Press Release

Alpha Bank supports Individuals and Small Businesses with new financing solutions and rewards the borrowers consistent in the performance of their obligations

Alpha Bank continues to support its Customers, Individuals and Small Businesses, with a complete set of modern and flexible financing tools which are fully aligned with current market conditions and with the launch of a concise Rewards Program for the borrowers who meet their loan obligations promptly, contributing hence to the recovery of the housing loans market and the competitiveness of the Greek businesses.

Reward for Housing Loans and Small Business Customers

Already as of 2018, Alpha Bank rewards with special privileges the Small Businesses that promptly fulfill their financial relations with the Bank. The reward that the Bank offers to the Small Businesses is now expanding to Individual Customers with a housing loan who have completed three years of consistent repayment of their loans and is further enhanced with extra bonuses as well as protection against unforeseen circumstances to ensure the consistent performance of their obligations.

More specifically, the Alpha Bank’s Rewards Program provides:

- 10% reduction at the insurance premiums of a mortgage house or a business property through AXA Insurance
- Free of charge insurance coverage up to 6 months for the repayment of a monthly loan instalment, in case of a temporary total incapacity from an accident
- 10,000 annual Bonus points, through the Alpha Bank Bonus Reward Program.

Furthermore, Alpha Bank offers:

- reduced interest rate by 0.5% in new housing loans and in new financings towards Small Businesses as well as priority in the prompt evaluation of demands
- subsidy with 10% of the new Car Insurance Programs of AXA Insurance
- additional 0.10% at the interest rates of term deposits.

The Program has immediate effect and the rewards will be attributed to the beneficiaries from January 2020 for all the performing housing loans and the Small Businesses’ Loans, with the exception of some special categories.
New Financing Programs for Individuals and Small Businesses

The new lousing loans of Alpha Bank which will be available as of October 1, 2019, foresee terms in alignment with the current market conditions and offer personalized solutions of high added value which respond to the borrowers’ modern needs.

Specifically, Alpha Bank provides:

✓ **new reduced pricing** at the floating interest rate programs
✓ expansion of the housing loans programs of fixed interest rate with even more preferential terms **up to 30 years**
✓ **financing up to 80% of the property value**, for sale, construction or completion of the property as well as options to adjust each loan according to the Customers’ needs.

At the same time, the Bank makes the most of all the modern financing tools in favor of the small businesses, ensuring:

✓ **interest rate subsidy up to 40%**
✓ **guarantee provision**
✓ **flexible way of repayment**

for the increase of liquidity and implementation of investment plans, in cooperation with reliable Greek and European institutions.