



## Information about credit cards in accordance with Accessibility Legislation

- This information sheet describes the basic services and features of credit cards.
- The information is provided exclusively for informational purposes.
- The Bank's General Terms and Conditions and the terms of the credit card agreement you will sign apply.

### What is a credit card?

A credit card is a payment instrument provided by the Bank (after you apply) that allows you to make purchases or withdraw cash on credit, meaning without an immediate debit from your bank account. The Bank lends you money by paying for your transactions, and you repay later the amount the Bank paid, plus interest.

To be eligible for a credit card, you must have or open a bank account, and the Bank must approve a credit limit for you (i.e., the maximum amount you can spend or withdraw per month using your credit card).

### What charges may apply?

Charges are listed in detail in the Bank's Charges Catalogue, which is available on the Bank's website.

### What is the PIN?

When your card is issued, you receive a personal secret number (Personal Identification Number) via SMS from the Bank. This PIN is used to confirm that transactions are made by you, the cardholder (e.g., cash withdrawals at ATMs, purchases at POS terminals, etc.).

For security purposes, your card PIN must be known only to you and should never be disclosed to third parties or allowed to be learned by others.

### What are the advantages?

- Purchases and remote transactions (via phone and internet)
- Ability to add your card to a digital wallet
- Free connection to Alpha Bank's electronic banking (Alpha360)
- Alpha SecureCode service for safe online use
- Alpha Alerts service for instant SMS notifications for every transaction
- Detailed card activity information via Alpha360 electronic banking
- Contactless transactions up to €50 by holding your card near the POS terminal without entering a PIN
- Ability to issue an additional card with a reduced fee
- Option to choose the minimum installment payment percentage between 3%, 5%, and 10% of the new card balance

### How can you activate your credit card?

- By using your PIN at an ATM
- Through Alpha360 electronic banking
- By phone via the Call Center at 80003333 (free local calls) or +357 22888333 (for calls from abroad), after customer identification using details such as name, ID number, date of birth, mailing address, etc.

### How can you cancel your credit card? When should you do it?

- If your credit card is stolen, misused, used without your permission, or lost, it must be canceled immediately.



Ways to cancel your card:

- By phone, calling the Bank's service line at +357 22888777, available 24/7
- By visiting a Bank branch during business hours
- Through Alpha360 electronic banking

### **Fraud protection**

- Keep your card and PIN secure
- Never disclose your PIN to third parties — not even to the Bank
- Do not store these codes on your mobile phone or computer
- Do not keep the PIN together with the card

### **Termination of credit card agreement**

You can terminate the credit card agreement by giving one month's notice to the Bank. In such a case, you must settle any outstanding balance on the card account.

The Bank may terminate the credit card agreement by giving you two months' notice.

### **Accessibility Statement**

This product and its associated services are accessible to everyone, respecting different needs and capabilities. For more information, you can contact the Call Center at 80003333 (for free local calls) or +357 22888333 (for calls from abroad).

### **Feedback**

You can provide comments or observations regarding the accessibility of our services so they can be evaluated and help in our continuous improvement efforts. If you have feedback, you can contact us via email at [accessibility@alphabank.com.cy](mailto:accessibility@alphabank.com.cy) or by phone at 80003333 (for free local calls) or +357 22888333 (for calls from abroad).