



ALPHA BANK

Announcement

We would like to inform you about the following issues:

1. UPGRADE OF THE INSTANT CREDIT TRANSFERS SERVICE

The Bank has upgraded its Instant Credit Transfer Service (hereinafter the “Service”), which, as of 5th June 2025 will be available for both incoming and outgoing payment orders, aiming for their faster processing. The Service was initially launched on 7th January 2025 and, in the first phase, has been supporting only incoming payment orders.

Euro currency credit transfers processed through the Service, make funds immediately available in the beneficiary’s account, as stipulated in Regulation (EU) 2024/886 of the European Parliament, the SEPA Instant Credit Transfer Scheme, and the SEPA Instant Credit Transfer Scheme Rulebook.

The Service is available 24 hours a day, on any calendar day, within the Single Euro Payments Area (SEPA). For an up-to-date list of SEPA countries, you may consult the European Payments Council’s official website at www.europeanpaymentscouncil.eu.

2. REVISION OF THE BANK’S GENERAL TERMS AND CONDITIONS

The Bank has revised its General Terms and Conditions (hereafter “Terms”).

The full text of the Terms which you are kindly requested to review, is available at the Bank’s Branch Network, as well as on the Bank’s website, www.alphabank.com.cy. If you wish, we can also send the Terms to you by mail, provided that you notify your servicing Branch/Unit accordingly.

The revised Terms will be in force as of **5th June 2025**. In case you do not agree with the revised Terms, you have the right to terminate your relationship with the Bank with no charge, provided that the Bank shall receive a signed declaration of termination from you before **5th June 2025**. If you do not notify the Bank of your non-acceptance before the above date, we will assume that you have accepted the revised Terms.

3. INFORMATIVE LEAFLET ON THE DEPOSIT GUARANTEE SCHEME (pursuant to Regulation 20(2) of the Regulations on Deposit Guarantee and Resolution of Credit and Other Institutions Scheme of 2016 to 2020)

The Informative Leaflet on the Deposit Guarantee Scheme deposit (pursuant to Regulation 20(2) of the Regulations on Deposit Guarantee and Resolution of Credit and Other Institutions Scheme of 2016 to 2020) is available on the Bank’s website, www.alphabank.com.cy and at the Branches/Units. If you wish, we can also send the aforementioned document to you by mail, provided that you notify your servicing Branch/Unit accordingly.

The Branch/Unit with which you hold your accounts, will be at your disposal for any clarifications on matters regarding the above issues.

Nicosia, 4 April 2025