

DINERS CLUB CARD'S ESSENTIAL TERMS OF ISSUANCE

A. Issuance - Protection – Use of the Card

1. The card is issued in plastic form by DINERS CLUB HELLAS S.A. CREDIT (DC) which operates as a credit company (BGGA 2485/2002) and which allows the card holder (Card holder) to make payments at certain points of sale, cash withdrawals or deposits and other related acts at cash withdrawal or deposit machines or automatic teller machines within the card's effective time limit and in accordance with these terms. The card may be used either as a debit card or credit card.
2. The card, whether it is the original card, a replacement card or one issued at renewal, is issued to the Card holder by regular post but for security reasons will be activated only after the Card holder comes into personal contact or his/her authorized representative with the Bank.
3. Upon receiving his/her card, the Card holder, is required to immediately sign (with a ball-point pen) it at the designated space on the back of the card.
4. After the card has been issued, the Card holder will be notified of his Personal Identification Number or PIN. The Card holder must memorize his/her PIN and immediately destroy the printed form used to notify him/her and to keep it a secret and confidential without writing it down anywhere.
5. The card is strictly personal. Only the Card holder has user rights to both the card and the PIN. It is prohibited to transfer the card in any way or for the card to be used by anyone else. The Card holder is required to take all necessary security measures to protect the card and the confidential use of the PIN and provided he/she has reasonable suspicions that the card may have been used by a third party or if the PIN has been compromised, he/she has the option to request for an immediate replacement.

B. Loss or theft of the card

6. In cases of loss or theft of the card, the Card holder is required to notify DC via telephone and subsequently in writing without delay. Until DC has been notified, the Card holder is exclusively responsible for all liabilities he/she has suffered due to the loss or theft of the card for up to the credit limit allowed by law (currently at €150), unless (a) due to gross negligence, he/she has not complied with all the present terms, particularly the provisions stated in articles 4, 5 and/or 15, (b) he/she has acted maliciously or (c) the liability was caused due to the PIN being compromised without DC being liable, and which has consequently been used to withdraw cash from ATMs. Therefore, for all the situations described here, the Card holder has unlimited liability and is not subject to the above limit.

Γ. Transactions with Businesses and ATMs

7. The Card holder is entitled to use the card for all purchases transacted with businesses (the Businesses) that collaborate with DINERS and are

- identified by the DINERS logo in Greece and abroad provided said purchases are transacted with the card's prescribed time limit. DC may, with prior notification of the Card holder, decline transactions with certain categories of businesses whose activities or transaction facilities place the interests of the customer at risk. These categories include businesses that trade in games of chance transacted over the Internet or any other categories DC includes in its monthly account statements. The Card holder's signature, the specific print-outs and debit statements detailing the card's use when making transactions with businesses associated with DINERS shall provide full proof of these transactions. These statements shall not be signed by the Card holder unless they are for transactions with businesses with which DC has allowed purchases to be made by distance electronically, by telephone or other means of communication.
8. The Card holder is entitled with the combined use of the Card's PIN to receive cash loans, always up to the maximum cash withdrawal limit prescribed by DC and for which the Card holder has been notified in advance and in accordance with the special terms issued each time. The withdrawal shall be made either at a Citibank International Plc Automatic Teller Machine (ATM) at no charge or at the Automatic Teller Machines of other banks via the DIASNET interbank system with the following charges due to the intermediation of a third-party entity: a) for amounts withdrawn of €20-€50, there will be a €0.91 charge per transaction; b) for amounts withdrawn of €60-€100, there will be a €1.03 charge per transaction; c) for amounts withdrawn of €110, there will be a €1.13 charge per transaction; d) for amounts withdrawn of €120-€600, there will be a €1.18 charge per transaction. In addition, the Card holder is entitled to ask any questions or receive any information regarding his/her account balance with a one-time charge of €0.17 each time. Also, the Card holder is entitled to make any cash withdrawals in accordance with the above terms and in foreign countries, but only from Automatic Teller Machines that display the "Pulse" logo. If the withdrawal in question is transacted in a currency other than the euro, this will be converted in euros with the price determined by DC on the day the transaction was recorded in DC's accounts. An amount of 1% of the amount withdrawn will be assessed to the final charge as cash withdrawal expenses that will be charged by the third-party intermediary (Pulse). The Card holder is also entitled with use of his/her card (without the combined use of his/her PIN) for cash deposits at a Citibank International Plc Automatic Teller Machine (ATM) to pay his/her account. The final payment amount that will be registered as payment will be the amount that will be recorded and confirmed as the successful deposit on the ATM monitor and on the relevant receipt.
 9. The Card holder will grant to DC the irrevocable order and authorization to repay all debit statement, receipts or accounts including transactions made from a distance not accompanied by written debit statements on behalf of the Card holder and which will be presented by the businesses that transacted purchases with the Card holder and will be charged to his/her account with the cash withdrawals that will occur.

10. DC bears no responsibility vis-à-vis the Card holder regarding any activities or omissions of these businesses during the Card holder's transactions with them. Nor is the Card holder entitled to raise any objections or make any claims against DC that he/she may have with any of these businesses with the exception the conditions stated in Ministerial Decision F1 983/1991 (OGG B' 172/21-3-1991).

Δ. Notification of Card holder

11. DC will send to the Card holder a monthly account statement each month via regular mail. Among the information included in the monthly account statement, all charges made due to cash withdrawals as well as payments DC made in the last month and/or current month to all Businesses on behalf of the Card holder. In addition, the balance due will also be included from the previous account statement, the new balance due, the credit limit, the current contemporary interest rate and any penalty rates, the minimum payment and the payment due date. Also, the monthly account statement will include all duties, fees, interest and expenses for which the Card holder must pay. Charges that were sent late by the Businesses may be registered in a subsequent monthly statement
12. The monthly statements that concern additional cards will be sent exclusively and only to the Card holder of the main card. It is incumbent upon the discretion of DC to send a monthly account statement or notification to the Holders of these additional cards.
13. If, within thirty (30) days from the time the monthly account statement or any other notification is received regarding payment of debts related to the card, the Card holder or his/her joint borrowers does not dispute the total amount and does not raise any valid objections, it will be presumed that he/she accepts all transactions recorded therein and the individual charges resulting from the use of his/her card as well as the debit balance. It will be presumed that the Card holder has received the monthly account statement if, within 60 days from the issuance date of said statement does not notify DC in writing that he/she has not received this particular monthly account statement before any counter-evidence can be submitted. Each monthly account statement will contain a reminder for the Card holder concerning the timely presentation of objections in accordance with this article and any consequences should the Card holder be derelict.
14. In each case, the monthly account statement and the extract of the Card holder's account from DC's ledgers, which are administered in electronic form at the Computer Center, are appropriate documents for the issuance of a payment order as per the definition stated in the provisions of articles 623 of the Code of Civil Procedure and shall be considered a full receipt of the amount the Card holder owes or jointly owes the Bank for the use of the card he/she was issued and that other Card holders were issued for which counter-evidence is permitted.

E. Payment

15. The Card holder is bound to observe the activity and entries listed on the monthly account statement and to notify DC without delay of any transactions that occurred without his/her consent and for any mistakes or negligence on DC's part regarding the administration of his/her monthly statement
16. The Card holder has the option to repay the entire amount owed within the due date written on the monthly account statement he/she was sent, in which case interest will not be assessed. Provided the Card holder does not repay the entire amount owed by the payment due date stated on his monthly account statement at the latest, the outstanding balance will be credited and interest will be charged as per the provisions in articles 20 and 21 of these terms.
17. Use of the card must be made always within the context of DC's approved credit limit and of which the Card holder has been notified via the monthly account statement the latter receives. The credit limit, in which all transactions made by the Card holder are calculated, even those not yet charged to his/her account like, particularly, future installment payments of purchases from businesses, are subject to periodic review by DC and will fluctuate in accordance with the Card holder's creditworthiness and general credit behavior as evaluated by DC on the basis of specific criteria. Specifically, DC may reduce the Card holder's credit balance if the latter, jointly or cumulatively: a) is delinquent with his/her payments at the time of the evaluation or has been delinquent at any time within the last twelve months from the time of the evaluation either for this specific card or for any bank credit product that he/she was issued by Citibank International Plc (henceforth, the Bank) and/or another company belonging to the Bank; b) the card's credit limit has been exceeded within the past six months from the time of the evaluation; c) less than half of the credit limit has been used at the time of the evaluation for the past twelve months prior to the evaluation; d) the credit criteria established by DC has not been met after an audit by Tiresias S.A.'s financial data files. In each case the Card holder is delinquent or has exceeded his/her credit limit at the time of the evaluation or over the past six months before the evaluation of any other bank credit product that has been issued by the Bank and/or another of the group's banks, DC has the right to suspend the available credit limit of the holder's card. If the Card holder fulfills DC's credit criteria at the time of the evaluation, DC may increase the Card holder's credit limit. The increase or decrease of the credit limit will be made automatically at the time of the evaluation and the Card holder shall be notified accordingly by his/her next monthly statement.
18. If the Card holder selects to repay the credit amount in interest-bearing monthly installments, each installment must be equivalent to 3% of the debit balance at a minimum and shall include the total interest amount that will be charged to the balance and shall not be less than twenty euros (€20) minimum payment. Each payment made by the Card holder on his/her debt from the use of his/her card will be assessed to a series of all

types of charges, the interest and subsequently to the principle of the charges and withdrawals with priority given to the repayment of the amounts that accrue interest each time with the minimum interest rate in accordance with these terms. If the credit limit has been exceeded or payments have been delayed, the amount exceeded and the past delayed amounts owed shall be added to the minimum payment amount or the amount mentioned as immediately payable on the monthly account statement. The outstanding balance shall be assessed penalty rates as determined in article 23 of these terms.

F. Charges

19. For the card to be issued, the Card holder shall be assessed an annual subscription which, as of February, 2010, comes to €35.00 for Diners Club Public, AEK Diners, Diners Club - Vodafone, and €18.00 Diners Club-Unicef and Diners Club. These charges will be assessed to the Card holder's account.
20. Any outstanding balance deriving from cash withdrawals made by the card holder from an ATM shall accrue interest with an annual floating interest equal today to 19.75%. Cash withdrawals in Greece and abroad shall accrue interest from the moment they are made. In other respects, for ATM cash withdrawals, the provisions specified in terms 23 and 24 shall apply.
21. Any outstanding balance deriving from the Card holder's transaction shall accrue interest with an annual floating interest which as of February, 2010, comes to 18.40%. The relevant interest is assessed by the date each transaction occurs including transactions for interest-free purchases the Card holder has negotiated with the business with the exception of transactions that were made before the issuance of the first account. In such a case, interest shall be assessed on the date said account is issued.
22. The Bank has the discrete option to offer the Card holder a preferred interest rate which shall be between two percentage points (2%) lower than the actual annual floating interest rate currently in effect for all other transactions less cash withdrawals. The above offer is in effect provided the Card holder has completed 12 continuous months of use of the card and 6 continuous months of timely payments of the minimum payment due determined on the his/her monthly account statements. The Bank reserves the right to rescind the above preferred interest rate: a) if the Card holder delays paying the Card's minimum monthly payment or that of any other credit card that has been issued by the Bank and/or Diner's Club and b) if the Card holder makes late payments for any other credit product(s) that he/she has been issued by the Bank and/or any other company in the Citi Group. In such a case, the interest will be the annual floating interest for all new transactions. In each case the interest rate is adjusted, the Card holder shall be notified of its level and the date the new rate will go into effect in his/her next monthly statement. Any changes to the interest rate in accordance with the above terms shall concern charges made from the date the interest rate was changed and afterwards. The

- Bank reserves the right to implement the above preferred interest rate and floating interest rate for cash withdrawals as applies above and for the floating interest rate for purchases based on the same or similar criteria after the Card holder has been notified.
23. If the Card holder is delinquent paying his/her minimum payment, the relevant amount shall be assessed a penalty rate without prior written notification of the delinquent Card holder. The penalty rate is calculated with an interest rate equal to the annual contemporary rate increased by 2.4 percentage points. All interest calculations shall be made based on a three hundred sixty-five (365) calendar year. In other words, by multiplying: (i) the amount to which interest is assessed times (ii) the interest rate in effect during the relevant period times (iii) a fraction of which the numerator is the exact number of days of the relevant calculation period and the denominator is the number 365. The amounts of the conventional interest rates and penalty rates will appear separately on each monthly statement.
 24. The Card holder shall be charged all duties, fees and expenses recorded in the monthly account. The annual subscription and all other expenses and charges may be adjusted by the Bank provided there is a good reason for doing so and if the cost to issue the services change or for fluctuations in the additional services provided to the Card holder. The Bank may, however, adjust the interest rate if the Euribor 1 month, as this is in effect on a daily basis, is changed by an amount greater than 0.25 percentage points vis-à-vis the previous adjustment. In such a case, the adjustment to the conventional interest rate will occur in the same direction within three months at the latest and for an amount ranging from half to four times the amount of the Euribor change. In each adjustment, the Card holder will be notified of the amount of any cost element of the card (such as annual subscription, interest, et al) and the date these are to go into effect through the monthly account statement via an announcement in the daily press. If the Card holder disagrees with this adjustment, he/she has the option to repay the entire outstanding amount of the debit balance at no penalty and cancel the card.
 25. The amount owed for transactions made in any country not in the Euro-zone shall be converted into USD dollars and then subsequently into Euros at a price set by DC on the day the transaction was recorded in DC's accounting books and will be assessed an amount of up to 1.5% of the final amount converted into Euros for transaction processing expenses and third-party intermediation expenses.
 26. Should the credit limit determined by DC be exceeded, the Card holder is required to repay the exceeded amount by the payment due date determined by DC. For each case that the limit is exceeded, the Card holder's account shall be assessed a one-time penalty equal to 5% of the amount exceeded and each late payment of the exceeded amount, DC shall assess the above charge for up to three consecutive months, provided the limit continues to be exceeded.
 27. The Card holder's total annual real charges shall be expressed as a percentage (APRC) as this is determined by existing legislation. The

example below concerns a credit transaction for the amount of €3,000 from 01/01/2010, repayable in 12 interest-bearing installments with an annual floating interest rate of 18.40% and an annual subscription of €35.00 for Diners Club Public, AEK Diners or Diners Club – Vodafone. Namely, 1st installment, due on 21/02/10, for €285.00, 2nd installment, due on 21/03/10, for €291.69, 3rd installment, due on 21/04/10 for €291.59, 4th installment due on 21/05/10 for €286.55, 5th installment due on 21/06/10 for €283.78, 6th installment due on 21/07/10 for €278.99, 7th installment due on 21/08/10 for €275.96, 8th installment due on 21/09/10 for €272.05, 9th installment, due on 21/10/10 for €267.64, 10th installment due on 21/11/10 for €264.24, 11th installment due on 21/12/10 for €260.08, 12th installment due on 21/01/11 for €256.43. The total amount of payments shall be €3,314.00 and the APRC is equal to 18.78%, while the APRC without a subscription is equal to 16,44% b) For a credit transaction amount of €3,000 for 01/01/2010 repayable in 12 interest-bearing installments with an annual floating interest rate of 18.40% and an annual subscription of €18.00 for Diners Club – Unicef and Diners Club, 1st installment, due on 21/02/10, for €268.00, 2nd installment, due on 21/03/10, for €291.69, 3rd installment, due on 21/04/10 for €291.59, 4th installment due on 21/05/10 for €286.55, 5th installment due on 21/06/10 for €283.78, 6th installment due on 21/07/10 for €278.99, 7th installment due on 21/08/10 for €275.96, 8th installment due on 21/09/10 for €272.05, 9th installment, due on 21/10/10 for €267.64, 10th installment due on 21/11/10 for €264.24, 11th installment due on 21/12/10 for €260.08, 12th installment due on 21/01/11 for €256.43. Total payments shall come to €3,296.83 with an ARPC equal to 17.63% and APRC without a subscription is equal to 16.44%. c) For a credit transaction amount of €3,000 for 01/01/2010 regarding ATM cash withdrawals with a Diners Club card repayable in 12 interest-bearing installments with an annual floating interest rate of 19.75% for the cash received and an annual subscription of €35.00 Diners Club Public, AEK Diners and Diners Club - Vodafone, 1st installment, due on 21/02/10, for €285.00, 2nd installment, due on 21/03/10, for €294.75, 3rd installment, due on 21/04/10 for €294.64, 4th installment due on 21/05/10 for €289.23, 5th installment due on 21/06/10 for €286.25, 6th installment due on 21/07/10 for €281.11, 7th installment due on 21/08/10 for €277.87, 8th installment due on 21/09/10 for €273.67, 9th installment, due on 21/10/10 for €268.94, 10th installment due on 21/11/10 for €265.294, 11th installment due on 21/12/10 for €260.82, 12th installment due on 21/01/11 for €256.90. Total payments shall come to €3,334.47 with an ARPC equal to 20.09% and APRC without a subscription is equal to 17.72%. d) For a credit transaction amount of €3,000 for 01/01/2010 regarding ATM cash withdrawals with a Diners Club-Unicef and Diners Club cards, repayable in 12 interest-bearing installments with an annual floating interest rate of 19.75% for the cash received and an annual subscription of €18.00 for Diners Club-Unicef and Diners Club cards, 1st installment, due on 21/02/10, for €268.00, 2nd installment, due on 21/03/10, for €294.56, 3rd installment, due on 21/04/10 for €294.64, 4th installment due on 21/05/10 for €289.23, 5th installment

due on 21/06/10 for €286.25, 6th installment due on 21/07/10 for €281.11, 7th installment due on 21/08/10 for €277.87, 8th installment due on 21/09/10 for €273.67, 9th installment, due on 21/10/10 for €268.94, 10th installment due on 21/11/10 for €265.29, 11th installment due on 21/12/10 for €260.82, 12th installment due on 21/01/11 for €256.90. Total payments shall come to €3,317.297 with an ARPC equal to 18.92% and APRC without a subscription is equal to 17.72%. e) For a cash withdrawal of €3,000 for 01/01/2010, €540.00 of which were withdrawn from an ATM and the remaining €2,460 include all other transactions with a Diners Club card repayable in 12 interest-bearing installments with an annual floating interest rate of 19.75% for the cash received from the withdrawal 18.40% for transaction made with the Diners Club card and an annual subscription of €35.00 Diners Club Public, AEK Diners and Diners Club - Vodafone, 1st installment, due on 21/02/10, for €285.00, 2nd installment, due on 21/03/10, for €292.24, 3rd installment, due on 21/04/10 for €292.14, 4th installment due on 21/05/10 for €287.03, 5th installment due on 21/06/10 for €284.22, 6th installment due on 21/07/10 for €279.37, 7th installment due on 21/08/10 for €276.30, 8th installment due on 21/09/10 for €272.35, 9th installment, due on 21/10/10 for €268.94, 10th installment due on 21/11/10 for €267.88, 11th installment due on 21/12/10 for €260.22, 12th installment due on 21/01/11 for €256.51. Total payments shall come to €3,317.68 with an ARPC equal to 19.02% and APRC without a subscription is equal to 16.67%. f) For a cash withdrawal of €3,000 for 01/01/2010, €540.00 of which were withdrawn from an ATM and the remaining €2,460 include all other transactions with a Diners Club – Unicef or Diners Club card repayable in 12 interest-bearing installments with an annual floating interest rate of 19.75% for the cash received from the withdrawal 18.40% for transaction made with the Diners Club card and an annual subscription of €18.00 Diners Club – Unicef or Diners Club cards, 1st installment, due on 21/02/10, for €268.00, 2nd installment, due on 21/03/10, for €292.07, 3rd installment, due on 21/04/10 for €292.14, 4th installment due on 21/05/10 for €287.03, 5th installment due on 21/06/10 for €284.22, 6th installment due on 21/07/10 for €279.37, 7th installment due on 21/08/10 for €276.30, 8th installment due on 21/09/10 for €272.35, 9th installment, due on 21/10/10 for €268.94, 10th installment due on 21/11/10 for €264.43, 11th installment due on 21/12/10 for €260.22, 12th installment due on 21/01/11 for €256.51. Total payments shall come to €3,300.51 with an ARPC equal to 17.86% and APRC without a subscription is equal to 16.67%. The aforementioned APRC corresponds to the hypothetical arithmetic example and does not apply for any changes in current data. The APRC changes each time any of the cost elements associated with it (e.g. interest rate) changes. In such a case, DC shall notify the Card holder of said changes in the monthly account statement sent to him/her.

G. Expiration – Termination

28. If the Card holder delays paying the minimum amount or the payment amount due included in the monthly account statement for times or if he/she violates any of the above terms or if there is sufficient reason, DC has the right to terminate this contract and declare the outstanding credit balance as overdue and immediately payable and which will be assessed with penalty rates that shall be calculated in accordance with article 23. The Card holder shall be charged with all expenses (judicial and extrajudicial) incurred to collect an overdue account. In such a case, DC shall prohibit any use of the card by notifying the Card holder and/or joint borrowers accordingly. DC shall also cancel the card in case of misuse of card for two consecutive years.
29. The Card holder also has the right to terminate this contract at any time without prior notification or explanation. The Card holder also has the option to request his/her card be cancelled within twenty (20) days from the date he/she has received it at no cost save for the charges made with the card before it was cancelled and the card's annual subscription charge. Especially in cases where the contract for the issuance of the card is concluded from a distance (like, e.g. via mail), provided the Card holder proceeds with the cancellation of the card with a relevant statement via Citiphone without having used the card within fourteen (14) business days from the date he/she has received the card, he/she shall not be charged the annual subscription and will not have to pay any additional costs DC has assessed to conclude the contract. Any charges or subscriptions that the Card holder has already paid shall be refunded to him/her within thirty (30) day from the Card holder's timely conveyance of the cancellation statement to DC.
30. DC has the right to unilaterally amend the terms of this contract but only for an important reason and after notifying the Card holder beforehand in writing or with an announcement. The Card holder has the right to terminate this contract in writing within thirty days from the date of the announcement or receipt of the notification. No action towards termination shall be tantamount of acceptance of said changes and the contract will remain in effect. It goes without saying that the Card holder (irrespective of termination) is required to repay any amount owed to DC due to the activity of any relevant card up to the time they are returned to DC. In the event the contract expires or the Card holder severs further collaboration with DC and Public, DC reserves the right to convert the card to another Diners Club card after first notifying the card holders.
31. If the contract is terminated and the card is cancelled, the Card holder is required to destroy the card. If the card is not destroyed and if it continues to be used after termination of the contract or after the card has been cancelled and whose use is prohibited, it will be considered an illegal and criminal offence.
32. If this contract expires or is terminated for any reason, all the Card holder's outstanding debts incurred due to purchases from businesses that shall be repaid with installments will be considered overdue and immediately payable and shall continue to be charged to the card.

H. General

33. The Card holder may come into contact with DC regarding any notifications via Citibank International Plc's Customer Service Telephone System. All telephone conversations between the Card holder and DC via CitiPhone regarding use of the card shall be recorded in order to ensure the best interest of the Card holder.
34. The Card holder is bound to notify DC of any changes in the address and telephone number he/she gave to DC either in writing or verbally over the telephone. Until such a notification of any changes, all documents shall continue to be sent to the Card holder's previous address.
35. The card shall be renewed at different time periods. The Card holder authorizes DC to renew his/her card with this contract if he/she does not notify DC of non-renewal within sixty (60) days before the card is due to expire. If the card has expired and the Card holder has not received a new card, the Card holder is required to notify DC as soon as possible either by telephone or in writing. Simultaneously, once the Card holder has received his/her new card, he/she is required to destroy the old one. In cases of card renewal, the use of any new card shall continue to be governed by these terms and any securities or guarantees shall remain valid for the card's protection.
36. Both the applicant of the main card and the applicants of any additional cards are required as co-debtors, jointly and severally, guarantee DC, severally and indivisibly as co-debtors, each one on behalf of the others, that all card accounts or amounts outstanding due to the cards shall be paid and that each term and statement shall be honored. Co-debtors waive the benefit of seizure in the sense that one co-debtor does not have the right to refuse to pay any amount owed by requesting from DC to pursue any legal action or compulsory execution to collect the amount owed from another co-debtor or from the main Card holder. Replacement and, in each case, issuance of a new card does not entail a renewal of the Card holder's amounts owed.
37. If the Card holder wishes to submit a claim or grievance regarding the card, he/she may do so to:
 - a) The manager of the branch bank where he/she is a customer
 - b) Citiphone, Citibank International Plc's customer service telephone system (210-929-0200) which operates 24 hours per day
 - c) The Bank's Customer Service Department, PO Box 30299, 105 57, Athens, and the Bank shall respond within 45 days at the latest from the time it receives the Card holder's claim or grievance. If the customer feels that his/her claim or grievance has not been resolved in a satisfactory manner, he/she may escalate the issue to the Banking Ombudsman at 210-337-6700 during business days between 08:30 to 15:00.
38. This contract is governed by Greek law. Any disputes that may arise due to this contract shall be subject to the current authority of the Athens

Courts without excluding the authority of any other courts authorized by law.

SPECIAL TERMS FOR DINERS CLUB – VODAFONE CARDS

The use and function of Diners Club – Vodafone cards (henceforth, the Card) are governed by the aforementioned essential terms of DC cards supplemented by the following terms:

1. The card is issued in plastic form by DINERS CLUB HELLAS S.A. CREDIT (DC) which operates as a credit company (BGG 2485/2002) and its benefits are granted in association with VODAFONE – PANAFON PUBLIC LIMITED TELECOMMUNICATIONS COMPANY (trade name VODAFON – PANAFON).
2. Use Of the Card shall grant the Card holder the right to discounts on his/her actual monthly fixed charge(s) on his/her mobile telephone program contract (with the exception of the Vodafone Mobile Connect, Vodafone Without a Fixed Charge and Vodafone for the Home) that appear on his/her monthly statement and which is issued by VODAFONE – PANAFON and corresponds with the number of telephone connections the Card holder has noted in his/her in the present application (the Mobile Telephone Charge Account). If there is any change in the Mobile Telephone Charge Account, the Card holder does not have the right to receive the discount without a prior written notification regarding the change to DC.
3. The amount of the discount for the actual monthly fixed charges (henceforth, discount) shall be calculated based on the charges of the Card holder's monthly account and they shall be recorded in a special space on the Card's monthly account which will correspond with and be issued by VODAFONE – PANAFON as follows: for subscribers with a contract, with an equivalent discount on their fixed monthly charges on their next Mobile Telephone Charge Account on condition that this Account includes a fixed charge that will grant the discount. If the monthly discount is larger than the real monthly fixed charge, the additional amount of the discount shall not be granted to the Card holder on his/her next Account and with the following conditions: for monthly charges with the use of the Card from €0.01 to €50, a discount shall be granted to the Card holder equal to €1. For each additional charge (beyond the first €50) the Card holder shall be granted a discount or a profit equal to €1 for each transaction above the €50.00.
4. These charges shall not include charges that are due to: interest rates of any type, cash withdrawals, transactions with other mobile telephone companies, late fees and expenses, balance transfer charges, overdue payments from previous monthly card accounts and for charges incurred by the use of an old Diners Club card before its conversion.
5. The above credit discount that may be issued to the Card holder per month shall not exceed €40.00.
6. If the Subscriber's registration number shall change, the Card holder is required to submit in writing to VODAFONE-PANAFON a new order for an automatic charge of the monthly Mobile Telephone Charge Account with

- the Card (by completing, for example, the “fixed charge payment through a credit card” that is on the back page of the Mobile Telephone Charge Account).
7. DC may issue additional benefits to its Card holders such as the application of a lower interest rate relative to that which DC issues. The Card holder shall be notified of these benefits via his/her Monthly Account.
 8. The Card’s validity shall expire and its benefits shall be cancelled if: a) the association between DC and VODAFONE-PANAFON expires or has expired; b) the Card holder’s mobile telephone contract with VODAFONE-PANAFON expires or is terminated; c) the Card holder’s order to automatically charge his/her credit card for the amount owed as per his/her VODAFONE-PANAFON telephone connection contract is rescinded or interrupted; and d) the Card holder requests it. For all these situations, the Card shall be automatically converted to a Diners Club card.
 9. Per Law N. 2472/97, regulation by the Personal Data Protection Authority on 1/1999, the Card holder’s personal data shall be maintained in a file and shall be processed by the corporation with the corporate name VODAFONE – PANAFON PUBLIC LIMITED TELECOMMUNICATIONS COMPANY (trade name, Vodafone-Panafon) located on 1-3 Tzavellas, telephone, 210-670-2000, fax 210-670-2001. The purpose of collecting, maintaining and processing personal data by Vodafone – Panafon is to support, promote and execute services that are offered within the context of the company’s activities. Vodafone-Panafon is entitled to convey the Card holder’s personal data to companies associated with it in Greece and abroad for operational and computer services that have a transactional relationship with the Card holders or for statistical reasons. Vodafone-Panafon is also entitled (provided it has not received a special opposing order from the Card holders) to reveal your personal data to third parties for advertising promotions of their products and services or to associate businesses of Vodafone-Panafon, for market research or for other similar activities and to promote from a distance its own or third-party products and services. At any given time, the Card holder reserves the right to access his/her personal data and notifications and/or to object to further processing of his/her data as per article 13 of Law N. 2472/97 for personal data protection.

TERMS FOR THE SPECIAL CARD CASH WITHDRAWAL AND EXTRA CARD CASH PROGRAMS

Provided the Card holder complies with its credit criteria, DC shall offer him/her special cash withdrawal programs for loans either by charging the available credit limit (Card Cash) or with by issuing special loans not in circulation (Extra Cash). In both cases, the amount of the withdrawal (henceforth, Withdrawal) shall be repaid by the Card holder in interest-bearing monthly amortized installments for the same amount with a preferred interest rate vis-à-vis regular withdrawals

described in article 8 of the card issuance term and shall be governed by the following special terms:

1. The amount withdrawn, its purpose and the number of installments shall be agreed to and confirmed a) via Citiphone or an authorized DC representative by a telephone conversation between DC and the Card holder. The conversation shall be recorded and saved at the latest until the Withdrawal has been repaid and shall be deemed as complete evidence of the relative agreement, or b) after a written application at any Citibank branch.
2. The Withdrawal's interest rate shall remain fixed until it has been completely repaid. The Withdrawal's interest rate level is currently (February, 2010) a) 15.50% for the Card Cash (APR "Card Cash" Withdrawal, 16.908% based on a nominal amount of €7,000 with a 29-day grace period and a 60-month repayment period) and b) 15.50% for the Card Cash (APR "Card Cash" Withdrawal, 17.496% based on a nominal amount of €7,000 with a 29-day grace period and a 60-month repayment period). Interest shall start accruing on the date the special Card Cash / Extra Cash withdrawal programs were charged to the Card.
3. Repayment installments for the Withdrawal shall be charged to the Card's account on the Monthly Account Statement's actual date of issuance and shall be paid along with the minimum payment for all other charges made to the Card.
4. For the time period starting on the date the special Card Cash / Extra Cash withdrawal programs are charged to the Card until the next Monthly Account Statement's is issued (henceforth, the grace period), the Card holder shall be charged only with the interest on the Withdrawal in accordance with the contemporary interest rate plus principle amount of one euro (€1).
5. The Card holder shall be charged with all assessment and approval costs as well as the cost to transfer the cash to a Citibank bank account or a bank account at another bank. These costs shall be charged to the Card holder's account in addition to the amount of the Withdrawal and which are currently €90 for a Card Cash withdrawal and €170 for an Extra Cash withdrawal.
6. The amount of the Withdrawal may be transferred to a bank account (except foreign currency accounts) held by the Card holder at Citibank or another bank. If the amount of the Withdrawal is transferred to an account held by the Card holder at another Bank and is returned due to missing or false information on the transfer application caused by the Card holder's culpability, the latter shall be charged with all expenses incurred by the other bank in accordance with their existing pricing policy.
7. The Card holder must be the account holder or joint account holder for which he/she has stated in his/her application in order to receive the credit. Otherwise the cash shall not be transferred.

8. Full early repayment of the Withdrawal is possible only on the date the monthly account statement has been issued after the Customer's relevant telephone conversation with Citiphone (at 210-929-0100) where he/she shall give a forfeiture order for the outstanding principle of the withdrawal amount owed. The forfeiture shall be executed on the issuance date of the next monthly account statement of the card. After the forfeiture order has been executed, the total outstanding principle amount of the withdrawal shall be considered as payable plus a) the minimum payment amount for all other charges made with the Card and b) the current installment amount of the Withdrawals that consists of the principle plus the accrued interest. Partial early repayment of the withdrawn amount is not possible.
9. For all other issues, the Card's issuance terms shall apply.

Terms of the Citibank Alerts Service

1. With the Citibank Alerts Service, holders of any Citibank Visa, Citibank MasterCard and Diners Club cards may receive messages via electronic mail (e-mail) and/or mobile telephone (SMS) regarding activities of their card's accounts.
2. The Citibank Alerts Service shall be offered after an order by the card holder / customer and particularly for the credit card for which he/she wished to receive information.
3. Termination of the card's registration with the Citibank Alerts Service is possible via telephone by calling Citiphone at 210-929-0190.
4. E-mail and/or SMS messages shall be sent to the personal electronic mail address or personal mobile telephone number the card holder / customer has declared. The personal electronic mail address the customer declares shall not be verified by Citibank Int Plc and/or Diners Club before or after the service has been activated. The Card holder / customer is responsible to notify Citibank of any changes in this information. The customer has been notified and accepts that Citibank Alerts are not encrypted and may contain his/her name and any other information regarding activities of his/her credit card.
5. The Card holder / customer shall not be able to respond to these Alerts via email or SMS in order to administer his/her credit card.
6. Each message shall be sent one time only. If the card holder / customer cancels or deletes the message, it cannot be reproduced.
7. Each SMS message has a maximum capacity of 160 characters for messages written in English and 70 characters for messages written in Greek. All SMS messages shall be sent in Greek unless the card holder / customer requests that they be sent in English.
8. The sending and receiving of email and/or SMS messages shall be done as follows: messages regarding purchases and/or other cash transactions

requiring approval by Citibank shall be sent 24 hours per day while informational messages (such as issuance of account statements, payment date reminders, when a card holder is approaching his/her credit limit and/or any increases to that limit) shall be sent between 09:00 am and 11:00 pm (GMT + 02:00).

9. Sending and receiving email and/or SMS messages may not occur or may be delayed for reasons which Citibank International Plc or Diners Club, such as technical problems with the customer's telecommunication services. For example, it will not be possible to receive email and/or SMS messages if (a) the inbox of the email address or mobile telephone the customer has provided exceeds its capacity, (b) the mobile telephone device has SmartPhone technology, (c) the specific geographic location (either in Greece or abroad) is not covered by the mobile telephone service provider with whom the account holder has a subscription, (d) a recent request for a mobile telephone number that has not been completed yet, or (e) the account holder has installed SPAM detection regulations and has not declared Citibank as an acceptable sender, et al.
10. Citibank International Plc and Diners Club are not responsible for any notifications included in Alerts that are received late and nor are they responsible for any losses, directly or indirectly, that may arise due to Customers not able to receive Alert messages or who receive them late for which Citibank and Diners Club are not culpable.
11. Subscription to the Citibank Cards Alerts Services that shall be charged to the credit card account is €1.00 per month per card for all Citibank Visa, Citibank MasterCard and Diners Club cards, sans Citibank Platinum Visa and Diners Club Prestige cards for which the service is offered for free. Registration for Citibank Alerts service is automatically renewed every year. Citibank Int Plc and/or Diners Club reserve the right to terminate the Citibank Cards Alerts service if, for any reason, the Card holder / customer does not pay the actual monthly charge to the Bank in accordance with the above. Also, Citibank Int Plc and/or Diners Club reserve the right to terminate the service and/or change in any way the Citibank Alerts charges by notifying the Card holder / Customer no later than 30 days before the service is terminated or the charge is changed.
12. The Citibank Alerts services are offered only to facilitate notification of the customer. It is not done to replace notifying the customer via monthly account statements which shall continue to be sent whether electronically (via e-statements) or via mail to the address the customer has declared.

NOTIFICATION OF THE ACCOUNT STATEMENT IN ELECTRONIC FORM (e-statement)

DC, via Citibank's, Citibank Online application, provides the Card holder the ability to receive his/her monthly account statements in electronic form (e-statement), provided he/she does not object. If he/she accepts, sending the monthly statements via postal mail shall be suspended. Specifically, provided the Card holder desires to receive e-statements and on condition that he/she has registered with the Citibank Online service, he/she shall receive his/her monthly account statement in electronic form (email) to his/her electronic mail address he/she has entered in his/her application on the account's issuance date. He/she will be sent a message at this address informing him/her that his/her account statement has been sent and is available via the Citibank Online application. The Card holder is required to state to DC that his/her electronic address where he/she wishes his/her informational electronic messages to be sent regarding the availability of his/her monthly account statements via the Citibank Online application is correct and must immediately inform DC of any changes in his/her electronic mail. The Card holder has the option to request at any time with no limitation to suspend e-statements from being sent and to reinstate / recommence the mailing of his/her monthly statements via post either with a written notification to DC or with a verbal order via CitiPhone.

DC reserves the right to send or suspend sending the e-statement and to send the Card holder's monthly account statement to his/her mailing address without prior notification if any one of the following conditions apply: (a) irregular use of the of the Citibank Online system by the Card holder (b) violation of any of the above terms by the Card holder or a violation of any other requirement by a different cause vis-à-vis DC (c) If the customer is insolvent, delinquent with his/her payments or is unreliable (d) technical reasons that necessitate the protection of the Customer's best interest and electronic communication. For all other cases, interruption or suspension of e-statements shall occur after the Card holder has been notified by **DC 30 days before the e-statement service is interrupted or suspected.**

For all other reasons, for the monthly electronic Account Statements (e-statement) to have force of proof along with the transactions it contains, the provisions contained in Chapter D (articles 11 – 14) of these Card issuance terms shall apply.

THE CREDIT SHIELD PROGRAM

Diners Club Hellas S.A. Credit Company (52-54 Syggrou Ave, Athens) in association with ALICO Insurance Company (119 Kifisias Ave, 151 24 Marousi) (henceforth, the Insurance Company) is offering all holders of Diners Club, Diners Club-Vodafone, Diners Club Public, Diners Club Unicef and AEK Diners credit cards the Credit Shield Insurance Program through the Group Insurance Contract with number 82005 – 400. This form contains the main terms and provisions of the insurance coverage provided and subsequently explains the notification & participation procedure for customers to the corresponding insurance policy. Participation in this insurance policy is optional and is not a

condition for approval and/or continuation of the credit card and the mixed monthly premiums (including all deductions foreseen by the law) currently amount to €0.30 per €100.00 of the debit balance of the monthly account. This amount shall be charged to the credit card. The premiums may vary upon renewal or modification of the terms of the Group Insurance Contract.

A. BENEFITS

1. LIFE INSURANCE

In case of death of the insured holder of the main credit card by any cause, the insurance company shall pay DC the debit balance of his/her credit card as this appears in the last monthly statement issued before the insured's date of death up to a maximum amount of €30,000.00 plus the interest rates incurred over a two-month period after the insured's date of death.

2. PERMANENT TOTAL DISABILITY INSURANCE

In case the insured should become partially or totally disabled due to an accident or illness during the time he/she is insured and this disability has a duration of at least six months and continues to be permanent and total at the end of this time period, then the insurance company shall pay DC the debit balance of his/her credit card as this appears in the last monthly statement issued before the insured's date of death up to a maximum amount of €30,000.00.

3. TEMPORARY TOTAL DISABILITY FOR WORK INSURANCE

In case the insured is temporarily and totally disabled for work for any cause, the insurance company shall pay DC after the 31st day of his/her disability and for as long as he/she remains totally disabled an amount equal to the minimum amount owed on the his/her credit card as this appears on the last monthly statement issued before the date of his/her disability. The minimum monthly payment shall be €15.00 and the maximum shall be €850.00 for a time period not to exceed 12 months.

4. SEVERE ILLNESSES:

If the insured, after three consecutive months of coverage suffers: a heart attack, a coronary that requires surgery, a stroke, malignant cancer, chronic kidney failure, complete blindness or requires an organ transplant, the insurance company shall pay the debit balance of his/her credit card as this appears in the last account statement that was issued before the covered illness was exhibited for a maximum amount of coverage of €30,000.00. A required condition for payment of this benefit is that the insured must be alive for at least 30 days from the date the severe illness was diagnosed and the covered disease should have appeared for the first time while the holder was insured.

B. WHO IS ENTITLED TO COVERAGE IN THIS POLICY

All main holders of Diners Club credit cards who are older than 23 but younger than 60 years of age at the time the policy takes effect and who accept the policy's terms on their insurance application.

Γ. WHEN DOES THE POLICY TAKE EFFECT

Coverage begins on the date the insured's credit card takes effect or on the date his/her insurance application was accepted, whichever date comes later and provided the required premiums have been paid.

Δ. WHEN DOES COVERAGE END

- When the Group Insurance Contract is cancelled

- When the insured reaches 65 years of age
- When he/she is no longer a DC card holder
- If he/she does not pay his/her monthly premiums within the grace period (60 days)
- When the insured declares in writing to the Bank or verbally at CitiPhone (210-929-0000) that he/she wishes to cancel the policy
- When compensation has been paid for one or more of the following provisions, 1, 2 & 4.

E. DEFINITIONS

For the purposes of this policy, the term *accident* shall mean an event that occurs to an insured during his/her coverage caused by a sudden, visible, violent, random act that was completely beyond his/her will and which caused physical bodily harm or even death to the insured. The term *illness* shall mean any malady or sickness that occurs for the first time after the date the insurance policy takes effect or before this date but no consultation or treatment was taken for this illness by any surgeon or physician of any specialization during the past twelve-month period before the date the policy took effect. The term *permanent total disability* shall mean that the insured cannot perform any work for a wage or profit for which he/she has sufficient qualifications based on education, specialization or experience. The *debit balance* on the date of death, permanent total disability or severe illness shall be:

- The account balance of the credit card that was issued before the date of injury or illness that caused the death, permanent total disability or severe illness or temporary total disability (only if the temporary total disability benefit has already been paid), plus
- the amount that has been charged to the credit card before the above date of injury or illness but has not been included in the above account balance, plus
- future payments from transactions that were made with the credit card before the above date of injury or illness up to
- the maximum credit limit of the insured or the maximum limit foreseen in the policy, less
- the amount paid for temporary total disability (only in cases where the temporary total disability benefit has already been paid).

For the purposes of this benefit, a Serious Illness is one which:

- a. Heart attack (myocardial infarction): This means the necrosis of part of the heart muscle that is the result of an inadequate blood supply. The diagnosis must be based on:
 1. Electrocardiogram findings and
 2. High cardiac enzyme count
- B. A coronary that requires a bypass: This means open heart surgery in order to replace damaged coronary arteries that cause insufficient blood supply to the heart and uses implants. It does not include laser surgery or any endovascular surgery.
- C. Stroke: Any cerebrovascular accident caused by neurological causes which last longer than 24 hours. This includes strokes by myeloid tissue, endocranial or subarachnoid hemorrhage or embolism by an exocranial cause. Transient ischemic attacks or stroke symptoms caused by

migraines and vascular conditions that affect the eyes or the optical nerve are not included.

- D. Malignant cancer: This shall mean the existence of one or more malignant tumors including: malignant lymphoma, Hodgkin's disease, leukemia, malignant bone marrow disorders and are characterized by an uncontrollable development and spreading of malignant cells and the infiltration into and destruction of healthy tissue. The following are not considered cancerous:
- a. Tumors that have been histologically been characterized as pre-cancerous or have the same features as cancer but do not require radical surgery for their removal.
 - b. Skin cancer and melanoma except for malignant melanoma for which is equivalent to or greater than 3 according to the Clark scale or which are 1.5mm deep.
 - c. Prostate cancer which histologically has been characterized as T1 on the TNM scale or on a similar or equivalent scale.
- E. Kidney failure: The last stage of kidney failure that has been chronically present and the irretrievable functioning of both kidneys resulting in the insured to undergo frequent dialysis.
- F. Complete blindness: Complete blindness and irretrievable loss of sight in both eyes by any cause.
- G. Organ transplant: This shall mean the transplant of a human organ by a donor for one of the following organs: kidney, heart, lung, liver, pancreas or bone marrow

F. RISKS NOT COVERED

The following risks that directly or indirectly, in whole or in part, originate from or are caused by one of the following reasons are not covered in this insurance policy:

- Suicide within the first 13 months from the date coverage begins.
- Illness that shall occur within the first 30 days from the date coverage begins.
- Self-inflicted injuries.
- Pregnancy, childbirth or complications thereof.
- Any airline accident unless the insured is a paying passenger of an accredited airline flying on a normal route (scheduled or unscheduled).
- Strikes, revolutions, civil unrest and declared or undeclared war.
- Effects of alcohol or narcotics or hallucinogenic substances if their use is for therapeutic reasons with a medical prescription.
- Death or disability under extraordinary circumstances or illness (or was exacerbated by the extraordinary circumstance or illness) for which the insurance company has notified the Bank that this particular circumstance or illness is not included in the coverage.
- Acquired Immune Deficiency Syndrome (AIDS) and all the concomitant symptoms as defined by the World Health Organization. The presence of Human Immunodeficiency Virus (HIV) provided it can be detected in an HIV test.
- Any severe illness that has been diagnosed before the date coverage begins.

G. CANCELLATION – WITHDRAWAL - OBJECTION

The insured has the right to cancel the proffered coverage at any time with a written statement to DC or via telephone to CitiPhone at (210-9290000).

The customer has the right to withdraw or object within 30 days from the date he/she receives the written terms of the policy when he/she returns all the paid premiums. Withdrawals will cause the amortization of the insured's liabilities emanating from the insurance contract. The deadline to exercise the right of withdrawal is suspended for as long as the customer has the right of objection. This request must be directed to the Bank's Customer Service Department, PO Box 30299, 10557, Athens via correspondence or fax to the same Department (210-923-9181) or via telephone at CitiPhone (210-929-0000).

H. STATUTE OF LIMITATIONS – AUTHORIZED COURTS

This policy is governed by Greek law and any variance that arises shall be time-barred until five (5) years have lapsed. This time frame shall commence at the end of the calendar year of the year the claims was made. The Athens courts shall be exclusively authorized to settle any disputes that may arise by or is in connection with this policy.

I. CLAIMS – GRIEVANCES

If the insured has submitted a claim or grievance regarding any product or service offered by the Bank, he/she may do so via: a) the Manager of the Citibank branch where he/she is a customer; b) CitiPhone (210-929-0200), DC's customer service telephone number which operates 24 hours per day; c) Citibank's Customer Service Department, PO Box 30299, 10557, Athens, and the Bank or insurance company shall respond no later than 45 days from the day the claim or grievance was received. If the Insured does not believe that his/her claim or grievance was resolved in a satisfactory manner, he/she may escalate the matter to the Banking and Investment Services Ombudsman at 210-3376700, during business days from 08:30 to 15:00.

NB: Participation in the Credit Shield insurance policy is not considered an investment and the policies paid are not securities for sale.

J. PERSONAL DATA

This concerns the processing of personal data received or shall be received by any means by the insurance company and CITIBANK S.A. Insurance Agencies (the Companies). It is agreed that:

- a) The Companies have the right to process personal data in accordance with the provisions in Law N. 2472/1997, such as identification number, age and occupation for the purpose of supporting, promoting and executing our business relationship.
- b) The Companies are authorized to convey the personal data to their associate companies located within and outside the European Union as well as to companies to which they have commissioned the processing of personal data, in whole or in part, provided this is part of the functional handling and computer processing of our business relationship.
- c) Provided it is permissible by law, all personal data shall be made public to Public Supervisory and Tax Authorities.

- d) Provided they do not receive a special counter-order from you, the Companies have the right to use your personal data, except sensitive data, for the purpose of promoting their products or the products and services of third-party companies from a distance.
- e) The processing of personal data shall continue even after our business relationship has expired for as long as the law or the insurance contract requires.

SPECIAL TERMS FOR THE DINERS CLUB – PUBLIC CARD

The use and operation of a Diners Club Public card (henceforth, the Card) is governed by the aforementioned essential terms of the Diners Club card. Supplementary terms include the following:

- 1) The Card is issued by Diners Club (henceforth, DC) and its benefits are provided in association with the Public Company S.A. (henceforth, the Public);
- 2) The Reward Program involves the collection of points (henceforth, Public Euros) in accordance with the transactions the Card holder makes in Greece and abroad both at Public stores and at all commercial businesses with the use of the Card;
- 3) The value of the transactions that correspond with the points for the transactions made by the Card holder with the use of the card are defined as follows:
 - a) For Greece and for purchases only made at all Public stores, 3% of each transaction shall be refunded in the form of Public Euros.
 - b) For Greece and for purchases at other commercial businesses except Public stores, 1% of each transaction shall be refunded in the form of Public Euros.
 - c) For any purchases made internationally at any commercial businesses, 1% shall be refunded in the form of Public Euros for each transaction.
- 4) The actual points that the Card holder collects shall amount to one euro (€1) for each point won
- 5) Redeeming the Public Euros, which are recorded in a special space on the Card's monthly account statement and which shall be subtracted after they have been redeemed, shall occur in the form of coupons for the same value as the accumulated Public Euros, which shall automatically be sent along with the Customer's account statement. With the issuance and mail dispatch of the coupon, the Public Euros rewarded can be redeemed up to the date determined by the issuer and which is written on the coupon itself. DC and Public shall be defined as the issuers. The issuance of the coupons shall coincide with the accumulation of ten (10) Public Euros. If there are remaining points to be redeemed each month, these shall remain in each Card holder's account until they have been redeemed and shall be displayed in the next monthly account statement.

- 6) Coupons can only be redeemed exclusively at all Public stores throughout Greece and each coupon can only be used one time. Coupons have no nominal value and are redeemed at the bearer. The coupon cannot be redeemed for cash but can only be exchanged for merchandise of equal value. The customer is exclusively responsible for keeping the coupon in a safe place from the moment he/she receives it and the issuer is in no way responsible in the event it is lost or stolen. The coupon has a security bar code as proof of authenticity. If any part of the coupon is corrupted, Public has the right to refuse to exchange it for merchandise.
- 7) If the Card holder, during the Program, makes any transaction or transactions that will be paid off in installment, the amounts specified in term 3 above regarding the clearance of the points that correspond with said transaction shall be assessed each time for each individual installment.
- 8) Transactions that are recognized in the program are those that are made with cards of the additional members.
- 9) Transactions not valid in the program are those by card holders who present an unpaid balance on their Card for more than thirty (30) consecutive calendar days. In addition, if one Card is cancelled by DC, all points the Card holder won cannot be redeemed. Finally, charges corresponding to cash withdrawals, late payments or for any types of interest rates as well as charges made by the Card Cash and Extra Cash programs are not valid.
- 10) Winning points shall be withdrawn and ineligible to be redeemed if the association between DC and Public is terminated.
- 11) If the Card is converted into another Diners Club card, the Public Euros that have been accumulated cannot be transferred to the new card.
- 12) If a card is lost or stolen, the Public Euros that the Card holder has won before his/her card was lost or stolen shall be transferred to his/her new card.
- 13) DC reserves the right to change the terms as well as modify or cancel this program after it has notified all card holders 30 days before the above terms have been implemented and provided there is sufficient reason to do so.

The Greek version of the present Terms & Conditions shall be exclusively binding, while any translation into a foreign language shall be provided for supporting purposes only