

TERMS OF USE OF THE ALPHA ALERTS SERVICE

The banking société anonyme under the name “ALPHA BANK SOCIÉTÉ ANONYME”, seated in Athens (40 Stadiou Street, P.C. 105 64, tel. 210 326 0000), General Commercial Registry (GEMI) No. 159029160000 (hereinafter the “**Bank**”) offers to its customers - holders of the cards issued by it (hereinafter the “**Cardholders**”) the “Alpha alerts” service, which constitutes a service for sending informational messages to the Cardholders’ mobile telephones via applications requiring the use of the internet (push notifications/Viber) and/or without the use of the internet (SMS), and/or via electronic mail (e-mail), regarding transactions of their Cards (hereinafter the “**Service**”), in accordance with the terms hereof.

1. Scope

- 1.1.** The Service is offered in respect of the cards issued by the Bank, including credit, debit, prepaid, facilitation cards, as well as corporate cards (hereinafter the “**Card**” or “**Cards**”). The types of Cards participating from time to time in the Service are announced by the Bank on its website.
- 1.2.** Card Transactions in respect of which the Cardholders receive notifications, in accordance with the terms of the Service, shall be deemed to include those relating to transactions carried out using the Card for purchases at businesses in Greece and abroad, cash withdrawals charged to the Card’s credit limit from ATMs in Greece and abroad, cash withdrawals charged to the deposit account to which the Card is linked from ATMs abroad, as well as cash withdrawals exceeding the maximum limit set from time to time by the Bank, charged to the deposit account to which the Card is linked from ATMs in Greece (hereinafter a “**Transaction**” or “**Transactions**”). The Bank may, at its discretion, add, amend and/or discontinue any category of transactions from the Service, following relevant notification to the Cardholders.
- 1.3.** Holders of supplementary Cards may register for the Service only through the primary Cardholder.
- 1.4.** In the case of corporate Cards, registration for the Service may be effected either by the company for any of its Cards or by each Cardholder for his/her own Card. Any charge shall be borne by each Cardholder separately.
- 1.5.** The Service is provided exclusively for information purposes and does not replace the periodic information that the Cardholders receive in relation to their Cards, in accordance with the relevant terms thereof.

1.6. Cards in respect of which the card issuance agreement has been terminated are not included in the Service.

2. Registration

- 2.1.** Activation of the Service by the Cardholders may be carried out through: a) myAlpha Web, provided that the Cardholders have registered with the Bank's digital channels, in accordance with the specific terms provided and the relevant instructions of the Bank; b) the Bank's Customer Service.
- 2.2.** In order to register for the Service, the Cardholders must provide the Bank, during the registration process, with such personal information and Card details as may be requested, for the purposes of their identification and the security of the electronic communications hereunder, following the relevant instructions of the Bank, depending on the activation method of the Service (as above under 2.1.). The information to be provided, which must be accurate and true, shall be verified by the Bank.
- 2.3.** The Bank reserves the right to reject an application for registration for the Service where the information provided regarding the Cardholders' personal details and their Card details (paragraph 2.2 above) is not accurate, true or sufficient, or for any reason cannot be verified and confirmed.
- 2.4.** Where the Cardholders wish to receive the notifications regarding Card Transactions not only on their mobile telephones (paragraph 3.1), but also by e-mail, they shall, upon registering for the Service, declare their e-mail address. It is expressly clarified that it is not possible for Cardholders to receive notifications under the Service solely by e-mail.
- 2.5.** Upon registering for the Service, Cardholders may also select whether notifications will relate to all Transactions effected with their Card or only to specific Transactions, in accordance with the options made available to them by the Bank from time to time.

3. Operation of the Service

3.1.1. Once the registration process has been completed, as detailed above, the informational written messages (Viber or SMS or push notifications) shall be sent, for each Card included in the Service, to the mobile telephone number (in Greece or abroad) of the Cardholders, as recorded in the Bank's Customer Data Information System.

In particular, where Cardholders are registered subscribers of the Viber application, they shall be notified of their Card Transactions by means of a written message sent via that application using the internet.

Where Cardholders do not receive the Viber message within sixty (60) seconds of its dispatch by the Bank (due, for example, to a technical reason, such as poor or no internet connection), the relevant notification shall be resent directly via SMS. Where Cardholders are not Viber subscribers, they shall receive an SMS message from the outset.

Cardholders shall receive notifications of their Card Transactions by way of a written notification (push notification), which shall remain stored on their mobile telephone and/or tablet device for six (6) months from the date of dispatch, provided that they have installed the “MyAlpha Mobile” application on their mobile telephone and/or tablet and have enabled the push notifications function in the application. Where the above conditions are not met, Cardholders shall continue to receive notifications in the manner described above.

- 3.1.2.** Where Cardholders have opted to receive notifications also by e-mail, in accordance with paragraph 2.4 above, an e-mail shall be sent to their declared e-mail address in addition to the written messages sent to their mobile telephones (Viber or SMS or push notification).
- 3.2.1.** The written message in respect of a Card Transaction is sent immediately upon approval of the transaction carried out using the Card (paragraph 1.2 above) and includes information on the type of transaction, the name of the business at which it was carried out, the date, the time, the amount and the currency of the transaction. The Bank may amend the content of the messages sent, following relevant notification to the Cardholders.
- 3.2.2.** Cardholders may choose the language of the written message content, selecting between Greek and English. This selection may be changed at any time either by telephone through the Bank’s Customer Service, or via myAlpha Web and/or via MyAlpha Mobile, or by any other means which the Bank may make available to Cardholders for this purpose in the future.
- 3.3.** The message sent is automated; accordingly, it is not possible for Cardholders to send a reply.
- 3.4.** The message regarding Card Transactions is sent once only and cannot be reproduced.

- 3.5.** Where Cardholders are registered for the Bank's Alpha e-statements service, they may also activate the option to receive an informational message (Viber or SMS or push notification) on their mobile telephone, by which they will be notified of the availability of the Transactions carried out using their Card or, as the case may be, informed of the issuance of the Card statement and its payment due date, in accordance with the more specific provisions set out in the terms of the Bank's Alpha e-statements service.
- 3.6.1.** In particular, in the case of credit cards and facilitation cards, in addition to the above notifications regarding Card Transactions and the issuance of the Card statement, Cardholders shall also receive a reminder message (Viber or SMS or push notification) on their mobile telephone regarding their obligation to pay the outstanding balance on their Card five (5) business days prior to its payment due date. Cardholders may at any time request to be excluded from this notification through the Bank's Customer Service.
- 3.6.2.** The above notification regarding the Card statement payment due date shall not apply to holders of supplementary and corporate Cards, or to Cardholders who have settled in full the minimum payment due under the most recent statement.

4. Holders' Rights

Cardholders reserve the right:

- (i) to add at any time to the Service any additional Card held by them, or any additional Card that is or will be issued by the Bank in their name or in the name of a supplementary Cardholder (paragraph 1.3), subject to paragraph 1.6 above;
- (ii) to terminate the Service at any time in respect of one or more registered Cards;
- (iii) to change their mobile telephone number (paragraph 3.1) and/or their e-mail address (paragraph 2.4), either through the Bank's Customer Service, or via myAlpha Web and/or myAlpha Mobile, or by any other means which the Bank may make available for this purpose in the future;
- (iv) to change the options specified in par. 2.4 and 2.5 above.

5. Bank's Obligations - Cardholders' Declarations

- 5.1.** The Bank is obliged to take all reasonable measures, in accordance with usual business practices, and supervise the operation of the Service in order to protect the Service's transaction processing system against viruses.

However, the Bank shall not be liable if, notwithstanding the exercise of due care on its part, the Cardholders' systems or files are infected by any virus.

- 5.2.** Cardholders acknowledge and accept that the Bank shall not be liable for any delay, late, improper or unsuccessful receipt of the notifications due to reasons attributable or related to the provision of the Cardholders' telecommunications services or to other factors beyond the Bank's control (indicatively and not limited to: (a) lack of mobile network coverage in a specific area, (b) exceeding the storage capacity for incoming messages on the Cardholders' device, (c) maintenance of the telecommunications network, (d) malfunction of the mobile telephone or incompatibility with the Service, etc.).
- 5.3.** Cardholders shall be obliged to verify the accuracy of the information sent to them via Viber or SMS or push notification and/or e-mail and to notify the Bank without delay of any incorrect transmission of the data relating to each of their transactions. The Bank shall bear no liability for any incomplete, inaccurate or delayed receipt of notifications attributable to the fault of the business at which the transaction was carried out or of the credit institution with which such business contracts and which transmits the transaction data. The Bank shall not be liable for any loss suffered by Cardholders due to the above causes, unless the Bank is at fault.

6. General Terms

- 6.1.1.** The fee for the Service is EUR 1 per Card per month, including supplementary and corporate Cards. The Bank reserves the right, by way of exception, to provide the Service at preferential pricing for specific periods of time and/or to a specific category of products.
- 6.1.2.** The Bank may amend the above fee for use of the Service, having first notified the Cardholders accordingly. The Bank shall not be liable for any charges imposed by the Cardholders' telecommunications provider.
- 6.2.** The Bank may use the Cardholders' mobile telephone number in order to notify them of matters related to the Service and their relationship with the Bank.
- 6.3.** The Bank reserves the right to amend or discontinue the terms hereof and/or the Service itself at any time, subject to prior notification to the Cardholders.

- 6.4.** Registration for and use of the Service by Cardholders entails their unconditional acceptance of these terms, which supplement and specify the terms of the agreement governing the issuance of the Card.
- 6.5.** Cardholders wishing to terminate the Service at any time in respect of one or more Cards may use the communication channels referred to above, which have been made available for the registration and activation of the Service.