

Online Banking Terms & Conditions

March 2026



ALPHA BANK

TERMS AND CONDITIONS

These Terms & Conditions explain how our online banking service works and set out the responsibilities of both you (“you”, “your”) and Alpha Bank London Limited (“the Bank”, “we”, “us”). Please read them carefully. This service provides secure online access to your accounts and documents. From time to time, certain features may be available to view, download or manage your accounts. These terms do not indicate when any feature will be enabled.

DEFINITIONS

In these Terms, unless the context otherwise requires:

Defined term	Meaning
OPT	A one-time password, being a unique, time-limited security code generated by the Bank or its authorised service providers and used to authenticate the Client, an Instruction or a Payment Transaction.
TPPs	Third Party Providers, being authorised service providers (including Account Information Service Providers and Payment Initiation Service Providers) permitted by law to access information on Your Accounts or initiate Payment Transactions on Your behalf.
PISPs	Payment Initiation Service Providers, being Third Party Providers authorised by law to initiate Payment Transactions from Your Account at Your request.
FCA	The Financial Conduct Authority, being the United Kingdom regulator responsible for the supervision and regulation of financial services firms and markets.
WCAG	The Web Content Accessibility Guidelines, being the internationally recognised accessibility standards published by the World Wide Web Consortium (W3C), as updated from time to time.
FSCS	The Financial Services Compensation Scheme, being the United Kingdom statutory compensation scheme for customers of authorised financial services firms.
GDPR	The UK General Data Protection Regulation, being Regulation (EU) 2016/679 as retained in UK law, together with the Data Protection Act 2018 and any successor or replacement legislation.

- About the Online Service**

Our online banking service allows you to securely access information about your accounts, documents and communications with the Bank. The features available to you may vary depending on your account type, eligibility and system availability. Some functions may be accessible now and others may become available over time. If a specific feature is available to you (for example, payment services), the terms governing that feature are included in this document. These terms do not represent a commitment to provide any particular feature on a specific date.
- Registering for the Service**

To use the service, you must be an existing customer with eligible accounts. We'll send you a registration invitation by email. You'll create a username and password and will need to complete extra security steps such as entering a one time passcode (OTP).
- Security and How to Keep Your Access Safe**

We use strong security measures, including strong customer authentication and automatic timeout after inactivity. We may ask for additional verification (such as one time passcodes) when you carry out certain activities.

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You must:

- Keep your login details secure;
- Make sure the device and browser you use are up to date;
- Tell us immediately if you notice anything unusual with your accounts.

4. **Using the Service Responsibly**

Please ensure that information you provide online is accurate. If your contact details change, please update them through your Relationship Manager or Client Services. You may choose to use regulated Third Party Providers to access account information, where permitted by law (see 5. Third-Party Provider Access).

5. **Using Regulated Third Party Providers:**

You may permit certain regulated third party providers ("TPPs"), such as Account Information Service Providers (AISPs) and Payment Initiation Service Providers (PISPs), to access your account information or initiate payments on your behalf if we make this service available. TPPs must be authorised or registered in the UK by the Financial Conduct Authority ("FCA") (or, where applicable, registered with the FCA).

Your Consent:

A TPP may only access your account or act on your behalf where you have given them your explicit consent. You are responsible for ensuring that any TPP you use is authorised and that you understand the permissions you grant to them.

What We Will Do:

- We will treat any instruction received from a TPP as if it came directly from you, provided it meets the legal and security requirements.
- We will provide TPPs with access to your accounts where required by law and where they have the necessary permissions.

When We May Decline or Block Access:

We may refuse or block a TPP's access to your account if:

- we reasonably suspect unauthorised or fraudulent activity;
- the TPP is not properly authorised; or
- security requirements cannot be satisfied.

Where possible and lawful, we will notify you of the reason for blocking access.

Liability:

- If a payment is incorrectly initiated or executed by a TPP, the TPP is responsible for correcting it and we shall have no liability in respect of such error.
- If we cause an error, we will be responsible in accordance with these Terms and applicable law.
- You will not be responsible for unauthorised payments initiated through a TPP unless you have acted fraudulently or have intentionally or with gross negligence failed to keep your security credentials safe.

5.1 **Stopping a TPP's Access:**

You may withdraw consent from a TPP at any time. Once withdrawn, the TPP will no longer be able to access your account information or initiate payments. You may also contact us if you believe a TPP is accessing your account without permission.

5.2 **Security:**

You must take all reasonable steps to keep your personalised security credentials safe. Regulated TPPs should never ask you for your login details or passwords. If a TPP requests your credentials, do not provide them and notify us immediately.

6. **Service Availability**

We aim to make the online service available at all times. There may be interruptions due to maintenance, upgrades or unexpected issues. If you need urgent support and cannot access the service, please contact us.

7. **Fees**

There is no charge for using online banking. Some banking services outside the online platform may carry fees, as set out in our Personal Tariffs, which can be found in the document library at alphabanklondon.co.uk.

8. **Statements and Account Information**

You can view and download consolidated statements covering all of your accounts with us.

Where available, we may also provide account level statements or additional reporting options. These features may be expanded over time.

9. **Accessibility**

We are committed to making our service accessible to everyone.

Our online services aim to meet WCAG 2.2 AA accessibility standards, including:

- Screen reader compatibility
- Adjustable text size and contrast
- Keyboard-only navigation
- Alternative formats (Braille, large print or audio) available upon request

If you need additional support, please let us know.

10. **Privacy**

We handle your information in accordance with our Privacy Notice. We use your data to deliver the online service, keep you safe and meet regulatory requirements. We may work with trusted providers (such as SMS authentication services) to support the service securely.

11. **Payment Services (Where Available)**

Where payment functionality is available within the online service, the following terms apply. These do not mean that payment features are currently enabled.

11.1 **Types of Payments**

If supported, you may be able to make:

- Faster Payments (sterling, UK);
- SWIFT payments (international or non sterling);

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- Standing Orders;
- View Direct Debits.

11.2 Giving Instructions

We will only act on payment instructions that meet our security and authentication requirements. You must provide required details such as payee name, account or IBAN, amount and date.

11.3 Processing Times

Payments are processed according to the rules in our Personal Terms, including same day processing for Faster Payments (subject to cut off times) and multi day processing for certain SWIFT transfers.

11.4 Declines and Delays

We may decline or delay a payment if there are insufficient funds, incomplete or unusual details, suspected fraud, or if required security checks cannot be completed.

11.5 Unauthorised or Incorrect Payments

If you notice an unauthorised or incorrect payment, tell us as soon as possible. Your liability and our responsibilities follow the Personal Terms.

11.6 Direct Debit Guarantee

Direct Debits (where supported) are protected by the Direct Debit Guarantee.

12. Complaints

We're here to help. If you're unhappy about something:

1. Contact us first — we'll investigate and aim to resolve things quickly.
2. If you're still not satisfied, or if you don't receive a response within the required regulatory timeline, you can refer your complaint to the Financial Ombudsman Service, which is free and independent.

13 How Your Money Is Protected

Your eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS):

- Up to £120,000 per eligible person, per authorised firm
- Eligible investments may be protected up to £85,000 per eligible person, per authorised firm. The FSCS can't accept any claims that are for poor investment performance - unfortunately, the nature of investments means their value can go down as well as up.
- Temporary protection of up to £1,400,000 may also apply for up to six months in certain circumstances, such as following a property sale or a significant life event. Further information is available at [fscs.org.uk](https://www.fscs.org.uk)
- If you hold accounts under several brands that share one banking licence, the FSCS limit applies to the total.

14. When We May Suspend or Restrict Access

We may suspend or restrict access if:

- We believe your security is at risk
- You breach these terms

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- We must do so for legal or regulatory reasons
- Your relationship with us ends

You can stop using the service at any time by contacting us.

15. **Our Responsibility to You**

We provide the service with reasonable care and skill. We are not responsible for losses caused by events outside our control (including, without limitation, cyberattacks, telecommunications failures, industrial action, or regulatory direction or a change in applicable law), losses arising from you sharing your security details, or indirect losses unless required by law.

Where the online service does not support certain transactions or account changes, we are not responsible for losses relating to actions you could not complete through the service.

16. **Intellectual Property**

All content and software supporting the online service belong to us or our licensors. You may use the service only to access your account information and any features made available to you.

17. **Changes to These Terms**

We may update these terms from time to time to reflect improvements, regulatory changes or system updates. We will notify you in advance where required by law.

18. **Governing Law**

These terms are governed by the laws of England and Wales. Any disputes will be handled by the courts of England and Wales.

19. **Contact Us**

- 19.1 The Bank will contact You using the contact details given by you. This includes the email address We hold for you. If You do not advise the Bank when You change Your name(s) or contact details, the Bank will continue to use the details last given to it and will not be responsible if it fails to contact You or if it sends confidential information to the wrong address using out-of-date details.
- 19.2 The Bank has security policies relating to the transmission of confidential data outside of the Bank and this includes emails to Our clients. In such cases all communications are encrypted. The protection is there to safeguard and protect Our clients, but also to protect the Bank in discharging its duties under the Data Protection Act 2018 and General Data Protection Regulation (UK GDPR).
- 19.3 The Bank can be contacted at its head office at the following location:

Capital House, 85 King William Street, London EC4N 7BL

telephone: +44 (0)20 7332 6767

e-mail: info@alpha-bank.co.uk

All the above contact details are available via Our Website. We will notify You if Our contact details change

- 19.4 You agree that We may leave a message for You to contact Us on an answerphone, fax machine or with the person answering the telephone.
- 19.5 You agree that telephone calls between You and Us may be recorded so that We have a record of Your instructions. Occasionally, We will also monitor telephone calls for staff training purposes and to enable Us to maintain Our service quality.

20. **Complaints**

20.1 If You have cause for complaint, You should contact Your Relationship Manager, if You have one, or the Bank's office in the UK. Full details as to options to contact the bank to lodge either feedback or complaints can be found on the Bank's website.

20.2 We will write to You within five business days of its receipt, to acknowledge Your complaint and where possible resolve Your issue even if We contact You by telephone first.

20.3 If Your concerns cannot be resolved following Your initial contact with the Bank, You should write to:

The Head of Compliance Alpha Bank London Limited
Capital House, 85 King William Street, London EC4N 7BL

or telephone +44 (0)20 7332 6767

or email: complaints@Alpha-Bank.co.uk

20.4 You should give full details of Your complaint including the names of the people You have dealt with and what You would like the Bank to do to resolve the matter. The Relationship manager of the Bank will acknowledge Your complaint, deal with Your complaint or make sure it is passed on to the right person and let You have the Bank's reply quickly or, if it is not possible, keep You updated with the progress of Your complaint. We will send Our final response ordinarily within eight weeks of receiving Your complaint, but should We pass the eight-week timescale, We will provide You with an update. If Your complaint is in relation to a payment service, We will send Our final response letter within

15 business days and in exceptional circumstances this will be a maximum of 35 business days.

20.5 If upon receiving the Bank's reply You are still not satisfied with the way the Bank has handled Your complaint You may refer the matter to the Financial Ombudsman Service whose contact details are below:

Address: Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk.

Further details about the Financial Ombudsman Service will be provided with Our final decision letter for any complaint made.

You may contact the Financial Ombudsman Service within 6 months from the date of any final response or decision issued by us.

20.6 A written copy of the Bank's internal complaints procedure is available on request and on the Bank's website www.alphabanklondon.co.uk.

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How Alpha Bank London is regulated

Alpha Bank London Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. To find out more about the Bank please refer to the Financial Services Register under number 135327 - <https://register.fca.org.uk>.

The full contact details for both these regulators are as follows:

The Prudential Regulation Authority
Bank of England
Threadneedle Street London, EC2R 8AH
telephone: +44 (0)20 3461 4444

e-mail: enquiries@bankofengland.co.uk

The Financial Conduct Authority
Financial Conduct Authority
12 Endeavour Square
London,
E20 1JN
telephone: 0800 111 6768 or + 44 20 7066 1000
e-mail: consumer.queries@fca.org.uk