



Accessibility Conformity Statement pursuant to the Law on the Accessibility of Products and Services

1. Introduction

This Accessibility Compliance Statement (hereinafter the “Compliance Statement”) is issued by Alpha Bank Cyprus Ltd (hereinafter the “Bank”) in accordance with the provisions of the Law on the Accessibility of Products and Services, Law No. 57(I)/2024 (hereinafter the “Law”), and outlines the measures undertaken by the Bank to ensure its compliance with the relevant provisions of the Law.

For the Bank, accessibility means that its products and services must be available and functional to the greatest possible extent for all its customers (existing and prospective), including individuals with any form of disability. This includes, indicatively, persons with visual or hearing impairments, as well as individuals with mobility difficulties.

2. Legislation and Accessibility Standards

The Law, which transposes Directive (EU) 2019/882 into the Cypriot legal framework, applies to “consumers,” namely natural persons who use products and services for personal use and not in the context of their commercial, business, or professional activities.

Directive (EU) 2019/882, which aims to ensure that all citizens (including people with disabilities) have equal access to essential goods and services, establishes common accessibility requirements for products and services across all Member States of the European Union.

Compliance with the Law is supported through the implementation of technical accessibility standards. These include the WCAG 2.2 (Web Content Accessibility Guidelines), which define the requirements for creating digital content accessible to persons with disabilities, as well as the European standard EN 301 549, which sets accessibility requirements for information and communication technology (ICT) products and services, such as websites, applications, and software.

Recognizing the importance of these standards, the Bank is currently in the process of evaluating and designing the necessary actions for their full implementation, with the aim of achieving compliance with the requirements of the Law.

3. Bank Products and Services

The following products and services have been identified by the Bank as falling within the scope of the Law:

- Loans
- Deposits
- Cards
- Digital Banking
- ATMs
- Call Center
- Branch Network
- Website

4. Accessibility Measures Adopted

In alignment with the Law, the Bank has undertaken the following actions:



4.1. Digital Banking

On the Bank's digital platforms, such as Mobile applications (iOS, Android) and Web Banking, simple and comprehensible language is used. At the same time, efforts are being made to integrate accessibility technologies, such as screen reader support.

New services offered through the Bank's digital channels are developed based on best accessibility practices (e.g., alt text, keyboard navigation), and internal procedures have been established to ensure that accessibility is considered at all stages of development.

Furthermore, the Bank collaborates with organizations to conduct testing by individuals with disabilities and records technical requirements for future improvements to the user experience of its digital channels. Accessibility and compliance with international standards constitute a strategic priority for the Bank.

4.2. Call Center

The Bank ensures high-quality customer service through its Call Center, which operates in accordance with communication standards that guarantee clarity, simplicity, brevity, and consistency.

Its staff is appropriately trained to respond professionally and effectively to every request.

The Call Center offers:

- Immediate service without the need for physical presence at a branch.
- Support for issues related to cards, accounts, and access to banking services.
- Guidance on the use of the Bank's digital channels.
- Assistance for any banking need.

Operating hours are Monday to Friday, from 07:45 to 17:00.

Outside of operating hours, an approved partner of the Bank provides support for general inquiries and urgent matters, ensuring 24/7 communication with the Bank throughout the year.

4.3. Branch Network

The Branch Network serves as the Bank's physical service channel, offering a wide range of banking operations and services. Alongside the Bank's digital channels, it serves as a key pillar of customer service and fosters strong relationships of trust with clients.

The Bank ensures equal service for all customers, respecting their individual needs. In this context, the following services are already provided:

- Full guidance by a service representative throughout the customer's visit to the branch, upon request.
- Entry of guide dogs into all accessible branches, upon presentation of appropriate signage and certification.
- Appointment scheduling for personalized service via the email address accessibility@alphabank.com.cy

Selected locations within the Bank's Branch Network have been equipped with infrastructure that includes:

- Accessible entrances, appropriately designed service counters, and parking spaces for individuals with disabilities.
- Private meeting rooms with the option to schedule appointments for personalized service and priority assistance.



For detailed information regarding branches that meet the above specifications, please refer to the [Accessibility Features Across Branch Network](#).

4.4. Website

The Bank has initiated the redesign of its official website to improve user experience and enhance accessibility in accordance with international standards. Redesign actions include:

- Designing and developing the website to improve accessibility and ensure compliance with WCAG 2.2 standards.
- Adjustments to colors, interface elements, and content to ensure accessibility.
- Development of tools as part of the website upgrade, such as calculators and estimators.
- Compliance testing using the SortSite (PowerMapper) tool.

4.5. Documents

The Bank is working on the creation of informational sheets that will include the key features of its banking products and services, aiming to provide clear, comprehensible, and simple information to all consumers.

4.6. Staff Training

The Bank's staff is sensitized and informed about the accessibility measures that have been or will be adopted by the Bank, in order to contribute to the effective service of all customers without discrimination.

Training on accessibility of products and services is part of the general training provided to staff, conducted by the Human Resources Division through relevant training programs and/or any other appropriate means.

4.7. Automated Teller Machines (ATMs)

The Bank has taken measures to improve the accessibility of ATMs in accordance with the requirements of the Law and European standards. ATM installation sites ensure access for individuals with mobility difficulties, and the height of the keyboards complies with technical specifications.

ATMs are equipped with keyboards and signage in Braille, and accessibility for individuals with visual impairments has been evaluated in collaboration with the National Federation of the Blind of Greece.

The Bank is working on the continuous upgrade of ATMs, with future capabilities including high-contrast graphics and voice guidance to facilitate service for customers with visual disabilities.

5. Strategic Planning for the Implementation of the Law

The Bank has developed a comprehensive action plan to adapt its products, services, and infrastructure in accordance with the requirements of the Law, aiming to ensure universal accessibility and equal service for all customers.

These actions cover both the physical and digital environments in which services are provided, as well as service procedures, with emphasis on compliance with international standards and regulatory and legislative requirements.

The implementation is carried out gradually, with the involvement of specialized organizations and continuous evaluation of the effectiveness of the interventions. Accordingly, the Conformity Statement will be updated as progress is made.



Accessibility is a strategic priority for the Bank and is integrated into every new design, with the goal of continuously improving the customer experience.

6. Communication and Feedback

For any matter related to the accessibility of the Bank's products and services, the public may contact the Bank's Call Center as follows:

- Telephone Support: 80003333 and +357 22888333
- Email Address: callcenter@alphabank.com.cy

7. Complaints Submission

The Bank makes every effort to manage accessibility-related issues in a timely and effective manner.

If the Bank's response is deemed unsatisfactory, you may contact the Deputy Ministry of Social Welfare, which is the competent authority for accessibility matters, through the following channels:

Website: <https://www.gov.cy/dmsw/>

Email: deputyministry@dmsw.gov.cy

Telephone: +357 22406610

Address: Stasinou 5, Y. Charalambides Building, 2404 Egkomi, Cyprus

8. Compliance Statement

The Bank has adopted a fully documented and comprehensive accessibility action plan, which includes clear steps and timelines for achieving full compliance. The plan has been officially approved by the Bank's Executive Committee and is under continuous monitoring by the Organization Division and the Compliance Division.

The Bank remains firmly committed to ensuring equal access to its products and services for all existing and prospective customers, regardless of ability.