

TERMS AND CONDITIONS OF THE CASHBACK SCHEME

The CASHBACK scheme (the "Scheme") of Alpha Bank Cyprus Ltd (the 'Bank') is valid from **April 15th 2021 until May 31st 2021** and is open to all credit cardholders of Gold Alpha Bank Visa, Silver Alpha Bank Visa and Alpha Bank CASHBACK MasterCard (the 'Card').

The Scheme concerns all transactions (purchases) carried out by the cardholders of the Cards with all merchants in Cyprus that fall under the **Supermarket** merchant category. More specifically, the **Supermarket** merchant category includes Grocery stores, Supermarkets (MCC5411), Freezer, Locker Meat Provisioners (MCC5422), Candy, Nut, Confectionery Stores (MCC5441), Bakeries (MCC5462), and Miscellaneous Food stores, Convenience Stores, Markets, Specialty Stores, and Vending Machines (MCC5499).

The merchants that fall under the Scheme's Supermarket merchant category are businesses/merchants included in the respective merchant category codes of the international Visa and Mastercard organizations and have been classified as such by their acquirers.

It is noted that the abovementioned classification is **NOT** made by the Bank and the Bank assumes no responsibility for the non-availability of the Scheme in case the company/merchant in which the Card is used is not listed in the correct category.

The cashback amount is **4%*** on the total amount of transactions (purchases), carried out with the Card at merchants falling under the abovementioned merchant categories.

Participation in the Scheme is not subject to a minimum transaction amount.

There is an upper limit on the cashback amount for each Card account. The cashback amount is limited to **€20** (which corresponds to transactions/purchases totaling €500) per card account, for purchases made during the period of the Scheme (15/04/2021 to 31/05/2021).

The Cashback amount will be credited directly to the Card account on the 4th of June 2021 and will appear in the June Card statement.

Cashback will only be credited if the Card account is active on the date on which the amount of cashback is calculated, that is the 4th of June, 2021. If, on that date, the Card account is inactive, frozen, or in arrears and/or in excess, the cashback will not be credited to the credit card account, even if the card account becomes active and/or presents no arrears/excess in the future.

The Bank reserves the right to amend the present Terms and Conditions during the Cashback Scheme.

The Bank also reserves the right to withdraw the present Scheme at any time without notice.

Participation in the Scheme shall be construed as full and unconditional acceptance of these Terms and Conditions, as well as of the Bank's Terms and Conditions of Use of Credit Cards.

The present Terms and Conditions are governed by Cyprus Law.

*The existing Cashback Scheme of 0.5% that applies to all purchases with Alpha Bank CASHBACK Mastercard remains in effect.