

## **DINERS CLUB PRESTIGE CARD'S ESSENTIAL TERMS OF ISSUANCE**

1. The card is issued by DINERS CLUB HELLAS S.A. CREDIT (henceforth, DC) and allows the card holder to transact sales at businesses and other 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 without the issuance of credit.
2. The card, whether it be 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. DC shall also notify the Card holder of his Personal Identification Number (PIN). The Card holder must memorize his/her PIN and immediately destroy the printed form used to notify him/her. The Card holder is required to keep his/her PIN a secret and confidential without writing it down anywhere, especially on the card or on any other object he/she keeps or transfers with the card.
4. The Card holder is required to provide DC all assistance to limit any adverse consequences that may result from the loss or theft of his/her card. If the card holder has reasonable suspicions regarding the use of his/her card or PIN by a third party, he/she may request their immediate replacement. Any loss or theft of the card or should the PIN be revealed to any third party, the card holder must immediately notify DC without delay either via telephone or in writing. Until the above notification, the card holder shall be responsible for paying to DC the amounts transacted with the card for up to the maximum limit foreseen by law (currently at €150) unless, (a) he/she unless (a) due to gross negligence, he/she has not complied with all the present terms, particularly the provisions stated in articles 3, 4 and/or 11, (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.
5. The Card holder is entitled to use the card for all purchases transacted with businesses (the Businesses) that collaborate with DC and are identified by the DC 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 DC 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.
6. 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.
  7. DC guarantees payment for all transactions made by Card holder with the use of the card as associate businesses. The Card holder will grant to DC the irrevocable order to repay all charges made with the use of the card and, in general, each amount DC shall pay on his/her behalf no later than the payment due date stated by the issuer on each monthly account statement or whenever notified by DC.
  8. DC bears no responsibility vis-à-vis the Card holder regarding breach of contract or non-compliance of responsibility on the part of these businesses or stores towards the Card holder as well as any conventional or non-conventional loss with the exception of the conditions states in Ministerial Decision F1 983/1991 (OGG B 172/21-3-1991).
  9. The card holder shall bear all the penalties for all payment delays, without further notification.
  10. The card holder will have three time periods to his/her advantage for his/her to repay his/her transactions at no penalty. The first shall be from the day of the transaction up to the day it has been charged to his/her account. The second period shall be from the day the transaction was

charged to his/her account to the day the monthly account statement has been issued to the account holder. And the third period shall be from the day the monthly account statement has been issued to the repayment date. If, however, the amount due is not paid on time, interest shall be charged for only the third period. Interest shall be calculated based on the actual existing maximum amount of the transactional interest rate. Interest shall also be applied to any additional delays when assessing interest on the actual existing maximum amount of penalty interest, without prior notification. All expenses for the collection of late payments shall be charged to the delinquent card holder. Each payment made by the Card holder towards the amount owed for the use of the card shall be calculated on the sequence of any type of charges, interest and subsequently the principle of the charges and cash withdrawals with priority being given to the repayment of the amount that bears the lowest interest each time in accordance with the above terms.

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. The card holder is required to monitor and notify DC without delay should any transaction be registered to his/her account that occurred without his/her knowledge or consent or for any error or other oversight on the part of DC when administering his/her account. 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.
12. The card holder is permitted to use his/her card abroad in accordance with the decisions of the competent authorities of our country and DC's statements or notifications. 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.
13. If DC issues, after a request made by the card holder, to other persons additional cards (Add-ons), both the main card holder and the holders of these additional cards shall be indivisibly liable, jointly and severally, for the entire amount owed that shall arise from the use of the main and the additional cards or due to the use of any of these cards.
  14. DC shall send the monthly account statements for the additional cards only to the main card holder. It is incumbent upon the discretion of DC to send a monthly account statement or notification to the Holders of these additional cards. The card holder may contact DC via Citiphone (customer service telephone). All the card holder's telephone conversations made via Citiphone may be recorded in order to protect the best interest of the card holder.
  15. All main or additional card holders acknowledge henceforth and forthwith that every account is maintained electronically at the Computer Center and is considered an extract of DC's account books and shall be considered full evidence of the amount owed or jointly owed by the card holder due to use of his/her card issued to him/her or any of his/her main or additional cards, counter-evidence is permitted.
  16. The card holder is required to immediately notify DC of any change of address he/she has declared, whether private residence or work address. Otherwise, every account statement shall be delivered to the address stated in this document.
  17. DC reserves the right to unilaterally terminate this contract or cancel the card if the card holder violates any of the terms of this contract which all signatories agree are essential or if there is sufficient reason to do so. DC may also cancel the card after notifying the card holder in case of misuse of card for two consecutive years. The card holder also has the right to unilaterally terminate this contract at any time. Each time the card is terminated or cancelled, all transaction amounts incurred due to the use of the card, even those that have been charged up to the date the card was terminated, shall be immediately due and the card holder is bound to immediately suspend further use of his card and to return the destroyed card to DC after prior repayment of all amounts due. Any use of the card after the contract has been terminated or cancelled or after its use has been prohibited shall be considered an illegal and criminal offense.
  18. 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 (30) 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. For use of the card and the associate services it provides, the card holder shall pay an annual subscription which today amounts to €160.
19. The Card holder 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.
  20. 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.
  21. 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.
    1. 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.

## **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 (BGGA 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 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 – 15) of these Card issuance terms shall apply.

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