

Dear Customer.

Starting October 8th, 2025, our Bank will offer the Verification of Payee (VoP) service for credit transfers in Euro within Greece and the Eurozone.

Prior to the irrevocable execution of a transfer, you will be promptly informed whether the **beneficiary's name** matches the **IBAN** provided, based on data held by the beneficiary's bank. The verification is completed within 2–5 seconds and may result in one of the following outcomes:

1. Successful Verification

The Beneficiary Name provided matches the name of the Beneficiary registered for this Beneficiary Account /IBAN.

2. Close Match

The Beneficiary Name provided is very similar, but not exactly the same, as the name of the Beneficiary registered for this Beneficiary Account / IBAN.

3. No Match

Attention! The Beneficiary Name provided does not match the name registered for this Beneficiary Account / IBAN.

4. Not Possible

For example: Closed/Non-existent account, technical problem, the Beneficiary Bank does not support VoP service, etc.

Proceeding with the transfer remains at your discretion. Through the Verification of Payee service, ABBank further enhances the security of your digital payments in Euro.

Sincerely,

Aegean Baltic Bank S.A.