

## Information regarding AstroBank and its new investors

**No operational change will result from the change of the name and shareholders' structure of the Bank. Everything will remain as it currently is (cards, BIC, chequebooks, etc.) and no action is required by our customers.**

**T: 800 11 800 or +357 22575555 (from abroad) (24/7)**

### **1. Is AstroBank a new bank?**

It is a new bank in the sense that there is a new shareholders' structure, a new name and logo and a new strategy. The legal entity however remains the same.

### **2. Why was the Bank given this name and what does it stand for?**

AstroBank is symbolised by a star that lights the way, inspired by Cyprus and its colours, while at the same time it retains Piraeus Bank's corporate colours that represent the history of our organisation. «MAKE IT HAPPEN» is the slogan and motto of AstroBank.

### **3. Who are the new investors? Are there any changes in the Management?**

There was a capital increase of €40mln. The main investor is the company "Holding M Sehnaoui SAL" (HMS) together with other smaller investors. The new investors have successful, extensive and international experience in banking. Piraeus Group's participation in the new shareholder structure remains at 17.7%.

AstroBank has a new Board of Directors which consists of:

- Shadi A. Karam, Chairman – Independent
- Maurice Sehnaoui, Non-Executive Director
- Bassam Diab, Non-Executive Director
- Constantinos St. Loizides, Non-Executive Director
- George Liakopoulos, Non-Executive Director
- George Appios, Executive Director – CEO
- Raoul Nehme, Executive Director – Chairman of the Executive Committee
- Marios Savvides, Executive Director – Deputy CEO
- Socrates Solomides, Independent Director
- George Kourris, Independent Director
- Andreas Vassiliou, Independent Director
- Maria Dionysiades, Independent Director

### **4. Will Piraeus Group continue to be the parent company of AstroBank? Will the same change apply to Piraeus Bank Greece as well?**

No, AstroBank ceases to be a subsidiary of Piraeus Group, which however remains a shareholder with a 17.7% share in the Bank. This change applies only to Piraeus Bank Cyprus and not Piraeus Bank Greece.



**5. Does the Bank have a presence in other countries?**

AstroBank is based in Cyprus and currently has no presence in other countries.

**6. At which country will AstroBank be registered and under which authority will it be supervised?**

AstroBank remains a bank registered in Cyprus, operating under the Cyprus legislation and is licensed and supervised by the Central Bank of Cyprus.

**7. Will AstroBank benefit from the Deposit Guarantee and Resolution of Credit and Other Institutions Scheme (DGS)?**

For sure! AstroBank continues to be on the list of authorised/licensed banking or credit institutions which pay contribution to the DGS.

## General Information

**8. Does the BIC of AstroBank remain the same?**

Yes, the BIC of AstroBank will remain the same, that is PIRBCY2N.

**9. Are there any changes in branch locations and working hours?**

No, our branch locations and working hours remain unchanged.

**10. Will the same pricing apply for the services of AstroBank as it did for those of Piraeus Bank Cyprus?**

Yes, the same pricing applies, which can be found on the relevant link on AstroBank's corporate website, [www.AstroBank.com](http://www.AstroBank.com).

**11. I have an insurance policy concluded through Piraeus Insurance Brokerage. Is my contract still in force?**

Yes, your policy remains in force. Piraeus Insurance Brokerage has also been renamed to AstroBank Insurance Brokerage.

**12. I live in Greece and hence I don't have access to a branch of Piraeus Bank Cyprus. How can I be served?**

You will no longer be able to be served from Piraeus Bank branches in Greece. You can call the Customer Service Centre of our Bank (+357 22575555 from abroad), 24/7, or send your message to [info@AstroBank.com](mailto:info@AstroBank.com) to receive further instructions.

**13. I live in Cyprus but maintain a banking cooperation with Piraeus Bank Greece. Is AstroBank able to serve me for those accounts?**

You can call the Customer Service Centre of our Bank (+357 22575555 from abroad), 24/7, or send your message to [info@AstroBank.com](mailto:info@AstroBank.com) to receive further instructions.

## Information on deposit accounts

**14. Does my account number change?**

No, your account number remains the same.

**15. Does the IBAN number of my account change?**

No, the IBAN number of your account remains the same.

**16. I maintain a current account with a chequebook. Will there be a problem with the payment of my cheques?**

No, not at all. You will be able to use your existing chequebook normally.

**17. I have authorised direct debit instructions from my account. Do they continue to be executed?**

Yes, all existing, active direct debit instructions from your account continue to be executed as before.

**18. Do the characteristics (duration, open & maturity date, interest rate, etc.) of term deposits held with Piraeus Bank Cyprus remain the same?**

Of course, there are no changes.

**19. Can the balance and interest certificates provided to me by Piraeus Bank Cyprus still be used?**

Of course, they are valid and can be used.

## Information on loan accounts

**20. Do I have to sign a new agreement for my loan?**

No, the existing loan agreement you have signed remains in effect.

**21. My loan was automatically repaid through my current/savings account. Does it continue to be paid in the same way?**

Of course, it continues to be paid automatically, in the same manner.

**22. I am interested in getting a new loan, where should I refer to?**

We will be happy to serve you at one of our 13 branches all over Cyprus. You can find all of our branch locations on the relevant link on the corporate website of AstroBank, [www.AstroBank.com](http://www.AstroBank.com).

## Information on credit / debit cards

**23. Does my Piraeus Bank Cyprus debit/credit card continue to operate?**

All Piraeus Bank Cyprus cards continue to operate normally and are governed by the same terms and conditions of our previous agreements. Upon expiry, your card will be replaced with a new one which will carry the new name and logo of AstroBank.



**24. I currently have a Piraeus Bank Cyprus debit/credit card, which I haven't activated. Is it possible to activate it?**

As per the existing process, you can easily activate it by calling the Customer Service Centre (800 11 800 or +357 22575555 from abroad), 24/7.

**25. I am a Piraeus Bank Cyprus credit card holder and wish to issue a supplementary card for an additional holder, is this possible?**

As per the existing procedures, you should contact your branch and apply for the issuance of a supplementary card for an additional holder.

**26. Do I continue to receive alerts via email or SMS every time that I use my debit/credit card?**

Of course you continue to receive alerts on the mobile number/email address that you have registered with us.

**27. I am a Piraeus Bank Cyprus Miles & More credit card holder. Do I continue to receive miles with my purchases and what will happen to the existing miles that I have collected?**

Of course you continue to receive miles as per our existing agreements. All the existing miles that you have collected continue to be valid according to the loyalty programme.

**28. Does the Miles & More loyalty programme card remain in effect?**

The loyalty card continues to be valid under the conditions of the loyalty programme of Miles & More. For more information regarding the loyalty programme you can visit the website [www.milesandmore.com](http://www.milesandmore.com)

## **Information regarding electronic banking and alternative channels**

**29. I am a Piraeus Bank Cyprus winbank subscriber. Can I still use the web banking platform, and the phone banking service as before?**

Of course! The Electronic Banking Services, web banking, mobile banking and phone banking continue to operate normally in the same way as they did before.

**30. How can I enter the web banking platform of AstroBank and what credentials do I use for my entry?**

The entry and identification process of AstroBank Electronic Banking does not change. You are able to enter the web banking platform from the following address: [www.winbank.com.cy](http://www.winbank.com.cy), by entering your existing credentials in the username and password fields.

**31. Does the Customer Service Centre of Piraeus Bank Cyprus continue to be in effect as before, by calling the same number?**

Of course! The Customer Service Centre and support services continues to operate as before, 24/7, by calling the same number, 800 11 800 or +357 22575555 from abroad.



**32. Does the "Instant Cash" service continue to operate for the ATMs of Piraeus Bank in Greece?**

Yes, the "Instant Cash" service continues to operate in the exact the same way. Cash withdrawals will be available from the ATM network of AstroBank in Cyprus and the ATM network of Piraeus Bank in Greece.

**33. Does the extra PIN generator device that I currently have continue to operate?**

Of course! The extra PIN generator device continues to operate normally and you do not need to replace it until its expiration date.

**34. What transactions can I perform at the ATMs of AstroBank?**

At AstroBank ATMs you can use your existing cards and perform all your transactions as you did before.