

Delay Resolution Process according to Law 4224/2013

The Code of Conduct for the management of non-performing private debts establishes general principles of conduct and adopts best practices, both for lending banks and borrowers, with the aim of finding solutions for the adjustment or final settlement of debts in arrears, taking into account the capabilities and specificities of each borrower. It is addressed to borrowers (debtors/guarantors) Individuals/professionals and small sized enterprises who either face financial difficulties and are unable to comply with their debt repayment schedule, or the change in their financial situation is estimated to lead to an immediate inability to meet their loan obligations

Exceptions / Suspension

The following are excluded from the application of the Code of Conduct:

- Claims arising from contracts terminated before 01/01/2015
- Claims against a borrower that do not exceed as a total sum any of the following limits:
 - o - the amount of € 1,000 in the case of borrowers - natural persons,
 - o - the amount of € 5,000 in the case of borrowers - legal entities - micro-enterprises, in accordance with the definition of "micro-enterprises".
- Claims against legal entities that are not 'micro-enterprises'.

What are the stages of the Delay Resolution Procedure (DRP)?

1. Borrower-Bank Communication
2. Gathering financial and other information from the borrower. Already today, by virtue of the Decree 145947/2023 (Government Gazette 5909/B/10-10-2023) of the Ministers of National Economy and Finance, Digital Governance and the Governor of the Bank of Greece (hereinafter the "Decree") issued pursuant to article 39 of Law 4818/2021, the new electronic platform for bilateral loan settlements in accordance with the revised Code of Conduct for Banks of Law No. With the new procedure, Stage 2 ("Collection of financial and other information from the borrower") and Stage 4 ("Proposal of an appropriate solution") of the Arrears Resolution Procedure (D.R.E.C.) of the Code of Conduct are now conducted exclusively through the digital platform, developed by the General Secretariat for Public Administration Information Systems (G. Access to the Platform is provided through the Single Digital Portal of the Public Administration (gov.gr-EPSP). Access to the Platform requires the authentication of the natural person - user by using the codes - credentials of the General Secretariat for Information Systems of the Public Administration (taxisnet). The Platform can be

accessed through gov.gr in the section "Property and Taxation" and the subsection "Debt Management", at the following link: <https://www.gov.gr/ipiresies/periousia-kai-phorologia/diakheirise-opheilon/kodikas-deontologias>

3. Evaluation of the borrower's financial data and overall financial situation, taking into account, in the case of natural persons, the reasonable living expenses, as defined annually on the basis of the Family Budget Survey of the Hellenic Statistical Service For more information, please visit the website of the Hellenic Banking Association (www.hba.gr).

4. Submission to the borrower of suitable proposals for the settlement or final settlement of the borrower's debts

5. Examination of the borrower's objection, which will be answered by the Bank within 30 days. It should be clarified that an objection may be lodged only once and concerns only the classification of the borrower as non-cooperative.

You can contact your nearest branch of our Bank or alternatively call our call centre at 210 3223038 to arrange a meeting with the responsible account officer.

Detailed information on the Arrears Resolution Procedure (DRP) under the Code of Conduct of Law 4224/2013 can also be obtained from the website of the Bank of Greece (bankofgreece.gr) and from the website www.gov.gr/ipiresies/periousia-kai-phorologia/diakheirise-opheilon/kodikas-deontologias

Authorised bodies for advisory assistance:

- You can request assistance and additional information on the implementation of the Code of Conduct at the Offices and Borrower Information and Support Centres of the Special Secretariat for Private Debt Management (SGRM) or on the respective website (<http://www.keyd.gov.gr>).

- Any other entity with a counterpart in mediation, registered in the register of article 18 of the YA70330 οικ/09.07.2015 (B' 1421) or in the register of accredited mediators of article 7 of Law No. 3898/2010 (OFFICIAL GAZETTE A-111/16.12.2010)

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