“AEGEAN” SCHEME TERMS AND CONDITIONS

1. The Aegean Mastercard Scheme (the "AEGEAN Scheme") applies to all Aegean Mastercard and Aegean Mastercard Business credit card holders (the "Card") (the "Cardholder" as defined in the Bank's Card Terms and Conditions) who have signed a relevant application for the issuance of a Bank of Cyprus Public Company Ltd Card (the "Bank").

2. Cardholders automatically participate in AEGEAN's Miles+Bonus program (the "Program"), which allows them to collect miles and redeem them each time they make transactions with the Card, except for those transactions expressly mentioned below.

3. The terms of the Program are listed on the website of AEGEAN (www.aegeanair.com), which is solely responsible for its content, implementation as well as for any modification or discontinuation.

4. The AEGEAN Scheme applies to all transactions carried out in Cyprus and abroad with a Card, except for (a) cash withdrawals; (b) cash or cheque deposits; (c) automatic payment orders; (d) bank charges such as payment of card subscription fees, PIN reprinting fees, etc.; (e) transactions for the payment of taxes and government service fees (including postal charges); (f) utility bill payments; (g) gambling (Betting); and (h) 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. AEGEAN Card Benefits:

(A) The **Aegean Mastercard Card offers** the following benefits to each Cardholder participating in the AEGEAN Scheme:

- 3,000 welcome miles (award and tier miles) which are credited to the Cardholder’s Miles+Bonus account maintained with AEGEAN. *It is clarified that the Tier Miles awarded as Welcome Miles are counted exclusively towards retaining Gold Tier and cannot be used to qualify for an upgrade to Platinum Tier or towards retaining Platinum Tier.*
- Each €1 corresponds to 3 award miles for every transaction made with the Card in the AEGEAN network, as this is described and amended from time to time on the AEGEAN website (www.aegeanair.com.) which are credited to the Miles+Bonus account maintained with AEGEAN.
- Every €2 corresponds to 1 award mile for every transaction made with the Card to other businesses, outside the AEGEAN Network, which are credited to the Miles+Bonus account maintained with AEGEAN.
- Annual €40 discount in the form of a coupon, which can be used during ticket reservation process through AEGEAN by the primary Cardholder.

- Access to more than 1,200 Lounges worldwide through the Lounge Key service, with a relevant cost per visit, which will be communicated to you by each respective lounge upon presentation of the Aegean Mastercard. For more information, please refer to the following link: https://www.loungekey.com/en/bankofcyprus
- Participation in the Flight Delay Pass service, which entitles the Cardholder to free access to lounges worldwide in the event of a flight delay. For more information, please refer to the following link https://fdp.mastercard.com/bankofcyprus
- Ability to redeem antamivi points for the purchase of tickets within the AEGEAN and Olympic Air Network, using AEGEAN's online application at the following link: https://cyprusbankredemptionel.aegeanair.com/

(B) (i) The **Aegean Mastercard Business** Card offers the following benefits to every new company participating in the AEGEAN Scheme:

- Each €1 corresponds to 4 award miles for every transaction made with the Card within the AEGEAN Network, which are credited to the Miles+Bonus account that the business maintains with AEGEAN.
- Each €1 corresponds to 1 award mile for every transaction made with the Card at businesses outside the AEGEAN Network, which are credited to the Miles+Bonus account that the business maintains with AEGEAN.

(ii) The **Aegean Mastercard Business** Card offers the following benefits to each new Cardholder holding a business Card on behalf of the business participating in the AEGEAN Scheme:

- 4,000 Welcome Miles (award and tier miles) credited to the Miles+Bonus account maintained by the company with AEGEAN. *It is clarified that the Tier Miles awarded as Welcome Miles are counted exclusively towards retaining Gold Tier and cannot be used to qualify for an upgrade to Platinum Tier or towards retaining Platinum Tier.*
- 4 Coupons on an annual basis in the form of promo codes for free access to the Aegean Business Lounges for use by each business Cardholder
- 2 Coupons on an annual basis in the form of promo codes for free use of the priority service Fast Track, available for use by each business Cardholder
- 2 Coupons on an annual basis in the form of discount codes for free upfront seat selection for use by each business Cardholder
- Access to more than 1,200 Lounges worldwide through the Lounge Key service, with a relevant cost per visit, which will be communicated to you by each respective lounge upon presentation of your Aegean Mastercard Business Card. For more information, please refer to the following link: https://www.loungekey.com/en/bankofcyprus
- Participation in the Flight Delay Pass service entitles the Cardholder to free access to lounges worldwide in the event of a flight delay. For more information, please refer to the following link https://fdp.mastercard.com/bankofcyprus
- Ability to redeem antamivi points for the purchase of tickets within the AEGEAN and Olympic Air Network, using AEGEAN's online application at the link: https://cyprusbankredemptionen.aegeanair.com/

6. All vouchers referred to in these terms are valid for 12 months and cannot be transferred to third parties.

7. The maximum annual number of miles that a Cardholder can earn in the Program is determined as follows:

(a) In the case of **Aegean Mastercard Business** Cards, the maximum annual number of miles that each business Cardholder can earn in the Program may not exceed 100,000 miles.

(b) In the case of **Aegean Mastercard** Cards, the maximum annual number of miles that a Cardholder (as defined in the Bank's Card Terms and Conditions) and any Authorized Cardholder (also as defined in the Bank's Card Terms and Conditions) whose Cards are linked to the same Card Account (again as defined in the Bank's Card Terms and Conditions) may collectively earn in the Program, may not exceed 100,000 miles per Card Account.

8. The miles accumulated from transactions made using an additional Card will be credited to the primary Cardholder's Miles+Bonus account, while in the case of business Cards, the miles will be accumulated in the company's Miles+Bonus account.

9. To obtain a Card, a Miles+Bonus account is required. If the Cardholder is already a member of the Program, then the member's existing account number is linked to the Card.

10. AEGEAN, in collaboration with Bank of Cyprus, further reward Aegean Mastercard cardholders. Specifically, as of 08/10/2025, cardholders enjoy additional Miles+Bonus award miles for every transaction made with AEGEAN. More precisely, Aegean Mastercard cardholders now earn directly 3 award miles per €1 spent with AEGEAN and 1 mile per €2 spent at businesses in Cyprus and abroad, while Aegean Mastercard Business cardholders earn directly 4 award miles per €1 spent with AEGEAN and 1 mile per €1 spent at businesses in Cyprus and abroad, without the previous requirement of converting Bank of Cyprus antamivi points into miles through the 'Antamivi' application.

2 of the 3 miles collected per €1 through the AEGEAN Scheme for transactions within the AEGEAN Network using the **Aegean Mastercard**, are credited within the following days to the relevant Miles+Bonus account with the description 'Aegean Mastercard Antamivi'. 3 of the 4 miles collected per €1 through the AEGEAN Scheme for transactions within the AEGEAN Network using **the Aegean Mastercard Business**, are credited within the following days to the relevant Miles+Bonus account with the description 'Aegean Mastercard Antamivi'. The remaining miles collected are credited to the relevant Miles+Bonus account at the beginning of each following month with the description 'Aegean Mastercard Monthly Accruals'

11. The Bank will credit the miles collected from the use of the Card to the corresponding Miles+Bonus account that the Cardholder maintains with AEGEAN. It is clarified that,

in the case of business Cards, the miles will be credited to the company's Miles+Bonus account that participates in the AEGEAN Scheme.

12. Miles will be credited based on the posting date of the transaction on the Card account (the "Card Account" as defined in the Bank's Card Terms and Conditions) and not on the transaction date.

13. The Bank shall provide AEGEAN, on a monthly basis, with the total transaction amount of each Cardholder, so that the corresponding Miles+Bonus account may be credited with the miles earned.

14. If the Bank or the Cardholder proceeds with the closure of the Card Account, the corresponding **Miles+Bonus** account will continue to be governed by the terms of the specific Program. It is noted that, in such a case, the Cardholder shall still be entitled to receive from the Bank the miles accumulated during the last month, up to and including the date of the Card Account closure.

15. Reversals of transactions will result in the reversal of the corresponding miles, which will be deducted from the relevant Miles+Bonus account.

16. The pricing of the Card is in accordance with the Bank's Table of Commissions and Charges, as amended from time to time, and which is available at the Bank's branches and on the Bank's website at www.bankofcyprus.com

17. The Bank reserves the right to amend these Terms at any time upon providing two months' notice to the Cardholders.

18. Participation in the AEGEAN Scheme shall be deemed as full and unconditional acceptance of these Terms and of the Bank's Card Terms and Conditions.

19. These Terms shall be governed by Cyprus Law.