

TERMS AND CONDITIONS¹

1. Your agreement with us consists of these General Terms and Conditions (“General Terms”) and any Additional Conditions (the General Terms and the Additional Conditions are together the (“Terms”) that apply to any product/service that you have and which are described in the Terms.
2. This agreement is subject to applicable Greek law, the laws of the European Union and other applicable rules such as the operating letters of the Bank of Greece (<http://www.bankofgreece.gr/>) and the European Central Bank – ECB (<http://www.ecb.europa.eu/>) -- and the payment processing systems rules of UA Bank Direct.
3. **LIABILITY** - You agree, for yourself to the terms of this account and the schedule of charges. You authorize us to deduct these charges, without notice to you, directly from the account balance as accrued. You will pay any additional reasonable charges for services you request that are not covered by this agreement.
4. **DEPOSITS** - Only cleared funds will be acceptable as deposits. Cheques deposited to the Account Holder’s account will be accepted by the Bank with reservation until final clearance.
5. **WITHDRAWALS** - Cash withdrawals from a Deposit Account may be made at any branch of the UA Direct Bank and shall be debited to the Deposit Account immediately on the same Business Day. Cash withdrawals from a Deposit Account may also be made at an ATM with a Card or a Diners card, only in banknotes and up to the applicable credit limit in accordance with article 9.01 of the present Terms. Such withdrawals shall be listed in the respective Statements of Accounts and Transactions with the reference “UA Debit Card” or with a similar description. Cash withdrawals with the Card or Diners card made during a non Business Day shall be debited to the Deposit Account immediately and their value date will be the following Business Day.

¹ This is a demo application developed by the [University of the Aegean i4M Lab](#) as a part of STORK 2.0 Banking Pilot activities (STORK 2.0 is an EU co-funded project INFSO-ICT-PSP-297263). The application simulates the process of Opening a Bank Account cross-border (OBA-cb) - don't expect to open a real bank account with us.

Signature: (please use your [electronic signature](#) to sign this document)

* To obtain information on how to submit and sign documents in the context of **OBA-cb demo application**, please read carefully the sections: “**Help**” and “**Submit Documents**” of the **application website**



Help



Submit Documents

(e-signature area)

(e-signature area)