



PANCRETA BANK

PRE-CONTRACTUAL DISCLOSURE

PRODUCT: "PANCRETA CHILD SAVINGS ACCOUNT"

A. Basic Features:

- ❖ Account Type: Savings Account
- ❖ Name: Pancreta Child Savings Account
- ❖ Available through Branches
- ❖ Currency: EUR
- ❖ Minimum initial deposit amount: €100
- ❖ Regular deposit amount: €50 - €1000
- ❖ Beneficiaries: The account is opened to a minor person as primary beneficiary. At least one adult person related to the minor up to the third degree (parents, adult siblings, grandparents, uncles and persons exercising parental care) must be designated as joint beneficiary
- ❖ Deposits effected in any manner (cash deposits, standing orders, wire transfers)
- ❖ Cash withdrawals not allowed, except withdrawal of the total account balance following by closure of the account at a Branch
- ❖ Payments, transfers and remittances not allowed, except through a standing order for a monthly regular payment from the feeder account
- ❖ A minor person may only hold one account of this type
- ❖ 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
- ❖ Monthly interest period
- ❖ The Account's preferential interest rate is subject to a minimum €50 monthly payment effected any time between the 1st and the last working day of each month. The preferential interest rate is subject to an increase in the account balance by the minimum monthly payment. If monthly



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payments are not effected, the account is subject to the interest rates applicable to Simple Savings Accounts, subject essentially to our Commissions and Fees Policy

- ❖ Interest Accrual Start Date: As of the date of the deposit
- ❖ 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%
- ❖ The account is not linked to a debit card or to the Pancreta Online service

B. 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

C. 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



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- 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/>