

Revised Cards Terms and Conditions and Prepaid Cards Terms and Conditions

We would like to inform you that the Bank of Cyprus Public Company Ltd (hereinafter the "Bank") will proceed with revisions to the Cards Terms and Conditions and the Prepaid Cards Terms and Conditions, with effect as of 31/03/2024.

In summary, the amendments to the above Terms and Conditions concern the following:

- 1) Addition of a new clause on the preamble of the Prepaid Cards Terms and Conditions and respective new clause number 1 on the Cards Terms and Conditions where it is stating that the said document may be signed by the Parties either by hand or with the use of approved electronic signatures within the meaning of Regulation (EU) No 910 / 2014 of the European Parliament and of the Council of 23rd of July 2014 on electronic identification and trust services for electronic transactions in the internal market (the 'Regulation') and Law 55(I)/2018 of the Republic of Cyprus in relation to the application of the Regulation, as these are amended or replaced from time to time.
- 2) Addition of a new clause numbered **3(e)** of the Cards Terms and Conditions where it is clarified that the holder of the Account, as indicated in the "Application for Bank of Cyprus Cards", acknowledges and agrees that the Bank will provide information through the Bank's ATMs to the Cardholder(s) and, where applicable, to the Authorized Cardholder(s) about the Account: that is the Account's balance and the ten (10) latest Transactions on the Account. Such information will be provided to the Cardholder(s) and, where applicable, to the Authorized Cardholder(s) either on screen or in a printed form, through the Bank's ATM.

We have also renumbered the remaining paragraphs of clause 3.

- 3) Amendment of clause numbered **6(b)** of the Cards Terms and Conditions and clause numbered **5(b)** of the Prepaid Cards Terms and Conditions regarding the Table of Commissions and Charges of the Bank.
- 4) Additions of new clauses numbered **12(d), (e)** and **(f)** of the Cards Terms and Conditions and new clauses numbered **11(d), (e)** and **(f)** of the Prepaid Cards Terms and Conditions as follows:

«**(d)** The Bank has the right to block the use of any Card and/or Card Account and/or refuse to renew or replace the Card where the holder of the Card Account, and/or the Cardholder and/or the Authorized Cardholder and/or any of their related persons, is/are subject to sanctions and/or restrictive measures and/or prohibitions imposed by the authorities of the European Union (EU) and/or the United Nations (UN) and/or the United States of America (US) and/or the United Kingdom (UK):

- i. In case sanctions and/or restrictive measures and/or prohibitions are imposed by the authorities of the EU and/or the UN on the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder and/or any of their related persons, the Card and/or the Card Account will remain blocked until the sanctions and/or restrictive measures and/or prohibitions are lifted.
- ii. In case sanctions and/or restrictive measures and/or prohibitions are imposed by the authorities of the US and/or the UK on the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder and/or any of their related persons, the Bank shall, after evaluating the risk associated with each case, either maintain the Card and/or the Card Account blocked until the sanctions and/or restrictive measures and/or prohibitions are lifted, or proceed with the termination of the Agreement and closing of the Card Account (as per paragraph 11 of the Agreement) and the termination of the business relationship with the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder.

(e) In case sanctions and/or restrictive measures and/or prohibitions are imposed by the authorities of any other third country on the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder and/or any of their related persons, the Bank, after proceeding with taking due diligence measures and evaluating the account data/information of

the person with respect to whom/which the sanctions and/or restrictive measures and/or prohibitions are imposed in correlation to the content of the sanctions and/or restrictive measures and/or prohibitions as well as the risk associated with each case, may proceed with any actions including the blocking of any Card and/or Card Account and/or refusal to renew or replace the Card and/or termination of the Agreement and closing of the Card Account (as per paragraph 11 of the Agreement) and/or the termination of the business relationship with the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder.

(f) For the purposes of the sub-paragraphs (d) and (e) of this paragraph, "related persons" means any first degree relatives (spouse, children, parents) of the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder or a legal entity in which the Cardholder and/or the holder of the Card Account and/or the Authorized Cardholder has a majority shareholding and/or controlling interest."

For the Prepaid Cards Terms and Conditions, the definition "Authorized Cardholder" does not apply. Also, regarding the abovementioned references in terms of the termination of the Agreement and closing of the Card Account, as far as the Prepaid Cards Terms and Conditions, paragraph (clause) 10 of the Agreement shall apply.

- 5) Addition of new clause numbered **19(g)** of the Cards Terms and Conditions and new clause numbered **18(g)** of the Prepaid Cards Terms and Conditions as follows:

"**(g)** The Parties agree and accept that this document may consist of more than one counterparts, each of which will be signed by one signatory and by witnesses, if necessary, and such counterparts shall together be considered as a complete document bearing the signatures of all signatories and of the witnesses, if any."

We also renumbered the remaining paragraphs of the respective clauses.

- 6) Alterations were made regarding the Bank's website to read: www.bankofcyprus.com.
- 7) Alignment of the terms as defined in the documents of the Cards Terms and Conditions and of the Prepaid Cards Terms and Conditions of the Greek version vs the English version.

The full text of the Cards Terms and Conditions, and the Prepaid Cards Terms and Conditions, as revised, is already available on the Bank's website at www.bankofcyprus.com as well as at all branches of the Bank.

If you disagree with the upcoming amendments, you have the right to visit any Bank branch and to terminate your card account(s) (before 31/03/2024 without any additional charge to you with respect to the termination. Please note that if you do not inform the Bank that you disagree with the abovementioned upcoming amendments and you do not terminate your card account(s) prior to 31/03/2024, the Bank will deem that you have accepted the abovementioned changes and the revised Terms and Conditions.

Your liability for amounts due.

It is understood that if you choose to terminate any of your card accounts, this shall not affect your liability towards the Bank as it stands at the time of termination, and the Bank may demand immediate repayment of all amounts due.

Thank you for choosing Bank of Cyprus cards for your daily transactions.