

FORTIS BANK GENERAL TERMS AND CONDITIONS

"The English translation is for information purposes only".

These General Terms and Conditions (the “**Terms**”) constitute the overall framework for the contractual relationship between the Greek branch of **Fortis Bank** with registered office in Montagne du Parc 3, B-1000 Brussels, RPM/RPR 0403.199.702 – VAT BE403.199.702 - hereinafter referred to as "the Bank" - and its Customers.

These Terms apply to all the Bank's Customers - private individuals (including trades people) and corporate bodies.

These Terms and the terms of individual agreements form an integral part and are mutually agreed as important and in case of inconsistency the terms of the individual contracts shall prevail.

The Bank may perform all Banking activities provided by law 3601/2007 on “Activities of Credit Institutions”.

I. GENERAL PROVISIONS

Article 1: Identity, legal capacity, powers

Before Customers can open an account or effect any transaction with the Bank, they shall be required to provide the Bank with the following information and documents:

- for private individuals: complete and accurate identification details by presenting an original and filing a copy of a valid official document (e.g. an Identity card or Passport). Current residence address and telephone number. Current business occupation and address as well as business telephone number. Tax Number and Competent Tax Authority.
- for legal entities: all those documents proving that the legal entity has been lawfully established and is in operation (for example last codified articles of association, extracts from the government gazette) along with any documents confirming the powers of those duly authorised to sign on behalf of the legal entity in its dealings with the Bank (for example copies of the general assembly and board of directors resolutions granting powers to its members and third parties for the purposes of representing the company). Tax number and Competent Tax Authority of the legal entity.

For Customers who are not Greek nationals, the Bank is not obliged to make searches required under foreign law when verifying the documents provided. The Bank shall examine only whether the documents presented to it as proof of identity of any foreign person (natural or legal) are sufficient for identification purposes. In case of foreign documents the Bank is not responsible for the accuracy and genuineness of their translation to Greek.

Customers who are not Greek nationals shall inform the Bank of any changes in legislation in their country which may affect the way in which they are represented vis-à-vis third parties.

Should the Customer not be acting for his own account but for the account of third parties, the true identity of the persons for the account of which the Customer is acting must be advised to the

Bank. The Customer undertakes to place at the disposal of the Bank the same amount of details regarding the identity of the third party as is required in respect of the Customer. The Customer will bear any loss incurred by the Bank due to, without any fault of its own, not obtaining knowledge of any restrictions upon the legal capacity of the Customer, his representative or any third party with which the Bank effected a transaction upon the Customer's instructions.

Customers are liable for any losses arising as a result of providing inaccurate information and/or documents. Customers shall notify the Bank in writing of any changes in the data or documents which they have provided to the Bank. The Bank shall take the steps required to take such changes into account as soon as possible, and in any event shall do so three (3) bank business days following the date on which notification of changes is received.

Article 2: Correspondence and notice of transactions

All Customers shall inform the Bank of their domicile and the address to which all mail is to be sent. Mail sent to Customers by the Bank shall be addressed to the last domicile or last address provided to the Bank by the Customers.

The Bank shall take the steps required to take any change of postal address into account as soon as possible, and in any event shall do so three (3) bank business days following the date on which notification of such change is received.

Production by the Bank of a copy of mail shall constitute adequate proof of the contents of mail to the Customer and of the fact that it has been sent, unless the Customer is able to offer proof to the contrary. The copy provided by the Bank may be in a different form than the original if this is due to use of any computing technique whatsoever.

Any Customer objections in relation to, including without limitation, extracts of accounts or other documents, debit or credit balances, deposits, withdrawals, any other data concerning the Customer's accounts sent by the Bank, must be submitted in writing to the Bank within thirty (30) days from the date of dispatch of such documents. In case of failure of timely submission of objections, the Customer recognises that the information included in such documents constitutes conclusive evidence, subject to counter proof.

The Bank does not undertake to hold a Customer's mail, if the Customer has not previously provided explicit written instructions to the Bank. The Bank may levy charges for providing hold mail services.

Article 3: Specimen signature

When Customers open an account with the Bank, they provide a specimen signature of, if applicable, the signature of their authorised representative(s). If the signature is subsequently changed, Customers are to provide the Bank with a new specimen signature.

For those disqualified by law, this rule applies to their legal representatives and for corporate bodies those duly authorised to represent them vis-à-vis the Bank.

Signatures of persons authorised to effect transactions with the Bank or to represent third parties, whether they are individuals or legal entities, are considered binding when communicated to the Bank unless a written notification or revocation thereof is submitted. Such written notification is

required even when the revocation or change in the representation may derive from other official documents.

Article 4: Scale of charges, duties and taxes

Customers are notified of scales of charges in accordance with the prevailing legal provisions; scales of charges are available from all the Bank's branches.

Scales of charges may be revised and amended in an agreement in accordance with the following procedures:

Customers shall be notified of any amendment by means of an advice sent with account statements or by means of a letter. The new scale of charges shall also be available to Customers from all the Bank's branches.

Amendments shall take effect forty-five (45) days after the date of the relevant advice. If Customers do not agree with the proposed amendment, they may close their account(s) with the Bank, free of charge, within forty-five (45) days of the advice of amendment.

Unless otherwise mandatorily stipulated at law, Customers are liable for:

- costs for dispatch and transport of any assets and documents, postal charges, the costs of telegrams, telex and telephone charges and any other costs paid by the bank on behalf of, or in the interest of, customers.
- charges incurred due to any measures taken by the authorities in respect of the customers' assets, including items placed in safe deposit boxes, attachment orders, stop orders or claims made on the assets by third parties.
- charges relating to any measures taken by the bank for enforcing or recovering its rights vis-à-vis customers.
- all stamp duties and registration fees, duties and taxes payable due to, or on the occasion of, a transaction with the bank.

All the aforementioned fees and charges shall be debited to the customer's account, except in the event of a specific provision to the contrary.

Article 5: Interest rates

The Bank shall freely set interest rates subject to any restrictions at law and shall inform Customers accordingly.

The Bank shall withhold any corresponding customer income tax from the interest credited to the deposit accounts and pay it to the Greek state. All other tax, including without limitation Value Added Tax (VAT), stamp duty, Law 128/75 contribution, shall be for the Customer's account and shall either be debited to its account or collected in cash.

Article 6: Amendments to General Conditions

Subsequent modifications to these Terms as a consequence of any relevant decisions of the Greek or EU regulatory, financial, judicial and monetary authorities or due to any relevant legislation being enacted or due to wider changes in the common banking practices or decisions of the Bank itself, are considered valid, provided that they are communicated to the Customer by mail, or indirectly through the mass media, or publicised by display of a relative announcement in the Bank or by other suitable method.

If Customers do not agree with the proposed amendments, they may close their account(s) or terminate their relation with the Bank within thirty (30) days from the above communication.

In case any one of these Terms is rendered wholly or partly null and void the remaining Terms remain valid.

The Greek text of the Terms prevails, the English text being provided only for the Customer's convenience. In case of any discrepancy between the Greek and the English text, the Greek text will prevail.

Article 7: Banking secrecy

In accordance with standard banking practice, the Bank may not divulge any information on transactions carried out by its Customers to third parties without the express consent of the Customers concerned or in the cases where it is required to provide such information by law or where this is justified by a legitimate interest. Legislative decree 1059/1971, applies to all deposit accounts held by the Bank.

Without prejudice to the provisions of Legislative Decree 1059/1971 and to the extent permitted by law, the Customer consents to the Bank forwarding its details as regards its transactions with the Bank to associate companies or companies belonging to the same group as the Bank, including their Authorised Partners, or Authorised Partners of the Bank.

Authorised Partner means any person or legal entity intervening in the relation with the Customer or in the processing of his personal data during the execution of any agreement with the Bank, an associate company or a company belonging to the same group as the Bank. These Authorised Partners include, among others, employees, proxies, agents, subcontractors and external service providers (outsourcing).

Without prejudice to the provisions of Legislative Decree 1059/1971 and to the extent permitted by law, the Customer grants his consent to and authorises the Bank to retrieve any information regarding himself from any associate company or a company belonging to the same group as the Bank. The Bank will collect such information solely for its proper use or the use by associate companies or companies belonging to the same group as the Bank.

Article 8: Data Protection

Article 8.1 General

The Customer acknowledges that the Bank maintains and processes personal data according to the provisions of law 2472/1997 on “protection of individuals in relation to the processing of personal data”, as amended. The Customer has the right to access such data. The Bank may maintain and use this information unless specific objections to the contrary are filed with the Bank by the Customer as provided in article 13 of Law 2472/1997. The Customer acknowledges that the exercise of the aforesaid objection might influence or alter the (management of the) existing contractual relation between the Bank and the Customer. Pursuant to the said law, Customers are aware that the entity responsible for data processing is Fortis Bank, with registered office at Montagne du Parc 3, 1000 Brussels and also its Greek branch.

Customers agree to the Bank forwarding their personal details to associate companies or companies belonging to the same group as the Bank or other persons in the event of this being required by law or where this is justified by a legitimate interest. Such agreement also extends to providing these details to the aforementioned persons in a country which is not a Member State of the European Union which may or may not guarantee an adequate level of data protection.

The Customer consents to the Bank forwarding its personal details as regards its transactions with the Bank to associate companies or companies belonging to the same group as the Bank and to Authorised Partners established in countries which are not Member States of the European Union and which may not provide an adequate level of data protection. The Bank has obtained from the Greek Data Protection Authority the relevant authorisation as required by law 2472/1997.

The Bank may, in addition to the personal data collected during its business relationship with the Customer, record, register and process data relating to the Customer which (i) are published or communicated by an authorized third party (e.g. by public authorities, published in the official gazette) or (ii) are collected, in accordance with article 7 of these Terms, from associate companies or companies belonging to the same group as the Bank, or (iii) are included in the Customer’s electronic communications with the Bank or in the images registered by video surveillance systems in the Bank’s buildings. The Customer consents to the processing mentioned in this paragraph.

Under the conditions mentioned in this article, the Bank will also record, register, process and forward personal data relating to natural persons intervening in a transaction acting as a representative or a guarantor of the Customer (whether this Customer is a natural person or legal entity). Such persons include, among others, the contact persons, the proxies, the representatives of legal entities and the guarantors. The Customer undertakes to inform these persons of the content of this article and obtain their consent for the collection and processing of their personal data.

All the personal data processed or collected pursuant to this paragraph 8.1 may be stored by the Bank until the end of the period during which the underlying transaction may be challenged in court.

The Customer undertakes to obtain the consent of any natural person whose personal data will be provided by the Customer to the Bank and inform such natural person of the provisions of this paragraph 8.1. The Customer agrees that the Bank shall not be liable and also agrees to fully indemnify the Bank for any damages (consequential or other) that the Bank may suffer in case that the Customer does not obtain the said consent or fails to inform the natural person of its rights and obligations deriving from this paragraph 8.1.

□ The Customer expressly agrees to the transfer, for purposes of being processed according to Law 2472/1997, of its personal data provided to the Bank during the course of its relationship with the Bank, as well as those which may arise from the generation of a debit balance in the Customers' current account, as well as data pertaining to loan balances, credits or credit cards granted by Greek credit institutions, to the Teiresias (or its successor) interbank database monitoring financial performance for the protection of credit and the safety of transactions. Only credit and financial institutions may receive these data.

□ The Customer does not agree with the transfer mentioned in the previous paragraph.

Article 8.2 Recording/registration of electronic communications

Any Customer using a service of the Bank involving the use of electronic means of communication (such as telephone, e-mail, internet etc.) agrees to the recording, registration and processing of these communications, including their content, with a view to prove transactions, to manage contractual relationships, to prevent abuse and fraud, to draw up statistics and testing, to train employees of the Bank, to control the quality of the service, to execute commercial prospecting or direct marketing relating to banking, financial or insurance products, or relating to other products marketed by the Bank, associate companies or companies belonging to the same group as the Bank. The data relating to electronic communications and their content may be stored by the Bank until the end of the period during which the underlying transaction may be challenged in court.

Unless proof to the contrary, the Bank is deemed to act personally in each electronic communication which comes or arrives from machines or other means of electronic communication (such as fixed or mobile telephone, fax, computer, answering machine, internet, etc.) and are placed by the Bank at the disposal of its Authorised Partners. The Customer grants his consent to the Bank to record these electronic communications and process its data under the above-mentioned conditions, through any person the Bank authorises to do so.

The Customer undertakes to communicate the provisions of this article to any person who may, in whatever capacity (such as proxy, legal representative, contact person, employees etc) participate on its behalf in an electronic communication with the Bank and to obtain its consent. The Customer agrees that the Bank shall not be liable and also agrees to fully indemnify the Bank for any damages (consequential or other) that the Bank may suffer in case that the Customer does not obtain the said consent or fails to inform the said persons of their rights and obligations deriving from this paragraph 8.2.

Article 9: Orders submitted to the Bank (other than orders governed by Law 3606/2007)

The Bank provides to its Customers with various forms to be used for submitting orders to the Bank.

A special agreement must be signed for transmitting orders by computer systems approved by the Bank.

Orders given by phone, fax, or any other means of electronic transfer shall only be executed by the Bank if the Bank deems them to be authentic. However, the Bank may require written, signed confirmation of orders submitted by such means. The Bank may postpone executing these orders until receipt of written confirmation. In addition, the use of such means for submitting orders at the Customer's request may be subject to a prior written agreement covering, inter alia, their evidential value and/or use of an electronic signature.

All orders submitted to the Bank must clearly state the purpose and the procedure of the transaction to be carried out. The Bank reserves the right not to carry out imprecise or incomplete orders or instructions. However, if the Bank considers that it can rectify the data, it shall carry out the orders or instructions concerned, but it may not be held liable for any error or delay resulting from the fact that they are imprecise or incomplete, except in the event of fraud or gross negligence on the part of the Bank.

Since, for technical reasons, orders are mainly processed on the basis of account numbers, Customers must include full account numbers on all orders.

The Bank is not obliged to verify the identity of the principal or beneficiary against the account numbers given for the accounts to be debited or credited.

The Bank may record telephone conversations to ensure accuracy of Customer instructions provided by telephone. The Bank's recordings shall be and remain its sole property and will be accepted by the Customer as conclusive evidence of the orders, instructions, or conversations so recorded, unless the Customer can offer proof to the contrary. The Bank may deliver copies or transcripts of such recording to any court, arbitrator or governmental authority, Greek or foreign.

Article 10: Execution of orders submitted to the Bank ((other than orders governed by Law 3606/2007)

The Bank shall do all in its power to carry out orders received from its Customers with the least possible delay.

The Bank may refuse to carry out orders if instructions prove impossible to follow or are too complicated or costly, and in the absence of specific instructions, the Bank shall decide, in the Customers' best interest, the way in which the orders it receives are to be executed.

Inter alia, the Bank is entitled, whenever it deems this useful or necessary, to call upon third parties for executing orders received by the Bank. In that event, the Bank is responsible for the selection of the third party concerned and for the instructions that it gave to the third person (article 716 of the Greek Civil Code) but not for the execution of the order by the third party.

Unless agreed to the contrary, all collection transactions of which the outcome is not known at the time of booking shall be effected "subject to final collection", even if the clause "subject to final collection" is not expressly included on the document remitted to the Customer when the transaction is carried out. If the amount concerned is not actually collected, the Bank shall automatically reverse the booking, without prior notice to this effect being required.

In more general terms, the Bank may automatically rectify errors committed by its departments, institutions acting on its behalf or other Banks at any time.

When the Bank receives or sends any documents whatsoever on behalf of a Customer, it checks them with due care but it may not be held liable either towards the Customer or the third party, to whom it will send the documents, for their genuineness, accuracy and completeness of their content, legal validity or accurate translation nor for the kind, quantity or condition of any goods mentioned in these documents.

The Bank shall not be required to provide Customers with proof of orders which they have submitted to the Bank, except where it is legally obliged so to do.

Bank's liability for delays or for the non-proper performance of the Customer's orders is limited only to loss of interest. Under no circumstances will the Bank be liable for consequential damages. The Bank shall not be liable for any damage due to fluctuations in foreign currency exchange, in case the payment is to be effected in a foreign currency.

Article 11: Dispatch and transport of documents and assets

All documents and other assets sent to the Bank or dispatched by the Bank are transported at the Customers' risk; Customers are liable for the costs involved. Customers are likewise solely liable for the risk in respect of receipt or remittance of documents or other assets from the Bank at or to their home or place of business.

This applies, inter alia, for bills of lading, insurance policies and invoices.

The Bank is not obliged to hold assets or other documents lodged with it in the place where they are deposited. It may hold assets or other documents in any other place or deposit them with third parties according to the requirements of its organisation or any other circumstances. The Bank does not bear any liability in case that the Customer selected the third party. In all other cases, the Bank is liable only for the selection of the third party.

Article 12: Termination of banking relationship

Subject to specific provisions to the contrary and without prejudice to any claims, rights or obligations arising from the banking relationship, both the Customer and the Bank may terminate the banking relationship at any time.

The breach by the Customer of any of these Terms, which are all deemed substantial, grants the right to the Bank to terminate the banking relationship with the Customer.

Upon the termination of the banking relationship, the Bank is released from all its obligations towards the Customer and all amounts owed to the Bank by the Customer become automatically due.

These Terms shall survive the termination of the banking relationship until final settlement.

Article 13: Death

All legal and matters in connection with the death of a Customer will be governed by the law determined pursuant to Greek private international law. Such law will govern indicatively and without limitation the succession and its requirements, the validity of testamentary dispositions, the rights of the successors towards the Bank, the documents which are necessary for the legalisation of the successors. If Greek law is applicable, the Bank may require the submission of the inheritance certificate prescribed by article 1956 et seq. of the Greek Civil Code.

In case of application of foreign law, the Bank may request, at the expense of the potential successors, a legal opinion of a qualified foreign lawyer.

The Bank is not liable towards the successors or other possible beneficiaries for the genuineness, validity and, in case of foreign documents, accuracy of the translation into Greek of any document submitted to it in connection with the death of a Customer.

Article 14: Supervision - security

Customers must give due care and attention to keeping documents and forms received as part of their banking relationship and shall be liable for all consequences of loss, theft or fraudulent use of such documents and forms.

Customers must inform the Bank without delay of anything which might result in the fraudulent use of their accounts and/or cards etc. This includes informing the Bank immediately of the loss, theft or fraudulent use of cheques credit or debit cards. The Bank should also be notified immediately in the event of loss of an identity card or passport.

Article 15: The Bank's liability - indemnity

Subject to the specific provisions of these Terms, the Bank is liable for any fraud or gross negligence on its part or on the part of its employees as part of its business relationship with the Customers. However, it may not be held liable for any slight negligence.

The Bank may not be held liable for any damage or loss arising directly or indirectly as a result of events of force majeure (such as but not limited to strikes, acts of god etc.) or measures taken by the Greek or any foreign government and/or Greek or foreign authorities which may materially affect or suspend its operation.

The Customer irrevocably and unconditionally agrees to indemnify or reimburse the Bank and its agents on demand and keep the Bank fully and effectively indemnified from and against any and all acts, claims, liabilities, obligations, losses, damages, penalties, judgements, costs, expenses and disbursements of any kind or nature which may be imposed on or incurred by the Bank as a direct or indirect result of the Bank acting according to these Terms.

The Customer is obliged to release the Bank from any obligations assumed by the Bank when acting for the account or upon the instructions of the Customer. Should this not be possible, the Customer is obliged to provide security to the Bank for these obligations.

Article 16: Transactions in foreign exchange (subject to the provisions of Law 3606/2007)

Any transaction between the Bank and the Customer in foreign exchange are governed by the relevant Greek and EU legislation and the relevant applicable foreign exchange conversion procedure. The Customer bears the risk of foreign exchange rate fluctuation and the Bank is released from any obligation to indemnify him.

The Bank provides for statistical purposes to the Bank of Greece information on the Customer's transactions that constitute capital movement or current transaction.

Article 17: Deposit guarantee

In accordance with Belgian law, Fortis Bank has subscribed to Belgian Deposit Guarantee Scheme. This scheme covers also the Greek branch as per law 2832/2000. A document containing additional information on this system is available of the Bank premises.

Article 18: Code of professional conduct

The Bank's activities are governed by the Code of Banking Ethics of the Hellenic Bank Association.

Article 19: Guarantees

All Banking transactions between the Bank and Customers are carried out as part of an overall business relationship between the two parties. Thus all transactions between a Customer and the Bank are inter-related and considered as one contractual transaction.

All assets, monies, valuables and commercial papers lodged with the Bank by one and the same Customer or on its behalf for any reason whatsoever secure the due performance of

the said Customer's present and future commitments towards the Bank arising from the Customer's business relationship with the Bank. If Customers fail to fulfil their commitments or to fulfil them in due time, the Bank is entitled to impose a lien on the said assets or dispose of them according to the relevant legislation (i.e. legislative decree of 17 July/13 August 1923) and use the proceeds to settle Customers' debts in fees, commissions, incidental charges, interest and principal.

Article 20: Complaints

Any complaints may be sent to:

Fortis Bank, Athens Branch, 166 Syngrou Avenue, 17671 Kallithea, Athens Greece.

Article 21: Proof

The entries in the books and records kept by the Bank, in electronic or other form, constitute conclusive evidence as to the accuracy and genuineness of such entries, unless the Customer provides proof to the contrary.

Unless the Customer provides proof to the contrary, the copy or reproduction of the original books and records kept by the Bank shall have the same evidential value as the original.

Article 22: Governing law and jurisdiction

In the absence of agreement to the contrary, the business relationship between Customers and the Bank is subject to Greek law.

The Courts of Athens shall have concurrent jurisdiction with any other court which may be generally competent, at law to hear any dispute arising together under any relation with the Bank or under these Terms.

II. ACCOUNTS

A. GENERAL

Article 23

For the duration of its relationship with the Customer, the Bank is deemed to be irrevocably authorised to receive monies or other valuable assets for the account of the Customer.

The Bank opens for its Customers accounts (such as but not limited to current and time deposit accounts) in euros or foreign currency.

Article 24

Joint accounts are governed by Law 5638/1932. Any beneficiary of funds deposited in a joint account may on his or her sole authority (a) dispose or block or pledge the whole or

part of the amount deposited in the account without the participation of others or (b) close the account. Each of the beneficiaries is liable to the Bank jointly and severally for any obligation deriving from the joint account. In case of death of any beneficiary, the deposit and the relevant account inures to the living beneficiaries ipso jure, to the last living beneficiary. The beneficiaries of the joint account appoint as their process agent according to article 142, paragraph 4 of the Greek Civil Procedure Code the beneficiary whose name appears first in the joint account.

Article 25

Accounts in foreign currency may be subject to special terms and conditions.

Article 26

Customers are entitled to demand a receipt for all deposits.

Any deposits, transfers or remittances whatsoever carried out at one of the Bank's correspondents in favour of an account holder are only finally booked to the holder's account once the Bank is actually in receipt of the funds transferred by the correspondent, even if the Bank has received a transaction notice from the correspondent.

In the absence of instructions to the contrary, deposits, transfers and remittances in foreign currency in favour of Customers are booked to the account in the currency concerned. If no such account exists, and in the absence of any instructions from the Customer, the amount shall be converted into euros and booked to the account in euros after deduction of the exchange fees.

Article 27

In the absence of an agreement to the contrary, all accounts opened by the Bank for one and the same holder, either in euros or in foreign currency, are deemed to be parts of a single and indivisible account, wherever they are held. Consequently the Bank may, without any other obligation on it, merge the accounts or transfer all or part of the assets between the accounts to offset a debit balance with a credit balance or vice versa, with the final balance confirming the holder's account status. In that case, assets in foreign currency are converted into euros on the basis of the exchange rate in force on the Bank business day on which the transfer occurs.

Customers may of course make transfers from one account to the other by means of transfer orders.

Article 28

In the absence of a specific agreement, all accounts must have a credit balance at all times. The Bank may therefore refuse at any time to carry out orders for which there are not sufficient covering funds in the account, or postpone the execution of such orders. Orders shall not be carried out in part.

Any agreement by the Bank to a debit balance or overdraft, even if this is renewed more than once, may never be construed as constituting a right to maintaining or renewing such agreement.

Article 29

Unless otherwise provided at law, in the absence of an agreement to the contrary all accounts opened by the Bank are subject to interest in accordance with the scale of charges, terms and conditions and value dates given in the Bank's scale of charges for financial services. Customers may obtain a leaflet containing this scale of charges from the Bank's counters.

"Value date" means the date on which amounts credited or debited to an account start or cease earning interest.

Value dates for transfers in foreign currency depend on the currency, transaction, correspondent and origin or destination. Customers shall be provided with further information in this respect upon request.

B. TIME DEPOSITS

Article 30

The Bank may accept time deposits. The fixture period of time deposits is determined when the agreement is signed.

Unless the Customer issues instructions to the contrary, all time deposits are automatically renewed for the same fixture period at the terms and conditions in force at the time they are renewed.

If Customers do not wish to renew their time deposit, they must notify the Bank to this effect at least one (1) bank business day prior to maturity for time deposits in euros and at least two (2) bank business days prior to maturity for time deposits in foreign currency.

However, for accounts with a fixture period of more than one (1) year, account holders have a time limit of one (1) month following maturity to apply for repayment. No interest is paid for the period between maturity and repayment.

If requested by Customer, the Bank may at its sole discretion break a time deposit prior to maturity. The Bank may apply the breakage penalty provided at law.

Article 31

Time deposits are subject to a minimum amount which is set by the Bank and which is given in the scale of charges for financial services.

The rate of interest applicable to a time deposit is fixed throughout the fixture period.

C. CHEQUES

Article 32

The Bank provides to the Customer the right to dispose of the funds of his account through cheques, unless the granting of a cheque book is not advisable in Bank's discretion, due to objective reasons or reasons that concern the Customer. The Customer will be required to sign a document, which will serve as receipt of delivery of the cheque book by the Bank. The said document shall constitute conclusive evidence as to receipt and accuracy of the cheque book.

Article 33

Cheques are payable on presentation. The same applies to post-dated cheques. In case of non-payment of a Customer's cheque, the Bank proceeds to the relevant notice to the electronic clearing system of cheques and any competent interbank or other authority.

Article 34

The Bank is obliged to pay the presented cheques to the last legitimate bearer only if (a) the sequence of the endorsements on the cheque is regular, i.e. there are no defects that might affect its validity, (b) the account has sufficient funds, (c) the form of the cheque has been printed by the Bank or by the Customer upon approval by the Bank and bears the necessary by the law outward and formal elements of validity, (d) the signature of the issuer does not, in the Bank's opinion, present serious variations from the specimen held in the Bank files and (e) the Bank has not received a written stop-payment order made by the Customer after the expiration of the eight (8) day period from the issue date written on the cheque. In case of stop-payment by the Customer, prior to the expiration of the expiry date for the cheque's presentation for payment provided by law, the Bank is not obliged to deny payment of the cheque. As regards the concurrence of the above requirements the Bank may be held liable only for fraud or gross negligence.

Article 35

The Bank will not be liable for payment of forged cheques in the event that it has matched the general image of the signature of the issuer on the cheque with the specimen held by the Bank; if no obvious variations exist authenticity is presumed.

Article 36

In case the available funds of the Customer are not sufficient for the payment of a cheque, the Bank is not obliged to effect partial payment, unless there are specific instructions for payment by the Customer. According to article 34 of Law 5960/1933 in case of partial payment the Bank may demand to make written reference of the payment on the body of the cheque.

Article 37

The Bank is entitled to re-debit the account of the Customer in case cheques which were transmitted to the Bank for collection or were deposited to the account of the Customer, were not paid on presentation for whatever reason or the free disposal of their proceeds was restricted by legislative, administrative or judicial measures or, due to force majeure events, it was not possible to present them for payment or for whatever reason the Bank has been debited with their value.

Article 38

The Customer is obliged to act in thorough diligence regarding the use and safe keeping of the cheques delivered to him and is solely liable for any loss he, the Bank, or any third party may suffer due to payment or non-payment of cheques which have been stolen, lost, forged, or altered.

The Customer is obliged to immediately notify the Bank in writing of any theft or loss of cheques. Until such notice, the Customer is solely liable for any payment or stamping of cheques due to insufficient funds. The above notice imposes the obligation to the Bank to act with special diligence regarding the legitimacy of the bearer but it does not entitle the Bank to deny payment to the legitimate bearer, unless a judicial injunction (order) pursuant to article 781 of the Greek Code of Civil Procedure is issued.

Article 39

In case the cheque is cleared through an electronic exchange of information system between Banks (Interbank Electronic System for the Clearing of Cheques), if the Bank is in no position to check the authenticity of the signature of the issuer (whether the latter is an individual or a legal entity) the Customer takes the risk of the authenticity of the issuer's signature, individual or corporate, and releases the Bank from any liability especially for any loss incurred by the Customer due to alteration or inaccuracy of the cheque, as well as from the responsibility to check the authenticity of the signature of the Customer (whether the latter is an individual or a legal entity). The Customer acknowledges that any kind of payment made by the Bank is valid and binds him, expressly waiving by this present any relevant claim against the Bank. The Customer acknowledges and accepts the possibility of non-stamping of cheques for non-payment which, due to the time of their presentation to the Bank, cannot be stamped within the time limits set by law for reasons related either to the operational rules of the Interbank Electronic System for the Clearing of Cheques or, in case of non - electronic clearing, the necessary for the transmission of cheques time. The Bank is released from any relevant liability.

Article 40

In case the Bank, for any reason whatsoever, even due to negligence, pays cheques issued by the Customer on an account with insufficient funds, the Customer is obliged to pay immediately and on first demand the amount of the cheques to the Bank, interest accruing from the day of payment as well as any other charges or fines provided by law or imposed by the Bank for the payment of such cheques.

In case the Customer issues a cheque without having sufficient funds, the Bank is entitled to close his account and demand the return of any cheque books in his possession and the Customer is obliged to conform to such request immediately. The Customer is also obliged to return any unused cheque books after the termination of his business relationship with the Bank.

In case more than one cheques or instructions for payment are presented on the same day and the available funds are not sufficient for their full payment, the Bank has the right to pay any of them at its discretion, irrespective of their date of issue.

III. TERMS AND CONDITIONS OF ELECTRONIC PAYMENTS (WIRE TRANSFERS)

Article 41

A wire transfer shall be effected in the currency of the country where payment is to be made, unless otherwise advised by the Customer.

All expenses accruing outside Greece shall be borne by the payment beneficiary, unless otherwise advised by the Customer.

Article 42

The wire transfer shall be made at the Customer's sole liability according to his instructions to the Bank. The Bank shall not be held liable for any errors in relation to the Customer's instructions.

As regards wire transfers, should the Bank fail to specify an exchange rate, the wire transfer shall be made on the basis of an approximate temporary rate to be adjusted upon determination by the Bank of the final rate. All differences between the approximate temporary rate and the final one shall be debited or credited (as the case may be) to the account of the Customer charged for the transfer.

The Bank, its correspondents or the Bank's agents shall not be held liable for any loss arising out of any delay to present the relevant order to the paying agent, or the omission of the paying agent to verify the beneficiary or any other person's particulars, or failure of the paying agent to pay the cheque as a result of law, decree, regulation or prohibition of a public authority or government, de facto or de jure, in the country or abroad, or any state service or reason due to war, censorship, embargo, revolution, rebellion, civil war or for any other reason not falling within the responsibility of the Bank, its correspondents or the Bank's agents.

Article 43

If the wire transfer is not paid by the paying agent, its amount shall be remitted to the Customer upon such amount first remitted to the Bank. Any correspondent Bank expenses and any exchange rates variation shall be borne by the Customer.

The Bank retains the right to send the transfer either word for word or codified and shall not be held liable for any loss, delay, error, omission or alteration caused in the transfer of any message or misinterpretation thereof upon receipt.

The execution of wire transfers with a value date depends on the currency of the transfer, as well as the working hours in the country of correspondent Banks.

For wire transfers within Greece or the European Union, the Customer must notify the Bank of the International Banking Account Number (IBAN) of the payment beneficiary and the Bank Identification Code (BIC) of his Bank, otherwise the Customer shall bear additional processing expenses.

The Customer expressly waives his right to information following the execution of a wire transfer sent abroad or received from abroad according to article 4 of presidential decree 33/2000 on cross border credit transfers.

IV. BILLS OF EXCHANGE AND PROMISSORY NOTES

Article 44

In the absence of an agreement to the contrary, the Bank is not obliged to execute a protest in case of non-payment. All bills of exchange or promissory notes accepted by the Bank on behalf of the Customer must clearly state on their body that no protest need to be executed.

Article 45

The customer is liable for all collection fees, commissions, premiums, duties and penalties charged by other banks or institutions involved in the transaction; these shall be debited to the customer's account.

Collection fees, commissions, premiums and duties charged by the Bank are given in the bank's scale of charges for collections, which is available to customers at all the Bank's premises.

If the Bank, prior to receiving the payment, proceeds to the crediting of the counter value of the bills of exchange and promissory notes, such crediting is understood to be subject to the subsequent collection of the proceeds. In any case the Bank has the right to take recourse action against its Customer.

The Bank may re-debit the Customer with interest in cases where: (a) the bill of exchange or promissory note submitted to it for collection or discounted by it is not paid on presentation, (b) free disposal of the proceeds of a bill of exchange or promissory note is restricted by means of legal or administrative measures, (c) the above instruments cannot be presented due to loss or other force majeure event, (d) a moratorium has been declared in the country of their payment, and (e) the Bank is debited with the value of such instruments due to signature or other similar forgery.

Article 46

When accepting a bill of exchange according to Customer's instructions, the Bank assumes no responsibility for the authenticity of drawee's signature as well as for the authority or identity of the signatory.

V. OPENING OF CREDITS, PAYMENT AND COLLECTION ORDERS

Article 47

If the Bank is called upon to effect a payment under a credit line or letter of credit or other payment order, it will be deemed to have validly discharged its obligation, if it pays the relevant amount to the party whom the Bank considered as the beneficiary, after examining the documents presented to the Bank for identification purposes.

Article 48

The liability of the Bank for delays, fault or negligence in the execution of instructions, is limited only to the restitution of any lost interest. In no case shall the Bank be liable for the restitution of damages caused by foreign currency exchange rate fluctuations or change in the value of the foreign currency in which payment was effected, nor shall the Bank be liable in general for the restitution of indirect losses or loss of profit.

Article 49

The Bank shall not be responsible for loss or delays of any bill of exchange or documents in transit or in the possession of third persons.

Article 50

Documentary credits are subject to the Uniform Customs and Practice for Documentary Credits of the International Chamber of Commerce (Publication No. 500) and collections are subject to same rules (Publication No. 522)

Documents in foreign currency sent for collection, the net proceeds of which are to be booked in euros after collection, shall be booked at the exchange rate prevailing on the date on which they are booked.

Article 51

The Bank may also accept collecting commercial documents - for instance, bills of lading, insurance policies, invoices - whether or not these are accompanied by financial documents, to be remitted against payment, acceptance or other commitments.

Article 52

Since these documents are remitted to the Bank as is by the customer, the Bank does not give any undertaking and does not accept any liability in respect of the form, accuracy or

authenticity of such documents or in respect of the quantity, weight, quality, state, packaging, or value of the goods represented by such documents.

VI. PURCHASE AND SALE OF FOREIGN CURRENCY

Article 53

Subject to the provisions of Law 3606/2007, the Bank undertakes forward and spot purchases and sales of foreign currency. For all forward transactions, the Bank reserves the right to demand at any time a cover margin equivalent to the exchange risk.

V. PURCHASE AND SALE OF GOLD OR SILVER INGOTS, COINS AND MEDALS

Article 54

The Bank buys and sells all gold or silver ingots, coins and medals in accordance with the prevailing legislation.

The principal undertakes to collect ingots, coins or medals ordered within three months of dispatch of notice of delivery. Once this deadline has passed, the Bank reserves the right to sell items not collected - the principal shall be liable for the costs involved.

Article 55

Any disputes as to the quantity or quality of ingots, coins or medals delivered must be made upon receipt thereof.

The Bank's guarantee in respect of coins in packets originally sealed by the Bank is valid so long as the original package is intact.

THE CUSTOMER ACKNOWLEDGES THAT ITS DETAILS MENTIONED BELOW ARE TRUE AND ACCURATE AND THAT IT HAS RECEIVED A COPY OF THESE GENERAL TERMS AND CONDITIONS WHICH READ AND ACCEPTS UNRESERVEDLY.

Date.....

Fortis Bank
Athens Branch

The Customer

.....

.....
Name/Signature