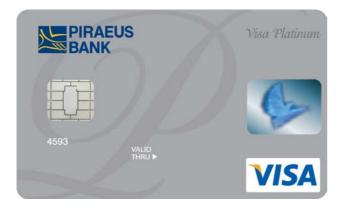


Piraeus Bank (Cyprus) LTD VISA PLATINUM DEBIT CARD

Personal



Business





CHARACTERISTICS/BENEFITS

PLATINUM VISA DEBIT CARD FOR INDIVIDUALS AND BUSINESSES

- Can be issued for individuals and legal entities.
- Accepted worldwide (wherever payments with VISA are accepted).
- Chip & PIN for higher security.
- Annual Fee of €70 per card.
- Direct access to the holders' accounts and funds minimizing the need for cash and cheques.
- Can be linked with up to 4 current accounts and 4 saving accounts.
- Cash withdrawals, cash deposits, balance enquiry and transfer between accounts of same account holder at Piraeus Bank (Cyprus) ATMs, can be
 performed from/for all linked accounts.
- Cash withdrawals can be executed from ATMs worldwide that bear the VISA logo.
- Easy monitoring through e-banking and/or mobile banking. Also through Phone banking service (soon to be launched).
- Quick assistance in case of a lost or stolen Platinum card abroad, with immediate Card Replacement or Cash Disbursement.
- Concierge Services offering useful information and assistance when travelling.
- Free Travel Insurance.
- Participation in the cards' Reward Scheme 'Enjoy More' that offers discounts from more than 900 shops, restaurants, hotels, and many more all over Cyprus.
- 24hour support from Piraeus Bank Call Center, 800 11 800 and +357 22575555 (from abroad).

For Internal Use Only Page 2



Other Technical Services

- Card is embossed in Greece and forwarded to relevant Branch through Cards Center.
- Branch is responsible to place the card in appropriate pre-printed carrier.
- PIN is sent directly to customer's address unless requested otherwise.
- Card is renewed automatically every 3 years.
- In the case where the card is connected to both a current and savings account, by default, the current account is always the primary
 account.
- Transactions at merchants (POS/Internet) and withdrawals from other Bank ATMs are debited automatically in the primary account.
- Transactions can be recognized on the statement from 'transaction narrative' which includes the card's last 4 digits.
- Under normal circumstances, transactions will not be authorised unless there are sufficient funds in linked account

For Internal Use Only Page 3

ADDITIONAL SERVICES/BENEFITS

1. Emergency Card Replacement

Quick assistance in case of a stolen, lost or captured (at ATM) Platinum card when abroad (i.e. in a country other than the
customer's residence country). A temporary Shop & Cash debit card is issued and delivered to the Platinum cardholder within
one working day. At the same time a new Visa Platinum Visa Card is issued.

2. Emergency Cash Disbursement

• An amount of up to €3000 (restricted to available balance in cardholder's account) can be provided to the Platinum cardholder in case of a stolen, lost or captured (at ATM) Platinum card when abroad (i.e. in a country other the customer's residence country). Funds will be disbursed using the services of a worldwide money transfer agency – Money Gram.

3. Concierge Services

- Offering useful information and assistance when travelling. This is done in association of our Bank with Genesis Assistance Services Limited (GenAssist) and the package of services which will be provided is called 'Concierge Assistance'.
- The Concierge Services apply on a global scale.
- For more details refer to 'Concierge Services' leaflets.

For Internal Use Only Page 4