

PIRAEUS BANK



Deposit Accounts Interest Rates



A. Deposit Accounts in EURO

1. Savings Accounts

Product	Account Balance	Credit Interest Rate	TARR
Basic Savings Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €200.000,00	0,01%	0,009%
	€200.000,01 and over	0,02%	0,017%
Agricultural Savings Account (Tiered-split balance, semiannual interest payment)	€0,01 - €100.000,00	0,01%	0,009%
	€100.000,01 - €200.000,00	0,05%	0,043%
	€200.000,01 and over	0,10%	0,086%
Politeknon Savings Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €200.000,00	0,01%	0,009%
	€200.000,01 and over	0,02%	0,017%
yellowkid Savings Account (Tiered-whole balance, annual interest payment)	€0,01 and over	0,15% or BSR 0,01%	0,129% or 0,009%
AXIZEI Savings Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,01% basic	0,009%
		0,15% privileged	0,129%
DIPLO Savings Account (Tiered-whole balance, monthly interest payment)	€0 - €4.999,99	0,01%	0,009%
	€5.000,00 and over	0,075% or 0,15%	0,065% or 0,129%
BOPO Savings Account ⁸ (Tiered-whole balance, annual interest payment)	€0,01 and over	0,01% basic	0,009%
		0,50% privileged	0,431%

2. Current Accounts

Product	Account Balance	Credit Interest Rate	TARR
Current Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €200.000,00	0,01%	0,009%
	€200.000,01 and over	0,02%	0,017%
Personal Banking Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €200.000,00	0,01%	0,009%
	€200.000,01 and over	0,02%	0,017%
Cash Manager Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,01%	0,009%
Private Banking Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,02%	0,017%
SIGMA Private Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,01%	0,009%
Agricultural Current Account (Tiered-whole balance, semiannual interest payment)	€0,01 - €5.000,00	0,10%	0,086%
	€5.000,01 and over	0,01%	0,009%

3. Payroll Accounts

Product	Account Balance	Credit Interest Rate	TARR
Payroll Account (Tiered-split balance, semiannual interest payment)	€0 - €1.000,00	0,25%	0,216%
	€1.000,01 and over	0,01%	0,009%
Payroll Account - Pensioners & Civil Servants (Tiered-split balance, monthly interest payment)	€0 - €1.000,00	0,25%	0,216%
	€1.000,01 and over	0,01%	0,009%



A. Deposit Accounts in EURO

4. Sight Accounts

Product	Account Balance	Credit Interest Rate	TARR
Business Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	No Interest	-
Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	No Interest	-
Public Entities Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	No Interest	-
FX CONVERT Sight Account (Tiered-split balance, semiannual interest payment)	€0,01 - €15.000,00 €15.000,01 and over	0,00% basic or 0,50% increased 0,00%	0,000% or 0,431% 0,000%
Margin Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	0,05%	0,043%
Group Deals Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	No Interest	-
OSA VAT Return Sight Account (Tiered-whole balance, semiannual interest payment)	€0,01 and over	No Interest	-



A. Deposit Accounts in EURO

5. Accounts in EURO Not Available

Product	Account Balance	Credit Interest Rate	TARR
Savings Account OLYMPUS Savings Account DIMITRA Savings Account <small>(Tiered-split balance, semiannual interest payment)</small>	€0,01 - €200.000,00 €200.000,01 and over	0,01% 0,02%	0,009% 0,017%
Premium Savings Account <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 - €200.000,00 €200.000,01 and over	0,01% 0,02%	0,009% 0,017%
Immigrants Savings Account <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 - €200.000,00 €200.000,01 and over	0,01% 0,02%	0,009% 0,017%
Pension Savings Account Payroll Savings Account <small>(Tiered-split balance, semiannual interest payment)</small>	€0 - €1.000,00 €1.000,01 and over	0,25% 0,01%	0,216% 0,009%
PROODEVO Savings Accounts <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,10%	0,086%
Welcome Savings Account <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 - €4.999,99 €5.000,00 and over	0,01% 0,075% or 0,15%	0,009% 0,065% or 0,129%
Payroll Account (Whole Balance) <small>(Tiered-whole balance, semiannual interest payment)</small>	€0 - €1.000,00 €1.000,01 and over	0,25% 0,01%	0,216% 0,009%
Payroll Account - Special Public Relations Payroll Account - Educators <small>(Tiered-whole balance, semiannual interest payment)</small>	€0 - €1.000,00 €1.000,01 and over	0,25% 0,01%	0,216% 0,009%
Winbank Direct Account <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	0,01% basic 0,15% privileged	0,009% 0,129%
Stock Clearing Current Account <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 - €200.000,00 €200.000,01 and over	0,01% 0,02%	0,009% 0,017%
Stock Clearing Sight Account Overdraft Sight Account <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	No Interest	-
Monthly Interest Sight Account <small>(Tiered-whole balance, monthly interest payment)</small>	€0,01 and over	No Interest	-
OPAP Agents Account Professional Multi-Account <small>(Tiered-whole balance, semiannual interest payment)</small>	€0,01 and over	No Interest	-

Notes

- The credit interest rates of deposit accounts in Euro are gross, annualized and may change according to the Piraeus Bank pricing policy. Tax rate of 15% applies. Tax is deducted and paid over to the Greek State.
- The debit interest rate of deposit accounts in Euro is 13,10% (including 0,60% levy of Law 128/75).
- The Basic Savings Rate (BSR) in Euro is 0,01%.
- Tiered – whole balance interest rate: the interest rate varies according to the amount deposited and applies to the total balance.
- Tiered – split balance interest rate: the interest rate varies per scale of the amount deposit, and a different interest rate applies on the amount that corresponds to each scale.
- Interest calculation basis for Euro: Year of 360 days.
- TARR (Total Annual Real Return) is calculated after the deduction of deposit tax rate (today 15%), and based on the assumption that for one year both interest rate and balance of the account have not been modified and that the interest is compounded.
- The interest rates of BORO Savings Account are effective for accounts opening as of 20/07/2020. For accounts opening up to 19/07/2020 and until their next interest payment, a basic interest rate of 0,10% or a privileged rate of 0,60% is applied.



B. Deposit Accounts in Foreign Currency

1. Savings Accounts

Product	Currency	Credit Interest Rate	TARR
Savings Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	AUD	0,01%	0,009%
	CAD	0,01%	0,009%
	CHF	0,00%	0,000%
	DKK	0,00%	0,000%
	GBP	0,01%	0,009%
	JPY	0,00%	0,000%
	NOK	0,01%	0,009%
	SEK	0,00%	0,000%
USA Pensioners Savings Account (Tiered-whole balance, semiannual interest payment)	USD	0,21% (BSR USD + 0,20%)	0,181%

2. Current Accounts

Product	Currency	Credit Interest Rate	TARR
Current Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	AUD	0,01%	0,009%
	CAD	0,01%	0,009%
	CHF	0,00%	0,000%
	DKK	0,00%	0,000%
	GBP	0,01%	0,009%
	JPY	0,00%	0,000%
	NOK	0,01%	0,009%
	SEK	0,00%	0,000%
	USD	0,01%	0,009%

3. Sight Accounts

Product	Currency	Credit Interest Rate	TARR
Business Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currency	No Interest	-
Sight Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currency	No Interest	-
Public Entities Sight Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currency	No Interest	-
Margin Account Foreign Currency (Tiered-whole balance, semiannual interest payment)	Basic Foreign Currency	No Interest	-



B. Deposit Accounts in Foreign Currency

4. Accounts in Foreign Currency Not Available

Product	Currency	Credit Interest Rate	TARR
Overdraft Sight Account Foreign Currency <small>(Tiered-whole balance, semiannual interest payment)</small>	Basic Foreign Currency	No Interest	-
Monthly Interest Sight Account Foreign Currency <small>(Tiered-whole balance, monthly interest payment)</small>	Basic Foreign Currency	No Interest	-

Notes

- The credit interest rates of deposit accounts in Foreign Currency are gross, annualized and may change according to the Piraeus Bank pricing policy. Tax rate of 15% applies. Tax is deducted and paid over to the Greek State.
- The debit interest rate of deposit accounts in Foreign Currency varies based on the Foreign Currency as follows: AUD:6,61%, CAD:6,61%, CHF:6,60%, DKK:6,60%, GBP:6,61%, JPY: 6,60%, NOK:6,61%, SEK:6,60%, USD:6,61% (including 0,60% levy of Law 128/75)
- The Basic Savings Rate in Foreign Currency (BSR) varies based on the Foreign Currency as follows: AUD:0,01%, CAD:0,01%, CHF:0,00%, DKK:0,00%, GBP:0,01%, JPY:0,00%, NOK:0,01%, SEK:0,00%, USD:0,01%
- Tiered – whole balance interest rate: the interest rate varies according to the amount deposited and applies to the total balance.
- Interest calculation basis: Year of 360 days for all foreign currencies except GBP with a year of 365 days.
- TARR (Total Annual Real Return) is calculated after the deduction of deposit tax rate (today 15%), and based on the assumption that for one year both interest rate and balance of the account have not been modified and that the interest is compounded.