

**GENERAL TERMS**

1. The Bank may at any time and at its discretion delay/suspend/block the processing of an instruction/order, pending the necessary checks related to the internal and/or external compliance and /or money laundering and/ or fraud requirements and legislation.
2. The Bank may at any time and at its absolute discretion, demand that the User/Account Holder stops using the User ID and Passcode and/ or any security device, and/ or limit and /or deny access to the User/Account Holder to 1bank
3. The Bank shall not be liable for inaccurate or incomplete information given and /or submitted by the User/Account Holder through 1bank 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 1bank and decide the hours and the days that 1bank may be used.
5. The Bank shall have the absolute right to approve or reject any request for electronic service through 1bank.
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 liabilities to the Bank, regardless of the reason or cause.
7. The Bank may apply to any lawfully established and operating registry/agency in Cyprus and seek any further information in relation to the operation of the Account Holder's accounts and its creditworthiness.
8. The Bank may provide any data exclusively concerning the operation of the Account Holder's account and its 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 entry or make any adjustment necessary to the it's account to correct the erroneous entry. The Account Holder declares that any erroneous entry to its account shall not create any right to himself/herself or any liability of the Bank.

**SPECIAL TERMS**

1. Cheques will be credited with reservation pending their final clearance.
2. The account will always have a credit balance.
3. Although the Bank may at its discretion refuse to accept the account being overdrawn, , in case the account is overdrawn, any debit balance shall be charged with interest, commission and other bank charges in accordance with the Table of Commissions and Charges. The above mentioned charges will be calculated and capitalized in accordance with the Bank's practice as defined from time to time. All the above will be communicated to the Account Holder by any means the Bank deems fit.
4. Subject to the provision of applicable Law, the Bank may at any time reduce, increase or vary the credit and debit interest rate.

**MASTERCARD CLASSIC DEBIT – APPLICANT'S DECLARATION**

I hereby apply for the issuance of the above card and I confirm that the information given by me is true and accurate and I authorize you to contact any person in order to get any information regarding this application. I agree that Bank of Cyprus Public Company Ltd

reserves its right to decline this application. I confirm I have read and I have accepted the Cards Terms and Conditions.

**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 you of the Terms And Conditions governing the Product/Service which you have chosen. Furthermore you confirm that you have read and accepted the characteristics of the Product/Service you have chosen as well as the Terms And Conditions of 1bank.

**DECLARATION**

I hereby agree that the combination of User ID and Passcode which constitute my Bank identification details are equivalent to my signature and I further agree and accept that its use will have the same effect as the signature under my own hand irrespective of any certification by any competent authority/ agency.