



PANCRETA BANK

PRE-CONTRACTUAL DISCLOSURE

TIME DEPOSIT: "ANEVAINO ME EVELIXIA"

Product description: A time deposit in Euros with a maturity of 12 months. Interest payments are effected on each anniversary of the inception date to the Service Account designated by the customer.

Time Deposit Account: Account held by the customer with the Bank, on which the operation of the Time Deposit is based.

Service Account: A first-demand account held in the form of a Savings, Current or Sight Account, which serves the Time Deposit Account at inception, maturity, renewal and premature full or partial repayment, for the purpose of yielding interest and principal. The Service Account has essentially the same beneficiaries as the Time Deposit Account.

A. Time Deposit - Basic Features:

- ❖ Product: Time deposits with a maturity of 12 months, subject to monthly interest payments on each anniversary of the inception date
- ❖ Beneficiaries: Natural Persons
- ❖ Currency: Euro
- ❖ Minimum initial deposit amount: €20,000
- ❖ Available through Branches
- ❖ Interest rate: The interest rate varies depending on the amount and the maturity term of the deposit and it is subject to escalation based on a pre-determined scale. Customers may at any time obtain information on effective Time Deposit interest rates from our branch staff as well as from our website www.pancretabank.gr
- ❖ 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
- ❖ Interest accrual period: From the inception date until the day preceding maturity.
- ❖ Interest is paid on a monthly basis at the date set to that effect. Principal is paid at maturity by crediting the relevant amount to the first-demand deposit account designated by the beneficiary.
- ❖ If the anniversary of the interest or principal payment is a Saturday, Sunday or other public holiday, the interest accrual period will be extended until the next business day
- ❖ 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. Time Deposit Options:

- ❖ A time deposit account may be opened by multiple beneficiaries (Natural Persons) in accordance with the provisions of Law 5638/1932 "Deposits in Joint Account". If any of the joint beneficiaries dies, the deposit is automatically transferred to the surviving joint beneficiaries, down to the last.
- ❖ Amounts withdrawn prematurely are subject to penalty interest for the period remaining until the agreed maturity date, at the rate applied by the Bank in these situations. Such interest may under no circumstances exceed the amount of interest accrued in the aforementioned period.
- ❖ By exception, penalty interest shall not be charged in case the deposit is prematurely withdrawn in whole or in part on any anniversary of the inception. Penalty interest accrues on the basis of the day on which the time deposit is withdrawn.
- ❖ In addition, in case of a partial withdrawal of an amount, the deposit continues, while the interest rate of the time deposit is adjusted to the interest rate of the corresponding scale, for the remaining amount.

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/>