

A. TIRESIAS S.A. NOTIFICATION

NOTIFICATION FOR THE PROCESSING OF PERSONAL DATA

The company under the corporate name **BANK INFORMATION SYSTEMS S.A.**, trading as **TIRESIAS S.A.**, having its registered offices at 2 Alamanas St. & Premetis St., Maroussi, Attica (Tax Reg. No. 094498725 / Athens FAE Tax Office) (TIRESIAS), notifies you, through the below mentioned company under B ("the Company") which acts in the name and in behalf of TIRESIAS and as a processor, that it maintains data bases containing data on economic behaviour, which include the Default Financial Obligations System and Mortgage and Mortgage Prenotation System (jointly called "Data Base"), which are used to record highly objective information and to provide updates about the solvency of the persons that data relates to, and any real encumbrances on their assets.

In that context, in order to evaluate and/or re-evaluate the transactional credit, risk undertaken in the context of their business activities and to provide correct updates about the solvency of the data subjects, to protect trust in commerce and financial transactions in general and the exercise of the business persons' right of financial freedom, business persons (natural and legal persons) are allowed access via "TSEK" (Tiresias Risk Control System) to the following information of the Data Base: a) bounced cheques, b) bills of exchange and notes to order unpaid at expiry, c) applications for bankruptcy - judgments rejecting bankruptcy applications due to insufficiency of the debtor's assets, d) applications for conciliation/restructuring and relevant judgments (art. 99 et seq. of the Hellenic Bankruptcy code), e) declared bankruptcies, e) Payment orders & leased property hand-back orders, f) public sales (auctions) of properties, g) public sales (auctions) of moveable items, h) mortgages and prenotations of mortgages, i) conversions of prenotations to mortgages, j) real estate seizures and seizure orders pursuant to Legislative Decree 1923, k) applications for judicial settlement of debts and relevant judgements (L. 3869/2010), l) company data from the Government Gazette and the General Electronic Commercial Registry.

The sources of the above data - collected already as well as the ones to be collected in the future - are credit and financial institutions, land registries/ cadastral offices, magistrate/first instance courts, as well as the Government Gazette and the General Electronic Commercial Registry.

The data are kept in the database and provided via TSEK for the period of time determined in Article 40 L. 3259/2004, as amended.

Recipient of those data is the Company referred to below under B, which you do business with, after it has established access to TSEK according to all the relevant terms and conditions. (<http://tsek.teiresias.gr>).

The data are provided to the Company solely for its own use. Further transmission or resale of the data is prohibited and are maintained by the Company until the completion of the associated business transaction.

You have the right to access the data, to be informed about them and to be judicially protected, as well as to object to their processing pursuant to Law 2472/1997. Said rights may be exercised at TIRESIAS's customer service office at 1 Alamanas str., 151 25 Maroussi. The rights of access and/or objection regarding the present data processing may be also exercised in writing to the Company which acts on behalf of TIRESIAS. In such a case the Company is bound to immediately terminate access to the data and forward promptly via e-mail or fax this document to TIRESIAS. After the request has been gratified the indication "Does not wish the dissemination of its own data" is shown instead and is evaluated freely by the recipient with any possible consequences. Exceptionally, data of companies from the Government Gazette and the General Electronic Commercial Registry will still be available.

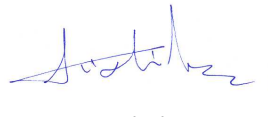
Revocations of the non-dissemination request can be submitted at any moment directly to TIRESIAS.

Regarding the above mentioned system TIRESIAS informs the public periodically through the Press and its web site <http://www.tiresias.gr> and <http://tsek.teiresias.gr>

On behalf of TIRESIAS



P. Kaprasouris



I. Paloglou

B. COMPANY ANNOUNCEMENT

Company Name: _____

Company Address: _____ Tax Id: _____

NOTIFICATION OF PERSONAL DATA PROCESSING

You are hereby informed that the aforementioned company will be accessing any data that concern you from the Default Financial Obligations System, Mortgage and Mortgage Prenotation System, and company data published in the Government Gazette and General Electronic Commercial Registry maintained by TIRESIAS S.A. 2 Alamanas str., 151 25 Maroussi, tel. 210.36.76.700 (Data Controller) via TSEK (Tiresias Risk Control System), in order to evaluate or re-evaluate the transactional risk undertaken in the context of our business collaboration and, finally, to protect trust in commerce and financial transactions in general and the exercise of the right of financial freedom.

I acknowledge receipt of the above two (2) notifications
Date

On behalf of the Company

Signature & Full name

(stamp & signature)