

TERMS AND CONDITIONS

CARD USAGE CAMPAIGN IN COLLABORATION WITH C.A. PAPAELLINAS EMPORIKI LTD

1. Participation in the card usage campaign in collaboration with C.A. PAPAELLINAS EMPORIKI LTD (the “Campaign”) is open to all holders of personal debit and/or prepaid and/or credit cards, whether Visa and/or Mastercard (the “Cards”), issued by Bank of Cyprus Public Company Ltd (the “Bank”), who have reached the age of eighteen (18) years at the time of participation in the Campaign (the “Cardholder(s”).

Eligible Cardholders must use their Cards for purchases of €100 and above at Alphamega Supermarkets in Cyprus (the “Alphamega Supermarkets”) during the period from 11/06/2026 to 19/07/2026 inclusive (the “Transactions”).

2. During the Campaign period:

- Two hundred and ten (210) Cardholders will be eligible to receive a €100 gift voucher (the “Voucher”), which can be redeemed on a subsequent purchase at Alphamega Supermarkets and is valid for three (3) months from the date of issuance;

and

- Eligible Cardholders will also participate in a prize draw (the “Draw”), where one (1) winner will receive a €1,000 voucher (the “Prize”), which can be redeemed for purchases at Alphamega Supermarkets until 31/12/2026.

3. Holders of business cards are expressly excluded from participation in the Campaign.

4. The Campaign will run from 11/06/2026 to 19/07/2026.

5. The Voucher will be generated automatically and will appear for informational purposes in the antamivi app of each winning Cardholder, without requiring any additional action on their part. The Voucher will be redeemed automatically by each winning Cardholder, either partially or in full in a single transaction, through the use of any of the Bank’s Cards at Alphamega Supermarkets.

6. The Voucher is redeemable only for in-store transactions at Alphamega Supermarkets and may not be used for online transactions.

7. The Bank reserves the right to exclude any participation and to disallow further participation in the Campaign and the Draw by any Cardholder who interferes in any way with the participation process or the proper operation of the Campaign and/or the Draw, or who acts in violation of these Terms and Conditions.

8. Each Transaction made using the Cards corresponds to one (1) entry in the Campaign and in the Draw.

9. If a Cardholder terminates their Card account, the Cardholder shall remain eligible to participate in the Campaign and the Draw in respect of Transactions carried out up to the date of such termination.

10. The Cardholder selected as the winner of the Prize must correctly answer a question posed by the Bank in order to be eligible to receive the Prize (the “Winner”).

11. The Vouchers and the Prize may not be exchanged for any other prize or gift. The Vouchers and the Prize are provided exclusively in connection with this Campaign.

12. The Draw for the Prize will take place on 23 July 2026, unless otherwise announced by the Bank.

13. The Bank will notify the Winner by telephone or via electronic mail (email).

14. Upon request by the Bank, the Winner must provide original identification documents satisfactory to the Bank in order to verify their identity and be eligible to receive the Prize.

15. Any expenses, charges, or taxes not expressly stated in these Terms and Conditions or in the description of the Prize, which may arise from the acceptance, possession, or use of the Prize, shall be the sole responsibility of and borne exclusively by the Winner.

16. In the event that a Winner is unable, for any reason, to accept the Prize, or if their participation is disqualified in accordance with these Terms and Conditions, or if the Prize is not awarded due to cancellation of their participation in the Draw by the Bank, or due to failure to verify their identity, or if the Winner cannot be contacted, or if confirmation of acceptance of the Prize is not received within five (5) working days from the date of the Draw, the Prize shall be awarded to the alternate winner(s), in accordance with the order in which they were selected in the Draw.

17. If the Winner accepts the Prize, the Bank may request the Winner's written and/or verbal consent for the publication of their name and/or city of residence in promotional activities related to the Campaign, across media channels, including mass media and/or social media.

Such promotional activities may also include photographic and/or video material. In the event that the Winner does not provide such consent, the Bank reserves the right to refuse the awarding of the Prize.

18. The Bank reserves the right to amend these Terms and Conditions at any time, subject to prior notification to Cardholders.

19. The Bank makes no representations or warranties and provides no guarantees whatsoever in relation to the Vouchers and the Prize.

20. To the fullest extent permitted by applicable law, the Bank shall not be liable for any loss, damage, or injury suffered by any person or property arising, directly or indirectly, in whole or in part, from the acceptance, possession, or use of the Vouchers and/or the Prize.

21. If, for any reason, any part of the Campaign or the Draw is unable to operate as planned, including but not limited to computer virus infection, network failure, unauthorized intervention, fraud, technical malfunction, or any other cause which corrupts or affects the security, integrity, or proper conduct of the Campaign or the Draw, the Bank reserves the right to cancel, terminate, modify or suspend the Campaign or the Draw, or to invalidate any affected entries.

22. By participating in the Campaign and the Draw, Cardholders confirm that they have read, understood, and agreed to be bound by these Terms and Conditions.

23. These Terms and Conditions shall be governed by and construed in accordance with the laws of Cyprus.