



PANCRETA BANK

PRE-CONTRACTUAL DISCLOSURE

PRODUCT: "DYNAMIKO XEKINIMA" DEPOSIT ACCOUNT

A. Basic Features:

- ❖ Account Type: Current account
- ❖ Name: Dynamiko Xekinima
- ❖ Available through Branches
- ❖ Currency: Euro
- ❖ Account opened without minimum deposit requirements
- ❖ Beneficiaries: University / College Students over 18 years old. A certificate of attendance from a university or college is required
- ❖ Credit balance interest rate: The account balance is subject to an escalating interest rate readjusted as per the Bank's General Terms of Transaction, which are available on the Bank's website www.pancretabank.gr. The interest rate effective from time to time and the actual annual yield are indicated on the Table of Deposit Interest Rates posted on the Bank's website (www.pancretabank.gr)
- ❖ The operation of the account and the relevant agreement are governed by the institutional framework applicable from time to time and by the Bank's General Terms of Transaction, as well as by the Bank's Commissions and Fees Policy, all available on the Bank's website, www.pancretabank.gr.
- ❖ Interest Accrual Start Date: As of the date of the deposit
- ❖ Interest Accrual End Date: Date preceding withdrawal
- ❖ Six-month interest rate period (31 December and 30 June every year)
- ❖ Interest calculation time basis: Actual Days/365-day year ratio. The numerator represents the number of actual days elapsed and the denominator a 365-day year
- ❖ Tax on interest: The amount of interest is subject to a tax deduction in favour of the State, in accordance with the applicable tax legislation. The interest tax rate is currently 15%

B. Other benefits:

- ❖ Free debit card
- ❖ Linked to Pancreta Online
- ❖ Eligibility to obtain a student loan, subject to terms and conditions



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C. Management of Complaints/ Requests:

For any requests or complaints regarding the Bank's services and products, you may:

- a) Contact any of our branches, by letter or by completing a standard complaint form
- b) Address our customer complaints division, by sending an email to complaints@pancretabank.gr or by letter to the following address: Pancreta Bank S.A., Complaints Management Division: Ikarou & Mafsolou Ave, GR - 71 601, Heraklion, Crete
- c) Contact our Customer Support Centre, by calling +30 2810 338787, Monday to Friday 08:00 - 15:00 (calls recorded)
- d) Fill out an electronic Complaint Form, available on our website (www.pancretabank.gr)

We will contact you as soon as we receive your complaint, in order to:

- Confirm receipt of your complaint
- Inform you that we will respond in writing within the statutory deadline (within 45 days from the date the complaint or report was filed). If we are unable to respond within 45 days, we will inform you of the causes of the delay and of the time period within which we expect to complete the investigation of the complaint

D. Alternative consumer disputes resolution:

Moreover, there are special out-of-court dispute resolution procedures in place, which you may access by contacting the Competent Authorities and alternative dispute resolution bodies to file complaints or reports:

- The Hellenic Consumer's Ombudsman 144, Alexandras Ave, GR- 11471, Athens, tel. 2106460862, email: grammateia@synigoroskatanaloti.gr, website <http://www.synigoroskatanaloti.gr>
- The Hellenic Financial Ombudsman, 1, Massalias Str., GR - 10680, Athens, tel. 210 3376700, e-mail: info@hobis.gr, website: www.hobis.gr
- The Amicable Resolution Committees provided for in Article 11 of Law 2251/1994, as in force from time to time
- The General Secretariat for Trade and Consumer Protection, Ministry of Development and Investments (Kaniggos Sq., GR - 10181, Athens), whose services are also available at <https://kataggelies.mindev.gov.gr/>