ALPHA BANK

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 Accessibility of Products and Services Law, Law 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 are designed, developed, and provided in a manner that makes them available, accessible, and usable to the greatest extent possible by all its customers, both existing and prospective, including persons with disabilities. This includes, but is not limited to, individuals with visual, hearing, mobility, cognitive, or other functional impairments.

2. Legislation and Accessibility Standards

The Law, which transposes Directive (EU) 2019/882 (European Accessibility Act) into the Cyprus 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 persons 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 specifies accessibility requirements for Information and Communication Technology (ICT) products and services, such as websites, applications, and software.

The Bank recognizes the importance of these standards and has taken measures to implement them across its products and services, while continuing to make improvements as part of its ongoing 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 Centre
- 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 and Android) and Web Banking, simple and comprehensive language is used, while accessibility requirements are taken into account during the design and development of digital services.

In addition, the Bank evaluates and implements further accessibility measures as part of its approved action plan, with the objective of continuously improving its digital services.

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 the requirements of Law 57(I)/2024 and the relevant standards constitute a strategic priority for the Bank.

4.2 Call Centre

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

Its staff have received appropriate training to respond professionally and effectively to all customer requests.

The Call Centre offers:

- Immediate assistance 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.

The Call Centre operates from 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

As part of the redesign of its official website, the Bank has implemented a new cloud-based Content Management System (CMS). This transition forms part of both the website enhancement project and the Bank's broader digital transformation strategy, contributing to more efficient and flexible content management while supporting the implementation of accessibility requirements and the continuous improvement of the user experience.

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.
- Recording and gradual remediation of known accessibility issues identified during compliance reviews.

The Bank acknowledges that certain website elements require further accessibility improvements. These matters have been identified through the accessibility assessment process and are being addressed progressively in accordance with the Bank's approved action plan.

4.5 Documents

The Bank has developed informational sheets in clear and understandable language outlining the key features of its banking products and services, aiming to provide clear, simple, and comprehensible 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 Bank continues to evaluate the effectiveness of the measures implemented and to introduce further improvements. This Compliance Statement will be reviewed whenever changes affecting the accessibility of the Bank's products and services occur.

Accessibility is a strategic priority for the Bank and is incorporated into every new initiative with the aim 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 Declaration

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.