

“Alpha Flexibility” 12-month Fixed Deposit

Date:

Fixed Deposit Account Number:

Account Holder Name:

FIXED DEPOSIT TERMS

The agreement between Alpha Bank Cyprus Ltd (HE923) of corner of Chilonos and Gladstonos, Stylianos Lena Square, 1101, Nicosia (henceforth mentioned as “we” or “us” or “our”) and you (henceforth mentioned as “you” or “to you” or “of you”) for the provision of the “Alpha Flexibility” 12 month fixed deposit account consists of our general terms and conditions which are contained in the document “General Terms and Conditions” (henceforth mentioned as “General Terms”) as well as of additional terms. The additional terms are comprised of the present terms (henceforth mentioned as the “Alpha Flexibility 12-month Fixed Deposit Terms”) and the application you have submitted or will submit to us (the “Alpha Flexibility 12-month Fixed Deposit Terms” and the application henceforth mentioned as “Additional Terms”). In the event of a conflict between the Additional Terms and the General Terms the Additional Terms shall prevail.

1. Beneficiaries

The “Alpha Flexibility” 12-month fixed deposit (henceforth mentioned as the “Fixed Deposit”) is available to individuals and legal entities.

2. Currency

The Fixed Deposit is only available in Euro.

3. Duration

3.1. The duration of the Fixed Deposit is 12 months.

3.2. The Fixed Deposit cannot be automatically renewed or extended beyond its initial duration.

4. Interest Rate

4.1. The annual interest of the Fixed Deposit is set at 2,25%.

4.2. The interest rate of the Fixed Deposit remains fixed for the duration of the Fixed Deposit.

4.3. The interest is not compounded at any stage. The interest of the Fixed Deposit will be paid to you in the current account indicated by you on your Fixed Deposit application form on the Fixed Deposit's maturity date (or on the next working day in the event that the maturity date is not a working day).

4.4. The interest is calculated daily on the balance of the Fixed Deposit account.

5. Conditions

5.1. The minimum Fixed Deposit amount is €50.000.

5.2. For the provision of the Fixed Deposit to you, we require that you present us with the client identification details which we will request from you according to our internal procedures and current legislation in relation to the opening of accounts.

5.3. You must hold a current account with us.

6. Additional Deposits

You cannot deposit additional amounts in your Fixed Deposit account during the term of the Fixed Deposit.

7. Right to withdraw amounts

7.1. You may make up to three withdrawals during the term of Fixed Deposit without charge. The total amount you can withdraw without any charge cannot exceed 25% of the initial Fixed Deposit amount.

7.2. In the event that you exercise your withdrawal right during the duration of the Fixed Deposit according to the above, the amount of the Fixed Deposit will be reduced accordingly and the interest at maturity will be calculated on the remaining amount of the Fixed Deposit and will thus be lower than the amount stated on the Fixed Deposit certificate you have received.

7.3. In the event that you submit a request for withdrawal of an amount exceeding 25% of the Fixed Deposit amount, we may accept your request at our absolute discretion. If we accept your request the Fixed Deposit will be terminated and there will be a charge according to the Bank's Charges Catalogue.

I/We accept all of the above.

Customer's Signature

ALPHA BANK CYPRUS LTD

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