

## **TERMS OF USE OF “ALPHA ALERTS” SERVICE**

The Bank offers the Customer – holder of Bank’s cards (hereinafter “Cardholder”) the “Alpha alerts Service”, which constitutes a notification service via applications that require use of internet connection (Viber messaging) or not (SMS text messages), and/or electronic mail (e-mail) relating to the Cardholder’s transactions of his Card (hereinafter referred to as “Service”) in accordance with the terms hereof.

### **1. Scope of Application**

- 1.1.** The Service is offered for cards issued by the Bank, including credit, debit, prepaid, corporate and charge cards (hereinafter referred to as “Card”). The types of Cards that are eligible each time for the provision of the Service are announced by the Bank on its website.
- 1.2.** Card’s transactions, falling within the scope of the Service hereof, are the transactions which are conducted using the Card for purchases in merchants in Greece and abroad, as well as cash advance and cash withdrawal transactions from ATMs in Greece and abroad (hereinafter referred to as “Transactions”). The Bank may, at its sole discretion, add, amend or/and abrogate any transactions’ category of the Service, following prior notice to the Cardholder.
- 1.3.** The Card of an additional member may be registered to the Service only through the Cardholder of the main Card.
- 1.4.** The Service is also available for corporate cards. In this case, registration may take place either by the company for any of its Cards, or by any Cardholder for his own Card. Each Cardholder is charged separately.
- 1.5.** The purpose of the Service is solely informative and in no case replaces the monthly statement that the Cardholder receives.
- 1.6.** The Service does not include Cards, the issuing contracts of which have been terminated.

### **2. Registration**

- 2.1.** The activation of the Service by the Cardholder may be carried out: a) by filling the specific field in the application for the issuance of the Card, which shall be submitted either electronically or through the Bank’s Branch Network, b) through the Alpha Web Banking service provided that the Cardholder is registered to it, or c) through the Bank’s Customer Service, in accordance with the specific terms for each of them and the relevant instructions of the Bank.
- 2.2.** In order to subscribe to the Service, the Cardholder shall provide the Bank with his personal data and details of his Card, as may be requested in accordance with the registration procedure, for identity verification and security of electronic communication purposes provided herein, following the relevant instructions of the Bank in accordance with the Service’s activation mode (as specified above in par. 2.1). The information provided shall be accurate and truthful and will be checked by the Bank.

- 2.3. The Bank reserves the right to reject the Cardholder's application to register to the Service, in case the information provided in regard to his personal data and Card's details (as specified above in par. 2.2) are not accurate, truthful, sufficient or for any other reason the provided information cannot be monitored and confirmed.
- 2.4. Upon registration to the Service, the Cardholder provides a mobile phone number, either Greek or foreign, to which the Viber notification or SMS text messages shall be sent, as well as an e-mail address. In case the Cardholder wishes to subscribe to the Service more than one Cards, he may declare different mobile phone numbers for each Card.
- 2.5. In case the Cardholder wishes to be additionally notified for his Card's transactions by e-mail, in accordance with the terms hereof, has the option to provide, upon his subscription to the Service, an e-mail address. In such case, the provision of par. 2.4. above applies accordingly. It is explicitly defined that the Cardholder may choose to receive Card's transactions notification, in accordance with the terms hereof a) via Viber or, fallback SMS text messages to his cell phone only (see below par. 3.1) or b) via text messages to his cell phone and via e-mail jointly. Notification only via e-mail is not possible.
- 2.6. The Cardholder, upon his subscription to the Service, shall choose if the notification will include all of his Card's transactions or some of them, as well as whether notification will be sent throughout the day or at certain times of the day, in accordance with the options provided by the Bank.

### **3. Service Functionality**

- 3.1. Upon completion of the registration process and Service activation, in accordance with the aforementioned terms, the Cardholder will henceforward receive notifications relating to his Card's transactions via text messages to the mobile phone he has indicated. More specifically, if the Cardholder is a registered Viber user, he will receive a text message through the application, via the internet. If the Cardholder will not receive the Viber message within 60 seconds from its dispatch from the Bank (for example, due to a technical issue, such as bad or, no internet connection), then an SMS text regarding the transaction will be sent. If the card holder is not a Viber registered user, then he will receive an SMS text right from the beginning. In case the Cardholder has opted to be additionally informed via e-mail, according to the above par. 2.5, an e-mail will also be sent to the e-mail address provided by him, besides the text messages sent to his cell phone.
  - 3.2.1. The text message (Viber or SMS) regarding the Card's transactions is sent immediately to the Cardholder's mobile phone after the approval of the transaction conducted with the Card (see above par. 1.2) and includes information about the type of the transaction, the name of the merchant, where the transaction has been conducted, the date, the exact time of payment, the amount and the currency of the transaction. The Bank may change the content of these messages, after prior notice to the Cardholder.

- 3.2.2.** The Cardholder may choose either Greek or English as the language of the text message. This option may be altered at any time by calling the Bank's Customer Service, or alternatively through the Alpha Web Banking service or the digital wallet "My Alpha Wallet" to which the Cardholder may be registered.
- 3.3.** Each message is sent automatically; therefore the Cardholder cannot reply to the message.
- 3.4.** Each Card's transaction message is sent only once and cannot be reproduced.
- 3.5.** If the Cardholder is registered, apart from the Service, to the "Alpha e-statements" service as well, except for the Card's transactions notification via e-mail, he can also activate the option to receive an additional informative message (Viber or SMS according to par. 3.1) to the mobile phone number he has provided when registering, on a monthly basis, with which he will be informed about the issue of the Card's statement and its payment date (due date), according to what is explicitly stipulated in the terms of the Bank's "Alpha e-statements" service.
- 3.6.1.** With regard to the credit cards specifically, apart from the above notification relating to his Card's transactions, the Cardholder will further receive text messages to his mobile phone five (5) days prior to the Card's date of payment (due date), as a reminder of the obligation to repay the Card's outstanding balance. The Cardholder may at any time request exemption from that notification through the Bank's Customer Service.
- 3.6.2.** Cardholders of additional and corporate cards, as well as Cardholders who have fully repaid the minimum payment of the last statement, are exempted from the above reminder, regarding the Card's payment date.
- 3.7.** The data (phone number and e-mail address) provided for the above two services (Alpha alerts & Alpha e-statements) are recorded in a common database. Therefore, whenever any data is modified to one service, it is automatically stored in the system and is valid for the other one, in order to ensure that the Cardholder has been actually and appropriately informed, as stated above, with the use of his updated declared personal data. However, data modification concerning those two services does not affect the Cardholders' registered data for other banking products or services they may be holding.
- 3.8.** If the above services have been activated for more than one cards, the Cardholder may declare a different mobile phone number and e-mail address for each of his cards, keeping separate accounts for each of them. In that case, any modification to Cardholder's declared data will concern the specific card and not all of them collectively. For the rest of the cards the data provided initially remains unchanged.

#### **4. Cardholder's rights**

The Cardholder reserves the right:

- (i) to add to the Service, at any time, any additional Card he holds or will be issued by the Bank on his own name, subject to the above par. 1.6,
- (ii) to terminate the Service at any time for one or more registered Cards,

(iii) to change the number of the mobile phone he has provided for the purposes hereof (par. 2.4 above) or/and the e-mail, in the case of par. 2.5 hereof. In case the Cardholder has registered to the Service more than one Cards (par. 2.4 above), the change of the cell phone number or/and e-mail for one Card, does not affect the rest of them, which have been registered to the Service,

(iv) to amend the options specified in par. 2.5 above.

## **5. Obligations and liability of the Bank – Cardholder’s declarations**

- 5.1.** The Bank is obliged to take all reasonable measures, in accordance with common business practices and supervise the operation of the Service in order to protect its transaction software system against viruses. However, the Bank takes no responsibility, in case the Cardholder’s systems or archives get infected by a virus, despite the adequate due diligence conducted by the Bank.
- 5.2.** The Cardholder acknowledges and accepts that the Bank bears no responsibility with regard to any delay, non-timely or inadequate or unsuccessful receipt of the informative messages, due to reasons that are attributed or related to the provision of the Cardholder’s telecommunication services or to other factors, which are beyond the Bank’s control (including, without limitation, the following instances a) lack of mobile phone coverage in certain areas, b) incoming messages in excess of the capacity of Cardholder’s device, c) telecommunication network’s maintenance, d) malfunction of the mobile phone or Service incompatibility etc.).
- 5.3.** The Cardholder is obliged to check the accuracy of the information provided to him via Viber or SMS or e-mail and inform the Bank immediately in case of incorrect data transmission regarding any of his transactions. The Bank bears no responsibility for unauthorized use of the Card or for any incomplete, inaccurate or delayed information receipt, as a result of liability either from the merchant, where the transaction was conducted or from the Credit Institution, with which the merchant cooperates, and is responsible for the transaction of the data. The Bank is not liable for any damage the Cardholder suffers from the aforementioned reasons, unless it has acted with negligence.

## **6. General Terms**

- 6.1.** The Service has a **one (1) Euro monthly charge per registered Card**, including corporate cards and cards of additional members. Exceptionally, the Bank may adopt special pricing policies for limited periods and/or for specific products.
- 6.1.2.** The Bank may alter the above charge concerning the Service’s use, after prior notice to the Cardholder. The Bank bears no responsibility for any charges imposed by the Cardholder’s telecommunication provider.
- 6.2.** By accepting the present terms, the Cardholder authorises the Bank irrevocably and unconditionally to use his cell phone number, which he has provided during his registration to the Service, for the purpose of keeping him updated for issues that are relevant to the Service or concern his constructive cooperation with the Bank.



- 6.3.** The Bank may modify and/or abolish the terms hereof and/or terminate the Service itself, at any time, by giving prior notice to the Cardholder.
- 6.4.** The registration to the Service and the use of the Service by the Cardholder implies the unconditional acceptance on his behalf of the present terms, which supplement and specify the terms of the Card's Issuance agreement.
- 6.5.** In case the Cardholder wishes to terminate the Service for one or more Cards, he may use the above available communication channels that have been implemented for the Card's registration and activation.