

GENERAL TERMS

1. The Bank may, at any time and at its discretion, delay/suspend/stop the processing of an order/instruction, pending the necessary checks related to matters of internal and/or external compliance and/or money laundering and/or anti-fraud requirements and/or other issues governed by relevant legislation and/or the Terms and Conditions of 1bank Service.
2. The Bank may, at any time and at its absolute discretion, demand that the User/Account Holder stop using the User ID and Passcode and/or any 1bank Payment Instrument and/or limit and/or deny access to the User/Account Holder to 1bank Service.
3. The Bank shall not be liable for inaccurate or incomplete information given and/or submitted by the User/Account Holder through 1 bank Service or for any loss suffered by the User/Account Holder as a result of the above.
4. The Bank may, at any time and at its absolute discretion, extend or limit the products and/or services offered by 1 bank Service and decide the hours and the days that the specific product or service may be used.
5. The Bank may at its absolute discretion approve or reject any application for electronic service.
6. The Bank has the right at any time and without prior notice, to set off any credit balances in or towards satisfaction of any of the Account Holder's liability/ies to the Bank, regardless of the reason or cause.
7. The Bank may apply to any lawfully established and operating registry/agency in the Republic of Cyprus and seek any further information in relation to the operation of the Account Holder's accounts and his/her creditworthiness.
8. The Bank may provide any data exclusively concerning the operation of the Account Holder's accounts and his/her creditworthiness to a lawfully operating registry/agency.
9. In the event of any erroneous entry to the Account Holder's account, the Account Holder authorizes the Bank in its sole discretion, to reverse the erroneous entry and make any necessary adjustment to the account to correct the erroneous entry. The Account Holder declares that any erroneous entry to his/her account shall not create any right to his/her favour or any liability to the Bank.
10. The Terms «User», «Account Holder», «User ID», «Passcode», «1bank Payment Instrument», «1bank Service» and «Secure Messages» have the same meaning as that given to them in the Terms and Conditions of 1bank Service and as they may be amended from time to time by the Bank.

SPECIFIC TERMS

1. The account may:

a) Be renewed automatically upon its maturity, with or without interest accrued, at a rate equal to the interest rate of the Bank in force from time to time for such type of accounts and under the same terms and for the same period, as the initial instructions of the Account Holder, and thereafter on each new subsequent maturity, unless the Account Holder notifies the Bank at least 3 days before maturity via sending relevant personal instructions to the 1bank Service through Secure Messages, as appearing in paragraph (b) below.

b) Not be renewed on its maturity, unless the Account Holder notifies the Bank at least 3 days before maturity via sending relevant personal instructions to the 1bank Service through Secure Messages:

- i. Wishes alteration of the amount and/or duration of the e-fixed deposit. In such case the Account Holder's instructions will be sent to his/her responsible branch and any changes will be processed and/or materialized through the Bank's branches or otherwise as the Bank may choose from time to time.
- ii. Wishes the closing of the account. In such case the Account Holder's instructions for the closing of the account will be sent to his/her responsible branch and the account will close through the Bank's branches or otherwise as the Bank may choose from time to time.

2. On the anniversary of the deposit and/or on its maturity, interest will be capitalised and credited in the e-fixed deposit account or transferred to the connected account or any other account that the Account Holder may indicate, given that the latter will notify the Bank at least 3 days before maturity via sending relevant personal instructions to the 1bank Service through Secure Messages. The initial deposit amount shall also be transferred to the aforementioned amount on the date of the closing of the e-fixed deposit account.

3. Instructions given through Secure Messages to the 1bank Service will be accepted only when given and/or sent by the Account Holder of the e-fixed deposit.

4. The Bank may reject any demand for full or partial payment of the e-fixed deposit before maturity. Where such demand is accepted, the account will be charged with the relevant cost payable from time to time by the Bank which might reduce the initial deposit amount.

5. The Bank reserves its right to cancel the e-fixed deposit and close the account in case it is proven that the depositor is not the legal beneficiary of the amount deposited.

6. The e-fixed deposit product is available only to individuals who are subscribers of 1bank banking Service.

7. For the opening of an e-fixed deposit account the deposition of a minimum amount is required as this is determined by the Bank from time to time and is proclaimed on the Bank's website.

8. The opening of an e-fixed deposit account can be effected from any connected account, of the same currency, of the Account Holder that holds with the 1bank Service and which has a credit balance, excluding, without limitation, any Account Holder's credit card account.

9. The e-fixed deposit account can be opened only in the name of the 1bank subscriber and cannot be a joint account with any other person.

ACCEPTANCE Please note that by choosing the option I AGREE/I ACCEPT this will be considered by the Bank as an express and unconditional acceptance by your kind self of the General and Specific Terms and Conditions governing the product which you have chosen, the characteristics of which you hereby confirm that you have read, understood and accepted as well as the Terms and Conditions of 1bank Service.

DECLARATION

I hereby understand, accept and acknowledge that the combination of my User ID and Passcode which constitute my identity verification by the Bank is equivalent to my signature and I further agree and accept that the combined use will have the same results and effect as the signature under my own hand irrespective of any certification by any competent authority or agency.

Furthermore, I hereby agree and accept that the Bank will consider/perceive the combined use of my User ID and Passcode as entered by me personally and the Bank will not be liable in the event that my User ID and Passcode is used without my authorization and/or will be used by a third party due to my own negligence and/or recklessness and/or oversight and/or otherwise.