



Privileges of Alpha Payroll Scheme

1. Alpha Payroll Account

- Issuance of Alpha Bank Enter Mastercard/ Alpha Bank Gold Enter Mastercard
- Free withdrawals from all Alpha Bank and JCC ATMs in Cyprus with Alpha Bank Enter Mastercard
- Possibility of granting overdraft limit on the Alpha Payroll Account and/ or credit card limit, in the context of the Bank's applicable credit criteria
- No arrangement fees in case of concluding an agreement for the granting of overdraft limit
- Competitive debit interest rate on the overdraft limit of Alpha Payroll account (where applicable)
- First chequebook issued free of charge upon request
- Free submission of standing orders with the account opening (no submission fee or stamp duty charged). The customer is entitled to submit up to 3 standing orders for free
- Free connection with the electronic banking service Alpha Express Banking

2. Welcome Gift

- €120/ in 12 months (€30 gift every three months during the first year) credited to the payroll account

3. Personal Loans

- No arrangement fees
- Possibility of early repayment without charge

4. Credit Cards

- Free annual subscription for the first year for all Alpha Bank credit cards

5. Housing Loans

- 10% discount on housing loan fees
- Possibility of early repayment without charge

6. Additional Privileges

- Free lease of a small safe deposit box for the first year and 50% discount in subsequent years

NOTES:

- In regards to other issues, the Bank's Charges Catalogue applies, which is posted on the Bank's website (www.alphabank.com.cy) and is available at its Branch Network, as applicable from time to time.
- These Privileges of Alpha Bank Payroll Scheme are governed by the terms of the Alpha Bank Payroll Scheme and are subject to periodic revision.
- Before each transaction, you are advised to get informed of the content of this Alpha Bank Payroll Scheme document, applicable from time to time, at any Alpha Bank Branch and via the Bank's website (www.alphabank.com.cy).