## Terms and Conditions Concerning Cross-Border Funds Transfer to foreign banks through Alpha Web Banking or Alphaphone Banking

1.    I have received adequate prior information on the conditions for cross-border funds transfers (to accounts kept with other banks), that Alpha Bank provides to its users and I understand the detailed terms and conditions of the transaction. Alpha Bank has also supplied me, inter alia, with clear information about the terms and conditions dealing with the time limit for executing the specific transactions, the amount of the relevant debits, the value date (valeur), the exchange rate and my rights and obligations arising from the said transaction.

2.    I have already been informed of the content of the following legal texts and I comprehend their context and my rights and obligations provided therein:

   - Law 3691/2008 on the "Prevention and combating the legalization of income from criminal activities and terrorist financing and other provisions".

   - Current Tax Regime Law 2238/1994 (OGG A - 173/24-8-95).

3.    I have also been informed, inter alia, regarding the following terms:

   - By using SHA code relating to charges for the transaction, the transfer amount will be credited to the beneficiary reduced by the amount of the corresponding charges debited by the beneficiary's bank (recipient bank), the amount of such charges depending on the said Banks pricing policy.

   - The exchange rate used for converting foreign currency transactions shall be the rate ruling at the time the transfer order is recorded/approved.

   - Alpha bank guarantees the timely dispatch of the funds transfer order to the beneficiary's Bank (recipient Bank) and shall not be liable for any delay by the Beneficiary's Bank (recipient Bank) in crediting the beneficiary's account.

4.    Furthermore, I solemnly declare to the Bank, being aware of the relevant provisions of Law 1599/1986 on solemn declarations, that

   - The amount to be remitted is absolutely lawful and does not constitute legalization of income deriving from criminal activities **nor is it part of a commercial transaction.**

   - I have not outstanding obligations, tax related or otherwise, towards the Greek state in relation to the funds being transferred, which fall under any of the cases for which, according to the current tax regime, there is an obligation to produce/submit a written confirmation evidencing payment of the corresponding amount of tax.

   - I hereby give the Bank my explicit consent and confer upon the Bank my irrevocable mandate for the recording and forwarding/dispatch of my details necessary for the execution of the transfer order, including my identification data as well as the data of my account to which the transfer funds are debited.

   - I shall be solely responsible for ensuring the correct recording of my account's data and shall solely bear the consequences of any incorrect recording including the relevant costs and charges.

   - I hereby confer upon the Bank the irrevocable mandate, power and authority, which cannot be revoked even for substantial reasons, to debit my aforesaid account or any other account that I keep with the Bank, with any necessary credit investigation charges and in the event that the remittance is not executed by the recipient Bank and the amount is returned to the Bank, the said amount will be credited to my aforesaid account (to which the fund transfer amount was originally debited) on the basis of the exchange rate ruling on the date of the return, reduced by the amount corresponding to the handling charges of the mandate and any expenses/charges incurred by the Bank and the recipient Bank due to the said return.

- I accept any responsibility and shall be fully and exclusively liable for the non-execution or defective execution of the transfer order in the event that my aforesaid debit account does not have sufficient funds available at the time of the execution of the transaction.

- I shall be solely and exclusively liable for compliance with the terms and conditions of the said transfer order and in the event of any breach or violation of any such term or condition, I shall be liable to fully indemnify the Bank for any loss or damage suffered or incurred by the Bank arising from any such breach or violation.