

e-AUCTION LIST OF TERMS FOR THE LEASE OF PROPERTY

NATIONAL BANK OF GREECE S.A. (hereinafter the “Bank”) organizes e-Auctions for the lease of properties in its ownership, as published in the Press and on the Bank’s website. These public announcements shall include the date and time of auctions and the reserve price for the lease of each property or group of properties.

To participate in the e-Auctions for the lease of properties of National Bank of Greece S.A., prospective bidders should be aware of the following:

1. To participate in the e-auctions held by National Bank of Greece S.A., prospective bidders should go to the www.realestateonline.gr platform either by registering with the platform or by using NBG’s i-bank credentials. Such participation is supported by a special application of the Bank that can be accessed via the said platform.

2. The bidders, having examined the actual status of the property for lease and having decided that the said property is appropriate for their purposes and upon linking to the www.realestateonline.gr platform, declare that they have taken knowledge and unreservedly accept the terms hereof, and state their interest in participating in a specific e-auction within the set deadline and pay the participation guarantee in the following ways:

2a. Bidders with NBG i-bank credentials should, prior to the date of the e- auction commencement, login to the platform at www.realestateonline.gr, identify themselves using their ibank codes, and select their bank account, from which they should block a sum equal to 10% of the reserve price, which amount corresponds to the guarantee for participating in the auction.

2b. Users registered with the said platform who do not have i-bank credentials should:

- Either deposit, prior to the commencement of the e- auction, 10% of the reserve (i.e. minimum bid) price as a participation guarantee into NBG escrow account

Registered Office: Aiolou 86, 105 59, Athens

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IBAN: GR and state via the electronic platform the bank account (IBAN) from which the amount of the guarantee was transferred, the amount deposited, and the ref. number of the relevant money transfer.

Note that the guarantee amount should appear as “available” in the Bank’s escrow account prior to the commencement of the e- auction, otherwise participation in the e- auction will not be approved.

In addition, the aforementioned users should upload:

- a) In the case of an individual, a digital copy of their valid ID card or passport or equivalent valid document;
- b) In the case of a legal entity, the said legal entity’s minutes of representation and a digital copy of its Legal Representative’s valid ID card or passport or equivalent valid document.

Bidders send in digital form, via e-mail at leasereo@nbg.gr the following required documentation, provided they bear digital document verification via www.gov.gr whereas, in case digital document verification of the hereinabove documents is not possible, the submission of the original documents with physical presence is required at Stadiou 38, Athens (REO Division) so that the bid can be examined.

- a) A letter of intent to lease Property duly signed (digital document verification or submission of original document)
- b) The present e- auction Terms duly signed (digital document verification or submission of original document).
- c) evidence of payment of 10% of the reserve price
- d) a digital copy of their ID card or passport or equivalent document (in the case of an individual), the Company’s valid minutes of representation, and a digital copy of its Legal Representative’s valid ID card or passport or equivalent valid document (in the case of a legal entity).

Then, once the Bank has reviewed the digital or original documents and approved the participation of the prospective bidder in the e-auction, the possibility to participate is activated for the specific auction’s date and time. Note that the Bank reserves the right to reject the participation in the e-auction of any prospective bidder, at its absolute discretion and without needing to provide an explanation.

3. On the date and time of the e-auction, users whose participation is approved subject to the terms hereinabove are transferred via the said platform to NBG's e-auction application, and should file electronically their bids or counter-bids up to the end of the duration of the auction process.

4. Terms and rules governing e-auction:

4.1. Currency

The currency of the auction is EURO.

4.2. Duration

The duration of the auction, whether or not a bid has been filed, is **thirty (30) minutes**. If, within the last three (3) minutes before the auction closes a bid is filed, the auction's duration shall be automatically renewed by three (3) minutes. There is no limit on the number of renewals that may occur, as above.

4.3. Type of Auction - Rules of Auction - Acceptable bids

This is an English auction in line with the following:

The bids accepted should cumulatively meet the following criteria:

- they are filed in a timely manner, i.e. within the auction's duration, including any extensions thereof.
- they increase the highest bid by full multiples of an increment specified for the bidding process of the auction.
- in particular, the first bid filed shall be accepted as valid if it is at least equal to the specified reserve price or improves it by a whole increment as specified for the bidding process of the auction.
- the bid shall not be subject to terms, preconditions, conditions or limitations.

4.4. Winning Bid

The winning bid shall be the highest bid. The winning bid at the close of the e-Auction does not imply that the property in question is automatically awarded to the prospective lessee.

4.5. Reserve price

The reserve price of the lease is stated in the lease announcement of the property.

4.6. The increment of the bidding process

The increment, i.e. the minimum amount a auction bid must be raised each time the current highest bid is surpassed, is published on the e-auction application upon the expression of participation interest or at the commencement of the e-Auction process.

4.7. Ethics

National Bank of Greece shall not interfere in any manner whatsoever with a view to influencing the progress of the e-Auction.

4.8. Publication of the bidders' data

The bidders in the e-Auction shall not have access to the data of the other bidders.

The basic data displayed during the auction on the screen of the bidders in the e-auction are the following:

- a photograph of the property;
- the auction code number;
- the code number of the property;
- the reserve price of the auction;
- the time remaining until the close of the auction;
- the participant's ranking each time applicable; and
- the current highest bid.

4.9. Validity of bids

A bid cannot be revoked once it has been entered in the e-Auction system. Bids deemed as valid are only those bids that are received and accepted pursuant to the provisions of article 4.3 hereof, and which are confirmed as valid and accepted by the e-Auction system. Each new bid accepted by the system cancels all previous bids entered by the same user/ prospective lessee.

5. Submission of bids on behalf of third parties subject to relevant authorization is possible, provided that the natural person or the legal entity, whether existing or to be established, to whom the property will be leased in the event that they win the bidding

process, is stated in the bid. Such statement can also be submitted prior to the commencement of the auction process.

If a bid is submitted by a third party on behalf of a legal entity to be established, the statement must also specify the individual or legal person in whose name the lease will be made if the entity to be established has not actually become an official legal entity by the date of signing the lease contract.

6. The Bank shall not be responsible for any technical problem that participants may encounter during the e-Auction, and which may exclude or limit their access to the e-auction application. (Such problems may include, without limitation: internet connection, breakdown of the computer, electrical power brownout, etc.)

The Bank does not guarantee that its servers will operate without disruption or errors of any kind, free from viruses, malware or similar programs, and for this reason the Bank shall not be responsible for cases such as the above, including also cases of force majeure. The Bank reserves the right to temporarily interrupt or to repeat the auction in the event there is a problem with the servers, the platform or the application, upon written notification of the bidders participating in the interrupted auction.

7. The Auction Committee declares the winning bidder after the completion of the e-Auction.

Note that for properties at a reserve price set lower than €50,000.00 (annual lease), bidders who have deposited the relevant guarantee prior to the call for auction are considered to accept their participation in the auction by means of a bid equal to the one already submitted. If after the end of the auction there are bids of equal amount, the person to be declared winning bidder shall be the person who submitted their bid earliest, taking also into consideration the bids submitted prior to the auction and participating therein as above.

If none of the above attends the auction as called, the guarantee shall be forfeited by the person who has submitted the bid earliest. Only if after the end of the auction there is a

winning bidder, the amount of the guarantee shall be refunded to the prospective bidder who did not participate in the auction.

8. The winning bidder shall, until the execution of the lease contract, adjust – if necessary – the deposited guarantee to 10% of the amount of their bid, using the methods set out in terms 2a and 2b hereof, to secure observance of the terms of the auction, but in no event shall this mean that the lease of the property(/-ies) is(/are) conclusively awarded to them.

9. Should the winning bidder fail to adjust the guarantee amount, they shall be deemed to have forfeited their interest in leasing the property, and the initial participation guarantee shall be forfeited in favor of the Bank. In such event, the Bank reserves the right to award the lease of the property to the next highest bidder, who shall in turn be called to supplement the amount of the guarantee deposited to 10% of their final bid, if required.

10. Following completion of the said process, the file concerning the lease of the properties shall be forwarded to the Bank's competent Bodies that will decide whether to confirm and approve the outcome of the auction.

Thereafter, the Bank's decision will be communicated forthwith to the winning bidder via e-mail, which shall constitute approval of the lease effective as of the date of the e-mail, and specify the date by which the lease contract shall be signed.

The property shall be awarded to the winning bidder subject and without prejudice to compliance with the applicable AML/CFT regulatory framework. The compliance shall be ensured by the competent Bank Units that shall apply the KYC and source of wealth verification procedures to the prospective lessee, including the beneficial owner.

11. Up to the time of the award of the lease under term 9 hereof, the Bank is entitled, at its absolute discretion and without explanation, to cancel the e-Auction, repeat it, or even lease the property in any other way whatsoever. If, following the award of the lease, the winning bidder fails to sign the lease contract within the period specified, the Bank is entitled either to insist on the signing of the lease contract (in which case the winning bidder shall also be required to pay rents from the date of expiry of such period to the date of signing the lease contract), or revoke the auction and cancel the lease, though reserving in both cases all its claims against the winning bidder. In the event that the Bank accepts the winning bidder's request (submitted in writing prior to the expiry of the

deadline for signing the lease contract, as specified unilaterally by the Bank) for an extension to the deadline for signing the lease contract, the winning bidder shall also pay the rents corresponding to the requested extension.

The Bank shall lease the property as is, in legal, actual and planning terms that are known to the bidders, without having any liability thereto. The bidders declare that they have checked and examined the properties and that they are appropriate for the bidders' purposes, and that the Bank shall bear no liability for any material defect.

- That since the property is governed by the provisions on horizontal ownership, they have full knowledge of the existing establishment deed, which they fully accept and unreservedly enter into.

13. If the Bank cancels the e-auction, the guarantee shall be returned to the depositor thereof without any interest thereon. If the lease is not effected due to an omission or fault on the part of the depositor of the guarantee, the amount thereof shall be forfeited in favor of NATIONAL BANK OF GREECE S.A.

Should the e-auction take place, the guarantee amounts deposited by the non-winning bidders shall be returned thereto without interest, as soon as the winning bidder supplements the amount of the guarantee deposited to 10% of their final bid.

14. **NATIONAL BANK OF GREECE**, as Data Controller, shall process the personal data that come to its knowledge in the context and for the purposes of performing the Auctions, in accordance with the provisions of the General Data Protection Regulation 2016/679 (GDPR) and the specific regulatory framework for its implementation. For further information on data protection, interested parties can refer to National Bank's Privacy Policy available at the Bank's branch network and on its website (<https://www.nbg.gr>).

15. **NATIONAL BANK OF GREECE S.A.** declares that it reserves the right to exercise any of its legal rights.



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SPECIFIC ADDITIONAL TERMS

Region, **Regional Unit**, **Municipality**,
street.....no.

Description:

Reg. No. of Property

I have taken knowledge of the terms hereof for the lease of this property owned by your Bank and I unreservedly accept them.

Also, I have taken knowledge of the following:

- 1.** The reserve price is set at €..... (EUR thousand).
- 2.** In the event that there is an escrow of movable things, NBG shall be liable for their timely removal.
- 3.** In the event of an ascending price e-auction procedure, the bidders should increase the bid each time prevailing by a whole increment of €.....
- 4.** The Lessor Bank shall deliver the leased property with its basic supplies and connections for water, electricity, natural gas connection, sewer connection and shall bear any related expenses (application, approval, placement, connection, etc.) The Lessee is obliged within a month as of the date of the execution of the lease contract to transfer the said connections in their name/company's name.

For any clarification or further information prospective bidders should contact the Bank's REO Division:

Date

Athens, (date)-..-2024

THE BIDDER

(Full name and signature)