

PIRAEUS BANK



DEBIT CARD APPLICATION & AGREEMENT

Piraeus Bank SA, whose headquarters are in Athens, at 4 Amerikis Street, with the number 225501000 of the General Electronic Commercial Registry (G.E.MI.) (hereinafter the "Bank"), hereby issues a debit card with the aforementioned details (hereinafter the "Card") to the applicant stated above (hereinafter the "Cardholder") under the following terms and conditions, all of which have been agreed upon as being substantial:

PIRAEUS BANK DEBIT CARD TERMS OF ISSUE

1. CARD TRANSACTIONS: The Card allows the Cardholder to make transactions involving debiting of one or more of his/her accounts in connection with the accounts Card, such transactions to be effected: **(a)** 24 hours a day on-line and real time through the Bank's network of Automated Teller Machines (ATM) and the ATM network of other national or foreign banks co-operating with Interbank Systems SA (DIAS) and/or bear the trademark of either the international Visa Organization, or the international Mastercard Organization (hereinafter the "Organizations" and the "Organization" in singular); **(b)** In foreign or national businesses bearing the Visa/Mastercard trademark, where card is an acceptable means of payment, through electronic funds transfer at point of sale terminals (EFT/POS). **2. CARD DELIVERY, VALIDITY AND RENEWAL:** **2.1** The Card is delivered to the Cardholder in accordance with the Bank's currently applicable procedures, and shall be valid from the date of its activation by the Bank, such date to be communicated to the Cardholder orally or in writing. The Card or/and Personal Identification Number (hereinafter the "PIN") are either obtained by the Cardholder at his/her branch or shall be sent to him/her by post, at the mailing address the Cardholder has indicated. Where the Card or/and PIN is mailed in a manner other than as above at the Cardholder's request, the Cardholder shall undertake the relevant cost of dispatch. Where the Card is dispatched to the Cardholder's stated mailing address (by post or otherwise, at the Cardholder's request), the Bank shall be entitled to dispatch the Card in a deactivated condition, for security reasons. In such case, the Card shall be valid upon activation by the Cardholder in accordance with the instructions provided by the Bank. Should the Cardholder not receive his/her new Card by his/her old card's expiry date, the Cardholder shall promptly inform the Bank in writing. **2.2.** The Bank shall renew the Card on its expiry, unless the Cardholder requests otherwise in writing, by not later than forty five (45) days prior to expiry. In any case, the Bank reserves the right not to renew the Card upon its expiry for reasons of its own policy or for reasons pertaining to the protection of transactions and/or the Cardholder, or for any other significant reason, which is communicated to the Cardholder. **2.3.** Immediately upon receipt of the Card, the Cardholder shall sign at the designated space at its back. The Cardholder is solely responsible for the authenticity of his/her signature. **2.4.** The Card shall remain valid until the date stated at the front face of the Card and/or until cancellation due to termination or for any other reason hereunder. **2.5.** The Bank may establish policies and procedures for issuing two or more Cards to the same Cardholder, connected to one or more accounts of the Cardholder. In such case, should the Cardholder wish to make use of this facility, the Cardholder files a relevant application to the Bank in accordance with the procedure, which is communicated to him/her. **3. PERSONAL IDENTIFICATION NUMBER (PIN):** The Bank issues and notifies to the Cardholder - in a secure manner under its applicable procedures - the Cardholder's Personal Identification Number (PIN), which is used in conjunction with the Card in transactions effected at ATMs and in any other electronic card transactions, where the use of a PIN number is required. The relevant sending costs shall be borne by the latter. The Cardholder is aware that the PIN number is strictly personal and its use completely substitutes the Cardholder's signature. The PIN number is automatically generated under completely secure conditions, it cannot be regenerated thereafter and can be replaced by the Cardholder at any time, with any other PIN number of his/her choice, through the ATM network in accordance with the instructions provided thereby, or through Bank's electronic channels, or through automated telephone services, or a new PIN number can be issued for the same Card at the Cardholder's request, in which case the previous PIN shall be automatically cancelled. The Cardholder shall not disclose his/her PIN number to any third party; he/she shall memorize it promptly upon being notified by the Bank without writing it down anywhere, he/she shall destroy the document in which the PIN was disclosed to him/her and, in general, he/she shall keep it effectively safe. The Cardholder is solely responsible and undertakes the risk of any damage, his/hers or the Bank's, arising from unauthorized access of third parties to his/her PIN number in any manner. In case the privacy of the PIN number is compromised, the Cardholder shall immediately notify the call center of the Bank's customer service at the telephone number, which has been notified by all available means by the Bank. The Bank, in such a case, shall send to the Holder a new PIN, cancelling at the same time the old PIN. and shall be liable for any transactions under this number as of the time of cancellation. The Bank is recording telephone conversations between its customers and its customer service call center. The Cardholder represents that he/she consents as of this time and permits his/her conversations to be recorded with the employees or representatives of the Bank's customer service call center, said recordings to serve as complete evidence of what was transacted during the conversation and of the time it was held, as resulting from the Bank's automatic recording system, and the Bank may duly and admissibly use such evidence at Court. It is explicitly understood that, if the Cardholder disputes the identity of the speakers, the genuineness or the content of the above recording, he/she carries the burden of proving his/her allegations. In case the Card is lost or/and the privacy of the PIN number is compromised, and provided the Cardholder is consistent in his/her obligations arising hereunder, a new Card / new PIN number is issued and delivered to the Cardholder under the above provisions. The Bank is entitled to impose a surcharge for this purpose, which shall be stated in its invoicing policy and notified through any legitimate and appropriate means at the Bank's discretion. Any standing orders of the Cardholder relating to the use of his/her Card are not applicable in case the Card is replaced due to loss or for any other reason. **4. USE OF THE CARD:** **4.1.** The Card, which states, among other things, the Cardholder's name, the Card number and its expiry date (month and year), is and shall remain property of the Bank. The Card is strictly personal. Only the Cardholder is authorized to use the Card, and any use by third parties or any transfer or assignment by the Cardholder to third parties is prohibited. **4.2.** The Card must be connected with one or more deposit accounts of the Cardholder as a prerequisite for its use, such accounts to be held by the Cardholder with the Bank as sole or joint signatory. If several accounts are connected with the Card, one of them is designated by the Cardholder as a master account to be debited with withdrawals effected under "Quick Cash Withdrawal" at the ATM network of the Bank and of other national / foreign banks co-operating with DIAS or bearing the trademark of each Organization, as well as transactions at EFT/POS bearing the Organization's trademark. **4.3.** The Card may be used only when there is sufficient balance (actual or upon written authorization of the Bank to create a debit balance) in the accounts connected with the Card, to cover the amount of transaction and any relating charges / fees / costs and, in any case, for amounts not exceeding the daily transaction limits approved

by the Bank and designated in the relevant Debit Card Application. The Card use limit in a 24-hour period cumulatively concerns all of the Cardholder's accounts connected with the Card. If the right of use is not exercised in a day, it shall not be transferred as a right to the following days. These daily transaction limits are determined by the Bank for reasons of security of the Cardholder and his/her transactions, and the Bank may modify and/or nullify them for security reasons or for any significant reason at the Bank's discretion, and/or due to anti-contractual conduct of the Cardholder, notifying the Cardholder of its decision by all available means. **4.4.** The Cardholder's indebtedness arising from the Card transactions in any foreign exchange shall be converted to Euro by the Bank, in accordance with the Bank's reference exchange rate applicable on the day and time of transaction processing and clearing. The transaction amount is burdened with the relevant costs and fees arising from such transactions, as defined in the Bank's Interest Rates and Price Bulletins. Information concerning the above-mentioned exchange rates and surcharges is available to the User through the Bank's branches or through the customer service's telephone line of the Bank +210 32 88 000 from a landline and mobile phone, in Greece or abroad, upon the User's request. The User may also be informed about the Bank's reference exchange rates, at the respective URL address of the Bank <https://www.piraeusbank.gr/el/idiwtes/epitokia-deltia-timon/synallagmatikes-isotimies-kartwn-trapezogrammatia-hmerisio-deltio>. In respect of currencies for which the reference exchange rates are not available at the respective URL address of the Bank, the conversion shall be made by each Organization (www.visaeurope.com/en/cardholders/exchange_rates.aspx and www.Mastercard.com/global/currencyconversion/index.html) at the exchange rate determined by the Organization. It is clarified that the exchange rate applicable at the time of transaction processing and clearing may be different from the one applicable on the day and time of performing the transaction. To the extent that currency conversion concerns transactions which are made in the currency of another Member State of the European Economic Area / European Union and in the context of the implementation of Regulation EU 2019/518 of the European Parliament and of the Council, the total amount of currency conversion charges is expressed as a percentage mark-up over the latest available foreign exchange reference rates issued by the European Central Bank (ECB) and the User may be informed at the respective URL address of the Bank <https://www.piraeusbank.gr/el/Idiwtes/Epitokia-Deltia-Timon/synolikes-xrewseis-metatropis-nomismaton>.

4.5. ATM TRANSACTIONS:

4.5.1 WITHDRAWALS: The Cardholder may make any cash withdrawals 24 hours a day from his/her accounts connected with the Card, through the Bank's ATM network, non-business days included, using the On Line-Real Time environment of the Bank's ATMs and of the ATM network of other national or foreign banks co-operating with DIAS or bearing the trademark of the respective Organization. No credit is available as far as the Card use through access to the Cardholder's deposit accounts is concerned. Therefore, no withdrawal shall be possible when there is no sufficient balance in the respective account of the Cardholder, in line with the provisions of § 4.3 above. Provided that the Card is connected systemically with an (non-secured) Open-end Loan Account, the Cardholder may choose to access the specific account, by using the Card at the Bank's ATM network. In case that the Cardholder chooses to access the Open-end Loan Account, he/she may perform a withdrawal up to amount of credit granted to him/her, and provided that there is a sufficient balance. The access to the (non-secured) Open-end Loan Account using the Card, consists a credit governed by the terms of the Credit Agreement (non-secured Open-end Personal Loan), whose terms are signed and accepted by the Cardholder.

4.5.2 DEPOSITS: The Cardholder is further entitled to make deposits of cash or cheques to accounts connected with his/her Card, using the Bank's ATM network. ATMs installed in areas other than the Bank's branches (off-site ATMs) are excluded. Deposits are effected in accordance with the Bank's instructions, using the special envelopes for deposit or by inserting banknotes directly in the ATM through the on-line deposit system, where applicable, depending on the technology of each particular ATM from time to time. No coins are allowed inside the deposit envelopes. The Bank shall not be liable in case that other securities or objects are inserted in the envelopes. The Bank shall take all measures required at its discretion for the security of the envelopes inserted in the ATMs and for ensuring that they shall not be tampered with, as well as for timely forwarding their content and crediting the accounts, always in accordance with the Cardholder's mandate. Envelopes are unsealed and accounts are credited by specially authorized employees of the Bank after the close of each business day and in any case, as specified in §4.6. of the Payment Services Agreement, which is concluded between the Cardholder and the Bank. It is self-understood that if a deposit is made in a non-business day or/and hour, the envelope shall be unsealed and the account credited on the following business day. If envelopes are not opened within the time-limits described above for reasons of force majeure, the Bank shall not be liable for any loss of the Cardholder for that reason. The amount credited to the Cardholder's account in case of deposit, is the one verified by the Bank's authorized employees who check deposit envelopes, even if it is other than the amount which had been specified by the Cardholder and stated in the transaction receipt issued by the ATM, counter-evidence being permitted. Where cheques are deposited, the Cardholder acknowledges that the crediting of his/her account with the amount of cheques shall be considered final after their collection. Moreover, the Cardholder acknowledges and accepts the possibility of not sealing overdue cheques which, due to the time they were presented to the Bank, cannot be sealed within the legal time-limit because of DIASCHEQUE rules, or due to the time required for circulating them through conventional clearance, and the Cardholder discharges the Bank from any liability. By making deposits through ATMs, the Cardholder authorizes the Bank to issue any relevant document of evidence necessary for executing his/her instructions. The Bank shall not be held liable if the content of any improperly sealed envelope is mixed with the content of any other envelope presenting the same problem. In such case, the Bank shall allocate any monies thus found inside the ATM's safe first in accordance with the amount inscribed on the envelopes and then – in case of discrepancy – at its discretion, upon taking specific aspects into consideration, without being liable for any financial damage caused to the Cardholder.

4.5.3 OTHER TRANSACTIONS: The Cardholder may also execute other banking transactions through the Bank's ATM network, as these are provided and notified by the Bank to ATM network users, such as balance update of the Cardholder's accounts connected with the Card, transfer of amounts between Cardholder's accounts connected with the Card, payment of debts to the Bank and third parties, etc. The transactions in question are executed in accordance with the provisions concerning value dates of debiting and crediting, and in line with the instructions provided by the Bank when using the ATMs, and the Bank shall not be liable for any damage of the Cardholder due to non-compliance with these instructions. The Bank may make it possible to use other banking transaction channels at any time, electronic or other, where transactions with the Card shall be allowed, such as the Automated Payment Systems/APS. The Cardholder is informed accordingly through any means expedient at the Bank's discretion.

4.6. TRANSACTIONS WITH BUSINESSES:

4.6.1 . Transactions may be carried out within the scope of the Payment Service Agreement, either by physical presence of the card or remotely. Where there is physical presence thereof, transactions shall be carried out through POS electronic devices by the sensing of the Card's chip, either after its insertion into POS electronic devices or by contactless use of the card by bringing it near to POS electronic devices (if the Card and the POS electronic device are supported by the respective technology of contactless transactions) without contact with it being required. **Transactions made in physical stores with the physical presence of the Card** shall be considered successful and completed as follows: I) when the transaction is carried out by the sensing of the chip after the card is inserted into the special slot of the POS electronic device, the transaction is completed by the correct pressing of the PIN in the above devices and without the signing of the debit sheet by the Holder being required II) when the transaction is carried out by the sensing of the chip with contactless use of the Card, if it supported by the respective technology, by bringing it near to the compatible POS electronic device without contact with it being required, the transaction shall be completed by the correct pressing

of the PIN in the above devices and without the signing of the debit sheet by the Holder being required. If the amount of each contactless transaction does not exceed the maximum limit amount set out from time to time by the respective Organization, then it may be completed without the pressing of the Card's PIN by the Holder being required. A cumulative limit of consecutive contactless transactions is set out, to the extent that they fall under the scope of the Payment Service Agreement, by the exceedance of which, the Holder shall be requested to successfully enter the PIN of the Card in the next transaction regardless of the amount. The successful entry of the Card's PIN in any POS electronic device in a physical store or ATM shall renew the above cumulative amount. The above limits shall be timely notified to the Holder by the Bank, through the website of the Bank or in any appropriate manner. The use of the Card's PIN, where required, shall fully substitute the signature of the Holder. In the cases where the electronic device does not support the sensing of the Card's chip, transactions shall be carried out by the sensing of the magnetic strip which is located on its reverse side and shall be completed by the signing by the Holder of the debit sheets or receipts issued by POS electronic devices, without the pressing of the PIN by the Holder being required. **Transactions carried out remotely** (transactions through the internet at online stores or transactions by phone or standing orders) shall be considered successful and completed by the provision and entry, as the case may be, of required specific security details of the Card. Depending on the type and category of the transaction, all or some of the following details may be requested: i) the number and expiry date of the card, ii) the special three-digit recognition number (CVV2/CVC2), which is indicated on the reverse side of the card, iii) the full name of the Holder, iv) any other necessary detail that may be requested based on security protocols applied from time to time by Visa/Mastercard organizations and any other organization with which the Bank cooperates or may cooperate in the future. For the completion of the above transactions, to the extent that they fall under the scope of the Payment Service Agreement, Strong Identification of the Holder shall be required in each transaction, by the use of safe methods used from time to time by the Bank (indicatively mentioned: active user codes of winbank web/winbank app, biometric data, identification of the device of the Holder, extraPIN, push notification) with the combination of which Strong Identification is achieved. The Holder must have stated to Piraeus Bank web banking a mobile phone for the receipt of notifications (push notification, extraPIN) and have in its possession the active user codes of Piraeus Bank web banking (winbank web banking/winbank mobile app) entered by them where required by the Bank. It is clarified that the Bank may not, at its discretion, apply Strong Identification in specific cases of transactions or adopt other methods of Strong Identification, according to those provided for in the relevant regulatory framework governing payment services, which shall be timely notified to the Holder, through the website of the Bank or by any appropriate method. **4.6.2** The Cardholder irrevocably authorizes the Bank to pay on his/her behalf all debit notes or receipts or bills presented by businesses transacting with the Cardholder and to debit the master account connected with his/her Card with the relevant amounts and with any costs arising from the Card use. **4.6.3** Provided that the Card is connected systemically with an (non-secured) Open-end Loan Account, the specific account operates as a master account by default, when the Card is used at the affiliated businesses network. Therefore, the transactions performed with the businesses are debited solely to the Cardholder's master account according to the above-mentioned, up to the amount of credit granted to him/her and provided that there is sufficient balance. The credit is stipulated as interest-bearing and is governed by the terms of the Credit Agreement (non-secured Open-end Loan), which are signed and accepted by the Cardholder. **4.6.4** The Card is a means of payment for the price of a legitimate transaction, which has been accepted by the Cardholder, as well as all its other terms, prior to and without regard to its use. Where a credit note is issued in favor of the Cardholder for return of goods or for any other cause, the Bank credits the Cardholder's master account, which is connected with the Card, with an equal amount only if the credit is communicated to the Bank in accordance with applicable procedures. The Bank has not necessarily concluded a contract with the businesses for the purposes hereof, and in any case it has not concluded a contract exclusively, it is not involved in the Cardholder's relations with third parties, and has therefore no liability towards the Cardholder for acts or omissions of the businesses or other entities with whom the Cardholder transacts. In this light, the Cardholder is not entitled to confront the Bank with any allegation, objection or claim against any third party in relation with transactions for which he/she used the Card. **4.7.** In all of the above cases, interruption of the operation of any ATM or EFT/POS of the Bank network and/or all of the above due to malfunction or for other technical reasons is at the Bank's discretion, without obligation to notify the Cardholder. **4.8. TRANSACTIONS THROUGH PIRAEUS BANK PHONE BANKING AND INTERNET BANKING:** The Cardholder may make the designated banking transactions through the Bank's Phone Banking by entering correctly their Card's PIN number, and, through Internet Banking (winbank web banking), by using the active passwords of access and security, in accordance with the terms and covenants of the relevant agreement of use of the Bank's electronic banking system (winbank web banking). **4.9. RECORD KEEPING OF TRANSACTIONS & NOTIFICATIONS REGARDING THE CARD USE:** Full details of each transaction using the Card at the Bank's ATM network, in Businesses or through Phone Banking and Internet Banking are recorded in the system memory, together with the details of execution of the Cardholder's mandates by the Bank. If technically feasible, a computerized note shall be issued upon completion of any Card transaction resulting in debiting or crediting of the Cardholder's account connected with the Card, reflecting such transaction. All items inserted in the Bank's systems and the relevant print-outs concerning the Cardholder's mandates given through use of the Card shall be binding on the Cardholder and constitute full evidence of the transaction's completion, counter-evidence being permitted. In case the Cardholder disagrees with a transaction which resulted in debiting or crediting of one of his/her accounts connected with the Card, he/she shall notify the Bank in writing as soon as he/she becomes aware of the transaction, by completing a form or sending a letter to be received by the Bank's authorized officers, also stating the reasons of disagreement. **4.10. OTHER OBLIGATIONS ASSOCIATED WITH USE OF THE CARD – CARDHOLDER'S RESPONSIBILITY:** The Cardholder is furthermore obliged to keep the Card safely and maintain it in an excellent condition throughout its term of effect, as well as to notify the Bank's customer service call center at the number notified to him/her or any of its branches or by any other means expedient, and in writing, as soon as he/she becomes aware of loss or theft of the Card or compromise of the PIN number's privacy, or of any erroneous or unusual movement in his/her account connected with the Card, or debiting of any transaction against his/her will. The Cardholder bears no consequence from any use of the Card or PIN, following the time of the notification, unless he has acted fraudulently. For the damages caused by non-approved payment transactions, a) in case that a stolen or lost card is used or b) in case that the Card is used by a non-signatory, provided that the Cardholder has not kept securely the details of the Card use, in order to exclude any possibility of its use by a non-signatory, the Cardholder is held responsible for an amount up to 50 Euro. The Cardholder has unlimited responsibility for the whole damage caused by a non-approved transaction, provided that the damage is either due to the Cardholder's fraudulence, or due to his/her omission to comply with the obligations of notification and safekeeping of the Card and PIN, according to the terms hereof, with intent or as a result of gross negligence. The Cardholder is obliged to offer any possible assistance for the limitation of adverse consequences from the loss, theft or compromise of the PIN number's privacy, according to the above-mentioned. **4.11. TRANSACTIONS COSTS:** The Bank shall be entitled to charge with costs some or all transactions conducted by using the Card in all devices and means it may be used, according to the Bank's Interest Rates and Price Bulletins, which shall be available to the Holder according to those provided for in the applicable regulatory provisions and posted at the Branches and on the website of the Bank. Similarly, the Bank shall apply a value date on these transactions, according to the Bank's Interest Rates and Price Bulletins, which shall be notified to the public, as mentioned above. The amount of charges may be modified unilaterally, at any time, by the Bank, in any case required, (especially in the case of increase or

decrease of the figures affecting them). Any modification of such charges shall be notified to the Holder by all appropriate means and take effect within sixty (60) days of the notification. The Holder shall be entitled not to accept the modification and terminate the present without charge until the date of the modification taking effect, in which case the consequences of § 6.5. below shall apply. **5. MODIFICATIONS:** The Bank retains the right to modify the terms of this agreement, including any charges to the Cardholder, and shall promptly notify the Cardholder as appropriate about any modification, as well as the date of effect of the Card. In case that the Cardholder does not accept such modifications, he/she shall immediately return the Card to the Bank, otherwise he/she shall be considered to have accepted them. **6. SUSPENSION – CANCELLATION OF THE CARD – TERMINATION:** **6.1.** Throughout the term of this agreement, the Bank may suspend the Card's effect for a specific or an indefinite term at any time for reasons of protection of transactions and/or of the Cardholder, as well as in case of justified doubts as to the legitimate use of the Card by the Cardholder. In these cases, the Cardholder may not raise any claim against the Bank for restoration of any damage he/she incurred due to suspension of the Card use. **6.2.** The Bank is entitled to terminate the Agreement and cancel the Card if significant reason applies, such as: in case of violation of these terms, all of which are considered to be of essence, in particular if the Cardholder violates the obligations arising from the term 7, or if there is a reason for termination of the Credit Agreement (e.g. credit amount exceeded, Customer's inability to pay off any debts), if the Cardholder infringes the applicable laws, including Acts and Decisions of the Supervising Authority concerning the use of the Card and/or the accounts connected therewith, if the conditions of approval of the initial issuance of the Card change, if the Cardholder makes any inaccurate statement or conceals information requested in the Card's Application Form, as well as in case of malicious use of the Card (such as: repeated and unauthorized debit balance in the Cardholder's account connected with the Card and any unauthorized use of the Card in general, repeated disputes by Businesses of transactions effected by Card, etc.) as well as if the Cardholder's accounts connected with the Card are closed for any reason. In case the main account is closed, without any of the accounts connected with the Card being designated as the main account, according to those referred to in Clause 4.2., the Card may be used only for cash withdrawals from the ATMs of the Bank from the other accounts with which it is connected. **6.3.** Moreover, the Bank is entitled to cancel the Card if it has not been used for long periods of time at the Bank's discretion, if the Cardholder did not activate the Card within a particular period since he/she received it, as well as in case the Bank decides to replace it with another Card for a specific reason to be notified to the Cardholder. **6.4.** The Cardholder may cancel his/her Card at no charge. The Card is cancelled by a relevant statement of the Cardholder to the Bank. The Cardholder is obliged either to destroy or to return the body of the card to the Bank. **6.5.** Using the Card after its expiry or cancellation by the Bank is prohibited and is subject to criminal prosecution. In all of the above cases, the Cardholder is obliged to either destroy the Card or deliver it to the Bank on first demand. After notification to return the card, any use of same by its holder constitutes an illegal act and the Cardholder shall be liable for all transactions effected with the card until such time as it is returned to the Bank. **6.6** Any standing orders of the Cardholder associated to the Card use shall be ineffective in case of suspension of its use. **7. ANNUAL FEE – CHARGES:** The Bank, at its absolute discretion, may impose an annual or monthly fee for the possession and use of the Card, upon timely and written notification of the Holder by all appropriate means, which shall be charged to any of the accounts of the Holder connected with the Card. The fee amount, as well as the other charges applying from time to time, shall be set out in the Bank's Interest Rates and Price Bulletins, which shall be available to the Holder according to those provided for in the applicable regulatory provisions and posted at the Branches and on the website of the Bank. The Bank shall be entitled to charge any account of the Holder connected with the Card with any cost, fee, duty, tax etc. concerning the possession and use of the Card, or imposed or to be imposed in the future by a Public Authority or, by Visa and Mastercard Organizations correspondingly. The Bank reserves the right, taking into account the circumstances of the market and competition, as well as in the case of adjustment of the relevant charges of the Organizations, to adjust, supplement and/or modify, unilaterally, at any time, all charges concerning the possession and use of the Card, as well as to impose new. Any imposition or modification of a charge shall be notified to the Holder by all appropriate means and it shall take effect within sixty (60) days of the notification. The Holder shall be entitled not to accept such imposition/modification and terminate the present without charge until the date of the modification or new imposition taking effect, in which case the consequences referred to in § 6.5. above shall apply. **8. NOTICES – COMMUNICATION – OTHER TERMS:** **8.1** Any application, notice or return of the Card shall be addressed to any of the Bank's branches. **8.2** It is expressly agreed among the parties that if the Cardholder is underage (≥14 years old), the person/s exercising the parental responsibility over the latter, may receive notifications, following his/their request, concerning the Card transactions, via the alerts service of the Bank, via e-mail or/and via mobile phone (SMS) or/and via any other means/communication channel that is notified by the Bank, as more specifically defined in the alerts service agreement. In this case, the Cardholder as well as the persons exercising the parental responsibility are obliged to inform the Bank, directly through the Bank's Call Center, about the Cardholder's attainment of the age of majority, in order to discontinue the dispatch of notifications on the Card transactions to the persons exercising the parental responsibility, while the Bank bears no responsibility for the discontinuation before receiving the relevant information. **9. GOVERNING LAW – VENUE:** This agreement is governed by the Laws of Greece and, in particular, by legislative decree of July 17th 1923. Any dispute between the parties arising from this agreement shall be subject to the venue of the Courts of Athens. Any issue not specified in this Agreement shall be governed by the General Business Terms of Piraeus Bank, which govern the general transactional relation of the Customer-Cardholder with the Bank and, to the extent the Cardholder uses payment services within [] [European Economic Area / European Union], in Euro or in the currency of any other member state of [] [European Economic Area / European Union], it shall also be governed on a supplementary basis by the terms of the Bank's Payment Services Agreement in application of Law N.4537/2018. The Cardholder represents that, before signing this agreement, he/she acknowledged of the following: a) Piraeus Bank's General Business Terms governing this agreement, and b) the information included in the Payment Services Agreement for Individuals of Piraeus Bank, and the Cardholder has agreed to and accepted all of their terms and obtained copies of the above, this agreement serving as confirmation of receipt.