

TERMS & CONDITIONS
Caffè Nero Campaign

1. The card usage campaign organized in collaboration with Caffè Nero Cyprus ("Caffè Nero") (the "Campaign") is open to all holders of personal Visa and/or Mastercard debit, prepaid and/or credit cards (the "Cards") issued by Bank of Cyprus Public Company Ltd (the "Bank"), who have reached eighteen (18) years of age at the time of participation in the Campaign (the "Cardholder(s)") and who use their Cards for in-store purchases at Caffè Nero (the "Partner") during the period from 01/09/2026 to 15/10/2026 inclusive, as follows:
2. Among the Cardholders defined above, the first 1,500 who complete five (5) Transactions, as defined below (the "Beneficiaries"), will each receive a €5 voucher redeemable at any Caffè Nero location (the "Voucher").

More specifically:

(a) Each purchase at Caffè Nero must be for a minimum amount of €5 in order to qualify for the Campaign (a "Transaction").

(b) Upon completion of five (5) Transactions, each with a minimum value of €5, the Voucher will be issued automatically.

(c) The Voucher will be linked to the Beneficiary's antamivi account and will be displayed for information purposes in the antamivi app under the "Coupons" section following its issuance.

The Voucher may be redeemed by the Beneficiary at any Caffè Nero store, either in full or partially, and will be automatically applied to the Beneficiary's next purchase(s) until its value has been fully used.

(d) If the Beneficiary uses the Voucher partially, any remaining balance may be used for a future purchase, provided that such purchase is made within the validity period of the Voucher.

(e) The Voucher will remain valid for a period of 30 days from the date of issuance.

3. The following are expressly excluded from the Campaign:
 - (a) Holders of business cards.
 - (b) Holders whose Cards are linked exclusively to foreign currency accounts.
4. Cardholder may receive only one Voucher.
5. The Bank bears no responsibility regarding the availability, redemption, or use of Vouchers provided by the Campaign Partner, who shall have sole responsibility for such matters.
6. The Voucher cannot be exchanged for cash, transferred, or substituted for any other gift, unless otherwise provided by its issuer.
7. The Campaign is valid irrespective of any other offers or promotions of Caffè Nero, unless otherwise stated in the relevant offer or promotion.
8. The Campaign is organized in collaboration with Caffè Nero, which participates in the Bank's antamivi card reward scheme.

9. The Bank may exclude any participation and prevent further participation in the Campaign by any Cardholder/Beneficiary who interferes in any way with the participation process or the proper operation of the Campaign, or who acts in violation of these Terms and Conditions.
10. If, for any reason, any part of the Campaign cannot operate as planned, including but not limited to computer virus infection, network failure, unauthorized intervention, fraud, technical malfunction, or any other cause that compromises 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 invalidate any affected entries.
11. If a Cardholder closes the account linked to the Card through which they participated in the Campaign, they will remain eligible to participate only if the relevant Transaction was processed before the closure of that account.
12. The Bank reserves the right to amend these Terms and Conditions at any time upon notification to the Cardholders/Beneficiaries.
13. To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage, or injury to any person or property arising directly or indirectly, wholly or partly, from participation in the Campaign and/or the acceptance and use of the Voucher.
14. The Bank makes no representations or warranties and provides no guarantees regarding any goods or services purchased from the Partner within the framework of the Campaign.
15. By participating in the Campaign, Cardholders/Beneficiaries warrant and confirm that they have read and understood these Terms and Conditions and agree to be bound by them.
16. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Republic of Cyprus.