



## Frequently Asked Questions

For Common Clients - Eurobank Cyprus and Hellenic Bank

## CONTENTS

<b>GENERAL INQUIRIES .....</b>	<b>3</b>
<b>ACCOUNTS &amp; TRANSFERS .....</b>	<b>5</b>
<b>CARDS.....</b>	<b>7</b>
<b>LOANS .....</b>	<b>8</b>
<b>CHANNELS.....</b>	<b>9</b>
<b>WEALTH MANAGEMENT.....</b>	<b>10</b>
<b>GLOBAL MARKETS .....</b>	<b>12</b>

## GENERAL INQUIRIES

**Q: Why is the merger between the two banks taking place? What are the key benefits for clients?**

A: We aim to enhance the value we offer our customers, by creating one of Cyprus' leading financial institutions.

Our complimentary business model and expanded branch network enable us to offer a wider range of products and services, upgraded client experience, innovative solutions and improved operational efficiency. This strengthens our ability to support your personal and business needs, while building a more resilient and competitive organisation, ready for the future

**Q: When will the merger between the two banks take place?**

A: The Legal Merger is expected to be completed on 01/07/2025, subject to regulatory approvals.

**Q: Will the Bank's name change?**

A: Yes. The new Bank will be named Eurobank Limited subject to regulatory approvals.

**Q: How can I stay informed about any changes or find out more information related to the merger?**

A: For more information, please visit the Bank's website. If you have any further enquiries, contact the Customer Contact Centre at 8008 8822 (from Cyprus), +357 22 208000 (from abroad) or speak directly with your Customer Service Representative. You can also contact us at 8000 9999 (from Cyprus) and +357 22500500 (from abroad).

**Q: Do I need to take any action?**

A: At this stage, no action is needed on your part. If and when this is necessary, we will

**Q: How are my personal data protected?**

A: The protection of your personal data remains our absolute priority, in line with the relevant regulatory framework. The Bank continues to process your personal data in accordance with our Privacy Notice, which is available on the Bank's website.

**Q: I received a phone call/email /SMS from someone claiming to represent the Bank, asking me to reveal my e-banking credentials and card details. What should I do?**

A: The Bank will never ask for your Online Banking credentials or your card's CVV. If this happens, you must immediately contact our Customer Contact Centre at 8000 9999 or +357 22500500 (if calling from abroad) or your customer service representative.

Regarding the security of your banking transactions, we urge you to follow the instructions below:

1. Never share your banking credentials with websites you have received from third parties.
2. Carefully read the Bank's notifications, especially before using OTPs (One-Time Passwords).
3. Enable Online Banking alerts e.g. to receive notifications on your mobile phone whenever a transaction is carried out through your accounts.

**Q: I received an email from an unknown address with a link redirecting to the Bank's website, but it seemed strange. What should I do?**

A: It is important to always type your Bank's website address directly into your browser's address bar and never access the Bank's website through links you have received either through email, SMS, WhatsApp, Viber or other means. If you are not certain, before typing out your Online Banking credentials, contact our Customer Contact Centre at 8000 9999 or at +357 22500500 (if calling from abroad).

## **CUSTOMER SERVICE**

**Q: Will there be any changes to branch operating hours and service?**

A: For the time being, there will be no changes.

**Q: Will there be any changes to your Branch Network?**

A: Our branch network will continue to operate as normal, aiming at the continuous upgrade of our services. In the first stage of the merger, you be able to receive services for the accounts you maintain in both banks, through a total of 15 common branches (branch in branch). Further details regarding our branches and their contact details can be found on the Bank's website.

**Q: If I have bank accounts and credit facilities with both banks, will I be able to choose my Customer Service Representative?**

A: At this stage, you will receive services from both Customer Service Representatives until the integration of our Systems. Alternatively, you can also contact our Customer Service Centre at 8000 9999 or +357 22500500 (if calling from abroad) for any additional information you might need.

**Q: Will there be any change to my safe deposit box?**

A: Your safe deposit box will not be affected, and the current Terms and Conditions **still** apply.

## **ACCOUNTS & TRANSFERS**

**Q: Will my bank account numbers and IBAN stay the same?**

A: Yes, your bank account numbers will stay the same. If any change comes up at a later stage, you will be notified accordingly.

**Q: Will standing orders and automatic payments be affected?**

A: No, standing orders and automatic payments will not be affected.

**Q: Will I be able to use my existing chequebook?**

A: Yes, your existing chequebook will still be valid.

**Q: Will I be able to transfer my accounts to a branch of my own choice?**

A: Yes, it is possible to transfer your accounts to a branch of your choice. Please contact your Customer Service Representative for more information about your request. Details about our branch network and the contact details of each branch can be found on the Bank's official website.

**Q: Which commissions/fees (for transfers, payments etc) will apply? Those of Hellenic Bank or those of Eurobank?**

A: All charges will stay the same. In line with current legislation, we will notify you in good time, if any changes are made to the Table of Commissions and Charges, which can be found on our website.

**Q: Will there be any changes to the interest rates of existing deposits?**

A: The interest rates of existing deposits will stay the same.

**Q: How will I receive my bank account statements?**

A: The way you receive your bank account statements will remain the same.

**Q: I have overdraft limits at both banks. Does anything change?**

A: No, at this stage nothing changes, and you can keep your accounts as they are. However, if you wish to consolidate the total limit into one of your two accounts, please contact one of your Relationship Officers

**Q: I have deposits at both banks which in total exceed €100,000. Are they secured under the directive governing deposits in the European Union and the Deposit Guarantee Scheme?**

A: After the legal merger of the two banks is completed, the customer will be insured (under the directive governing deposits in the European Union and the Deposit Guarantee Scheme) only for €100,000 in total. Depositors will be informed of all details through a relevant letter.

**Q: I regularly receive transfers from abroad. Will there be any changes relating to these that I need to be aware of?**

A: For the time being, nothing changes. If there are any changes, you will be informed within a reasonable timeframe.

**Q: I regularly make transfers to beneficiaries. Should I expect any related changes?**

A: Transfers between Hellenic Bank and Eurobank Cyprus will be free of charge, since we are now a single entity. Nothing changes as it comes to other domestic bank transfers.

**Q: I have current accounts at both banks. Does anything change?**

A: No, nothing changes for now. If there is any change, you will be informed within a reasonable timeframe. For further information, please contact your Relationship Officer.

**Q: Will there be any changes regarding the sending/receiving of remittances between the two banks?**

A: Payments between customers of the two Banks will be processed immediately, free of charge, and with same-day value date, provided that the payments are sent before the predetermined cut-off times.

## **CARDS**

**Q: What happens if I have (credit and debit) cards of both Banks?**

A: At this stage, there will not be any changes to your cards. You will be able to continue to use them as normal.

**Q: Will I benefit from cashback through the Mple Rewards scheme on all my cards?**

A: As it comes to Hellenic Bank cards, the Mple Rewards Scheme continues as normal. In terms of Eurobank Cyprus cards, procedures are underway so that you can gradually also enjoy the benefits and rewards of the scheme.

**Q: Will my card's PIN change?**

A: No, your card's PIN will not change.

**Q: Will I continue to receive alerts/notifications for my cards/bank accounts?**

A: Yes, notifications concerning cards and bank accounts continue as normal.

**Q: Does anything change regarding digital wallets?**

A: As regards Hellenic Bank cards, the operation of digital wallets continues as normal. For Eurobank Cyprus cards, procedures are underway so that we can gradually offer you more options.

**Q: I have cards with a limit in both banks. Does anything change?**

A: No, card limits will stay the same.

**Q: What happens if I have cards from both banks? Will the balance and due date of my credit card stay the same?**

A: In the first stage, there will be no changes. Your cards will continue to operate independently, in the same way that they have up until now.

## LOANS

**Q: What happens if I have loans with both banks? Will there be any change to the interest rate?**

A: There will not be any changes to the terms of existing contracts as a result of the merger. The interest rates, base rates and interest rate margins are determined and governed by the contracts already signed between the Bank and each Customer, for every Credit Facility.

**Q: What happens if I have loans with both banks? current terms and conditions be affected? Will my total credit limit be affected?**

A: No change will take place as it comes to the provisions of existing contracts, as a result of the merger. The terms and conditions, as set out in the contracts already signed between the Bank and each Customer, governing every Credit Facility, will remain in force. The total credit limit of each client will not be affected; on the contrary, we look forward to further upgrading and strengthening our relationships with our customers.

**Q: I need a loan/credit facility. Which terms/charges apply?**

A: The procedure for applying for a loan/credit facility does not change. To find out more about the Bank's terms and charges, you can visit the Bank's official website. As always, should you have any further queries, you can contact your Customer Service Representative.



## CHANNELS

**Q: If I am a customer of both banks, will I have access to my accounts through a unified platform?**

A: While a unified platform is not immediately available, we are actively working towards this goal to provide you with an integrated and seamless digital banking experience.

**Q: If I am a customer of both banks, will I have access to my accounts through a unified mobile app?**

A: While there will not be an immediate implementation of a unified mobile app, we are already working towards this goal to provide you with an integrated and excellent digital banking experience.

**Q: Will my online banking login credentials remain the same?**

A: Yes, your login credentials will remain the same.

**Q: What will happen with the Self-service Platform?**

A: There will be no change.

**Q: What will happen with the Wealth Portal?**

A: There will be no change, and the way you access it will remain the same. No action is required from you.

**Q: Which ATMs can I use without a fee with existing Eurobank Cyprus cards?**

A: Cash withdrawals from all ATMs in Cyprus remain free of charge. For any changes to the Table of Commissions and Charges, posted on our website, you will be informed within a reasonable timeframe, in accordance with current legislation.

## **WEALTH MANAGEMENT**

### **Q: Will my Relationship Manager (RM) change?**

A: No. Your relationship with your personal RM / Advisor remains unchanged. Our team remains at your disposal without any changes in daily service. For any changes in the composition of the Relationship Managers /Advisors teams, as part of the internal reorganization, customers will be informed promptly and in detail. During a transitional period, you will continue to have access to your previous RM/Advisor, ensuring a smooth transition in portfolio management and seamless service.

### **Will the reference number of my portfolio and/or the investment bank accounts linked to the portfolio change?**

A: Initially, no changes will be made. After the consolidation of portfolios on the Eurobank Cy Wealth platform, the Eurobank Cyprus portfolio number will be retained.

### **Q: Which commissions/ charges will apply (for investment/ custodian services), those of Hellenic Bank or those of Eurobank Cyprus?**

A: At this stage, the existing charges remain unchanged. In case of any changes to the pricing policy or commissions, you will be informed within a reasonable timeframe, in accordance with current legislation.

### **Q: If I am a customer of both banks, will I have access to products and services offered by either bank immediately following the merger?**

A: No, products and services will remain as they are for the time being. However, following the legal merger and technical integration of the banks' systems, customers currently served by Hellenic Bank will be able to access specialised products and services currently offered by Eurobank Cyprus.

### **Q: If I receive advisory or portfolio management services from Eurobank Cy, will they continue to be offered? Can these services be offered for the funds I maintain at Hellenic Bank before the full merger of the portfolios you mentioned?**

A: All advisory and portfolio management services from Eurobank Cy will continue without any changes in content or quality of service. If you wish to have these services for the funds you maintain at Hellenic Bank, the funds must be transferred to the portfolios for which you have entered into the specific investment agreement with Eurobank Cyprus.

### **Q: Will the process of monitoring my portfolio change?**

A: If you are a former Hellenic Bank customer, you will initially continue to monitor your portfolios through the existing systems. At a later stage, the portfolios will be transferred to the Eurobank Cyprus Wealth platform to provide an integrated experience and expanded access to investment tools. You will be informed in a timely manner about when and how this change will take place.

**Q: How is the security of my data and investment funds ensured during the transition between the systems mentioned above?**

A: All transition processes are carried out under strict security measures, in accordance with the Bank's regulatory framework and policies.

**Q: Will there be any changes to the legal documents or terms of service?**

A: You will be notified in advance of any changes to contractual terms or documents, while the changes will be made with full transparency and respect for your rights.

**Q: Will anything change in the way investment guidelines are given?**

A: For the time being, all guidelines will continue to be provided in the same way as before. Providing a seamless service as it comes to your investment guidelines remains our top priority. When the transfer of portfolios to the Eurobank Cy Wealth platform is completed at a later stage, you will be notified of any changes regarding your investment guidelines in a timely manner.

**Q: Will my Custodian accounts or custodian service providers change?**

A: There will be no changes to custodian accounts or third-party providers. You will be notified of any changes made at a later stage, without affecting the security and functionality of the existing framework.

**Q: Is there any action I need to take as a customer?**

A: No action is required on your part at this stage. Should any new documents need to be signed or updated, you will be notified promptly by your RM/Advisor.

## GLOBAL MARKETS

**Q: Where can I find the currency exchange rates published by the Bank?**

A: The currency exchange rates are posted on the Bank's official website.

**Q: Will the maximum amount for foreign exchange transactions using the exchange rates (published by the Bank) change?**

A: The maximum amount for foreign exchange transactions using the exchange rates published by the Bank is set at €20,000 for all customers.

**Q: Where can I exchange currency?**

A: There will be no change in the process you follow for currency exchange.

**Q: Will the existing process for currency transactions continue to apply?**

A: The foreign currency exchange procedure will remain unchanged. In the event of any changes, you will be notified in advance.

**Q: What will happen in the event that I maintain hedging agreements with both banks? Will the existing terms and conditions be affected?**

A: Existing terms and conditions will remain unchanged for both Banks. In the event of any changes, you will be notified in advance, in accordance with current legislation.

**Q: Will the investment products and derivatives offered by the Bank be affected?**

A: The investment products and derivatives offered by the Bank will not be affected.

**Q: Are the employees offering various services going to be replaced?**

A: The representatives serving you will not change without prior notification. You may continue to contact the same individuals. Alternatively, you can call our Customer Contact Centre on 8000 9999 or +357 22500500 (from abroad).

**Q: Will the existing commissions/ charges/ special rates I maintain with each bank continue to apply?**

A: Everything will remain as it is. In the event of any changes, you will be notified in advance, in accordance with current legislation.

**Q: Will the Execution Desk continue to operate until 23:00?**

A: For now, the existing hours apply. The goal is that, in a short period of time, all our customers will be served by this department until 23:00.

**Q: Will the cut-off times for payments and currency exchanges be affected?**

A: The cut-off times for payments and foreign currency exchange will not be affected.

**Q: Will the method used to calculate base rates for loans change?**

A: The method used to calculate the base rates for loans will not change.

**Q: Will the method used to calculate interest rates on loans and deposits change?**

A: The method used to calculate interest rates on loans and deposits will not change.