

**Terms and Conditions of Citibank Alerts Services  
for Bank Accounts and Credit Cards**

1. Citibank Visa, Citibank MasterCard and Diners Club card holders as well as Citibank banking clients with savings/current accounts may receive messages by e-mail and or SMS on their mobile phones regarding the activity of their cards or accounts, through the Citibank Alerts service.
2. The card holder/client may instruct the Bank to provide the Citibank Alerts service for the specific credit card and/or bank accounts for which he wishes to be informed.
3. Cancellation of registration of Citibank Alerts Services for credit cards or bank accounts may be conducted by calling Citiphone 210 92 90 500.
4. E-mail and SMS messages will be sent to the personal e-mail address and the personal cell phone number as indicated by card/account holder. Customer's personal e-mail address is not checked by Citibank Int Plc and/or Diners Club prior or subsequent to activation of the service. The customer (card or bank account holder) is responsible for advising Citibank or Diners with regard to any change to this information. The customer has been advised and consents that Citibank Alerts are not encrypted and may include the name or other information regarding the activity of the credit card or bank account of the holder.
5. The card holder/client will not be able to reply to the Alerts by email and/or SMS in order to administrate his credit card or bank account.
6. Each message will only be sent once. Message can not be reproduced in case the customer erases it.
7. Each SMS message has a capacity of 160 characters for messages in English and 70 characters for messages in Greek.
8. Sending and receiving messages by email and/or SMS will be effected as follows: (a) specifically for Cards Alerts, messages regarding purchases and/or other money transactions that require approval by Citibank will be sent 24 hours a day, whereas informative messages (such as the issuance of statements, reminders of settlement, whether you are close to reaching the credit limit and/or credit limit increase) will be sent between 09:00 am and 11:00 pm (GMT + 02:00), (b) specifically for Banking Alerts, messages regarding account balances and the use of overdrafts will be sent between 09:00 am and 11:00 pm (GMT + 02:00), while all other messages will be sent 24 hours a day.
9. Sending or receiving emails and/or SMS messages may not be effected or may be delayed for reasons that Citibank International plc or Diners Club are not responsible, such as technical problems of the holder's telecommunications services provider. For example, it will not be possible to receive email and/or SMS messages if (a) the "inbox" of the email address or cell phone provided by the holder has exceeded its capacity, (b) if your telephone device is a SmartPhone, (c) There is no mobile cell phone network coverage to a specific geographical location (either within Greece or abroad) necessary to cover mobile telephony by the customer's mobile cell phone network provider, (d) a recent request for the portability of customer's cell phone number has not been completed, or (e) the holder has applied SPAM message detection rules without excluding Citibank as an acceptable sender, and so on.
10. Citibank International plc and Diners Club do not guarantee the confidentiality, the precision, fullness or timely receipt of the information included in the Alerts for which they are not responsible.
11. The subscription for Citibank & Diners Cards Alerts service is €1.00 per month per card for all Citibank Visa, Citibank MasterCard and Diners Club cards and will be charged in card's account, except for Citibank Platinum Visa and Diners Club Prestige cards for which the service is gratis. Registration to the Citibank Alerts service is automatically renewed every

year. The monthly subscription for the Citibank Banking Alerts service will be charged to the bank account according to the customer's instructions at the time of registration, and is €1.00 for consumer and €3.00 for corporate customer, apart from CitiGold / CitiSelect customers that the service is gratis. Registration to the Citibank Banking Alerts service is renewed automatically every year. Citibank Int Plc and/or Diners Club reserve the right to cancel the service or change the charge for Citibank Banking Alerts in any way whatsoever without prior notifications.

12. The Citibank Alerts service is only offered to facilitate information. It does not replace account statements sent to customer's address by mail as instructed by the latter.