

## ALPHA ALERTS SERVICE TERMS OF USE

The Bank offers the Customer - deposit account holder or joint account holder (hereinafter referred to as "Account Holder") the "Alpha Alerts Service" (hereinafter referred to as "**Service**") which constitutes a notification service via text messages (SMS) and/or electronic mail (e-mail) relating to the activity and/or balances of the corresponding account or accounts (hereinafter referred to as "**Account**") in accordance with the terms hereof, which supplement the "Cooperation Framework - Terms and Conditions of Banking Transactions" - "Individuals 1.0./2010" (hereinafter referred to as "**Cooperation Framework**"), a copy of which has been given to the Account Holder and is available at all the Bank's Branches and at the Bank's website ([www.alpha.gr](http://www.alpha.gr)) and which the Account Holder accepts as an integral part of the terms hereof.

### 1. Scope of Application

1.1. The Service is offered for deposit accounts of private individuals, as the latter are specified in the Cooperation Framework.

1.2. Deposit account activity for which the Account Holder will receive notification, in accordance with the terms of the Service, once he is registered as a subscriber, shall be considered any activity related to the Account, in accordance with the Service options selected by the Account Holder, i.e. notification of any account activity and/or notification of any account balance over or below a preset limit and/or update on the execution of a direct debit (hereinafter referred to as "**Activity**"). The Bank, may, at its sole discretion, add, amend and/or abrogate options relating to notifications and Service specifications, following prior notice to the Subscriber.

1.3. Each joint Account Holder may register independently for the Service with regard to his account.

1.4. The sole purpose of the Service is to provide notifications and does not constitute information pursuant to the relevant term of the Cooperation Framework (2.12).

### 2. Registration

2.1. Account Holders, may be registered as subscribers to the Service through the service networks provided to this end by the Bank and may activate the Service in accordance with the procedures and specific terms as well as the relevant instructions of the Bank.

2.2. In order for Account Holders to register for the Service, they must provide the Bank with the personal data and details of their Account, as may be requested, in accordance with the registration procedure, for the purpose of identity verification and security of electronic notifications provided herein, following the relevant instructions of the Bank, according to the Service activation method (as specified above in par. 2.1.).

2.3. Account Holders wishing to receive Account notifications via SMS, in accordance with the terms of this Service, should provide, when registered, their mobile telephone number to which relevant information will be sent by SMS.

2.4. Account Holders wishing to receive Account notifications via e-mail, in accordance with the terms of this Service, should provide, when registered, their e-mail address. It is expressly clarified that Account Holders may choose to receive Account notifications, in accordance with the terms hereof,

a) via SMS sent to their mobile telephones, or b) via e-mail messages, or via both of these two (2) methods.

2.5. Account Holders when registered may choose which of the above Service options (under 1.2.) they wish to activate as well as whether notifications will be sent throughout the day or at specific times of the day, in accordance with the Service options offered by the Bank.

### 3. Operation

3.1. Upon completion of the registration process and Service activation, in accordance with that specified above, Subscribers will receive notifications relating to their Account Activity via written messages (hereinafter referred to as "**Notifications**") sent to their mobile telephone and/or via e-mail, provided the relevant contact details specified in par. 2.4. above have been furnished.

**3.2.** The Notification is sent immediately upon completion of the transaction carried out in his Account (see above par. 1.2.) with updates on the transaction amount and/or the balance of the account and/or any direct debits.

**3.3.** The Notification sent is an automated message to which the Subscriber cannot reply.

**3.4.** Each Notification is sent only once and cannot be reproduced.

#### **4. Subscriber's Rights**

**4.1.** The Subscriber reserves the right:

(i) to add to the Service, at any time, any additional account he holds or has opened at the Bank in his own name or in the capacity of joint account holder,

(ii) to terminate at any time the Service for one or more Accounts for which he has been registered,

(iii) to change the number of the mobile phone which has been provided for the purposes of the present (par. 2.3. above) and/or his e-mail address, in the case of par. 2.4. of the present,

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

#### **5. Obligations and liability of the Bank – Subscriber's 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 software system against viruses.

However, the Bank accepts no responsibility, in the event that, despite its proper supervision, the Subscriber's systems or files are infected by a virus.

**5.2.** Account holders acknowledge and accept that the Bank accepts no responsibility with regard to any delay in the delivery of the notifications nor for notifications that are not timely, appropriate or are not received at all, when such instances are due to or related to the provision of telecommunication services to the Account Holder/Subscriber 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 the Subscriber's mobile phone, c) telecommunication maintenance works, d) malfunction of mobile phone or service incompatibility, e) problems due to the systems of Subscriber's e-mail provider etc.).

**5.3.** The Bank does not warrant the confidentiality, accuracy, completeness or timely delivery of the Notification content and shall not be liable for any damage sustained by the Subscriber and caused by or arising from the aforesaid instances, except for the case the Bank has committed a fault.

#### **6. General Terms**

**6.1.** The Service charge is realised in accordance with the Alpha Bank Price-list as currently in force and available at any Alpha Bank Branch and the Bank's site ([www.alpha](http://www.alpha)).

Upon signature of the present, the Beneficiary/Subscriber irrevocably authorises the Bank, for the period he/she is registered to the Service, to debit on a monthly basis, the deposit account that the Subscriber will indicate, with the respective Service fee or offset this amount to any resulting account balance of any of its deposits with the Bank (including accrued interest). The aforesaid charges are imposed for the use of the Service in accordance with the Price-list as currently in force.

The Bank accepts no responsibility for any charges imposed by the Subscriber's telecommunication and/or e-mail provider.

**6.2.** In accepting the present terms, the Account Holder irrevocably and unconditionally authorises the Bank to use his mobile phone number and email address, which have been provided for his registration to the Service, for the purpose of his update on issues relevant to the Service.

**6.3.** The Bank may modify and/or abrogate the terms of the present and/or terminate the Service itself, at any time, by giving prior notice to the Subscriber.

**6.4.** The registration for the Service and the use of the Service by the Subscriber implies an unconditional acceptance on his part of these terms, which supplement and specify the Terms and Conditions for the Use of Electronic Banking Transactions.