term under item 2.15. of these General Terms and Conditions shall be considered an express consent by the Customer that the Bank shall begin the execution of the respective Agreement.

Strong customer authentication. Means of access and identification.

2.19. When Customers access their accounts online through the Mobile Application, as well as when they confirm payment transactions online or perform other actions remotely, the Bank shall, in accordance with applicable legislation, ensure strong customer authentication (SCA), using at least two distinct authentication factors.

2.19.1. Pursuant to item 2.19. above, the Bank shall provide Customers with the following personalized security features that may be used in various combinations other and serve as means of access and identification in the Mobile Application: 1) Transaction Authorization Number (TAN), generated by the built-in Software Token; 2) Personal Identification Number (PINt); 3) ID number of a registered Mobile Device; 4) Password; 5) Fingerprint/Face ID.

2.19.2. Customers must keep the above means of access and identification safe and not disclose them to third parties. Customers must also comply with all security measures for using the Mobile Application specified in these GTC, in the Security Measures document published on the website at: www.fibank.gr, as well as in the Mobile Application.

2.20. The Bank and the Customer agree that the use of any of the means of access and identification specified in these General Terms and Conditions in combination with each other shall be used by the Customer and accepted by the Bank for granting permissions and placing orders, for making electronic statements in My Fibank Mobile Application, for execution of active banking transactions on behalf of the Customer, for signing of documents, and for confirmation of other actions. Electronic statements submitted through the Mobile Application shall be accepted and executed by the Bank as submitted and signed by Customers who have identified themselves before the Bank. The Bank and the Customer agree that the use of any or a combination of the above means of access and identification by the Customer shall have the force and meaning of a legally valid electronic signature, which in their relations the parties equate to a handwritten signature certifying the truth and authenticity of electronic statements.

III. PACKAGES. CURRENT ACCOUNTS

Packages

3.1. The Bank provides Customers with the opportunity to apply remotely, via the Mobile Application, for bank Packages. Packages shall include certain Products and Services, according to the Package selected. Package maintenance, fees and other conditions shall be subject to the Package agreement, the Price List, and these General Terms and Conditions.

3.2. The Package's validity period shall be one month (**Package Period**), the first Package Period covering the days from the date of Package activation according to item 3.4.1. below until the respective date (same date) of the following month on which the Package agreement was concluded. After expiration of the first Package Period, a new one-month period shall automatically begin, the Package remaining active for each subsequent period unless it has been terminated on any of the grounds provided for in the Agreement or in these General Terms and Conditions.

3.3. In the event that Customers have not used all or part of the Products and Services included in the Package for a given Package Period for which the Package fee has been paid, their right to use these products and services shall not be cumulated (transferred) to the next Package Period.

3.4. The fee for servicing and using the Package shall be due monthly, on the date of the month on which the Package Agreement was concluded. The fee shall be automatically debited by the Bank on the next day, from the Customer's account kept with the Bank as specified in the Package Agreement.

3.4.1. The amount of the fee for servicing and using the Package for the first Package Period shall be provided by the Customer on the account specified in the Agreement on the date of its conclusion, and shall be automatically debited by the Bank on the following day – since when the Package is activated.

3.4.2. In the event that the Customer has not provided timely and sufficient funds on their current account under item 3.4. and for this reason the Package fee for the relevant Package Period has not been paid, the Package shall become inactive and the Customer shall owe the Bank fees for any Products or Services used by them, according to the current Price List of the Bank.

3.5. Upon change/termination of a Package, the Services under it shall remain unchanged until expiration of the Package Period for which the Package was paid. The new terms under the Package shall enter into force from the next Package Period, unless the Customer disagrees with them and submits a written notification to the Bank for termination of the Agreement, following the procedure set out in these General Terms and Conditions.

Current accounts

3.6. The Bank provides Customers with the opportunity to open current accounts remotely, through the Mobile Application. Current account maintenance, interest rates, fees and other conditions shall be subject to the Price List and Interest Rates Bulletin.

3.7. Current accounts shall be opened for an indefinite period. Account Holders can be individuals that meet the conditions under item 2.6. of these General Terms and Conditions.

3.7.1. Opening of accounts through third persons authorized by Customers, or by Customers in favor of third persons, or of joint accounts, shall not be allowed.

3.8. Subject to any special terms, interest on current accounts shall be accrued once a month, except upon account closure, when interest shall be accrued and paid on the day of account closure.

3.9. Current accounts are intended for personal use by Customers. In case of their use for business purposes, current accounts may be closed by the Bank.

3.10. The Bank may on its own initiative open an account for a Customer if this is necessary for the Bank to provide a specific Service or Product requested by that Customer, and then close such account after provision of the Service for which it was opened, to which effect Customers give their express consent.

3.11. Upon opening an account, the Bank shall designate it with an international bank account number (IBAN), which shall be indicated in the Agreement.

3.12. By entering into an Agreement with a Customer, the Bank shall be deemed obligated and duly authorized to accept funds on behalf of the Customer, and to credit with such funds the account opened in the Customer's name.

Inactive accounts

3.13. When an account is inactive, i.e. for 24 consecutive months no transactions have been made on the account through the Mobile Application or by card payments at ATM or POS devices, including virtual POS, such account may be deactivated, at the Bank's discretion, for making payments until activated again, but shall remain open for all incoming transactions, including interest accrual, as well as for transactions by the Bank related to servicing the account.

3.13.1. Inactive accounts may be activated by Customers free of charge by initiation of a transfer via the Mobile Application, or by making a card payment at an ATM or POS device, including virtual POS, provided that there are sufficient available funds on the account.

3.14. Should obligations exist or arise for the Bank, fulfilment of which is determined by the status of Customers, the Bank shall fulfill such obligations in accordance with the status indicated by Customers. Any damages resulting from incorrect indication of that status by Customers shall be borne by the latter.

IV. DEPOSIT ACCOUNTS

4.1. Opening of deposit and term accounts shall be performed remotely via the My Fibank Mobile Application, under the terms and conditions of the relevant Agreement, these General Terms and Conditions, the Price List and the Interest Rates Bulletin.

4.2. At the request of the Account Holder, a savings component – Deposit Account for keeping money – can be connected to a current account, under the terms and conditions of the specific deposit product, the Agreement concluded between the parties and the below provisions of this section.

4.3. **Depositing/withdrawal of funds** to/from a Deposit Account, as well as its maintenance, shall be performed under the terms and conditions for the respective deposit product specified in the Deposit Products Terms and Conditions - appendix forming an integral part of these General Terms and Conditions, the Price List, as well as the below provisions of this section.

4.3.1. For funds deposited to the Deposit Account after expiration of the specified deadline, and/or funds exceeding the specified maximum amount or funds below the minimum required amount for the respective deposit product (if any), such funds that do not meet the deposit conditions shall bear interest at the annual interest rate applicable in cases of non-fulfillment of the deposit conditions announced in the Interest Rates Bulletin, and fees shall be due according to the Price List.

4.4. **The term of the deposit** shall be the time from the date of opening the Deposit Account to the last day of the agreed term (in months), i.e. the maturity of the deposit.

4.4.1. The term of the deposit shall expire after the respective number of months, depending on the specific Agreement, on the same date on which it was opened. If the month in which the term expires does not have the same date, the term shall expire on the last day of the month.

4.5. Upon expiration of term of the deposit, the agreement shall be terminated and the Deposit Account shall be automatically closed, unless otherwise provided for a certain type of deposit. The Bank shall transfer the account balance to the current account of the Account Holder to which account the deposit is connected to and which account is specified upon entering into the Deposit Agreement, kept in their name in the Bank (deposit servicing account). In case that by the request of the Account Holder the Deposit account is opened in a currency different from the currency of current account (deposit servicing account), the Bank shall, upon transferring the balance, convert the transferred amount according to the BNB exchange rate for the day of the transfer.

4.5.1. In the event that, upon termination of the Agreement, there is no current account in the name of the Account Holder kept in the Bank, the Bank shall open an account ex-officio and keep the amount on that account until the Account Holder withdraws it or provides the necessary information or documents for the account to which they wish the amount to be transferred. The Bank shall notify the Account Holder of the unique identifier of the opened account and of its maintenance terms, including any charges, in the manner of communication established under these GTC.

4.6. Deposits with **automatic renewal** shall be renewed unless terminated on the Maturity date by the Account Holder or by the Bank. In cases where the Bank terminates a deposit with automatic renewal, respectively terminates the Deposit Agreement, the Bank shall notify the Account Holder at least one month before the Maturity date in the manner of communication established under these GTC.

4.6.1. Deposits with automatic renewal shall be renewed each time for a new term (with the same maturity and in the same currency), applying the interest rate, terms and conditions that are applicable to the respective deposit product at the date of renewal, including minimum and/or maximum amount, according to these GTC, the Deposit Products Terms and Conditions, the Price List and the Interest Rates Bulletin.

4.6.2. Upon renewal, the maturity date shall be the one on which the new term of the deposit expires, counting from the date of its last renewal, as item 4.4.1. above applies.

4.6.3. In the case of deposits with interest capitalization, the amount of the renewed deposit shall equal the principal amount of the expired deposit plus the interest paid thereon reduced by the

interest income tax due by the Account Holder, plus any amounts additionally deposited (if any) subject to the terms of the respective deposit product.

4.6.4. For deposits without capitalization of interest, the amount of the renewed deposit shall equal the sum of the principal amount of the expired deposit plus any additional amounts paid into the deposit account, if any, under the terms and conditions of the relevant deposit product, provided that the conditions for the additional payment period, including the conditions for the minimum and/or maximum deposit amount, have been met.

4.7. The Bank shall pay interest on deposit amounts, applying the **interest rates** determined by it and announced in the Interest Rates Bulletin.

4.7.1. The Bank shall accrue interest in the currency in which the Deposit Account was opened, on the deposit balance for each day of the term of the deposit, starting on the day of opening the Deposit Account (inclusive) and ending on the day preceding the Maturity date of the deposit (inclusive).

4.7.2. The Bank shall pay the due interest upon expiration of the agreed term, unless otherwise agreed under the terms of the respective deposit product, after deduction of the interest income tax due by the Account Holder under current legislation.

4.7.3. Interest due shall be paid depending on the respective deposit product, with capitalization (by adding to the deposit principal amount for the next term) or without capitalization (by transferring to the specified in the Deposit Agreement current account kept in the name of the Account Holder with the Bank), unless otherwise agreed. The Account Holder undertakes not to change and/or close the indicated by such Account Holder current account to which the interest is paid and/or the deposit amount is transferred upon deposit termination, while the deposit exists.

4.7.4. In case of interest paid in advance by the Bank before the Maturity date (where provided by the terms of the respective deposit product) and there are insufficient funds remaining from the interest payable, the Bank may, on the maturity date or on the date of early termination, debit the deposit principal with the amount of interest income tax due.

4.8. If the Account Holder withdraws or transfers to another account part of, or the entire deposit amount **early** (before the Maturity date), the Account Holder shall owe the Bank a penalty in the amount of interest accrued for the period from the opening/last renewal of the deposit to the day of such withdrawal or transfer, unless otherwise provided for the specific deposit product. The Bank shall deduct the penalty amount owed by the Account Holder from the interest amount due by the Bank, and in case of interest paid in advance – from the deposit principal.

4.9. In case of partial deposit withdrawal before or on the Maturity date:

4.9.1. for deposits with automatic renewal – the deposit shall be renewed according to item 4.6. above, with the amount remaining on the deposit account, provided such amount meets the requirements for minimum and maximum amount (if any) for the specific deposit product. In case the remaining amount does not meet these requirements, item 4.3.1. above shall apply;

4.9.2. for deposits without automatic renewal – the deposit, respectively the agreement shall be considered terminated and item 4.5., item 4.5.1., respectively item 4.8. above shall apply.

4.10. In the case of a Deposit Account linked to a Current Account, the fees payable shall be deducted from the Current Account. The above shall not apply in case of Official Collection by the Bank where the provisions of items 5.22, 5.22.1., 5.22.2. below shall apply.

4.11. For any actions or transactions concerning the Deposit Account that are not explicitly settled in this section, the remaining sections of these GTC shall apply.

V. CREDIT TRANSFERS

Payment order placement

5.1. Fibank shall execute a payment transaction based on a properly submitted through the Mobile Application My Fibank payment order (consent/request or other authorization for execution of the transaction).

Time of receipt

5.2. The Bank sets a deadline within the business day (cut-off time) after which each payment order is deemed to be received on the next business day. Such deadline shall be determined depending on the rules of the payment system through which the payment transaction is executed, and announced in the Price List for the respective payment service.

5.3. If the Bank and the Customer have expressly agreed that the payment order is to be executed on a certain day, or on the day following the expiration of a specified period, or on the day on which the Customer provides the necessary funds for execution of the order, then this agreed day shall be considered as time of receipt of the payment order.

5.4. After its receipt by the Bank, a payment order may only be canceled by agreement between the Customer and the Bank and until such time as the payment system through which the transfer is ordered so permits. In such case, the Customer shall bear the cost of the relevant revocation service, either for the Bank, in accordance with the applicable Price List, or for third parties (e.g. the correspondent or payee's bank).

5.5. When a payment transaction is agreed to be executed at a later date, the Customer may cancel the payment order no later than the end of the business day preceding the agreed date of execution.

Payment order execution

5.6. The Bank executes a payment order under the following conditions:

5.6.1. The received payment order contains all the data required by the Bank, provided by the Customer, as well as the documents required by a regulatory act or by the Bank;

5.6.2. The Customer must provide the amount and currency of the payment transaction, payee's full or corporate name, a complete and accurate international bank account number (IBAN) or other unique identifier of the Recipient's account and, if necessary, the business identification code of the Recipient's payment service provider (BIC) by filling them in the payment order through the relevant screen in the Mobile Application; In case of non-acceptance of the payment transaction by the third party, the Bank credits the relevant amount to the Customer's account, charging the Customer with any expenses that may arise.

5.6.3. The relevant account has sufficient available funds to execute the ordered payment transaction and to pay the fees due for its execution; the Bank shall not be liable for non-execution of payment orders due to lack of funds.

5.6.4. By giving the order/consent, the Customer confirms that the data and information contained therein are true, accurate and complete.

5.6.5. When a payment order is executed in accordance with the IBAN/unique identifier specified therein, the order is considered to be accurately executed with respect to the Recipient specified therein. The Bank is not liable for the non-execution or inaccurate execution of a payment transaction in the event of inaccuracy or invalidity of the IBAN/unique identifier specified by the Customer.

5.6.6. The Bank is entitled not to execute the order and is released of any liability, if there is doubt as to the identification of the Customer or as to whether the order originates from the Customer, or the order contains unclear or contradictory or evidently illegal content. In these cases, the Bank shall notify the Customer, of its refusal to execute the order and of the grounds for such refusal, unless the notification is prohibited by a provision of law. For cases where costs are imposed for the notification, these are mentioned in the Price List.

5.7. The Customer may create, save and use templates of electronic payment applications containing one or more frequently used details to facilitate the compilation of payment orders in the Mobile Application.

5.8. The Customer is obliged to check the execution status of the payment orders submitted by the Customer and to promptly report any discrepancies found. If the status is "approved", the order is considered accepted by the Bank for execution and cannot be canceled via the Mobile Application.

5.9. The Bank transfers the full amount of the payment transaction. Partial transfers under individual payment orders are not allowed.

5.10. The Bank has the right to deduct the due fees for executing the payment transaction from the transferred amount before crediting the Recipient's account, and in the information provided to the Recipient, the value of the payment transaction is indicated separately from the amount of the fees deducted.

5.11. The limits for the execution of payment orders are announced in the Mobile Application, as well as on the Bank's website at: www.fibank.gr or individually agreed between the Bank and the Customer, according to the contract concluded with the Customer and the Package chosen by him.

5.12. Payments are made in the currency specified by the Customer. When, in the execution of a payment transaction, an account is debited/credited in a currency other than the currency of the transaction, unless otherwise agreed, the Bank performs the exchange by applying the Fibank applicable exchange rate for the conversion at the time of the transaction and fees according to the Price List.

5.12.1. Transferring funds in a currency other than the account currency may result in a decrease or increase in the transferred amount. By concluding a contract under these General Terms and Conditions, the Customer confirms that he is informed in advance and that the transfer in a currency other than the account currency is his informed choice.

Crediting accounts by card (Top-up)

5.13. The Customer may at any time transfer funds to their current accounts in Fibank via a debit or credit card issued in their name, from the Transfers/Crediting Accounts menu. The transaction is confirmed by entering the personalized security features used in the Mobile Application, the card details, as well as the personalized security features required by the card issuer to confirm the card transaction.

5.13.1. The transaction is executed subject to the limits and conditions set by the card issuer. Fibank may introduce conditions and restrictions when executing such transactions, as well as stop (reject) them for regulatory, risk and security reasons, or for other reasons beyond its control.

5.13.2. For all transactions to accounts in currencies other than EUR, currency conversion shall be made at the Bank's "sell" rate, announced on the Fibank website at: www.fibank.gr. When transactions are made from cards, respectively from card accounts in currencies other than EUR, exchanges rates and conditions shall apply as set by the card issuer.

Refusal for execution of a payment transaction

5.14. The Bank refuses to execute a payment transaction ordered through the Mobile Application if the requirements of these General Terms and Conditions and the specific agreements with the Customer are not met, including the requirements under items 5.6.1. – 5.6.3. above.

5.14.1. The Bank notifies the Customer of the refusal (via the status "wrong", in the "Ordered Documents" menu, including via the "Push Notification" message in the "Notifications" menu, except in cases where it is explicitly deactivated by the Customer), and upon request from the Customer, informs him of the reasons for the refusal and the methods for correcting the errors, when the non-performance is due to errors made, unless there is a prohibition on providing such information under a law or an act of the European Union.

Time for execution and value dates

5.15. The terms for execution of Cross-Border Payments in Euro within the EEA (European Economic Area):

5.15.1. When the Bank is a payment service provider of the Payer, it shall ensure that the payment account of the Payee's payment service provider is credited with the amount of the payment transaction no later than 1 (one) business day after the moment (date) of receipt of the payment order.

5.15.2. An order for an instant credit transfer in euro accepted for execution shall be executed immediately, provided that the Payee's payment service provider is accessible through the payment system for instant payments. The Bank is not responsible for an unexecuted transfer due to unavailability of the relevant payment service provider in the instant payment system or unsuccessful processing by other participants in the payment process.

5.16. When the Bank is the Payee's payment service provider, it shall credit the Payee's account with a value date no later than the business day on which the Bank's account is credited with the amount of the payment transaction.

5.16.1. The Bank shall make the amount of the payment transaction available to the Payee immediately after the Bank's account is credited with this amount, where there is no currency exchange by the Bank.

5.17. When the Bank is the sole payment service provider for the payment transaction (when the Bank is the payment service provider for both the Payer and the Payee), the Payee's account shall be credited with the amount of the payment transaction on the same business day on which the Payer's account is debited, and the amount of the payment transaction shall be made available to the Payee immediately, when there is no currency exchange.

5.18. The execution of payment transactions other than those specified in 5.15. shall be subject to the terms under item 5.15.1. unless otherwise agreed between the Customer and the Bank.

5.19. For the purposes of this section, the time (date) of receipt of the payment order by the Payer is the time (date) at which the conditions for its execution are met.

Adjustment transactions

5.20. The Bank shall correct an unauthorized or incorrectly executed payment transaction at the request of the Customer, of which he, as the originator of the payment transaction, should have notified it without undue delay after becoming aware of such transaction, no later than 13 months from the date of debiting his account.

5.21. In the event of an unauthorized transaction, when necessary, the Bank restores the account to the state it would have been in prior to the execution of the transaction, reserving the right to debit the refunded amount ex officio if it is established that the refund was unjustified.

Official collection by the Bank

5.22. By accepting these General Terms and Conditions, the Customer agrees and authorizes the Bank to officially collect all amounts owed to the Bank by him, regardless of the legal basis (contract) of their occurrence and the capacity in which the Customer appears in the specific transaction, from each of his accounts with it, including from deposit accounts opened with the Bank, including from the amount of the deposit, regardless of the terms of the specific deposit agreement. In the cases under the previous sentence, all consequences of the violation of the terms of the deposit shall be borne by the Customer. The Bank shall notify the Customer of the grounds, amount and value date of the amount collected officially from his account with the account statement.

5.22.1. The Bank may collect the entire balance on the account/s, and in case such balance is insufficient – collect its remaining claims from the first proceeds to the account/s, and if those are insufficient – from the subsequent proceeds, which shall immediately be reflected in the available balances, and/or offset its claims against its obligations payable to the Customer's account/s.

5.22.2. In case the Bank proceeds to collect the amounts due to it from the Customer's bank accounts that are in a currency other than euro, the Bank's exchange rate for the respective currency on the day of the transaction shall be applied.

5.23. The rights of the Bank stated above shall also apply in cases where the Bank performs adjustment transactions, and/or is notified or becomes aware of receipt of funds to an account as a result of a crime, abuse of rights and/or fraud. These circumstances shall serve as sufficient grounds for the Bank to freeze the account. Depending on the case, the Bank may either perform an adjustment transaction to recover the funds unduly received into the Customer's account or, following the instructions of the responsible authorities, transfer them to a designated account in compliance with legal provisions.

VI. DEBIT CARDS

General provisions

6.1. Debit cards are intended for use through terminals, marked with the commercial brand of the respective card, as the Bank undertakes, by order of the Customer, to perform the following transactions:

6.1.1. payments for goods and services or cash withdrawals at POS terminals, initiated by or through the Payee, both within Greece and abroad;

6.1.2. payments for goods and services, and transfers of funds between accounts using virtual POS terminals, both within Greece and abroad;

6.1.3. cash withdrawals at ATMs;

6.1.4. references and other payment and non-payment transactions.

6.2. Digitized card shall mean a digitized version of a card in a mobile application, incl. a virtual card that is intended for use at terminals (ATM, POS) allowing contactless payments.

6.2.1. Unless otherwise expressly stated, the provisions on cards in the present GTC shall also apply to cards digitized through third-party provider. References in these GTC to "Card", "the Card", etc. shall also apply to all types of cards, incl. Digitized cards and Virtual cards, unless where expressly stated otherwise.

6.3. Virtual cards shall be issued remotely through the My Fibank Mobile Application and are intended for making payments via the Internet. After digitizing the card in My Fibank Mobile Application or in third-party applications, it may also be used for contactless transactions at terminal devices (ATM, POS) via a Mobile Device (mobile phone, smart watch, etc.).

Issuance of a debit card

6.4. At the request of the Customer (individually or as part of a bank Package), the Bank shall issue a primary card linked to a payment account kept in the name of the Customer in Fibank, and provide the option for issuing additional debit cards. The cards will be issued by the Bank either in virtual form (Virtual Card) or in physical form (Plastic card).

6.5. Every card shall be issued with a unique personal identification number (PIN) which shall represent a combination of at least four digits and serve to identify the Customer when performing transactions under these GTC. The PIN for each card shall be automatically generated, electronically under strictly controlled security conditions that make its reproduction completely impossible, as the Bank undertakes to keep PIN secret until providing it to the Customer. The PIN is displayed after logging in and selecting from the "Cards" menu the respective card, as well as after entering the means of access and identification used by the Customer in My Fibank Mobile Application.

6.6. The PIN is strictly personal and unique. The use of the Card (in combination with PIN) shall be deemed as Customer's consent to the execution of the relevant payment transaction.

6.7. The PIN can be changed at any time by the Customer via My Fibank Mobile Application, following the requirements related to the PIN, specified in section "Security measures".

6.8. Upon delivery of a physical/ Plastic card via courier, the courier, after identification, shall hand over the card to the Customer in person, in a sealed, opaque envelope. Upon receipt of the card, the Customer shall activate the card via My Fibank Mobile Application, as the PIN code for the card shall be displayed in accordance with clause 6.5. above.

6.9. In the event that the Customer forgets his PIN, the Bank shall issue, at his request, a new Card with a new PIN and provide them to the Customer within 10 working days pursuant to present GTC. For the issuance of this new card, the Customer must pay the fee specified in the Price List.

6.10. Cards issued by the Bank shall be included by default in the *VISA Secure* programs, ensuring a safer online payment environment, and shall require a 3-D Dynamic Secure password for each particular transaction (with specified amount and recipient) in combination to which a 3-D Static Secure password, PINt from the My Fibank Mobile Application or biometric data (Fingerprint or Face ID) shall be added when confirming a card online payment.

6.11. The 3-D Dynamic Secure password is a unique single use code which together with the 3-D Static Secure password, PINt or biometric data is serving for authentication of the Customer and confirmation of the payment transaction. The 3-D Dynamic Secure password shall be provided to the Customer via Software Token, by scanning a QR code, while upon activating the My Fibank Mobile Application with built-in Software Token, the 3D-Dynamic Secure password shall represent a TAN code. The 3D-Dynamic Secure password may also be provided by SMS sent to the registered in the Bank mobile number of the Customer. The 3-D Static Secure password is provided via SMS to the Mobile Phone number of the Customer registered in the Bank, as the password can be changed and, if necessary, a new one can be requested by the Customer via My Fibank Mobile Application. The Customer can verify his identity and confirm the online payment transaction with a card issued by Fibank also by using his biometric data (Fingerprint or Face ID).

6.12. The Bank shall not be liable for any damages caused in the case of wrong or outdated data submitted by the Customer such as mobile phone number, etc. Updating of mobile phone number may be done remotely via My Fibank Mobile Application.

Validity of the card

6.13. The validity term shall be embossed on the Plastic card, issued by the Bank and linked to the Account, and shall expire at the end of the indicated month/year.

6.13.1. Upon expiry of the validity term of a Plastic card, the Bank shall automatically renew the validity of the Card by issuing a new Card. The Customer is obliged to notify the Bank, without undue delay, if they do not receive the new Card sent to them by the expiry date of the old one. If the Customer does not wish a new card to be issued, the latter should notify the Bank in writing no later than 30 (thirty) days before expiry of the validity term of the card. The Bank reserves its right not to reissue any card issued to an account without giving a reason for that.

6.13.2. The period of validity of Digitized cards, except for cards digitized through third-party applications, shall be automatically renewed according to the period of validity of the Plastic card. Cards digitized through third-party applications shall be renewed as set out below in the Terms for digitization and use of cards through third-party applications in the present section.

6.13.3. The validity period of the Virtual card shall be visualized to the Customer in My Fibank Mobile Application and shall expire at the end of the specified month/year. Upon expiration of the validity period of the Virtual card, the Bank shall automatically issue a new card. If the Customer does not wish a new card to be issued, he should notify the Bank in writing no later than 30 (thirty) days before expiry of the validity term of the Card.

Card payment transactions

6.14. The card may only be used personally by the Customer. The Card may not be borrowed, transferred, or made available to third parties in any way.

6.15. The Card entitles the Customer to make cashless payments for goods and services at merchants via POS terminals marked with the brand of the respective card scheme, and for the Digitized card – also at terminals allowing contactless payments (including cash withdrawals from contactless ATMs).

6.15.1. When using the Card for payment of goods and services, the Customer shall, before confirming the transaction, make sure that the payment amount is correct.

6.16. When paying with a contactless card at POS terminals at merchants, marked with the **payWave** service logo, payment may also be effected by approaching/ tapping the card/Mobile Device to the POS terminal (contactless payment).

6.16.1. When the contactless payment is within the limits approved by the international card scheme for the respective country, the transaction is usually accepted without entering a PIN. The use of the Card may also be subject to other quantitative or other types of limits applied on the network it is used in.

6.17. When using the Card at a terminal device, including for contactless payments, and where the terminal device so requires – also by entering a PIN, respectively when paying for goods or services over the Internet by entering his name, card number and expiration date (for Plastic cards), including the CVC2/CVV2 code, 3-D Dynamic Secure password/3-D Static Secure password/PINt, or when bringing the Card or the Mobile Phone, on which the Digitalized or Virtual Card is installed, close to the terminal, the Customer identifies himself and authenticates the transaction, the payment amount and the recipient, gives his consent and orders the Bank to execute the transaction. For Card payment transactions initiated by or through the Payee, by providing the Card's identifying information (card number, validity, CVV2, CVC code) to the Payee, the Payer gives consent to the Payee to initiate the payment transaction and to the Bank to execute it, which binds the Payer to the consequences of its execution. Respectively, the Bank shall execute the transaction as duly authorized by the Payer.

6.18. To perform contactless transactions with a Digitized card, the Mobile Device needs to be connected to the Internet. In the absence of Internet connection, the Bank shall allow the Customer to perform a limited number of payments with the Digitized card, after the exhaustion of which payments can only be made after connecting the Mobile Device to the Internet.

6.19. The Card can be used for withdrawing cash in one of the following ways: (cash advance) – from authorized banks, at commercial outlets which provide this service, following authorization at terminals (for Digitized cards – only at terminals allowing contactless payments).

6.20. The usual time period for debiting the Account by the Bank shall be up to 10 calendar days after performing of a transaction, depending on the location and the type of specific transaction. It is also possible that debiting of the Account takes a longer period of time, depending on the moment of receipt of the payment request from the servicing bank of the payee. The transaction shall appear on the Account with the value date on which the payment was ordered by the Customer.

Click to Pay (6.21 – 6.34)

6.21. The Click to Pay service of the international VISA card scheme can be used for online payments with cards issued by Fibank and registered for the service.

6.21.1. The Customer states their request for online payments to be made via Click to Pay by filling their email address, specified upon registering for the service, in the designated field on the merchant's website. The Customer shall check the validity of the email address to which their card is linked, as well as the mobile phone number provided for use of the My Fibank Mobile Application services, and upon change thereof immediately notify the Bank.

6.21.2. After successful online verification, the card details are displayed on the website of the Click to Pay participating merchant, and the card can be used to make the payment. Payment confirmation is made by the confirmation methods described in these GTC, including the use of 3D passwords (Static and Dynamic).

6.22. The service facilitates online card payments to merchants participating in Click to Pay. The data necessary for making the payments and the related online checks are automatically transmitted to VISA and/or the respective merchant.

6.23. Customers can register for the service through the Click to Pay menu of the My Fibank Mobile Application by selecting the cards (in case they are not registered) they wish to register and filling in the required data, including the email address to which registered cards are linked.

6.23.1. Customers confirm the registration of cards for the Click to Pay service by the means of access and identification used by them in the Mobile Application.

6.24. For using the Click to Pay service, the following data provided by Customers and stored in the Bank are automatically transmitted for the purposes of online checks by the international card scheme and for making payments to merchants: email address; mobile phone number; card details such as number and validity date; address; names; other if necessary.

6.25. By using the Click to Pay service, Customers confirm that:

6.25.1. the data provided by them for the use of My Fibank Mobile Application, as well as of the Click to Pay service, are true, accurate and complete;

6.25.2. they are the Authorized User of the cards they register;

6.25.3. the email address and mobile phone number provided are theirs;

6.25.4. they consent to their data being processed by the Bank, as well as by the international card scheme VISA and participating merchants for the purpose of making payments through the Click to Pay service.

6.26. Customers undertake to immediately notify the Bank upon any changes to their data, including the email address to which their cards are linked upon registering for the Click to Pay service. The Bank shall not be liable for any damages or lost profits resulting from untimely notification or failure to notify.

6.27. Customers can manage their registration through the Click to Pay menu accessible via the My Fibank Mobile Application, e.g. add cards issued in their name, including additional cards, update their email address and/or other data.

6.27.1. Customers may at any time opt out of using the Click to Pay service by deregistering some or all their cards registered for the service from the Click to Pay menu.

6.28. The Bank shall deregister Customers from the Click to Pay service in the following cases:

6.28.1. upon opting out of Customers according to item 6.27.1. above;

6.28.2. upon reasonable suspicion of fraud related to the registration of Customers for Click to Pay which may result in material damages for Customers and/or the Bank;

6.28.3. upon establishing illegal activity threatening security, or use of Click to Pay with untrue, tampered or false information;

6.28.4. upon failure by Customers to fulfill one or more of their obligations for use of the Click to Pay service under the GTC, the additional instructions of the Bank, and/or the requirements of VISA;

6.28.5. upon termination of the provision of the Click to Pay service by the Bank and/or by the relevant VISA card scheme.

6.29. By registering their cards for the Click to Pay service, Customers confirm that they are familiar with the terms and conditions for use of the service, including:

6.29.1. to use the Click to Pay service only as permitted by applicable law;

6.29.2. not to violate or threaten in any way the security of Click to Pay; the provision of this term, or any applicable term and condition regarding the Click to Pay service powered by VISA;

6.29.3. not to attempt to gain unauthorized access to Click to Pay or parts thereof that are restricted;

6.29.4. not to use Click to Pay in any manner that is improper or violates the rights of third parties;

6.29.5. not to reproduce, store or incorporate Click to Pay into any other electronic or mechanical systems, including information systems;

6.29.6. not to record, copy, rent, sell, modify, decompile, reverse engineer or otherwise engage in commercial activity with the Click to Pay service;

6.29.7. not to use any device or software that interferes with the proper functioning of Click to Pay, or use the service in a manner that would hinder or jeopardize its proper functioning, as determined by VISA.

6.30. The Bank shall not be responsible for the actions or omissions of other parties involved in the process of making payments through the Click to Pay service, or for any parts of the service that are not under its control.

6.31. Given that Click to Pay facilitates the execution of payment transactions, the Bank and VISA are not a party to the relations between payers using the Click to Pay service and merchants with respect to purchased goods or services, including their quality, delivery or return, which relations are solely between the payer and the respective merchant.

6.32. The VISA international card scheme may terminate or change the Click to Pay service, of which Customers shall be notified. In case Customers disagree with changes to the Click to Pay service, they may opt out of the service as stipulated in item 6.27.1. above. If they continue to use the service, they shall be deemed to have accepted the changes.

6.33. The Customer may perform cashless payments, cash withdrawals with the Card up to the limits set by the Bank (for a single transaction, for 24 hours, for seven consecutive days, and for maximum number of transactions for the respective period (withdrawal/payment limits)), as well as subject to the available balance on the Account. The Customer can choose among the specified limits.

6.33.1. The Bank may change the limits set for the Card, of which it shall immediately notify the Customer by announcing them on its website at: www.fibank.gr or in another appropriate manner.

6.34. The Customer shall be entitled to make transactions with the Card up to the available funds on the Account (the credit balance). In case of exceeding the available funds on the Account (e.g. due to fees debited on an Account without balance), regardless of the reason for that, the Customer shall be obliged to immediately repay the amount by which the available funds have been exceeded.

Terms for digitization and use of Fibank cards through third-party applications

6.35. The Customer acknowledges that they have read and understood these General Terms and Conditions and accept their application in their relationship with the Bank when Digitizing and using Cards through third-party applications.

6.36. Digitizing (Digitization) within the meaning of the present subsection shall mean registration by a Customer and storing of an issued by Fibank Card in a third-party application (such as "Wallet" – for example Apple Pay, Google Pay, Garmin, Fitbit or other "Wallet").

6.37. The Customer may digitize their Cards in third-party applications and make card payments using a mobile device (mobile phone, smart watch, tablet, etc.) that supports the respective functionality.

6.38. Digitization of a card in a third-party application is carried out via the My Fibank Mobile Application, whereby the Customer should select the Card he wishes to digitize, the application in which he wishes to digitize his Card and confirm the digitization by entering the means of access and identification he uses in the Mobile Application.

6.39. To terminate the use of a Digitized Card through a third-party application, the Customer shall comply with the terms and conditions set for the purpose by the respective third-party provider.

6.39.1. Termination of Digitized Card shall not terminate the agreement for the Card or the Package with Fibank.

Card Digitization through the My Fibank Mobile Application

6.40. The Customer may also digitize their Cards in the My Fibank Mobile Application.

6.41. By selecting a Card from the list in the My Fibank Mobile Application and confirming the request for card digitization with the means of access and identification, the Customer places an express Request to the Bank to digitize the selected Card, which Card shall be used under the Agreement for the Card, entered into between the Customer and the Bank under these General Terms and Conditions.

6.42. By sending by the Bank to the Customer, through the Mobile Application, of a notification that the Request has been executed and the Card has been digitized, the Digitized Card Agreement shall be considered entered into.

6.42.1. In case of a Digitized Card, the Agreement under the preceding paragraph shall form an integral part of the Card/Package Agreement.

6.43. The Digitized Card shall have the same personal identification number (PIN) as the Plastic card or the Virtual Card that is digitized.

VII. SECURITY MEASURES. RESPONSIBILITIES. BLOCKING OF PAYMENT INSTRUMENTS

Security measures

7.1. The careful and responsible use of payment instruments (Cards, e-banking, etc.) and safekeeping of personalized security features (PIN, password, etc.) by Customers is essential for prevention of fraud and unauthorized access, and for protection of accounts.

7.2. Customers undertake to comply with the following general security measures:

- a) use the payment instruments (Cards, Mobile Application, etc.) in accordance with the provisions of these General Terms and Conditions and the Security Measures;
- b) use the payment instruments and the Mobile Device only in person, and not allow their use by other persons such as children, parents, spouses, etc., including with regard to biometric data functionalities;
- c) upon receiving/accessing payment instruments, take all measures to safeguard their personalized security features such as PIN, PINt, password, username, including memorizing and not writing such data (even in disguised form) on the payment instrument itself, or any other document, or store such information together with the instrument, not to record them on the Card/Mobile Device or on any item carried with the Card/Mobile Device, respectively take all necessary measures to ensure that the instrument and/or its security features may not be used by a third party;
- d) keep the CVC2/CVV2 code (for Plastic cards), the number and the validity of the Card secret, and not provide them to third parties, except where provision of such data is required to confirm payments;
- e) ensure that their selected PIN/PINt/user passwords do not consist of easily identifiable combinations (such as phone numbers, dates of birth, car registration numbers, etc.);
- f) store the Card and the Mobile Device responsibly, check regularly that they remain in Customer possession, and take all necessary precautions against their damage, destruction, loss, tampering, theft, or unauthorized use;
- g) when storing biometric data on the Mobile Device (such as Fingerprint and Face ID), take measures to prevent their unauthorized use, including not to store biometric data of third parties on their Mobile Device, and delete any such third-party data that may be stored on it. In case a transaction is carried out with the biometric data of a third party other than the Customer that was stored on the Mobile Device, the Bank shall consider such transaction to be ordered by the Customer, and shall not be liable for any losses or damages resulting from it;

- h) personalized security features such as username, password, PIN and PINt, can be changed by Customers at any time through the Mobile Application, with new combinations known only to them. The Bank recommends that the username, password and PINt are changed periodically;
- i) the Security Measures regarding the Mobile Application and the card transactions are published in the Mobile Application and on the Bank's website at: www.fibank.gr. Customers undertake to read them, comply with them and periodically check for updates;
- j) immediately notify the Bank of any loss, theft, misappropriation or unauthorized use of payment instruments, and to provide, upon request by the Bank, the necessary data and documents;
- k) with regard to electronic Card transactions, not use computers, devices or networks whose security cannot be verified and restrict unauthorized access to computers or devices storing Card details;
- l) not reply to SMS, emails, or other messages requesting Card details, PIN, or Strong Customer Authentication codes. Avoid hyperlinks in such messages or in messages supposedly informing the Customer on problems in the use of the Card.

7.3. Failure by the Customer to comply with their obligations arising from item 7.2. shall constitute gross negligence on the Customer's part, unless such failure is due to a force majeure event and for as long as such event persists.

Responsibilities

7.4. Customers shall bear all losses associated with unauthorized payment transactions resulting from the use of lost, stolen or misappropriated payment instruments up to an amount of EUR 50.

7.5. Customers shall bear in full the losses related to unauthorized payment transactions where they were caused by fraud or intent, as in cases of gross negligence (in accordance with the applicable legislation) on the part of Customers, or by failure to comply with any of the obligations/measures specified herein above, including the Security Measures published in the Mobile Application and on the Bank's website at: www.fibank.gr that qualifies as gross negligence in using payment instruments and/or performing online transactions, regardless of the method of their initiation/execution, with all arising consequences as provided in this item.

7.6. The Bank's liability in cases of non-execution, inaccurate or delayed execution of payment transactions shall be limited to the amount of direct losses and damages (i.e. to the amount of fees and interest paid by Customers).

7.7. In the event that Customers have written down, or stored their personalized security features on an electronic, or another durable medium, thus creating prerequisites for their becoming known to third parties, or have communicated them to third parties, including family members or relatives, or have entered them through unverified and insecure means of communication, or have allowed the use of the services provided through the Mobile Application by third parties, it shall be deemed that Customers have acted intentionally or with gross negligence, and the Bank shall not be responsible for any illegal actions of third parties involving unauthorized access that may have caused damage to Customers.

7.8. Customers shall immediately notify the Bank upon doubt that a third party has learned, or might learn their username, password/PINt, PIN, and/or the personalized security features of a means for access and identification, upon destruction, damage, retention, loss, theft, misappropriation, tampering or other unauthorized use of a payment instrument, upon unauthorized transaction with the payment instrument. In such cases Customers shall request blocking of access to the Mobile Application, the payment card or the means of access (if the means allows blocking). To safeguard both parties, such notification shall be recorded on a magnetic or other appropriate means. Notifications shall be made by calling the following phone number:

+302103006303

7.8.1. After receiving a notification, the Bank shall take all necessary measures to stop the use of Cards (including Virtual Cards or Digitized Cards), or of the Mobile Application, by blocking

the respective payment instrument from making transactions for the time required to process the notification.

7.8.2. The Bank shall not be responsible for any damages if it has received an incorrect notification by a person who, on the basis of unambiguous circumstances, has been authorized to make it, and the Bank, acting in good faith, has taken the necessary measures to protect the interest of the Customer by blocking the access and not executing card transactions or transactions ordered through the Mobile Application.

7.8.3. Until receipt of the notification under item 7.8., Customers shall bear limited liability pursuant to these General Terms and Conditions, and after receipt of the notification and blocking of access Customers shall not be liable for any damages, unless they have acted fraudulently, in which case they shall be liable for all damages.

7.8.4. In case of retention of a Card by an ATM (for Plastic cards) due to technical failure of the ATM or mechanical damage to the Card, Customers shall notify the Bank which shall issue a new Card.

7.8.5. The Customer is obliged to afford the Bank all possible assistance for limiting the adverse consequences of the theft or loss or misappropriation or unauthorized use of the Card or the compromise of the PIN as per above.

Blocking - Suspension of Use

7.9. The Bank may block the use of a payment instrument and/or the access to a payment Account:

- a) for objective reasons related to the security of the payment instrument/the Account;
- b) in case of suspected unauthorized use of the payment instrument/the Account;
- c) in case of fraudulent use of the payment instrument/the Account;
- d) in case Customers, by their actions or omissions, violate the requirements of applicable regulations or these General Terms and Conditions, endanger the security and proper functioning of the Mobile Application, or endanger/ impede the use of services by other customers;
- e) at the request of Customers, without Customers being obliged to give a specific reason;
- f) automatically, upon a series of incorrect attempts to enter a password, PIN or another personalized security feature.

7.10. The Bank shall notify Customers, through the agreed communication methods, of blocking payment instruments, respectively of blocking access to the Mobile Application or to Accounts and of the reasons for that, where possible before the blocking takes place or immediately thereafter, unless the Bank is prevented from giving such notification to Customers by security considerations or compliance with regulatory requirements.

7.11. The Bank shall unblock Accounts, respectively payment instruments, or replace them with new ones following the applicable procedure depending on the type of payment instrument, after the reasons for blocking have been removed.

VIII. FEES AND INTERESTS. REPORTING

8.1. The fees due by the Customer for the use of the services offered through My Fibank Mobile Application are specified in the Price List.

8.2. Interest paid by the Bank on the funds in Customer bank accounts, including current, deposit and savings accounts, shall be calculated in accordance with the Bank's interest rate policy. The Bank shall announce its interest rates by type of account and by currency by publishing the Price List and the current interest rates on its website at: www.fibank.gr/ Interest Rates Bulletin. For deposit agreements, the terms of the relevant deposit product shall apply, including automatic renewal under the terms of the Bank valid at the renewal date.

8.3. Interest on all accounts subject to these GTC shall be calculated on the account balances for each day based on the actual number of days, the year considered as consisting of 365 days, 366 days respectively, unless otherwise specified in the Price List.

8.4. Where applicable under the effective legislation, the Bank shall pay the interest due after withholding tax, making reasonable efforts to clarify the Customer's tax status. The application of the tax relief/tax exemption to the Customer shall be made after fulfillment of the requirements under the applicable law, including provision by the Customer of the required documents (certificate, declaration, etc.), and the Bank shall assist with due diligence.

8.4.1. Where, under the terms of the Deposit Agreement, interest has been paid by the Bank prior to Maturity date and the remaining interest is insufficient for the tax payment, the Bank may, on the Maturity date or on the date of early termination, debit the tax amount due from the amount of the deposit.

Reporting - Account Statement

8.5. The Bank shall prepare and provide monthly account statements and other reporting information (statements, confirmations, etc.) to the Customer, in written form, containing information on bank card transactions, balances and bank account transactions by making them available to the Customer through the My Fibank Mobile Application.

8.6. The Customer agrees to receive the statements and other documents and information in the manner agreed under these GTC.

8.6.1. The Bank shall make the statements available on the day of their preparation as specified in the document which the parties accept as the date of receipt.

8.6.2. The Bank shall make available to the Customer access to the statements, through My Fibank Mobile Application, for past periods and shall keep them for a minimum period of six (6) months after their receipt by Customer.

8.6.3. The Customer undertakes to archive the documents received on Customer's own durable medium for a period sufficient for the purposes of the information.

8.7. The Customer undertakes to immediately examine the contents of the reporting information received and in case of discrepancies to promptly notify the Bank without any delay in accordance with the complaint procedure and conditions, specified below.

8.7.1. If the Bank does not receive a written objection within 45 days from the date of executing a transaction (debiting/crediting of the Account), the Customer shall be deemed to have received and approved the reporting documents and the related payment services. Notification of the Bank after this period shall be considered unreasonable delay on behalf of the Customer.

8.8. The Customer confirms that is aware of, and assumes the risks associated with transmission of data in an Internet environment, of the possibility of unauthorized access and disclosure of information to third parties, of alteration of the contents or technical omissions in the transmission of data and information in an unencrypted form, protected only by password.

IX. CHANGES TO THE GENERAL TERMS AND CONDITIONS

9.1. The Bank shall provide Customers with information about upcoming changes to these GTC, notifying them in advance at least 2 (two) months before such changes take effect and providing the full version of the new GTC. In addition, the Bank may also provide Customers with advance information about changes to these GTC within the above-mentioned period in the Mobile Application/ on its website at: www.fibank.gr.

9.1.1. The upcoming changes and the new GTC shall be provided in an accessible form that enables unchanged reproduction, allowing Customers to store them for an unlimited period, as well as to print them out for record-keeping purposes and future reference.

9.2. Notifications of changes are sent via email, SMS/Viber message – to the last registered mobile phone number, email address with the Bank; via “push” notification through the My Fibank Mobile Application; or in another appropriate manner.

9.3. After making the changes, the Bank ceases to maintain the Services and Products under the General Terms and Conditions in effect prior to the change.

9.4. In case the Customer does not agree with the changes, he has the right, after having fully settled his obligations to the Bank, to terminate (without owing compensation or penalty in connection with the termination due to changes in these General Terms and Conditions) the Agreement immediately before the date on which the changes are proposed to enter into force, with a written request submitted electronically to the address: my.fibank@fibank.gr or through the Mobile Application, menu "Messages". If the Customer does not terminate the Agreement by the date of entry into force of the changes, it is considered that the Customer has accepted them and is bound by them. The Bank draws attention to this in the notification to the Customer.

9.5. Changes in interest rates and exchange rates shall be applied immediately. The Bank shall notify the Customer of changes in interest rates and exchange rates as soon as possible, but no later than 3 (three) days from the entry into force of the relevant change. The Bank shall make the changes available to the Customer by announcing the applicable interest rates, exchange rates on its website at: www.fibank.gr, or on another durable medium, unless another deadline or manner in which the information is to be made available has been agreed between the parties to the Agreement.

9.5.1. The above also applies when expanding the scope of payment services, as well as when changing the fees and/or the terms of the payment services provided, when they are more favorable for the Customer.

9.6. In case of changes in the regulatory framework governing these GTC, they shall change from effective date of the respective regulatory change, except where such change concerns dispositive regulations.

X. TERM AND TERMINATION OF THE GTC AND AGREEMENTS

10.1. Agreements under these General Terms and Conditions that are not terminated within the withdrawal period shall have an indefinite term, with the exception of Agreements without automatic renewal where the term is expressly stated in the Agreement.

10.2. If the Package fee is not paid for more than one Package Period, Customers shall switch to using the Products and Services they have selected at fees under the current Price List of the Bank.

10.3. Agreements for opening and maintenance of current accounts and provision of payment services, under these GTC, shall be terminated and accounts closed:

a) by written request of the Customer with immediate effect, unless otherwise expressly agreed between the parties, provided that there are no outstanding obligations of the Customer towards the Bank, in which case, termination shall be effective after fulfillment of such outstanding obligations by the Customer. Where termination of the Agreement is requested before expiration of 6 months from the date of its conclusion, a fee is due according to the Price List;

b) unilaterally at the initiative of the Bank, with 60 (sixty) days prior written notice sent to the Customer, effective after the expiry of such notice period; The Bank is not obliged to give reasons for termination of the Agreement and closure of the account. In case the Customer is in breach of the provisions of the law or their contractual obligations to the Bank or for other good reason, the Bank is entitled to close the account with immediate effect;

c) automatically by the Bank, after expiration of the term for which the account was opened under the Agreement.

10.3.1. For termination of current account agreements where a Card has been issued to the account, the following shall apply with respect to termination of the card agreements.

10.4. Card agreements, including for Virtual Cards, may be terminated at any time of their term as follows:

a) unilaterally by the Customer, with 30 (thirty) days written notice, provided that the Customer has fulfilled all their obligations to the Bank;

b) unilaterally by the Bank with 60 (sixty) days written notice to the Customer.

10.4.1. On the day of receipt, respectively of sending the notice for termination of the Agreement, the Bank shall block all Cards issued to the Account and deactivate them upon expiration of the notice period.

10.4.2. Upon termination of the Agreement for a Plastic card, regardless of the reason for that, all agreements for additional cards to it, including Digitized Cards, existing between the Bank and the Customer, shall also be automatically terminated.

10.4.3. All outstanding obligations, including those received after the date of termination of the Agreement for payment transactions made with the Card(s) before that date, shall be due and payable from the Customer and subject to default interest until their final repayment, i.e. the Customer shall remain obligated to the Bank even after the Agreement has been terminated, regardless of the grounds for termination.

10.5. Deposit agreements shall be terminated:

a) for agreements without automatic renewal – on the Maturity date, or before it in case of transfer by the Account Holder (the Customer) of part, or the entire deposit amount;

b) for agreements with automatic renewal – on the Maturity date, or before it in case of transfer by the Account Holder (the Customer) of the entire deposit amount and closing the account;

c) by the Bank, in the cases provided for under these General Terms and Conditions;

d) upon termination of the deposit agreement, regardless of the grounds for termination, the Bank shall be entitled to close the account;

e) if upon closing the account there is a balance on it, the Bank shall keep such balance, until its receipt by the Customer, on an interest-free account opened by the Bank in the name of the Customer, subject to conditions specified in the Price List. For deposits with automatic renewal, the balance shall be transferred as described above after expiration of the notice, on the first business day following the Maturity date, unless by that date the Customer has given other instructions to the Bank, or on the Maturity date has otherwise disposed of the funds on the account.

10.6. Mobile Application agreements shall be terminated:

a) unilaterally by the Customer, with 30 (thirty) days written notice, provided that the Customer has fulfilled all their obligations to the Bank;

b) unilaterally by the Bank with 60 (sixty) days written notice to the Customer. The Bank is not obliged to give reasons for termination of the Agreement.

10.6.1. By giving notice for termination of the Mobile Application agreement, it shall be considered that the respective party also gives notice for termination of all other agreements for current accounts, cards or deposits. Accordingly, with the expiration of the notice period and termination of the Mobile Application agreement, all agreements existing between the Customer and the Bank shall be terminated.

10.7. Upon termination of an Agreement, Customers shall be required to pay any debit balances on their accounts and cover any other obligations to the Bank, including any fees and charges due for account servicing, use of Cards, Mobile Banking and/or other payment instruments, before expiration of the notice period, or immediately after the receipt of the notice in case of a termination with immediate effect.

10.8. The Bank may terminate the Agreement concluded under these General Terms and Conditions unilaterally, without prior notice and without express notification to the Customer, as well as close the Account and suspend the use of any payment services and instruments through the Account, in case of inclusion of the Customer in the sanctions lists of the UN Security Council, the European

Union, the Office of Foreign Assets Control (OFAC) of the U.S. Treasury Department, or in other restrictive lists, including under the applicable legislation for combating money laundering and terrorist financing. The Bank may, in addition to the above, also take other actions in compliance with statutory regulations and/or orders issued by competent authorities. Upon termination of the Agreement pursuant to this paragraph, the Bank shall not owe the Customer a refund of any prepaid charges.

XI. OTHER PROVISIONS

11.1. In performing its obligations under these GTC, the Bank shall not be liable in cases of extraordinary and unforeseen circumstances beyond the Bank's control, including by force majeure events, the consequences of which would have inevitably occurred despite the efforts made to prevent them, as well as in cases the Bank has acted in compliance with a regulatory obligation under European Union law or the legislation of a Member State.

11.2. The Bank shall execute payment transactions in compliance with regulatory and banking requirements and international standards in the field of measures against money laundering and terrorism financing, and for these purposes, upon receipt of the order, the Bank shall have the right to carry out the relevant checks, request additional documents and/or information, or suspend (refuse) the execution of payment orders if there is a suspicion that they do not meet the requirements; they have been ordered by or for the benefit of persons who or whose activities are subject to sanctions/prohibitions on payments by the relevant payment system and/or payment service provider/s, where additional checks are necessary to establish facts and circumstances related to their application. In such cases, the deadlines for the execution of payment transactions shall be extended for the duration of the verification, the provision of the additional documents or information requested. The consequences of non-execution or delayed execution shall remain entirely at the risk, responsibility, and expense of the Customer.

11.3. The Customer undertakes to immediately notify the Bank in writing of any change in the data used as a basis for concluding any Agreement and providing payment services. Changes in the documents submitted to the Bank and/or in the circumstances and/or acts declared shall be effective vis-à-vis the Bank only from the moment when the Bank has been notified in writing by the Customer of the change, regardless of whether the changes have been registered in a public register.

11.4. The archives maintained by the Bank of the orders for the execution of transactions and other information shall be accepted as final proof of their content and of the time when they were submitted or executed.

11.5. Banking secrecy covers facts and circumstances relating to account balances and transactions. Information about them shall be disclosed only to the Customer who is the account holder and to other authorized persons in accordance with the procedure established by applicable law.

11.6. In compliance with regulatory provisions, the Bank shall provide the Bulgarian National Bank with the information required by law regarding the existence of a bank account, its IBAN, account holder, etc. for the purposes of maintaining a register of bank accounts.

11.7. The Bank shall provide information on the accounts of a deceased Customer only to his/her heirs, upon presentation of a death certificate and the relevant documents certifying the heirs of the deceased person. For all other matters that may arise, including dispositive actions with these accounts, the rules of the Bank and the applicable legislation, including the applicable acts of the European Union, shall apply.

11.8. The Bank shall be entitled to use information from external sources, including lists or other types of databases maintained by supervisory authorities, state institutions, EU bodies or organisations with international status, and may request the provision of additional information and documents for the identification of the Customer, as well as use the services of a specialized provider of qualified trust services.

XII. DISPUTE RESOLUTION. APPLICABLE LAW. COMMUNICATION

12.1. Any disputes arising between the parties in connection with the execution or interpretation of the Agreement and these GTC shall be resolved by mutual consent. The Bank shall provide the option of submitting a written complaint electronically, under the Customer Complaint Procedure published on its website at: www.fibank.gr and at email address:

Complaints@offices.fibank.bg

Any data and documents substantiating the merits of the complaint should be attached to it. With a view to objective handling of complaints, resolution of disputes and correction of any errors, the Bank may request additional data and documents.

12.1.1. The Bank shall process the complaint and notify the Customer in writing of its decision within 15 (fifteen) working days of receipt of the complaint, unless it becomes necessary to extend this period, to which effect the Customer shall be notified in writing.

12.1.2. In the event that the Bank does not issue a decision on the complaint within the prescribed period, including where such period is extended, as well as in the event the Customer disagrees with the Bank's decision, the Customer may refer the dispute to the competent authorities, including the Conciliation Commission for Payment Disputes to the Consumer Protection Commission at the following address:

Bulgaria, 1000 Sofia, 1 Vrabcha Street, fl.4, phone: +359 2 9330577, website: abanksb.bg/pkps

12.1.3. Customers have the right to submit complaints to the competent Greek authorities in accordance with the Greek legislation pursuant to the Customer Complaint Procedure available at: www.fibank.gr.

12.2. In the event that mutual consent cannot be reached, either party may refer the dispute for resolution to the competent court.

12.3. Bulgarian law and the law of the European Union shall apply to the contractual relations established between Fibank and the Customer under these General Terms and Conditions, to the extent that mandatory legal norms of the local legislation of the Republic of Greece are not applicable.

12.4. Should any provision of these GTC be, or become invalid, this shall not affect the validity of the remaining provisions of these GTC.

12.5. Fibank's terms and conditions, all information and documents are provided in writing both in Greek and English.

Communication

12.6. All correspondence and communication between the parties shall be conducted in writing, in English, unless otherwise agreed between the Parties, to the addresses of the Bank and the Customer specified in the Agreement, including e-mail addresses. All notifications shall be sent to the specified addresses in writing, unless expressly otherwise indicated in these GTC or in the specific agreements. By accepting the present GTC, the Customer declares that they possess sufficient proficiency in the English language to communicate effectively in English for the purposes of this contractual relationship.

12.6.1. For the purpose of making notifications, requesting necessary documents or information, as well as in connection with opening or closing of accounts, notifications for termination of automatic renewal of deposits, respectively termination of agreements under these GTC, the Bank may send electronic statements (including messages, notices, invitations, communications) by e-mail, through the My Fibank Mobile Application, as well as by phone, SMS/Viber message, with account statements, or using other durable media. The Bank may also make notifications related to termination of automatic renewal of deposits, or to termination or temporary suspension of other products or services, by posting them on its website at: www.fibank.gr.

12.6.2. Where sent by e-mail, messages shall be considered received by the addressee on the day of sending, except upon receipt of notification that the message has not been sent/received

successfully. Notifications made through the Mobile Application shall be considered received on the day of their posting in the account of the Customer or on the day the push notification is sent. In case of SMS/Viber notifications, messages shall be considered received upon their sending to the mobile phone number of the Customer registered in the Bank.

XIII. FINAL PROVISIONS

13.1. Appendices forming an integral part of these GTC are: Depositor Information Template /the Information Template/ and the Deposit Products Terms and Conditions.

13.2. These General Terms and Conditions have been adopted by First Investment Bank AD, amended and supplemented effective 09/04/2026.