

I. Programme Description

The Bonus Rewards Programme is a loyalty programme for the transactions of clients-Cardholders of the Bank, through which the Cardholders earn Points every time they use their Card for the purchase of goods and services. Additionally, rewards are also given to clients of the Bank who have products which are linked to the Bonus Rewards Programme and earn points on their card, pursuant to the terms and conditions of each product.

II. Definitions

For the purposes of the present, the terms below shall have the following meanings.

(a) Card: the debit, credit or company credit card issued by the Bank, governed by the terms of the respective agreements, participating in the Bonus Rewards Programme, including any Card issued by a Partner of the Programme (co-branded card).

(b) Product: the deposit or loan, except for the Card, issued by the Bank, governed by the terms and conditions of the respective agreement, participating in the Bonus Rewards Programme, which bears the logo "Bonus" and is linked with a Card of the Bank.

(c) Cardholder: the legal cardholder of the Bank.

(d) Client: the legal client of the Bank who has been provided with the Product.

(e) Bonus Account or Single Bonus Account (My Bonus Account): the Account for checking the Points of each Cardholder and/or Client.

(f) Card Statement: the monthly statement issued by the Bank showing the total transactions effected with the Card, as per the agreement thereof.

(g) Member of the Programme or Member: the Cardholder and/or the Client who accepts the present Terms of the Programme.

(h) Terms of the Programme: the present specific terms and conditions for the participation in the programme, as in force.

(i) Points: the mechanism through which the Bank and the Partners of the Programme calculate the value of the transactions of each Member for the purposes of rewarding him/her for the frequent use of the Card.

(j) Bonus Rewards Programme or Programme: the Rewards programme for the Cardholders of the Bank, through which they earn Points every time they use their Card for the purchase of goods and services. Additionally, Points are also awarded to Clients from the Bank's Products, which are linked to the Bonus Rewards Programme, according to the terms and conditions of each Product, as in force and the conduct of the transactions referenced therein. The Points collected by the Members are redeemed according to the present Terms of the Programme, as in force.

(k) Partners of the Programme or Partners: the companies participating in the Bonus Rewards Programme. The Bank may at its sole discretion distinguish the Partners of the Programme as minor (Collaborating Merchants) and Major Partners. The Member of the Programme may obtain information concerning this distinction through the Bank's website: www.alpha.gr/bonus

(l) Bank: Alpha Bank S.A.

(m) Covered Transactions: The transactions effected with the use of the Card, as per the stipulations of chapter IV par. 2 of the present Terms of the Programme.

III. General Terms

1. Member Status: The Cardholder and the Client who holds a Product of the Bank, shall automatically be granted member status. The Cardholder and/or the Client shall retain its member status for the entire duration of the Programme, under the condition that it consistently abides by the terms of the respective agreement of the Card or Product respectively and the Terms of the Programme, which constitute an integral whole. The use of the Programme is optional and at the Member's disposal.

2. Bonus Account or Single Bonus Account (My Bonus Account): The Bank maintains on a customer centric basis a single Bonus Account for each Member, where all the points from all the Products and the Cards of the member, both main and additional are collected. The Member may have access to the Single Bonus Account with every Card which participates therein, either main or additional. Points collected from the Member's Company Cards, which are kept in a sperate Bonus Account are not included in the Single Bonus Account.

3. Notification: Each Member of the Programme shall be informed regularly through the Card or Product Statement of the Products, of the Points earned in his/her Bonus Account or his/her Single Bonus Account, as well as of the Points which are about to expire. The Member is obliged to keep copies of his/her transactions so that he/she can keep track of those from which Points have been earned. The Card Statement of the Member does not provide analytical information on the Points earned per Covered Transaction. Each Member of the Programme may at any time check the total Points earned from all the Products and his/her Cards, both main and additional in his/her Single Bonus Account through the online Service "Online My Bonus".

4. Amendment of the Programme: The Bank reserves the right to amend the present Terms of the Programme at any time. The amendments to the Terms of the Programme shall be notified to the Members through the Bank's website www.alpha.gr/bonus and/or by any other appropriate means at the Bank's discretion and shall be in full force and effect one month after the said notification. The use of the Cards and the Product for earning or redeeming Points constitutes acceptance of the amended Terms of the Programme.

5. Termination of the Programme: The Bank reserves the right to terminate the Programme at any time at its discretion upon prior notification of the Member of the Programme through the Bank's website www.alpha.gr/bonus and/or by any other appropriate means at the Bank's discretion. The Termination of the Programme shall take effect after the lapse of one month from the above notification. Within the above deadline, the Members shall be able to redeem the Points earned, according to the Terms of the Programme.

6. Communication: The Terms of the Programme shall be posted on the Bank's website www.alpha.gr/bonus from which they may be printed.

7. Partners of the Programme: The Members of the Programme may be informed of the Partners of the Programme by contacting Customer Service by phone at 801 11 326 0000 from a landline or at 210 3260000 from a mobile phone, through specific entries or forms in the Card Statements, through the Programme's websites, as well as by any other appropriate means at the Bank's discretion. The discontinuance of the participation of a Partner in the Programme for any reason, implies the immediate inability to earn further points and to redeem them, without prior notification of the Members of the Programme.

8. Closing of the Card's account: The Points which have not been redeemed shall be cancelled with the closing of the Card's account for any reason.

9. Loss of the Card: In the event of reissuance of a Card, upon loss or theft thereof, the Bank shall transfer all the Points earned by the Member of the Card, until the date of the notification of the loss or theft, to the new Card.

10. Monitoring of Points: The Bank may monitor the points which have been earned or redeemed from the Member within the Programme exclusively for the Covered Transactions of the last six months.

IV. Earning of Points

1. General: Points are earned with every use of the Card for the conduct of a Covered Transaction (par.2 below) under the condition of its successful completion. Points are awarded for every euro and are collected electronically for every Covered Transaction, pursuant to the stipulations of par. 3 below. Additionally, Points are earned upon obtaining a Product of the Bank linked to the Programme. It cannot be declared any cooperation card (co-branded card) as the destination card of the Points collected from any Term Deposit product.

2. Covered Transactions: The Covered Transactions include all purchases over one (1) euro made with the Card, including in-store purchases, phone purchases, internet transactions and regular automatic bank payments. Cash withdrawals of any kind, intercard balance transfers, payment of Card balance in full or in whole or payment of annual subscription fees, interest and expenses, the payment of any kinds of debts to the State (including but not limited to the Public Fiscal Service (DOY), General Secretariat of Information Systems (GSIS) Local Authorities (OTA), Social Security Fund (EFKA) as well as installment payments for loans, are not included in the Covered Transactions. In the event of a conduct of a Covered Transaction which is part of an interest free installment scheme of a Partner of the Programme, the Points shall be earned once off for the entire transaction, whilst if the transaction is carried out in a business which does not participate in the Bonus Programme, the Points shall be granted on the basis of the monthly recording of the interest free installments in the Card Statement of the Cardholder. The Bank may at any time at its sole discretion exempt any types of transactions from the Covered Transactions (including but not limited to gambling and betting), which results in the immediate inability of the Members to earn Points, from the entry into force of the above exemption, without prior notice of the Members of the Programme, who may be kept informed on the transactions exempted from time to time, through the Bank's website www.alpha.gr/bonus. Obtaining a Product of the Bank which is linked to the Bonus Rewards Programme is included in the Covered Transactions, according to the terms of each Product as in force and Points shall be credited to the Member's Single Bonus Account (My Bonus Account).

3. Points earned from non Bonus participants:

At least one redemption during the last 24 months is mandatory for maintaining the ability to collect Bonus points from non Bonus participants, otherwise the ability to collect points from non Bonus participants is temporarily suspended until a new redemption occurs

4. Proportion of Points earned:

(a) Partners of the Programme: Notwithstanding the Major Partners, the Partners of the Programme shall award two (2) Points for each euro (€ 1) paid to them by the Member for all Covered Transactions effected in Greece.

(b) Major Partners: The Major Partners award four (4) Points for each euro (€ 1) paid to them by the Member for all Covered Transactions effected in Greece.

All the Partners of the Programme (a,b),and for a limited time may offer special Bonus points collections offers to all or to specific cards and to all or specific members.

(c) Non-Participant Companies: For transactions carried out with a credit card in companies which do not participate in the Programme both in Greece and abroad, the Bank shall award one (1) Point for each euro (€1) of a Covered Transaction. For the same transactions with a debit card the Banks awards one (1) Point for any two euros (€2) of a Covered Transaction.

(d) For the Products of the Bank which are linked to the Bonus Rewards Programme, it is noted that the Points are awarded in accordance with the terms of each Product, as in force and the Points are credited to the Member's Single Bonus Account (My Bonus Account).

(e) For Covered Transactions with Partners of the Programme, the payment of which is made by the Members of the Programme through any other electronic payment portal like i.g "PayPal" or any similar, point (c) of the present clause applies by way of analogy, regardless of the category which the Partner belongs to and the local nature of the transactions carried out, as per the stipulations of points (a), (b) and (c) above.

5. Differentiation of Proportion of Points Earned: The proportion of Points earned per Covered Transaction above may be differentiated:

a) For special Card categories which have specific characteristics for the earning of points

b). For additional special offers available for a limited time, that are described as such, from the Bank or from the Bonus Partners. To the above special offers a favorable proportion of points or a flat sum of points, will be awarded to some or to all cards/cardholders. The new favorable points proportion, during this limited time period dominates, and the normal proportion remains idle.

c) Members of the Programme shall be notified of the above Additional Special Offer for Earning Points and the specific terms thereof, by any reasonable means at the Bank's discretion and/or the Partners of the Programme (including but not limited to the Card Statement, letter, telephone communication, the Programme's website www.alpha.gr/bonus, Bonus app, etc).

6. Cancellation of Covered Transaction: In the event of cancellation of a Covered Transaction for any reason, the Points earned for the said Transaction shall be deducted automatically from the Bonus Account. For the Bank's Products which are linked to the Bonus Rewards Programme, the cancellation policy applied shall be that mentioned in the terms and conditions of each Product.

7. Duration of Validity of Points: Any Points earned which have not been redeemed after the lapse of two (2) years from their crediting in the Card, shall be cancelled. Points earned from the issuance of the Cards, shall be cancelled after the lapse of one year if they have not been redeemed. Points earned from Additional Special Offers (par. 4) may have a different expiration date, which shall be notified with the Additional Special Offer. The Members of the Programme shall be informed through the Card Statement on the number of Points which are about to expire, at least one month in advance. Moreover, they may be informed of the points about to expire through the website www.alpha.gr/bonus, or through the Bonus app.

8. Transfer of Points: The transfer of Points between different Single Bonus Accounts is possible upon request of the Member, asking for the transfer of the Points through the communication channels provided. Transfer of Points between different Reward Programmes is possible in proportions which the Bank will decide upon at its discretion. Regular automatic payment for the transfer of Points is not possible. Transfer of Points for redemption from any Term Deposit product to a co-branded card is not allowed. The Bank may, at any time, at its absolute discretion, exclude certain types of transfers between different Single Bonus Accounts and between different Bonus Rewards Programmes, leading to Members' immediate abolition of the ability to transfer Points, since the entry into force of the above exception and without Program Members' prior notification, according to paragraph III.4..

9. Limitations on Earning Points: The Bank may set a limit on the number of Points which may be earned per Card, each month, by the Member. The maximum number of Points which may be earned is set at 20,000 and may be subject to change at the Bank's discretion. The Members may be informed at www.alpha.gr/bonus. There is no maximum number of Points for the Bank's Products which are linked to the Bonus Rewards Programme.

V. Redemption of Points

1. Generally: The Members of the Programme may redeem their Points under the Programme for the acquisition of goods and services predetermined by the Partners of the Programme, with the Redemption Offers, which the Member is informed of through the Card Statement, through the internet, through in-store advertisements or generally by any other appropriate means either at the discretion of the Bank or the Partners of the Programme. Ability to redeem Points under the Programme is provided only to the Members of the Programme who are holders of a main card and by way of exception to holders of additional cards, provided that the main cardholders choose to provide them with such ability, by submitting a request to the Bank through the communication channels provided, as these are referenced in the Card or Product statements which are sent to the Members periodically. The ability to redeem Points by the holders of additional cards is valid in all cases until any revocation of the above mandate of the main cardholders, which must be notified to the Bank. In any case, the Bank's Customer Service, is competent amongst others for the processing of the requests, the phone number of which is referenced in the final provisions of the present terms and conditions.

If the Member holds an Aegean co-branded card, he/she may choose to automatically redeem (once a month) the Points on it at the Partner stated on the Card. On any Aegean co-branded card, redemption may be allowed for the acquisition of specific goods or services of the Partner stated on the Card only from the pool of points that the Member has collected at the Aegean co-branded card during the last 12 months and are all available at the time of redemption to his/hers My Bonus Account, excluding any points collected through the use of other Bank Cards that the Member may have in his/hers My Bonus Account or transferred to it from another My Bonus Account or collected from any Term Deposit product. Points collected by an Aegean co-branded card can be redeemed to all other Bonus offers during and after, the above 12-month period and until their expiration. If the Member holds more than one Aegean co-branded card, the automatic redemption shall only be possible for one of them.

If the Member holds a Vodafone co-branded card, he/she may choose to automatically redeem (once a month) the Points on it at the Partner stated on the Card. On any Vodafone co-branded card, redemption may be allowed for the acquisition of specific goods or services of the Partner stated on the Card from the pool of points that the Member has collected from all his/hers Bonus cards of the Bank and are all available at the time of redemption to his/hers My Bonus Account. In addition, Vodafone co-branded cardholders, who are customers of Vodafone programs (refill card/ cost-control program), with Vodafone point automatic redemption enabled, may be allowed for the acquisition of specific, certain goods or services of the Partner stated on the Card, to redeem exclusively the available points that have been collected by the Member only from the use of the specific co-branded card and are available at the time of automatic redemption, excluding any points collected by using other Bank Cards that the Member may have in his/hers My Bonus Account or transferred to him/her from another My Bonus Account or collected from any Term Deposit product.

2. Standard Conditions for Redemption: Redemption of the available Points is permitted either after the purchase of goods or services from the Partner with the use of the Card, or without purchase, but with a minimum charge on the card for each redemption. The amount of the minimum charge for each redemption is exclusively set by each Partner. Moreover, the Partners of the Programme may permit redemptions without any prior purchase or charge of the card. The Points available for redemption correspond to the Points remaining each time in the Bonus Account of the Member. Redemption is permitted provided that the Member fulfills all of his/her contractual obligations towards the Bank. Points cannot be redeemed in cash from the Bank and/or the Partners of the Programme.

3. Duration of Redemption Offers: The Redemption Offers may be valid for a limited period of time (e.g. depending on the availability of the stock of the product or service offered). The Partner of the Programme is not obliged to except the redemption of the Points after the lapse of the duration of the validity of the Offer and/or after the depletion of the available stock.

4. Determining of Redemption Offers: The number of points required for all or part of the value of the products or the services is set by the Partner of the Programme providing the Redemption Offer. The Partner of the Programme shall also decide on the number of redemptions which are permitted per transaction. Points redeemed may not be combined with any other offer, promotion, sale, unless otherwise provided.

5. Additional Special Offers for the Redemption of Points: The Bank or the Partners of the Programme may provide additional special offers for the redemption of Points or additional offers for products, services or sales. The Additional Special Offers are provided either to all of the Members of the Programme, select groups of Members, or select categories of Cards, at the Bank's sole discretion. The Member of the Programme shall be informed of the Special Offers and the specific terms and conditions thereof by any appropriate means at the discretion of the Bank and/or the Partners (including but not limited to the Card Statement, by letter or phone, through the Bank's website www.alpha.gr/bonus).

6. The Bank shall bear no liability for the delivery, state, quality etc. of the products and services which are delivered or supplied to the Members of the Programme from the Partners of the Programme and/or non-performance or defective performance of the obligation to redeem Points from any Partner of the Programme. The redemptions are subject to the provisions of the current legislation and the present Terms of the Programme. Reservations, returns and cancellations of any order of a product or service may be effected pursuant to the return or cancellation policy as in force of each Partner, who remains solely liable for any dispute which may arise between the Member.

VI. Liability of the Cardholder – Obligation for the proper use of the Programme

1. The Points are earned, kept, transferred and/or redeemed exclusively and solely as per the stipulations of the Terms of the Programme, as in force. Any other use, offer, sale, exchange or transfer of the Points is explicitly prohibited. Points which were not earned and/or kept in accordance with the Terms of the Programme are invalid and may not be redeemed. The said Points shall be deducted from the Bonus Account and in the event that they have already been redeemed, the Bank reserves the right to recover their value proportionally by €0.02 for each Point and/or to exclude the member from the Programme. The use of any products which have been acquired through the redemption of Points for their resale is explicitly prohibited. The Bank reserves the right to monitor the correct use of the Programme by the Member for the entire duration of the Member's participation in the Programme.

2. In the event of breach of the Programme, the agreement of the Card, the Product and/or the Terms of the Programme and in general in the event of any breach of duty arising from any contractual obligation towards the Bank, by the Member, the Bank is permitted to exclude the Member immediately from any current or future offer of the Programme, to postpone and/or eliminate his/her participation in the Programme, as well as to cancel all Points earned under the Programme.

VII. NOTIFICATION ON THE PROCESSING OF PERSONAL DATA

Personal data included in this Agreement and in additional acts thereto, as well as those legally collected by the Bank in view of conclusion of this Agreement and all personal data to be further collected or acknowledged by it in the term of the said Agreement shall be processed by the Bank (acting as a Data Controller) or by any third parties on its behalf in view of the implementation of the terms of the Agreement and supplementary agreements thereto and for the protection of its legitimate interests, as per "Notification on the Processing of Personal Data" (https://apps.alpha.gr/gdpr/files/GDPR_en.pdf), already available to and acknowledged by all the contracting parties.

VIII. Final Provisions

1. Customer Service: For any clarification concerning the operation of the Programme the Members may contact the Bank at [210 326 0000](tel:2103260000).

2. Various: The present Terms of the Programme shall be governed by Greek Law. The Courts of Athens shall be designated as the competent courts for any dispute arising from their implementation.