

limit because of DIASCHEQUE rules, or due to the time required for circulating them through conventional clearance, and the CardCardholder discharges the Bank from any liability. By making deposits through ATMs, the CardCardholder 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 CardCardholder. **4.5.3 OTHER TRANSACTIONS:** The CardCardholder 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 CardCardholder's accounts connected with the Card, transfer of amounts between CardCardholder'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 CardCardholder 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 CardCardholder 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 Cardholder 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 Cardholder 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 Cardholder 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 Cardholder 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 Cardholder 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 Cardholder. 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 Cardholder of the debit sheets or receipts issued by POS electronic devices, without the pressing of the PIN by the Cardholder 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 Cardholder, 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 Cardholder 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 Cardholder, extraPIN, push notification) with the combination of which Strong Identification is achieved. The Cardholder 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 Cardholder, through the website of the Bank or by any appropriate method. **4.6.2** The CardCardholder irrevocably authorizes the Bank to pay on his/her behalf all debit notes or receipts or bills presented by businesses transacting with the CardCardholder 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 CardCardholder'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 CardCardholder. **4.6.4** The Card is a means of payment for the price of a legitimate transaction, which has been accepted by the CardCardholder, 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 CardCardholder for return of goods or for any other cause, the Bank credits the CardCardholder'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 CardCardholder's relations with third parties, and has therefore no liability towards the CardCardholder for acts or omissions of the businesses or other entities with whom the CardCardholder transacts. In this light, the CardCardholder 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 CardCardholder. **4.8. TRANSACTIONS THROUGH PIRAEUS BANK PHONE BANKING AND INTERNET BANKING:** The CardCardholder 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 CardCardholder'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 Cardholder 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 Cardholder by all appropriate means and take effect within sixty (60) days of the notification. The Cardholder 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. AMENDMENTS:** This agreement is concluded for an indefinite duration. The Bank retains the right to amend the terms of this agreement, including any charges to the Cardholder, and shall notify in time and by appropriate means the Cardholder of any amendment and of the time that such amendment enters into force. The Cardholder, in case they do not accept the amendment, shall be entitled to cancel the Card, returning it to the Bank. Failure of the Cardholder to notify their objections to the amendment to the Bank within a period of two (2) months from the abovementioned notification and/or the use of the Card after the expiry of such period shall constitute unconditional acceptance of the relevant amendment on their part. The Cardholder accepts that the Bank, in the framework of fulfilment of its information obligations during the term of this agreement, shall be entitled to use all modern electronic means for the transmission of messages (e-mail to e-mail address, sms to a mobile phone notified to the Bank by the Cardholder etc.) without any error not due to the Bank being attributed to it, e.g. any kind of malfunctions, delays etc. during the procedure of use of the above information means. **6. CARD SUSPENSION – CARD CANCELLATION– 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.** In addition, the Bank shall be entitled to cancel the Card if, at its absolute discretion, a long period of not using the card has elapsed, if the Cardholder has not activated the Card within a period of 12 months from its receipt, as well as in case the Bank decides its replacement by another Card for a specific reason notified to the Cardholder. **6.4.** The Cardholder shall be entitled to cancel their Card without charge. The cancellation of the Card shall be made by a relevant statement of the Cardholder to the Bank, and in such cases the Cardholder shall be obliged to destroy the Card or deliver it to the Bank on first demand. In case the Cardholder cancels their Card and submits again a request for the granting of another debit card issued by the Bank, within a period of six (6) months from the date of cancellation of the Card, then the issue of the new card shall be charged with expenses according to the provisions of the Pricing and Value Dates List of 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 Cardholder 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 subscription for the possession and use of the Card, following timely notification of the Cardholder either by written letter or by electronic means and/or by any appropriate means, which shall be charged to any of the accounts of the Cardholder connected with the Card. The subscription amount, as well as the other applicable charges, from time to time, are indicated in the Pricing and Value Dates List of the Bank, which is available to the Cardholder, according to the applicable regulatory provisions and posted on the Branches and website of the Bank. The Bank may charge any account connected with the Card or, following a request by the Cardholder and provided that the relevant ability is provided by the Bank, any other account held by the latter with the Bank, at any expense, 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 respectively by the Visa and

Mastercard Organisations, or any other Organisation with which the Bank may cooperate in the future. The Bank retains the right, taking into account the conditions of the market and competition, as well as in case of adjustment of the relevant charges of the Organisations, to adjust, supplement and/or change, at any time and unilaterally, all charges related to the possession and use of the Card, as well as to impose new ones. Any imposition or change of a charge shall be notified to the Cardholder, either by written letter or by electronic means and/or by any appropriate means, and shall apply within sixty (60) days from the notification. CardholderCardholderCardholderCardholderCardholderThe Cardholder 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 states that, prior to the acceptance and signing of the terms hereof, took notice: (a) of the General Business Terms and Conditions of the Bank governing the agreement and (b) of the information included in the Payment Services Agreement, they concluded and accepted all terms they include, and they received copies thereof, such statement certifying the receipt. The undersigned Applicant/Cardholder also state that I received the Card, as provided for by Bank's respective procedures.

CardholderCardholder