

GENERAL INFORMATION ON PIRAEUS BANK MORTGAGE LOANS

A. CREDITOR

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B. MORTGAGE LOAN

1. FINANCING PURPOSES

The mortgage loans of the Bank are granted aiming to cover the following needs of private individuals/ natural persons with or without covering the insurance cost of the mortgage loan Payment Protection Program:

- Purchase of a residence or business premises
- Construction / Completion / Repair of residence or business premises
- Purchase of a buildable / developable plot for the construction of a residence
- Purchase of a Residence ready or under construction / Construction / Completion / Complete reconstruction of a residence with energy upgrading (a new building permit needs to be issued)
- Repair of a residence or business premises for energy upgrading
- Installation of a Photovoltaic system for a residence or business premises with energy offsetting

2. BANK SECURITY

The securities provided for by the Bank, for granting a mortgage Loan, are as follows:

- Registration of a first class Mortgage prenotation on a property or/and
- Deposit/titles pledge

3. INTEREST RATE TYPES

Contractual Interest Rate

“Contractual Interest Rate” means the annual interest rate agreed between the Bank and the Credit beneficiary, in the signed contractual documents, for the calculation of the credit interest. The Contractual Interest Rate may be floating or fixed throughout the loan or fixed for a specific initial period and then floating.

Floating Interest Rate: In any case where a floating interest rate is selected, this is equal to the one-month Euribor (1M), which is the interest rate basis, plus a fixed spread, plus the levy of Law 128/75.

“Euribor 1M” means the European interbank offered rate 360-day EURIBOR of a monthly duration, as this is announced by the European Money Markets Institute (EMMI) at 11:00 Central European Time (CET), two working days prior to the calculation of the amount of each installment, rounded to the nearest hundredth, which is available online through the official website www.emmi-benchmarks.eu/euribor-org/euribor-rates.html.

Spread: The spread is the rate by which the one-month Euribor rate index increases and which is shaped following the assessment of the loan application by the Bank pursuant to its applicable credit policy, considering factors, such as the transactional behavior, the security provided, the amount and duration of the loan. In case of security by cash/titles pledge, the spread shall be based on the security type and the performance thereof.

Fixed Interest Rate: The interest rate remains unchanged either throughout the loan or for a specific initial period, which may be 3 or 5 or 10 or 15 or 20 or 25 or 30 years and shall bear the levy of Law 128/75.

The fixed interest rate is shaped following the assessment of the loan application by the Bank pursuant to its applicable credit policy, considering factors, such as the transactional behavior, the security provided, the amount and duration of the loan.

If a fixed interest rate is selected for an initial period, after the expiration of the period of its application, the interest rate is set to be floating and consists of the one-month Euribor interbank interest rate, plus a spread, plus the levy of Law 128/75. For the determination of the spread, which remains stable throughout the remaining duration of the loan, the criteria mentioned in the definition of "Spread" are taken into account.

If the loan is subject to a floating interest rate, the amount of the installment may vary, depending on the fluctuation of the lending rate.

In case of non-insurance for the risks of LIFE/Total Permanent Disability, there may be a surcharge on the above fixed interest rate/spread.

Levy of Law 128/75: The levy of Law 128/75 amounts today to 0.12% for loans for residences, and to 0.60% for loans for business premises, and burdens both the floating and the fixed interest rate.

Default Interest Rate: In case of non-timely payment of any amount due under the credit, the overdue amount shall bear a default interest, calculated on the basis of the applicable contractual interest rate of the credit, increased today by 2.5 percentage points (2.5%).

4. REPAYMENT - LOAN INTEREST CHARGE

The loan is repaid by monthly amortization installments, which shall be paid one month after the first disbursement of the credit. If a grace period is agreed, the first installment is paid one month after the end of the grace period, while the way the interest shall be paid during the grace period is determined by the selected loan program.

Every installment is paid on the same date of each calendar month and its amount is calculated based on the applicable interest rate and the number of installments. The interest is calculated based on a 365-day calendar year.

The number of installments shall be subject to the duration of the loan selected by the customer.

In case of gradual disbursements, the credit beneficiary shall pay an installment calculated based on the applicable unpaid balance of the disbursed amount of the credit.

5. LOAN INSURANCES

The insurance of the property, which is provided as a collateral, is obligatory. The insurance against the risks of Death & Total Permanent Disability due to Accident or Illness (TPD) is provided under the condition that the respective application of the borrower is accepted.

In case of inclusion of the Credit beneficiary in a group insurance contract concluded by the Bank with insurance companies of its choice, the following insurance premiums shall be applicable:

Earthquake / Fire Insurance with a cost of 2.10€ per year/1,000€ of insured principal, calculated on the construction value of the property under prenotation.

Life Insurance with a cost of 3.309€ per year/1,000€ of insured principal and Insurance against Total Permanent Disability due to Accident or Illness (TPD) with a cost of 1.06€ per year/1,000€ of insured principal, plus any legal deductions.

The insurance premiums are withheld every month together with the installment of the loan.

The valuation of the property is carried out by an engineer collaborating with the Bank and the respective cost burdens the borrower.

As regards the insurance of the property that is provided as a collateral, the borrower retains the right to present an insurance contract from an insurance company of their choice, member of the Hellenic Association of Insurance Companies, provided that this meets the coverages required by the Bank and the insurable value, being responsible, in such a case, to concede their claim over the insurance indemnity to the Bank, appointing the latter as the beneficiary of the insurance indemnity. In case of non-timely renewal of the insurance contract or cessation of payment of the premiums for any reason whatsoever, the obligor is included in a group insurance contract of the Bank, in which borrowers of the same category are insured.

The borrower retains the above right for the insurance against the risks of LIFE & TPD as well.

MORTGAGE LOAN PAYMENT PROTECTION PROGRAM

It is a 60-month insurance program provided provisionally, to employees who apply for a mortgage loan, and ensures the repayment of a specific number of loan installments during the above duration of the insurance coverage, in case of a temporary interruption of their employment due to dismissal, hospital care or temporary disability due to accident or illness, pursuant to the specifications of the insurance contract.

The borrower may be included in the group insurance contract concluded by the Bank for the insurance of the mortgage loan Payment Protection Program or present to the Bank an insurance contract of a mortgage loan Payment Protection Program from an insurance company of their choice, member of the Hellenic Association of Insurance Companies, of a duration of 60 months, ensuring the repayment of the same number of installments of the credit during the period of insurance coverage as the group contract.

In case of inclusion of the Credit beneficiary in the group insurance contract concluded by the bank with an insurance company of its choice, the cost of the insurance program is incorporated

into the amount of the loan, is paid one-off after the disbursement by the Bank to the insurance company and is included in the loan installments.

If the borrower objects/legally withdraws from the group insurance contract concluded by the Bank with an insurance company of its choice for the insurance of the mortgage loan Payment Protection Program within 30 days from its conclusion, or if they interrupt the said insurance at any time before it expires, they have the obligation to credit the amount corresponding to the cost of the insurance contract or the cost of the unearned premiums they collect mutatis mutandis from the insurance company, to the loan servicing account for the partial equal early payment thereof.

6. MAXIMUM LOAN DURATION

The maximum duration of the loan amounts to 35 years, depending on the program selected by the customer and under the condition that upon the expiry of the loan the borrower will not be over 75 years old.

Additionally, and based on the purpose of the financing, the maximum duration is shaped as follows:

For a Repair with certifications of works, the maximum duration of the loan is 35 years.

For green repairs with certifications of works, the maximum duration of the loan is 25 years. For

a Repair without certifications of works, the maximum duration of the loan is 15 years. For the Repayment of a loan from another Bank, the maximum duration of the loan is the remaining duration of the loan to be repaid plus 3 years.

7. LOAN AMOUNT

The minimum amount of the credit amounts to 20,000€ for mortgage/Repair Loans and to 10,000€ for repair loans for energy upgrading, plus the cost of the insurance mortgage loan Payment Protection Program, in case of inclusion of the borrower in the group insurance contract concluded by the Bank for the said insurance.

8. FINANCING RATE

Depending on the purpose, the maximum financing rate is shaped as follows:

Purchase of a Residence or Business Premises:

up to 100% of the purchase price (as mentioned in the contract) with a maximum financing rate equal to 80% of the estimated value of the property under prenotation.

Purchase of a residence/business premises and repair:

100% of the purchase price (as mentioned in the contract), with a maximum total financing rate equal to 80% of the estimated value of the property under prenotation (including repair).

For a repair with one-off payment the amount shall not exceed 20% of the purchase price with a ceiling of 40,000€.

Construction/Completion of a Residence or Business Premises:

Up to 100% of the estimated cost of construction of the property under prenotation being constructed/completed, with a maximum financing rate equal to 80% of the estimated value of

the property under prenotation.

In case where the financed property is different from the property provided as a security, up to 80% of the estimated value of the security property is financed.

Repair of a Residence or Business Premises with certification of works:

80% of the estimated value of the property under prenotation

Repayment of mortgage loan:

80% of the estimated value of the property under prenotation

Green repair of a residence or business premises:

100% of the budget of the repairs, with a maximum financing rate of 80% of the estimated value of the property provided as a security

Repair for the installation of Photovoltaic systems in a residence or business premises:

100% of the financial offer/pro forma invoice of the supplier-installer of the photovoltaic systems and an additional provision of liquidity up to 2,000€, with a maximum financing rate of 80% of the estimated value of the property under prenotation.

**The maximum financing rate can be up to 90% of the estimated value of the property under prenotation if:*

- (a) the age of one of the borrowers is not more than 50 years*
- (b) none of the debtors/co-debtors holds a loan relating to residential property at the time of the approval*
- (c) the amount of the loan does not exceed € 500.000*

9. EARLY REPAYMENT

For all the loans with fixed or floating interest rate, the possibility of early full or partial repayment is provided at any time without cost.

10. COSTS

The costs concerning mortgage Loans are shown in detail in the Bank's Invoice of Fees in the Customer Information and shall burden the customer.

Loans with a Property Prenotation Security

A. Cost for examining the application:

For every mortgage loan application filed, the customer will be charged the cost of the application examination fee. For Green Mortgages with fixed or variable interest rates, the cost of examining the application is free of charge.

B. Costs for Legal & Technical Audit

This concerns the fee of the lawyer and engineer cooperating with the Bank for the execution of legal audit and technical assessment of the property provided as a security of the credit. In cases of partial disbursement, gradual certifications may be required concerning the progress of the

works by an engineer cooperating with the Bank (construction, completion, repair).

C. Costs for the Representation by a Lawyer in Court

This concerns the costs for the representation by the lawyer cooperating with the Bank, in the competent court.

D. Costs for the Registration of the Prenotation and issuance of certificates and cadastral excerpts.

These concern the fee for the registration of the mortgage prenotation. This amount does not include costs of application, summary and issuance of certificates as these are determined by the competent Land Registry or Cadastral Office.

E. Costs for the declaration of an encumbrance in the competent Cadastral Office

This concerns the costs for the declaration of an encumbrance per property and auxiliary space (e.g. parking space/storage room) and if the auxiliary space is an autonomous horizontal property.

Loans with a Deposit Pledge Security

F. Cost for examining the application:

For every mortgage loan application filed, the customer will be charged the cost of the application examination fee.

G. Costs of Notice

This concerns the costs of notice (service) of the pledge or receivable concession agreement to the natural or legal persons set by law. The respective cost is indicated on the official invoice of the Bank.

11. CONSEQUENCES OF BREACH OF OBLIGATIONS OF THE CREDIT TERMS

In case of delay of the payment of any amount due, under the credit agreement, the Credit beneficiary shall be charged for the delayed amounts from the day of the delay until repayment, with a default interest, calculated according to the Default Interest Rate defined above. In case an interest rate is established, which exceeds the Default Interest Rate, the ceiling of the default interest rate will be applicable, without the need of a prior nuisance or notice to the Credit beneficiary or payment order.

The Bank also has the right, in case of delay of the payment of any installment, in whole or in part, for a period greater than 90 days from the set payment date, either to seek the collection of the delayed installment with the interest (contractual and default) and costs due, or to terminate the contract, in which case the non-overdue part of the loan becomes overdue and payable, and to seek the collection of the total debt. In this case, the provisions on Overall Annual Percentage Rate (OAPR) of Charge cease to apply and the total debt, consisting of principal, interest, interest of interest and costs, shall be subject to interest even after the termination of the contract and the adjudication of the receivable with the above default interest rate. In any case of default, the Bank is also entitled to compound the delayed interest,

even after the termination of the contract, as per the minimum periods permitted by law, which will be applicable upon the occurrence of the default, which currently equals to six months.

In case of termination of the contract, the Credit beneficiary shall bear the total extrajudicial or judicial fees that may occur for the collection of the receivable by the Bank. The Bank has the right to withhold and offset, at any time, at its discretion and will, any claim or counterclaim of yours against the Bank, irrespective of the reason from which it arises and in any currency, current or future, to anybody, with any overdue debt of yours from the loan. For this purpose, the Bank has the right to charge any Deposit Account of yours, with any amount owed by you to the Bank for any reason.

12. LOAN PROGRAM ANALYSIS

12.1 FLOATING INTEREST RATE

12.1.1. Mortgage loan linked to Euribor

Mortgage loan with floating interest rate linked to Euribor 1M plus spread, which remains fixed throughout the loan, plus the levy of Law 128/75. The spread of the loan interest rate is shaped following the assessment of your loan application by the Bank pursuant to its applicable credit policy, considering factors such as the transactional behavior, the security provided, the amount and duration of the loan.

The minimum duration of the loan is 3 years.

There is a possibility for a grace period, depending on the purpose of the loan, with capitalization of the interest at its expiration.

12.2 FIXED INTEREST RATE

12.2.1 Mortgage loan fixed for 3 or 5 or 10 or 15 or 20 or 25 or 30 years

The interest rate of the Fixed Interest Rate Mortgage Loan is shaped following the assessment of your loan application by the Bank pursuant to its applicable credit policy, considering factors such as the transactional behavior, the security provided, the amount and duration of the loan.

There is a possibility to select fixed interest rate throughout the loan or for a specific initial period. In the second case, after the end of the fixed interest rate period, the interest rate is set to be floating based on the one-month Euribor rate plus spread, which remains fixed throughout the loan. The spread of the loan interest rate is shaped following the assessment of your loan application by the Bank pursuant to its applicable credit policy, considering factors such as the transactional behavior, the security provided, the amount and duration of the loan.

The interest rate is subject to the levy of Law 128/75.

The minimum duration of the loan is equal to the duration of the fixed interest rate, except for fixed-rate products of 3 and 5 years, where the minimum duration is 7 years, as well as the 10-year fixed rate, where the minimum duration is 15 years.

There is a possibility for a grace period, depending on the purpose of the loan, with payment of interest within this period.

12.3 GREEN MORTGAGE LOANS

12.3.1 Green Mortgage Loans for Purchase/Construction/Renovation

The Green mortgage loans are provided with a security for the following purposes:

- Purchase of a ready Residence / Purchase of a residence under construction
- Construction / Completion of a residence
- Full reconstruction of a residence for energy upgrading (a building permit is required).

There is a possibility to select any of the above mortgage programs of residence, under preferential terms concerning interest rate and costs.

The preferential pricing depends on the energy performance category of the property, which is certified by the Bank's Engineer during the loan approval procedure.

More specifically, the preferential pricing is applicable for the energy performance categories A+, A, B+ and concerns the fixed interest rate and spread of the loan during the floating period, where a discount of 0.15% is applied.

In case, pursuant to the certification of the Bank's Engineer, after the completion of the works of construction/repair, the residence falls into another energy performance category than A+, A, B+, the discount is henceforth abolished and the loan interest rate is increased by 0.15%. In addition, for these energy performance categories, the cost for examining the application is provided free of charge.

The minimum duration of the loan is 3 years for floating interest rate products, while for fixed-rate products the minimum loan duration is equal to the duration of the fixed-rate period, except for the 3-year and 5-year fixed-rate products, where the minimum duration is set at 7 years, as well as for the 10-year fixed-rate product, where the minimum duration is 15 years.

There is a possibility for a grace period, depending on the purpose of the loan, with capitalization of the interest at its end.

The **Green Mortgage Loans with fixed or floating interest rate** may be granted with or without covering the cost for the insurance of the housing loan Payment Protection Program.

12.3.2 Green Mortgage Loans for Repair, with security

This is provided to private individuals providing security and wishing to receive a loan for the installation of Photovoltaic systems to a residence or business premises with energy offsetting or for the "green" repair of a residence or business premises.

The interest rate is floating, linked to Euribor 1M plus spread.

The spread of your mortgage loan interest rate is discounted by 0.15%.

The spread of the loan interest rate is shaped following the assessment of your loan application by the Bank pursuant to its applicable credit policy, considering factors such as the transactional behavior, the security provided, the amount and duration of the loan.

The interest rate is subject to the levy of Law 128/75.

In addition, the cost for examining the application is provided free of charge.

The minimum amount of the loan amounts to 10,000€. The loan duration may be from 2 to 25 years, with a possibility to select a grace period from 6 to 18 months, with capitalization of interest at the end thereof and only for loans for residence.
For loans for business premises no grace period is provided.

13. ILLUSTRATIVE EXAMPLES OF OAPR

1. For a mortgage loan of 100,000€, with a property prenotation security, 35 years repayment duration, that is 420 monthly installments, floating Euribor 1M interest rate (1.99% on 13/02/2026), plus 2.45% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 350€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 476.98€
Total Credit Amount: 100,000€
Total Credit Cost: 100,962.10€
Total Amount to be paid: 200,962.10€
OAPR: 4.70%

2. For a Green mortgage loan of 100,000€, with a property prenotation security, 35 years repayment duration, that is 420 monthly installments, floating Euribor 1M interest rate (1.99% on 13/02/2026), plus 2.30% spread (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 0€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 467.70€
Total Credit Amount: 100,000€
Total Credit Cost: 96,709.79€
Total Amount to be paid: 196,709.79€
OAPR: 4.52%

3. For a mortgage loan of 100,000€, with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.60% interest rate throughout the loan (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 350€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 519.84€
Total Credit Amount: 100,000€
Total Credit Cost: 87,751.90€
Total Amount to be paid: 187,751.90€
OAPR: 4.88%

4. For a Green mortgage loan of 100,000€, with a property prenotation security, 30 years repayment duration, that is 360 monthly installments, fixed 4.45% interest rate throughout the loan (plus the levy of Law 128/75, 0.12%), Cost for Examining the Application: 0€, Cost for Legal Audit: 50€, Cost for Technical Audit: 150€, the following applies:

Monthly installment: 510.85€
Total Credit Amount: 100,000€
Total Credit Cost: 84,163.62€
Total Amount to be paid: 184,163.62€
OAPR: 4.69%

The Total Credit Cost of the above examples does not include the costs C, D, and E described in paragraph 10 hereof. In case of granting a loan with a cash deposit pledge security on the total cost of the credit, the costs under F and G described in paragraph 10 hereof are not included.

It shall be clarified that in the above examples OAPR, the monthly installment and the total amount to be paid are mentioned exclusively as an example and result only under the condition that the above data occur. In the above example, the cost for the insurance of the property under prenotation for the risks of Fire/Earthquake and LIFE/Total Permanent Disability of the borrower is not calculated.

The standard general information mentioned herein are provided under Law 4438/2016, by which the national legislation has been harmonized with Directive 2014/17 EU of the European Parliament and Council of 4 February 2014 on credit agreements for consumers related to residential properties.