

Additional Information and Special Terms provided in relation to the current account (the "Account") which is remotely opened through the mobile application "Ancoria Bank Create" (the "Application").

1. WITH REGARD TO THE BANK

1.1 Company Name	ANCORIA BANK LTD
1.2 Registration Number	HE 324539
1.3 Head Office Address	12 Demostheni Severi Avenue, 1 st Floor, 1080 Nicosia
1.4 Supervising Authority	Central Bank of Cyprus
1.5 Bank License Number	115.1.1.1.8

2. ARRANGEMENTS OF PAYMENT AND EXECUTION OF A DISTANCE CONTRACT

2.1 Charges apply according to the Table of Commissions & Charges of Ancoria Bank Ltd (the "Bank") which is published on the Bank's website.

2.2 The agreement for the provision of services by the Bank in connection with the Account is governed by the special terms and conditions set out in this document and the Bank's General Terms and Conditions which are published on the Bank's website www.ancoriabank.com.

2.3 In the event of a conflict between the terms contained in this document and the Bank's General Terms and Conditions, the present terms will prevail.

3. BENEFICIARIES

Natural persons over 17 years of age who hold an identity card from the Republic of Cyprus and are permanent residents of the Republic of Cyprus.

4. CURRENT ACCOUNT CHARACTERISTICS

4.1 Currency	EURO
4.2 Maximum Annual Turnover	€15.000 <i>(In case the turnover is exceeded, you will be required to visit the Bank)</i>
4.3 Transactions	Execution of transactions can only be made through the Online Banking and the ATMs, at the Point of Sale (POS) and through online shopping using a debit card. Payment orders can only be accepted if submitted through one of the above channels. No services are offered through the Bank's Banking Centres in relation to the current account.
4.4 Chequebook	Not provided

Where the turnover exceeds the maximum turnover mentioned above, the Account Holder will be required to provide additional data and information to the Bank as part of the Bank's fulfillment of its obligations under the Prevention and Suppression of Money Laundering Activities and Financing of Terrorism Law 188 (I) / 2007 as amended or replaced from time to time.

If the customer wishes to change the product for any reason, add any service, open an account of any other nature, then he/she should visit one of the Bank's Banking Centres in order to follow the procedures of "Know Your Customer" which govern all other products and services of the Bank.

The Bank may (in compliance with its legal obligations) freeze the Account, until the Holder provides the Bank with satisfactory information and / or documents as may be requested by the Bank, or even close the Account.

5. CONDITIONS FOR THE PROVISION OF THE ACCOUNT

5.1 The applicant shall fulfil the conditions of the beneficiary mentioned above.

5.2 Submission by the applicant of the required information and supporting documents through the Application.

5.3 Uploading of a video recording of the applicant in accordance with the Bank's instructions, a scan of the applicant's identity card and of a utility bill in the applicant's name through the Application.

5.4 Fulfilment of the requirements of the Bank for authenticity and authentication of the applicant to its full satisfaction.

5.5 Electronic signature of the relevant applications of the Bank and receipt of these applications by the Bank which should be satisfied as to the completeness and correctness of the submitted information and documents and that they have been duly signed.

6. RIGHT OF WITHDRAWAL

The Account Holder who is a consumer, is entitled to withdraw from the distance agreement with the Bank within fourteen calendar days, without any penalty or without providing any reason. In such a case, the Account Holder should complete the attached form and deliver it by hand at any Banking Center or send it electronically duly signed to info@ancoriabank.com.

In case the Account Holder who is a consumer, does not exercise the right of withdrawal within the predetermined period, he/she shall have the right to terminate the agreement with the Bank in relation to the Account in accordance with the provisions of the Bank's General Terms and Conditions.

7. APPLICABLE LAW

7.1 The Bank is governed by the laws of the Republic of Cyprus for the establishment of a relationship with the applicant prior to the conclusion of the distance agreement..

7.2 The remotely concluded agreement is governed by the Law of the Republic of Cyprus and the competent courts are the Courts of the Republic of Cyprus, as this is defined in the Bank's General Terms and Conditions which are published on the Bank's website www.ancoriabank.com.

8. DEPOSIT GUARANTEE

The deposits in Ancoria Bank Ltd are protected by the Deposit Guarantee and Resolution of Credit and Other Institutions Scheme (DGS)

For more information, please visit the Bank's website www.ancoriabank.com as well as the Central Bank of Cyprus website www.centralbank.cy.

9. COMPLAINTS

The applicant / Account Holder may submit any complaint to the Bank by following the procedure described in the Bank's website and the Bank's General Terms and Conditions.

SPECIMEN OF WITHDRAWAL NOTIFICATION FROM THE DISTANCE AGREEMENT
IN RELATION TO THE CURRENT ACCOUNT YOU HAVE OPENED
THROUGH THE MOBILE APPLICATION “Ancoria Bank Create”

(Please complete and send this notice only if you wish to terminate the contract)

TO: ANCORIA BANK LTD

I the undersigned, by this letter would like to cancel our agreement bearing the following details:

Full Name of consumer Holder of Account:

Account Number:

Signature of consumer Holder of Account:

Date: