

TERMS & CONDITIONS

CARD USAGE CAMPAIGN IN PARTNERSHIP WITH CYTA

1. Eligibility to participate in the card usage campaign organized in collaboration with Cyprus Telecommunications Authority CYTA (“CYTA”) (the “Campaign”) is open to holders of personal Visa and/or Mastercard debit and/or prepaid and/or credit cards (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)”). For the purposes of participating in the Campaign, Cardholders must use their Cards to purchase products either in person at any CYTA store in Cyprus or online through CYTA’s website at <https://www.cyta.com.cy>, during the period from 07/09/2026 until 31/12/2026, inclusive (the “Transaction”). Cardholders who complete a Transaction in accordance with these Terms and Conditions shall be referred to as the “Participants”.

2. During the Campaign Period:

400 Participants who complete a Transaction of €50 or more per transaction (the “Beneficiaries”) will be randomly selected through an automated process, to receive an electronic voucher (the “Voucher”) equal to the value of their purchase, up to a maximum amount of €100. The Voucher will be linked directly to the Cardholder’s antamivi application.

3. Holders of business cards and cardholders who only hold cards linked to an account in a currency other than Euro are expressly excluded from the Campaign.

4. The Campaign shall be valid for the period from 07/09/2026 until 31/12/2026, inclusive.

5. The Voucher will be displayed in the respective Beneficiary’s antamivi app under the “Vouchers” section for information purposes. The Voucher will be automatically redeemed during the Beneficiary’s next transaction at any CYTA physical store, using any eligible Bank-issued Card.

6. If a Cardholder uses only part of the Voucher value in a purchase transaction, the remaining balance may be used in a subsequent transaction, provided that such transaction takes place within the validity period of the Voucher.

7. Each Beneficiary may receive the Voucher only once.

8. The Voucher awarded to each Beneficiary shall remain valid for a period of ninety (90) days from the date of its issuance by the Bank.

9. The Bank reserves the right to disqualify any participation and to prohibit further participation in the Campaign by any Participant and/or Beneficiary who interferes in any way with the entry process or the proper conduct of the Campaign, or who acts in breach of these Terms and Conditions.

10. If a Cardholder terminates the account linked to the Card, the Cardholder will remain eligible to participate in the Campaign and redeem the Voucher, provided that the relevant Transaction was completed prior to the termination date of such account.

11. The Voucher is non-transferable, may not be exchanged for any other prize or gift, and is granted solely in connection with this Campaign.

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

13. The Bank makes no representations or warranties of any kind and provides no guarantees whatsoever in relation to the Voucher.

14. To the fullest extent permitted by applicable law, the Bank shall not be liable for any loss, damage, or injury to any person or property arising directly or indirectly, in whole or in part, from the acceptance, possession, or use of the Voucher.

15. The Bank reserves the right to amend these Terms and Conditions at any time by providing notice to the Participants.

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

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