

To
NATIONAL BANK OF GREECE S.A.
 Registered Office: 86 Aiolou St., 105 59, Athens, Greece
 General Commercial Registry (G.E.MI.) No 237901000
REO Division (020)
38, Stadiou str., 105 64, Athens

LEGAL ENTITY / COMPANY

TRADE NAME :	
REGISTERED OFFICE :	
TIN :	
ADDRESS :	
POSTCODE :	
T. :	
EMAIL :	

NATURAL PERSON / INDIVIDUAL

FULL NAME :	
TIN :	
ID No. :	
ADDRESS :	
POSTCODE :	
T. :	
EMAIL :	

LETTER OF INTENT TO PURCHASE REAL PROPERTY

Dear Sirs,

I/ we hereby express my/ our interest in purchasing the Bank's property with the following features:

Reg. No. of Property :

DESCRIPTION OF PROPERTY :

.....

ADDRESS :

.....

NATIONAL BANK OF GREECE

I/ we declare that I/ we have taken full knowledge of the List of Terms for the sale of real property, as well as the Additional Special Terms that you sent to us in connection with the specific property, and that I/ we expressly and unreservedly accept such terms by signing them and acknowledging the following:

1. I/ we am/ are interested in acquiring the said property of the Bank and, for its purchase, I/ we offer the amount of €..... (in words: Euro).

2. I/ we have been informed that the sale of the said property shall be effected as follows:

A) In the event that the property's starting price is lower than €300,000, the sale shall be effected by direct sale to me/ us, or through a public ascending price tender (auction) conducted by the Bank in case of more interested parties besides myself/ ourselves.

B) In the event that the property's starting price is equal to or higher than €300,000, the sale shall be effected through a public auction conducted by the Bank, where I/ we shall be invited to bid.

3. a.) In the event that the property's starting price is lower than €300,000 I/ we declare that i) I/ we shall deposit by the date indicated by you, the amount of € into NBG's account (IBAN: **GR440110080000008000817521**) or Banker's draft No.

..... for the amount of € issued by branch or Letter of Guarantee No. for the amount of €..... issued by branch.....), i.e. 10% of the aforesaid offered price, to secure observance of the terms of the sale, if the property is awarded directly to me/ us, or participation in the public tender that may be held and observance of the terms thereof, but in no event does this imply that the property will necessarily be finally awarded to me/ us.

ii) I/ we expressly accept that the deposited guarantee shall be forfeited in favor of National Bank of Greece S.A., if, in the event that a public ascending price tender is held, I/ we fail to offer at least the amount of this bid or to appear for the signing of the sale contract, in the event that the said property sale is awarded to me/ us as winning bidder(s). On the other hand, should the Bank fail to announce or cancel the auction, or should another person be the highest bidder, the guarantee shall be returned to me/ us without any interest thereon.

b.) In the event that the starting price is equal or higher than €300,000, I/ we declare that:

i) I/ we have been informed that, to participate in the auction, by the date of the auction I/ we shall deposit an amount equal to 10% of the price offered hereinabove in the form of a Letter of Guarantee issued by another Bank or Banker's draft to the order of NATIONAL BANK OF GREECE S.A., or cash (in accordance with the restrictions set by Monetary and Tax Authorities) guaranteeing observance of the terms thereof. Also, I/ we acknowledge that in no event does this imply that the property will necessarily be finally awarded to me/ us.

ii) I/ we expressly accept that the deposited guarantee shall be forfeited in favor of National Bank of Greece S.A., if I/ we fail to offer at the auction at least the amount of this bid or to appear for the signing of the sale contract, in the event that the said property sale is awarded to me/ us as the winning bidder(s). On the other hand, should the Bank cancel the auction or another person be the highest bidder, the guarantee shall be returned to me/ us without any interest thereon.

4. I/ we agree that the sale price shall be paid in one of the following ways:

a) Full payment upon signing the relevant contract.

b) By the proceeds of a loan to be granted to me/ us, in which case I/ we will pay at least 20% of the sale price by a Banker's draft to the order of NATIONAL BANK OF GREECE by the date of signing the contract, while the amount corresponding to the outstanding balance up to 80% of the total sale price will be paid out, within a period no longer than three (3) months, from the proceeds of the loan to be granted to me/ us by a credit institution (as per the terms

Sign on each page

NATIONAL BANK OF GREECE

and conditions of such loans). Along with this amount I will at the same time pay interest accrued thereon for the period from the date of signing the contract to the date of payment of the outstanding balance. If the loan is granted by another Bank or credit institution, prompt payment of the outstanding balance shall be secured by a Letter of Guarantee issued by another bank for the same amount plus a margin covering your Bank's claim under the principal and the interest thereon for the entire period of the credit facility.

In addition and in the event of failure to submit the Letter of Guarantee as above, in replacement thereto the transfer may be made under a condition subsequent (without retaining ownership and possession), thereby enabling the registration of liens in favor of the lending Bank in security of the loan granted by it, provided however that at least 20% of the sale price shall be paid (either by a Banker's Draft or in cash, pursuant to any restrictions set by Monetary and Tax Authorities) at the time of signing the sale contract and that the balance outstanding will be collected within a period not longer than two (2) months as of the issuance of the certificate of transfer registration/filing of the sale contract with the competent Registry of Deeds/ Land Registry, plus interest thereon, for the period from the date of signing the contract to the date of its collection by NBG and the full repayment at an interest rate of % . In this case, interest accrued on the outstanding balance, for the period from the date of signing the sale contract to the date of collection of the entire credited price, shall be collected concurrently with the outstanding balance of the sale price.

(c) By means of a leasing agreement concluded with "ETHNIKI LEASING S.A." or another leasing company, provided the properties are business premises.

5. I/ We agree that all expenses related to this sale (notarial fees, property transfer tax, etc.) shall be borne solely by me/ us.

6. I/We expressly accept that the Bank is entitled, at its absolute discretion up to the time of the award of the sale as per term (10) of the List of Terms for the sale of real property for less than €300,000.00, term (13) of the List of Terms for the sale of real property for more than €300,000.00, term (14) of the List of e-Auction terms, to cancel the auction, repeat it, or even transfer the property in any other way whatsoever. In such event, my/ our guarantee of 10% shall be returned to me/ us without any interest thereon. However, if the sale is not effected due to a failure or fault on my/ our part to sign the sale contract within the period set by the Bank for this purpose, the amount thereof shall be forfeited in favor of NATIONAL BANK OF GREECE S.A., in accordance with term (12) of the List of Terms for the sale of real property for less than €300,000.00, term (15) of the List of Terms for the sale of real property for more than €300,000.00, term (16) of the List of e-Auction terms, the Bank reserving all its claims.

In Athens,/...../2024

THE BIDDER

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