

FAQ

1. What is Alpha Feel Safe Plan and what does it cover?

- The Alpha Feel Safe Plan offers optional insurance to all Alpha Bank Debit and Credit Card holders. The plan covers the insured customer in the following cases, **subject to the explicit requirement of the simultaneous loss or theft of the Card** during the insurance period.
- Mobile phone and tablet theft
- Handbag and wallet theft
- Illegal mobile phone use
- Illegal use of Credit/ Debit Card
- Loss of Documents
- Loss of Keys
- Cash withdrawal at an ATM by the use of force.

2. Who is the plan addressed to?

- To all holders of Credit and Debit Cards issued by Alpha Bank over 18 years of age who reside in Cyprus or have a residence address in Cyprus.

3. How can interested customers join the plan?

- Customer should visit any Alpha Bank Branch and submit an application
- The Bank clerk will issue the contract and deliver it to the customer.

4. How much does the plan cost?

- The plan costs Euro 30 per year.

5. How can customer cancel or withdraw from his contract?

- By signing the relevant cancellation/ withdrawal form and sending it to Altius Insurance
- Customer is entitled to appeal and withdraw within 20 days from the date of receipt of the terms of the plan, with return of premiums
- Customer has the right to cancel the contract 30 days before the renewal date
- In the event of cancellation in the middle of the insurance period, the premiums are non-refundable.

6. Who can customer contact for indemnity matters?

- Customer can contact the Altius Insurance Customer Service.

7. How many times can the customer apply?

- Whenever a damaging event occurs. However, the amount of the indemnities on a case-by-case basis is cumulative throughout the insured period.

8. How many contracts can the same customer holding more than one card have?

- One contract applies to each card holder, not one contract for each card
- In case of cancellation of one card, the contract remains valid for the other cards of the customer.

9. Is the secondary card holder covered by the Main holder's contract?

- No. The secondary card holder should enter into a contract in his name.

10. Does insurance cover a case of theft or loss of the card abroad?

- The insurance is valid globally.

11. Does the customer have any obligations under the contract?

- To pay premiums on time
- To answer honestly, with great care, clarity and completeness to insurance application questions
- To take all reasonable precautions and safeguards to avoid injury or accident, acting as if they were uninsured
- To notify the Insurance Company as soon as possible and within eight days of their becoming aware of the occurrence of the insured event
- To disable the card if it is stolen or lost by calling either Alpha Bank or the mobile phone carrier if it is a SIM card
- To report to the police authorities within 48 hours of the card being detected for fraudulent use, loss or theft of documents or assault for the purpose of forcing money withdrawal.