



Information about debit card in accordance with Accessibility Legislation

- This information sheet describes the basic services and features of debit cards.
- The information is provided exclusively for informational purposes.
- The Bank's General Terms and Conditions apply.

What is a debit card?

A debit card is a payment instrument directly linked to your bank account. When you make purchases or withdraw cash from an ATM using your debit card, the amount of the purchases/withdrawals is deducted from the available balance of your account.

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.

What are the advantages?

- Free cash withdrawals from all Alpha Bank ATMs in Cyprus and Greece
- 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 account activity information via Alpha360 electronic banking
- Contactless transactions up to €50 by holding your card near the POS terminal without entering a PIN

How can you activate your debit card?

- By using your PIN at an ATM
- By using your PIN during your first transaction at a POS terminal
- Through Alpha360 electronic banking
- By phone via the Call Center (after the Bank officer verifies your identity using details such as name, ID number, date of birth, mailing address, etc.)

How can you cancel your debit card? When should you do it?

- If your debit 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



How is the debit card terminated?

You can terminate your debit card by giving one month's notice to the Bank.

The Bank may terminate your debit card 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 or by phone at 80003333 (for free local calls) or +357 22888333 (for calls from abroad).