



Frequently Asked Questions

For Eurobank Cyprus Clients

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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, our branch network will be expanded, by incorporating Hellenic Bank's seven (7) branches, where you will also be able to receive services. Further details regarding our branches and their contact details can be found on the Bank's website.

Q: Will I be assigned a different Customer Service Representative after the merger?

A: Your Customer Service Representative will stay the same. As such, you will continue to contact your current Customer Service Representative. Alternatively, you can also contact our Customer Service Centre at 8000 9999 or +357 22500500 (if calling from abroad) for any 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: Will overdraft limits stay the same?

A: Yes, overdraft limits will stay the same.

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.

CARDS

Q: Will there be any changes to my (credit and debit) cards?

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 be able to join the Mple Rewards scheme and benefit from cashback?

A: Not at this stage. However, 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: Will I be able to pay through digital wallets? Starting when?

A: Not at this stage. However, procedures are underway so that we can gradually offer you more options.

Q: Will card limits remain the same?

A: Yes, card limits remain the same.

Q: Will the balance and due date of my credit card stay the same?

A: Yes, the balance and due date of your credit card will stay the same.

LOANS

Q: Will there be any changes to the interest rates of my existing loans?

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 will happen to my loans? Will current terms and conditions 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.

Q: My loan was approved before the legal merger, but it has not been issued. Does anything change?

A: There will not be any changes as it comes to loan approvals received prior to the date of the legal merger, for which the relevant loan/collateral documents have already been signed and all relevant conditions have been satisfied, with only the implementation/issuance of the loans still pending.

However, if the loan was approved prior to the relevant date and a Letter of Offer is in force, then the implementation/issuance of the loan is pending, provided that all other relevant loan/collateral documents will be sign

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: Will Digital Banking (Personal & Business) continue to operate as normal? Will there be any changes?

A: Digital Banking (Personal & Business) will continue to function as normal, offering you digital options that make your daily transactions easier, wherever you are.

Q: What will happen with the Eurobank Cy Mobile App? Will it continue to function as normal? Will there be any changes?

A: The Eurobank Cy Mobile App will remain fully operational, providing digital options that make your daily transactions easier, no matter where you are.

Q: Will my Digital Banking and Eurobank Cy Mobile App login credentials remain the same?

A: Yes, your Digital Banking and Eurobank Cy Mobile App 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, which is posted on our website, you will be informed within a reasonable timeframe, in accordance with current legislation.

Q: What is the cash withdrawal limit from Hellenic Bank ATMs with Eurobank Cyprus cards?

A: The cash withdrawal limit from Hellenic Bank ATMs with Eurobank Cyprus cards is €500 per transaction, while the total withdrawal amount is subject to the daily limits set for your card.

WEALTH MANAGEMENT

Q: Will my Relationship Manager (RM) change?

A: No. Your relationship with your personal RM remains unchanged. Our team remains at your disposal without any changes in daily service. For any changes in the composition of the Relationship Manager 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, 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: The number of your portfolio will not change. During the phase when systems are consolidated and transitioned to the new central banking system, new numbers may be created for the bank accounts linked to the investment portfolio. You will be informed in detail and in a timely manner about the relevant details and actions that may be required.

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

A: Agreed existing commissions/fees will remain unchanged

Q: Will there be any changes to the products or services offered by the Wealth & Investment Services Department?

A: No, products and services will remain as they are for the time being. You will continue to receive service from the same dedicated Wealth Management team, utilizing the same investment solutions, platforms, and operational procedures.

Q: If I receive advisory or portfolio management services, will they continue to be offered?

A: Absolutely. All advisory and portfolio management services will continue without any changes in content or quality of service.

Q: Will the process of monitoring my portfolio change?

A: No. Your portfolio will continue to be monitored through the same investment platform, and the Wealth services will continue to operate as before.

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: No, all instructions will continue to be given in the same way as before. Providing seamless service regarding your investment instructions remains our priority.

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

A: There will be no changes to custodian accounts or third-party providers

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.

Q: Who should I contact for more information?

A: Your Relationship Manager is at your disposal for any questions or clarifications.

GLOBAL MARKETS

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

A: The applicable exchange rates for amounts up to €20,000.00 (or the equivalent in any other currency) are posted daily (Monday to Friday) 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 will be reduced from €25,000 to €20,000.

Q: How can I exchange currency?

A: Currency transactions can be carried out directly by you through the Bank's digital banking or through transactions conducted at the Bank, such as payment orders, internal transfers, incoming remittances, or cash transactions.

Q: Will the existing process I have with Eurobank Cyprus for currency transactions (sending signed orders, e-banking secure message, etc.) 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 foreign exchange/interest rate hedging agreements? Will the existing terms and conditions be affected?

A: Existing terms and conditions will remain unchanged. 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 8008 8822 or +357 22208000 (from abroad). In addition, you can also call 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: Yes, the operating hours will continue to be 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.