

TERMS AND CONDITIONS

Aegean Mastercard Card Promotion Campaign

1. Eligibility to participate in the Aegean Mastercard Promotion Campaign (the "Campaign") is open to customers of Bank of Cyprus Public Company Ltd (the "Bank") who obtain an Aegean Mastercard (the "Card") from the Bank during the period 05/05/2026 – 10/07/2026 and who have reached the age of 18 at the time of application and issuance of the Card (the "Holders" or "Cardholders" as defined in the Bank's Card Terms and Conditions), excluding those expressly excluded below.
2. Please note that the Campaign will be conducted on a first-come, first-served basis and only the first 3,000 Bank customers who apply for the Card will be eligible to receive, in addition to the Card benefits, one of the gifts listed below, also on a priority basis, as expressly described below, provided that they carry out at least one transaction with their Card within one (1) month after the end of the Campaign, i.e. by 10/08/2026 (the "Transaction"), in Cyprus or abroad (the "Beneficiaries"), excluding transactions expressly excluded below.
 - i. The first 2,000 customers will receive an American Tourister Spinner cabin luggage (4 wheels), Jetdriver 3.0 55cm, with a value of €139 (the "Suitcase"), provided by the card reward antamivi scheme partner, Costas Theodorou Ltd.
or
 - ii. The next 1,000 customers (following the first 2,000) will receive an American Tourister Spinner cabin luggage (4 wheels), 55cm, with a value of €129 (the "Suitcase"), provided by the card reward antamivi scheme partner, Costas Theodorou Ltd.

For the purposes of the present Campaign, the above gifts shall be collectively referred to as the "Gift".

It is clarified that, for the purposes of the Campaign, the transaction date shall be deemed to be the posting date of the transactions in the Bank's system.

3. The following are expressly excluded from the Campaign:
 - i. Cardholders who apply for a business card, namely the "Aegean Mastercard Business".
 - ii. Cardholders who apply for the reissuance of a Card that was issued within the last twelve (12) months and was terminated for any reason.
 - iii. Cardholders who already hold the Card.
 - iv. Cardholders who are not the Primary Cardholders.
4. The following transactions are expressly excluded from the Campaign:
 - (a) cash withdrawals
 - (b) cash or cheque deposits
 - (c) direct debit payments
 - (d) bank charges, such as payment of card subscription fees, fees for re-printing PIN, etc.
 - (e) transactions for the payment of taxes and fees to government services (including postage fees)
 - (f) money transfers, meaning any movement of funds initiated by a customer, whether domestic or cross border, such as Peer-to-Peer transfers, bank transfers, Account Funding Transactions (AFTs), Original Credit Transactions (OCTs), and transfers to or from digital wallets.
5. The Gift will be dispatched by Jinius Marketplace to the mailing address of the Beneficiaries as declared by them to the Bank.
6. The Beneficiaries accept that their full name, mailing address and contact phone number, as declared by them to the Bank, will be disclosed to Jinius Marketplace for the purpose of delivering the Gift. These

details will be retained in the records of Jinius Marketplace for a period of up to 30 business days following the delivery of all Gifts to all Beneficiaries and will thereafter be deleted. In the event that the Gift is defective, the Beneficiary may contact the Jinius Support Team at the email address: hey@jinius.com.cy or telephone no: 22363300.

7. The Campaign will be valid from 05/05/2026 until 10/07/2026.
8. The Gift cannot be exchanged for cash or for any other prize or gift.
9. If any Cardholder proceeds with the cancellation of their Card within the first twelve (12) months from receiving the Gift, a partial charge of the original cost of the Gift shall be applied to the Cardholder's Card Account (as defined in the Bank's Card Terms and Conditions), amounting to €60.
10. The Bank reserves the right to exclude any participation and to prevent any person from further participating in the Campaign if such person interferes in any way with the participation process or with the proper conduct of the Campaign or acts in breach of these Terms and Conditions.
11. By participating in the Campaign, the Cardholders confirm that they have read and understood these Terms and Conditions and agree to be bound by them.
12. Participation in the Campaign shall be deemed as full and unconditional acceptance of these Terms and Conditions, as well as the Bank's Card Terms and Conditions.
13. The Bank reserves the right to amend these Terms and Conditions at any time, subject to prior notification to the Cardholders.
14. The Bank does not make any representations or warranties and does not provide any guarantees in relation to the Gift.
15. To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage or injury to any person or property that may arise, directly or indirectly, wholly or partially, from the acceptance, possession or use of the Gift.
16. If, for any reason, any part of the Campaign is unable to operate as planned, including, without limitation, due to computer virus infection, network failure, unlawful interference, fraud, technical malfunction or any other cause that corrupts or affects the security, integrity or proper conduct of the Campaign, the Bank reserves the right to cancel, terminate, modify or suspend the Campaign, or to cancel any of the affected participations.
17. These Terms and Conditions are governed by the laws of the Republic of Cyprus.