

## SPECIAL TERMS FOR CONTACTLESS TRANSACTIONS USING ALPHA BANK'S CARDS AND THE APPLE PAY SYSTEM

Alpha Bank Cyprus consistently follows technological evolution, especially in payment industry thus providing the cardholders the opportunity, to take advantage of all potentials its cards provide with secure transactions.

In this context, Alpha Bank Cyprus, in cooperation with "Apple Inc." (hereinafter "Apple") offers the opportunity of joining the above company's electronic payment system, called "Apple Pay" and enjoying the potentials offered.

Following, provided that you have accepted the Apple Pay's terms of use and that you have registered in it the Apple device or devices that you would like to use, you must enter in each of them the 16-digit number of your card.

With the above entry, you consent to your card's data cession to Apple without the direct or indirect intermediation of the Bank, through the systems of which, after the appropriate checks are completed (ex. for the authenticity of the card), a number of a dematerialized card is produced for each device that you registered in the system.

The Bank does not transfer personal data to Apple, which does not storage your plastic card's number and recognizes the transactions you make with the device you use each time, using the above number of the intangible card.

The above number can change only if it expires, as it is determined by Apple, or as a result of your actions, in accordance with the relevant directions of the Apple Pay system.

Provided that the above entry took place, you can make contactless transactions and transactions over the internet using the devices you have registered, as above, in the Apple Pay system.

Those transactions fall under the terms and restrictions described in the contract signed for the card's issuance, the number of which you have entered in Apple Pay, as applicable.

By derogation from the above contract's provisions, regarding the transactions' completion with the relevant card concerned, the above transactions are made according to Apple's directions, which appear on the screen of the abovementioned device you use.

Your identification takes place through the device you use, in accordance with the identification system applicable to each device, which allows its use only by the owner and holder, provided that the relevant rules and directives of each device are fully observed.

Each transaction's data, including the transaction amount, are produced from the POS or the relevant device of the commercial entity which you chose for the purchase of goods or services.

Provided that the transaction is completed, its data is transferred to Alpha Bank Cyprus, as in any other transaction for which its card is used, are charged to its account and you are informed by the statements, according to the terms of your card issuance contract, as above.

In the above mentioned statements the transactions completed through the Apple Pay system are stated with the indication "Apple Pay".

Without prejudice to the abovementioned, the contract of your card issuance, which was used, also governs, without any exception, the transactions that took place in accordance with the present special terms.

Following the above, the holder understands and recognizes that:

- i. The “Apple Pay” system belongs to Apple, thus the terms and conditions for the registration, use, activation, and deactivation, are governed by Apple without Alpha Bank’s Cyprus involvement.
- ii. The holder registers on the “Apple Pay” system by his/ her choice, fully accepts its terms of use, as much as his/her data transfer and the transmission of system data to Apple or other operators with which the latest cooperates, without Alpha Bank’s Cyprus involvement, intervention or responsibility. Alpha Bank Cyprus does not transfer to Apple, or any other operator on behalf of Apple, any information or data concerning the holder, or the transactions concluded in accordance with the aforementioned.
- iii. Regarding the relevant charges of the holder, the respective Bank’s pricing policy is applicable, while Apple’s charges, if they take place, will be distinctly mentioned in the statements you receive. Accordingly, any concerns regarding Apple’s charges shall exclusively be directed to it.
- iv. The use of the device, as mentioned above, in which the holder has entered his card number, for transactions, takes the place of his/her signature or the entering of his/her PIN. Consequently, the holder shall follow the safety rules accompanied with the above device and not reveal them to anyone.  
The holder is fully identified through the abovementioned use, allowing for evidence in rebuttal only in exceptional circumstances of force majeure which justify it. (ex. threat to life).
- v. For the abovementioned reasons, the holder shall be constantly informed for the safety guidelines and notifications of the device or devices that he/she has registered in the Apple Pay system and fully observe them.

AFTER HAVING THOROUGHLY READ AND FULLY UNDERSTAND THE  
ABOVE, I ACCEPT THEM