

Dear valued Customer,

Subject: Changes to the General Terms Governing the Relationship Between Customer – Bank (the “General Terms”)

We are communicating with you in order to inform you that we have revised the General Terms which will take effect as from 01/06/2020.

We wish to bring to your attention that the main changes to the General Terms include, but are not limited to, the following clauses:

- **Clause 1.8:** Identity of Customer (Know your Customer)
- **Clause 1.24:** Deposits / Credit Balances
- **Clause 2.27:** Procedures for Settlement of Disputes
- **Clause 2.28:** Communication of Information and Notifications
- **Clause 3.4:** Security of the Card and Pin

The revised General Terms are available on our website at www.eurobank.com.cy. For any further information and/or clarifications required on the above changes, you may contact your responsible officer.

Pursuant to the General Terms, we would like to remind you that in the event that you do not accept any of the changes, you have the right to terminate the operation of the accounts and/or services affected by these changes free of charge (subject to any existing banking and/or transfer charges if applicable), and inform the Bank accordingly before 01/06/2020; otherwise, you will be deemed to have accepted the revised General Terms.

At the same time and as part of our Bank's commitment to **environmental sustainability**, we kindly draw your attention to Clause 2.28 by which the frequency of the mailing of printed statements to customers will be restricted to once a year. The Bank provides its customers with alternative options in order to obtain their account statements, free of charge, in any of the following ways:

- Online through the Bank's **digital channels** (e-Banking / Mobile Banking).
- By **email** through the e-Statement Service – By joining this service, the issuance and mailing of printed account statements is automatically terminated.
- At any **Banking Center**, on a monthly basis (applicable for Consumers and Micro Enterprises).

We would like to take this opportunity to thank you for the continued trust you place with our Bank.

Yours sincerely,

Eurobank Cyprus Ltd