



30 September 2019

Dear Customer,

### **Transfer of Card Accounts to AstroBank Systems**

Following our communication dated 03 June 2019, we are happy to inform you that the Card Accounts you maintain with ex-USB Bank will be transferred to AstroBank's systems during the weekend 11 – 13 October 2019 ("the migration weekend").

We take this opportunity to remind you of some important information, for the transfer of your card accounts.

In particular:

- > Cards maintained by individual cardholders which are connected to current and/or savings accounts without limit, will be cancelled and will be replaced by AstroBank's **Day2Day** Debit Cards. The Day2Day Debit Card bears NO annual subscription fee. You may use your Card to purchase goods and services at merchants and online and for cash withdrawals (from your savings and/or current accounts), at any AstroBank or other banks' ATMs (cash withdrawal from AstroBank, JCC and Euronet ATMs is offered free of charge).
- > Cards maintained by individual cardholders with a credit limit, will be cancelled and will be replaced with AstroBank's Privilege or Status Gold Credit Cards.
- > Cards maintained by legal entities without a credit limit, will be cancelled and will be replaced with AstroBank's Platinum Debit Cards.
- > Cards maintained by legal entities with a credit limit, will be cancelled and will be replaced with AstroBank's Business Credit Cards.

In relation to the issuance of the aforementioned AstroBank Credit Cards, where an annual subscription fee is applicable, this will be waived for the 1st year.

The accounts of both Debit and Credit Cards are governed by the Basic Terms and Conditions of AstroBank and specifically the Terms and Conditions of Use of Debit Cards which are included therein and the Terms and Conditions of Use of Credit Cards respectively. The aforementioned terms are available on the Bank's official website [www.astrobank.com](http://www.astrobank.com) as well as in all Bank branches.

A Bank Officer will contact you to inform you about the collection of your new Card/s and the signing of the required documentation for the conversion of the accounts.

The automatic Credit Card payments will be executed on the 10th day of each month for personal cards, versus the 20th of each month that was applicable for ex-USB Bank cards.

During the migration weekend, you will be able to use your ex USB Cards for purchases and cash withdrawals from all ATMs, with the exception of the ex-USB Bank ATMs. As your withdrawals will be effected on your credit card balance, you are kindly advised to have enough available funds in your Card Account in order to cover for the withdrawal amounts and possible purchases you may need to execute during the migration weekend. Please ensure that funds are transferred in your Card Account PRIOR to the migration weekend, because such transfers will not be available during migration.

For any additional information and/or clarifications, you may contact any AstroBank Branch or contact our 24-hour Call Center on 800 11 800 (local calls), +357-22575555 (international calls).

We would like to thank you for your trust, and assure you that we will continue to offer our best services at all times.

Sincerely,

AstroBank Limited

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