

TERMS AND CONDITIONS OF THE
«SPRING OFFER BY THE BONUS APP»

ALPHA BANK S.A. (hereinafter «the Bank»), in the context of the Bonus Reward Program, runs the following “Spring Offer by the Bonus App” (hereinafter «The Offer») open to all cardholders of Bonus credit and debit cards issued by the Bank (hereinafter «The Cardholders») excluding the Cardholders of “Enter Bonus Business MasterCard”, “Gold Enter Bonus Business MasterCard”, “Enter Bonus Business American Express” and “Gold Enter Bonus Business American Express cards, in collaboration with the companies which participate in the Bonus Reward Program (hereinafter “Bonus Partners”) according to the following terms and conditions.

1. Definitions

a) Card: the debit and/or credit card that is issued by the Bank, governed by the terms and conditions of each awarded agreement and participates to the Bonus Reward Program, with the exception of “Enter Bonus Business MasterCard”, “Gold Enter Bonus Business MasterCard”, “Enter Bonus Business American Express” and “Gold Enter Bonus Business American Express” cards.

b) Cardholders: the legitimate holders of the aforementioned debit and/or debit Bonus cards, excluding the Cardholders of “Enter Bonus Business Mastercard” , “Gold Enter Bonus Business MasterCard”, “Enter Bonus Business American Express” and “Gold Enter Bonus Business American Express” cards.

c) Bonus Reward Program or the Program: the Bank’s Bonus Reward Program provided to the Cardholders of Bonus cards through which they collect Bonus points when they purchase goods and services, according to the terms of Bonus Program www.alpha.gr/bonus.

d) Bonus App: a new application for mobile phones in the context of Bonus Reward Program that provides easy access to all redemption offers and ways of collecting the Bonus Points, as well as personalized updates according to the interests and customer’s needs, information about Bonus Partners and detailed information about Bonus Points. Cardholders can be further informed about the

services and how to use the application through the Bank's website:
www.alpha.gr/bonus

e) Bonus Partners: the companies which participate in the Bonus Reward Program. The Bank may, at its own discretion, distinguish the Bonus Partners in Simple - Affiliated Companies and Major Affiliates (further information about this distinction at www.alpha.gr/bonus). It is explicitly stated that for the purposes of the present any reference to the term “Bonus Partners” in this Offer, applies to all Bonus Partners (Simple - Affiliated Companies and Major Affiliates).

2. Object of the Offer – Duration of the Offer

2.1 The object of the present Offer carried out under Bonus Reward Program, is the offer of five hundred ninety-five (595) gift vouchers by Major Affiliates to the winners – Cardholders of Bonus Cards who have already installed or they are about to install the application of “Bonus App” on their mobile phone and will carry out transactions at the stores of Bonus Partners from 10.04.2019 to 10.05.2019, via a lucky draw. The offered gift vouchers will be awarded to the Winners - Cardholders of the Program's Major Affiliates by the latter, as detailed in Condition 5 hereof.

2.2 The automatic draw and winners’ election will take place upon completion of the transaction made by Cardholders that use any of the Bonus Cards, according to the clause 4 hereof. Gift vouchers will be granted per two hundred (200) transactions carried out in any Bonus Partner. In particular, the first voucher gift, which will be won, corresponds to the transaction number two hundred (200), the second, which will be won, corresponds to the transaction number four hundred (400), the third which will be won, corresponds to the transaction number six hundred (600) transaction, while the last transaction with serial number one hundred nineteen thousand (119,000) will win the five hundred ninety fifth (595) voucher. “First transaction” is defined the one that will take place at a Bonus Partner store or at a Bonus Partner online store at 10.04.2019 and will be registered first in the Bank’s System, given the serial number one (1).

2.3 The Offer period runs from **10.04.2019** to **10.05.2019** (hereinafter «the Offer Period»).

3. Entries

3.1 The right to participate in the draw, carried out under Bonus Reward Program according to the clause 4 hereof, shall be automatically granted to existing Cardholders of Bonus cards who have already installed, or they are about to install the application of “Bonus App” on their mobile phones during the present Offer Period and will carry out transactions at the stores of Bonus Partners from 10.04.2019 to 10.05.2019 using their cards as mentioned above.

3.2 It is explicitly stated that the right to participate in the draw, shall be automatically granted only to existing and new Cardholders of Bonus credit and debit cards issued by the Bank, excluding “Enter Bonus Business Mastercard”, “Gold Enter Bonus Business MasterCard”, “ Enter Bonus Business American Express” and “Gold Enter Bonus Business American Express” cards who will carry out transactions using their cards as mentioned above, irrespective of the amount of those transactions, at the stores of Bonus Partners that participate in the Program.

3.3 A prerequisite for the Cardholders to participate in the draw of the present Offer is that each transaction, carried out as described above, has been accounted for and registered no later than 11.05.2019.

3.4 Transactions reversals, card repayments, cash withdrawals from ATMs and bank branches, balance transfers from cards issued by other banks, refunds, overdue payments, annual subscriptions, and installments charged to the Cardholder's card account, during the Offer, which relate though to transactions that took place prior to the commencement of the Offer, are not considered eligible transactions that allow participation in the draw.

3.5 Any transaction in interest-free installments gives the right to participate in the present Offer, given that it has taken place within the Offer Period, irrespective of the date of registration of each installment on the card account of the Cardholders and is considered as one (1) transaction.

3.6 In case of an online transaction that takes place at a Bonus Partner store, no receipt will be issued, but a serial number will be given, hence such transaction will be considered an eligible transaction that will participate in the present Offer.

3.7 The Cardholders who do not wish to participate in the draw for any reason, can state it to the Bank by calling 210 3260000.

4. Draw – Winners

4.1 The Cardholders-winners of the present Offer, who will carry out transactions at a Bonus Partner store, will be informed about the voucher they will have won, through the copy of the receipt issued by the POS after the successful completion of the transaction, on which one of the following *informational messages* will be stated:

- *"Spring offer from the application of Bonus App! Congratulations! You have earned a gift voucher of X EUROS from the Z Bonus Partner. Check out 210-9892850" (where X refers to the amount of the gift voucher, while Z refers to the name of Bonus Partner) or*
- *"Spring Offer from Bonus App! Congratulations! You won the annual electric bills by Natural Gas. Check out at 210-9892850 "*

4.2 The Cardholders-winners of the present Offer, who carry out transactions at a Bonus Partner store or online store, will be also informed by SMS to their mobile phone number which is declared to the Bank.

4.3. The Cardholders - winners of the present Offer shall have the opportunity to be further informed about the gift voucher they have won or to refuse, if they wish, to receive it, by calling at 210- 9892850. It is explicitly stated that any gift vouchers that will not be given to the winners either due to their refusal to receive them or due to the Bank's unsuccessful efforts to contact with the winners until 31/05/2019, will be used at a new Offer that will be carried out under Bonus Reward Program.

4.4. The present Offer will be supported by a company affiliated with the Bank which will undertake and be held liable for informing the Cardholders about the prizes by telephone - outgoing calls (clause 4) and sending the vouchers to the

winners by courier. The Bank undertakes to inform the winners-Cardholders of the prizes by informative message (as per par. 4.2 above) as well as send them the electronic promo codes (paragraph 5.1).

5. Prize of the Offer

5.1 The prize of the present Offer is the offer of five hundred ninety – five (595) gift vouchers to the winners – Cardholders by the Bonus Partners. Particularly, the gift vouchers offered to the winners – Cardholders are the following:

a) fifty (50) gift vouchers of one – hundred (100) EUROS each and due date 10/11/2019, will be offered by Aegean Airlines. Particularly, Aegean will offer the value of the fare of air tickets which will be issued only through www.aegeanair.com until 10/11/2019, including flights that will take place until 31/12/2019 by Aegean and Olympic Air.

b) fifty (50) gift vouchers of one hundred (100) EUROS each and due date 10/11/2019, will be offered by Attica Department Stores.

c) fifty (50) gift vouchers of one – hundred (100) EUROS each and due date 10/11/2019, will be offered by Kotsovolos S.A.

d) one hundred (100) gift vouchers of fifty (50) EUROS each and due date 31/12/2019, will be offered by TrainOSE S.A. by displaying the electronic code at ticket points, by entering it at TrainOSE App or tickets.trainose.gr. It is noted that for any further clarification regarding the gift vouchers of TrainOSE, the winners-Cardholders will exclusively contact with the Customer Service Center of TrainOSE and specifically will use the following phone number: 14511, daily from 06:00 to 23:00.

e) fifty (50) gift vouchers of one – hundred (100) EUROS each and due date 31/12/2019, will be offered by BP fuel company.

f) fifty (50) gift vouchers of one – hundred (100) EUROS each and due date 31/12/2019, will be offered by AB Vasilopoulos S.A.

g) fifty (50) gift vouchers of one – hundred (100) EUROS each and due date 02/10/2019, will be offered by Hondos Center S.A.

h) thirty (30) gift vouchers of one – hundred (100) EUROS each and due date 10/11/2019, will be offered by Vodafone S.A. In particular, "Vodafone S.A." gift vouchers concern only the purchase of devices and / or accessories, and the discount is attributed by displaying the promo code only at stores' cashiers.

i) one hundred fifty (150) gift vouchers of one hundred (100) EUROS each and due date 31/12/2019, will be offered by AXA Insurance S.A. It is noted that for any further clarification regarding the gift vouchers of AXA Insurance S.A., the winners- Cardholders will exclusively contact with the Customer Service Department of the AXA Insurance S.A. and specifically will use the following phone numbers: 210 – 726 8000 or 801 111 222 333.

j) ten (10) gift vouchers of one – hundred (100) EUROS each and due date 31/12/2019, will be offered by Hertz S.A. It is noted that the gift vouchers offered by Hertz refer to the rental of categories A, B and D vehicles. However, it is mentioned that the renting of the A, B and D categories vehicles is excluded for the islands of Paros, Naxos, Skiathos, Mykonos and Karpathos from 01/07/2019 to 10/09/2019.

Additionally, (k) five (5) lucky winners - Cardholders will win as a gift the "electric bills of the year" by the Greek energy company "Natural Gas", i.e. until 31/12/2019 (date of completion of the gift). Regarding to this prize (the "electric bills of the year"), the winners-Cardholders will be able to communicate exclusively by telephone with Natural Gas at 210-3406114. The company "Natural Gas" will only and exclusively be held liable for the completion of the actions required for the award of the prize. If the winner-Cardholder has already contracted with this company, then he/she will be provided with free of charge electricity for one (1) year, with effect after the preceding required telephone communication and upon the completion of the abovementioned necessary actions. In the event that the winner - Cardholder is contractually bound with the above company for the first time, the prior contract signing between the Cardholder and the company is considered a prerequisite for the delivery of the prize.

5.2 Formal Requirements of Redemption: In order to redeem the amount of the gift voucher the winners - Cardholders must purchase products/services of equal

(at least) or higher value at the store of the Bonus Partner. In the latter case, if the purchased products/services exceed the value of the gift voucher, the winner-Cardholder must pay any difference to the Bonus Partner. If the value of the products/services purchased by the winner- Cardholder is less than the amount of the gift voucher, the remaining amount cannot be transferred to any next transaction. It is explicitly stated that the value of the gift voucher is not redeemed by cash payment to the winner – Cardholder either by the Bank and/or by the Bonus Partner.

5.3. Time of Redemption: The gift vouchers have a specific date of expiration, as mentioned in detail in par. 5.1. above, after which their validity ceases and therefore cannot be redeemed by the Cardholder. The Bonus Partner is not obliged to redeem the value of the gift voucher after the expiration date of each of them, according to the par. 5.1. above.

5.4. The gift vouchers are personal, non-transferable, non-inheritable or exchangeable with cash or other prizes or other gift vouchers.

5.5. In case of loss or theft, the gift voucher shall not be replaced.

6. Personal Data

6.1. The Bank (controller) in accordance with applicable Greek and European legislation for the protection of the individual from the processing of personal data, will process itself or through another person designated by it, the declared data of the Cardholders by partially automated means, for the sole purpose of conducting the Offer, the draw, the awarding of the gift vouchers as well as the possible conduct of a “survey of satisfaction of the winners” from the present Offer. The personal data processed are the Cardholder's name, Bonus Card number and either his/her postal address if the Gift voucher is dispatched or his/her mobile phone number in case of sending a relevant informative message.

Both the participants in the Offer and the winners have the following rights: to know which of their data will be processed, to correct and / or supplement them in the case of an error or inaccuracy, to restrict their processing, to object to any further processing of their data and to delete them.

6.2. Exercise of the limitation, counterclaim and / or write-off rights insofar as they relate to data mandatory for the Offer to be carried out and / or be continued, implies either the inability to participate, if exercised prior to the Offer or the automatic cancellation of the Cardholders' participation in it if they are exercised at any stage of the Offer.

6.3 The Bank may include the names of the Offer winners in the list of winners. In the event that this list is drawn up, it will be posted and remain for a period of one month until 11.06.2019 on the Bank's dedicated website www.alpha.gr/bonus .

6.4 The Cardholders data regarding their participation in the Offer will be held for a period of five (5) years from the expiry of the Offer, in case of any dispute that may arise between the parties from the Offer.

6.5. The details of the winners of the draw will not be used for any other purpose except for the present Offer.

7. Miscellaneous

7.1 By participating in the Offer, Cardholders unconditionally accept these terms and conditions.

7.2 The Bank is not responsible for the delivery, status and quality of the products/services which provided to the winners- Cardholders by the Bonus Partners and/or the defective performance and/or nonperformance of the redemption of gift vouchers made by the Bonus Partners of the Offer. Reservations, refunds and cancellations of any order, product or service will be made in accordance with any refund or cancellation policy provided by each Bonus Partner, who remains the only responsible for any dispute arising with the winner – Cardholder.

7.3 Any breach of the terms of the awarding of the card contract, or/and of the terms of Bonus Reward Program and in general in any case of breach of the contractual obligation between the Cardholder and the Bank, the latter is entitled to exclude directly the Cardholder from any current or future offer of the Program, suspend and/or terminate his/her participation to the Program and cancel all the Points collected in the context of the Program.

7.4 The Bank is entitled to modify ex parte the terms and conditions of the Offer, if necessary, and has no liability in relation to any of these modifications.

7.5 Any dispute arising from the Offer is governed by Greek law and is subject to the exclusive jurisdiction of the Courts of Athens.