

Declaration of Conformity in accordance with the Law for Accessibility of Products and Services

1. Introduction

As of 28 June 2025, all banks including Bank of Cyprus Public Company Ltd (the “Bank”), must comply with accessibility rules established under the Law (N. 57(I)/2024) for accessibility of products and services (the “Law”).

For the Bank, accessibility means that the Bank’s services and products should be able to be used by as many people as possible including those with any kind of disability. For example, if you are blind or visually impaired, have difficulty hearing, or have certain physical limitations.

These rules apply only to consumers i.e. customers who use services and products for personal use, not for trade, business, or profession.

This Declaration of Conformity is issued in accordance with the Law and explains what measures have been taken by the Bank to ensure its compliance with the Law.

2. Relevant EU Legislation and Accessibility Standards

The Bank, besides the Law, has taken into consideration the following in its action plan:

- the EU Directive 2019/882 on the accessibility requirements for products and services
- Web Content Accessibility Guidelines (WCAG) 2.2
- Guidance from Association of Cyprus Banks (ACB)

3. Identification of the Bank’s Products and Services

The following Bank’s products and services have been identified by the Bank as falling under the Law:

- Loans
- Deposits
- Cards
- Investments
- ATMs
- Mobile App
- Internet Banking
- Website
- Call Centre
- Branches

4. Accessibility Measures Implemented

The following measures have been taken by the Bank to ensure that it is in compliance with the Law when providing the above – mentioned products and services to its customers:

Bank's Mobile app / Bank's Internet banking

- Enhancements to support screen readers.
- Enhancements on UX for sufficient contrast.
- Simplification of wording / text.

Call Centre

- Training call centre's staff to speak in a clear, simple, concise and consistent manner.

Branches

- Several branches have accessible entrance, toilets, service counter height and parking.
- Several branches have soundproofed and private conference rooms.
- Accepting service dogs in all branches provided that relevant harness and certification are presented.

Website

- Upgrade of the Bank's website to enhance accessibility, ensuring that all individuals—regardless of ability—can navigate and use it with ease. The upgrade includes improvements in keyboard navigation, readable colors and fonts, alternative text for images.
- Dedicated landing page explaining our services per disability.
- Dedicated contact email for booking an appointment in a private conference room: AccessibilityAppointment@bankofcyprus.com (and soon for requesting a sign language interpreter).
- Dedicated feedback email: AccessibilityFeedback@bankofcyprus.com.

Documents

- Drafting Information Sheets which include, in simple intelligible language, the basic characteristics of the consumer's product and general information as to the product's operation.

Staff Training

- Training of branches' staff about accessibility and the accessibility measures the Bank has implemented and/or plan to implement.
- Training of back-office staff on creating accessible customer-facing documents.

More information with respect to the Bank's compliance with the Law, can be found on the Bank's Accessibility page.

5. Technical prerequisites

Consumers' computers and/or mobile phones need to have the following capabilities or tools in order for the Bank's accessibility measures to be workable:

- Screen reader software (e.g., NVDA, VoiceOver, TalkBack) for users with visual disabilities.
- Keyboard access (for desktop or laptop users, especially for users navigating without a mouse).
- PDF reader applications to open documents such as statements, terms and conditions etc.
- Email and SMS access for receiving alerts, authentication codes, or communication from the Bank.

6. Method of Conformity Assessment

The Bank's compliance with the Law has been assessed by conducting internal evaluation by the Bank's Accessibility team.

Methods used: Gap Analysis, Steering Committee reviews, Screen Reader compatibility review, colour contrast validation, testing involving people with disabilities.

7. Accessibility Measures Planned

The Bank is continually improving the accessibility of its products and services to consumers.

In particular, the Bank has planned to take action in the following areas in due course:

- Making all our customer-facing documents accessible
- Providing Cypriot sign language interpreters for customer appointments in-branch
- Enabling mobile chat for real-time customer service for people with hearing disabilities.

8. Contact Information

The Bank values customer feedback and aims to service its customers in the most efficient way possible, therefore if you experience any difficulties accessing our services and products or wish to report a complaint for an accessibility issue, please contact the Bank, as following:

Accessibility Contact Point

Email: AccessibilityFeedback@bankofcyprus.com.

9. Submission of Complaints

If the Bank's feedback is not satisfactory, you may contact the Cyprus Accessibility Authority, as following:

Name of Cyprus Accessibility Authority: Deputy Ministry of Social Welfare

Email: deputyministry@dmsw.gov.cy

Phone: 22406610

Postal address: Stasinou 5 street, Y.Charalambides Building, 2404 Egnomi, Cyprus

Website : <https://www.gov.cy/dmsw/>

10. Declaration of Conformity

The Bank, with the present Declaration of Conformity, declares that is in compliance with the accessibility requirements of the Law. For the Bank, continuous adherence to and compliance with accessibility requirements is essential and aims to stay updated on legal changes and technological development with the purpose of servicing as many people as possible including those with any kind of disability.