In accordance with the provisions of Law for the Incorporation of Directive (EU) 2019/882 of the European Parliament and of the Council of 17 April 2019 on the accessibility requirements for products and services – Law N. 57(1)/2024 (hereinafter "the Law").

Declaration of Conformity

Ancoria Bank Ltd (hereinafter "the Bank") is committed to making its services, channels and structured environment accessible in compliance with the European and national legal and regulatory framework on accessibility and to ensure that all individuals, with or without some type of disability, have equal access to products, services and facilities.

This commitment is based on the Bank's belief that accessibility is not only a legal obligation, but also a fundamental expression of respect, inclusion and customer-centric service. This Declaration of Conformity concerns all services provided, channels and the Bank's structured environment, which fall within the scope of the Law.

Legal Framework

The Bank's approach to accessibility is aligned with the provisions of the Law and the European Accessibility Act (EAA). More specifically, the Bank ensures the accessibility of its digital resources by following internationally recognized standards such as EN 301549:2021 and the Web Content Accessibility Guidelines (WCAG) 2.1 level AA. The Bank's goal is to fully comply with the WCAG 2.2 level AA standard.

For the accessibility of the physical infrastructure, the Bank follows standards and general guidelines issued from time to time by the competent authorities and/or through the Association of Cyprus Banks. Accessibility is integrated into the Bank's design, development and operational processes, as part of a long-term commitment to inclusive banking and continuous service improvement.

Customer Feedback and Communication

The Bank welcomes customer feedback regarding the accessibility of its services. Those who find content in this document inaccessible, need information in alternative accessible formats, or wish to suggest improvements or ask questions, can submit their request to the Customer Service Center at 8000 0050 or +357 22 849000 (if calling from abroad). Additionally, they may send a message to the email address complaints@ancoriabank.com or by completing the online form in the Bank's website

or via message through myAncoria the Bank's web/mobile banking. Also, comments can be submitted in person at any Banking Centre of the Bank.

Compliance Status on Accessibility

The Bank maintains a firm commitment to creating an integrated and accessible environment, both in its digital services and in its physical branches.

Digital Channels

The Bank offers digital services, providing a wide range of electronic services to the general public. The Bank's digital channels include the following:

- Web Banking
- Mobile Banking

The Bank places particular emphasis on the accessibility of its digital channels. Basic functions of the digital channels are already partially accessible (e.g. keyboard navigation) while the Bank is working intensively to improve the user navigation experience in these functions. The Bank continuously reviews and improves accessibility across various technological environments. The Bank's goal is to provide an even more inclusive and enjoyable experience.

Customer Service Centre (CSC)

The Bank's CSC is a customer-friendly communication channel that offers customers the opportunity to be served quickly without the need for a physical presence in a branch, for any requests regarding cards, accounts, access and guidance for digital channels, as well as for any other banking need that may arise.

The CSC's operating hours are Monday to Thursday from 08:15 - 17:00 and Friday from 08:15 -14:00. During the CSC's non-working hours, an approved Bank associate serves customers for lost or stolen debit cards, ensuring communication with the Bank 24 hours a day, 365 days a year.

The CSC staff has been appropriately trained to provide service with clarity, simplicity, brevity and consistency.

Website

The Bank's website provides information about the Bank, its Board of Directors, its financial results, its products, some of its basic Policies, communication channels with the Bank and other useful information such as the Bank's Terms and Conditions of use of its products and its Commissions and Charges.

The Bank's website is continuously upgraded with the aim of enhancing accessibility, ensuring that all individuals, regardless of abilities, can use it easily. In this regard, specific accessibility improvements are planned that will enhance keyboard navigation, ensure adequate colour contrast and font readability, as well as provide alternative text for images, with the aim of improving the experience for all users.

Banking Centres

Banking Centres constitute the main physical customer service channel, offering banking services such as transactions, product provision and support to individuals and businesses. Despite digitalization, they maintain an important role in developing customer relationships, strengthening trust and supporting local communities, operating with appropriate infrastructure, technological systems and an accessible environment for the general public.

The Bank has a total of three Banking Centres throughout the Republic of Cyprus, with varying degrees of accessibility depending on the infrastructure and interventions implemented to date. All of them are accessible to people with mobility issues using wheelchairs to facilitate access. All Banking Centres offer priority service to all customers who fall within the scope of protection of the Law, while priority service signage is present in all stores. Also all Banking Centres have parking slots for the disabled.

The presence of guide dogs is unconditionally accepted at all service points.

Technical Prerequisites

Consumers' computers and/or mobile phones must support the following technical requirements/conditions, so that the accessibility measures offered by the Bank are functional:

- Screen reader software (e.g., NVDA, VoiceOver, TalkBack) for users with visual disabilities.
- Keyboard access especially for desktop or laptop users 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.

Submission of Complaints

In the event that the Bank's responses to the management of your complaints or suggestions are not satisfactory, you can contact the Cyprus Accessibility Authority, as follows:

Deputy Ministry of Social Welfare (being the Cyprus Accessibility Authority)

- Website: https://www.gov.cy/dmsw/
- Email: deputyministry@dmsw.gov.cy
- Phone: 22406610
- Postal Address: Stasinou 5 Street, Y. Charalambides Building, 2404 Engomi, Cyprus