

TERMS & CONDITIONS FOR THE DRAWS FOR PRICELESS EXPERIENCES (LIFESTYLE BENEFITS)

- 1) All individual customers who are registered in the loyalty scheme of the Bank of Cyprus Public Company Ltd (the "Bank") Pronomia (the "Pronomia Plan") and are registered members in one of the Silver, Gold, or Diamond tiers or are members in the PriviledGE Club are eligible to participate in the draws for priceless experiences (Lifestyle Benefits) (the "Draw" or the "Draws") .
- 2) Customers who meet the conditions set out in term 1 above (the "Eligible Customers") will automatically participate in the Draws of the Bank to win the following travel and local experience packages offered through the travel agency Top Kinisis Travel Public (the "Travel Agency"):
 - a) 12 travel packages (each travel package is for 2 people) with a maximum total value of €2,500 each (each one will be referred to separately as the "Travel Package"), redeemable at the travel agency Top Kinisis (the "Travel Agency"). One lucky Eligible Customer will be drawn each month for each Travel Package unless otherwise announced by the Bank. If the lucky Eligible Customer wishes to choose a travel package of higher value, this must be agreed between the lucky Eligible Customer and the Travel Agency and the price difference must be paid by the lucky Eligible Customer directly to the Travel Agency.
 - b) 120 local experience Packages in Cyprus (each local package is for 2 people) with a maximum total value of €500 each (each one will be referred to separately as the "Local Package"), redeemable at Travel Agency. Ten lucky Eligible Customers will be drawn each month for each Local Package unless otherwise announced by the Bank. If the lucky Eligible Customer wishes to choose a local package of higher value, this must be agreed between the lucky Eligible Customer and the Travel Agency and the price difference must be paid by the lucky Eligible Customer directly to the Travel Agency.
- 3) This campaign is valid from 02/02/2026 to 31/01/2027. Each Eligible Customer is entitled to win only once in the Draw. The selection of the Travel Package/ Local Package must be made by each lucky Eligible Customer within 6 months from the date of their Draw. Otherwise, the lucky Eligible Customer loses the right to receive the prize of the Draw.
- 4) Each lucky Eligible Customer will be able to choose:
 - a) the Travel Package they wish to receive from the website of the Travel Agency www.topkinisis.com under the package categories (a) SPORTS & EVENTS and (b) CONCERTS.
 - b) The Local Package they wish to receive from the website of the Travel Agency www.topkinisis.com under the category "Local Experiences" which will include the following options:
 - One-night stay at a 4* or 5* hotel including SPA treatment
 - One-night stay at a 4* or 5* hotel in Paphos and cruise to Blue Lagoon
 - One-night stay at a 4* or 5* hotel in Limassol and winery tour

The hotels, restaurants, wineries included in the Local Packages will be determined by the Travel Agency and will vary depending on the period of the Draw but will comply with the specifications mentioned in terms 2.b) and 4.b) above. The Travel Agency will inform the lucky Eligible Customers about their available options. The cruise to Blue Lagoon will be offered only during the summer months.

- 5) The lucky Eligible Customer may redeem his/her gift by choosing another Travel/Local Package of the same value (€2500 and €500 respectively) from the Travel Agency, in the event that in the package categories (a) SPORTS & EVENTS, (b) CONCERTS and (c) Local Experiences presented on the Travel Agency's website www.topkinisis.com, there is no available Travel/Local Package for the lucky Eligible Customer to choose at the time of the Draw. It is also understood that the lucky Eligible Customer may choose another Travel/Local Package of greater value as described in term 2 above.
- 6) The Travel Package/Local Package cannot be transferred by the lucky Eligible Customer to another person.
- 7) The number of entries for each Eligible Customer in each Draw will depend on the loyalty tier they are registered in at the given time. Specifically:
 - a) **Silver** tier Eligible Customers will have 1 entry in each Draw.
 - b) **Gold** tier Eligible Customers will have 2 entries in each Draw.
 - c) **Diamond** tier Eligible Customers will have 3 entries in each Draw.
 - d) **PriviledGE** Club Eligible Customers will have 3 entries in each Draw.
- 8) The Bank may announce additional entries for Eligible Customers in each Draw at regular intervals, with specific criteria that will be publicly posted on the Bank's website www.bankofcyprus.com.
- 9) Each lucky Eligible Customer must correctly answer a question posed to them to be eligible to receive the Travel Package/ Local Package.
- 10) If a lucky Eligible Customer accepts the Travel Package/ Local Package, their written consent will be requested for the publication of their name and/or city of residence in promotional activities related to the campaign in mass media and/or social media. Promotional activities may also include other photographic and/or cinematic material. If the lucky Eligible Customer does not give his/her consent, the Bank reserves the right to refuse the provision of the Travel Package/ Local Package.
- 11) The Bank will notify the lucky Eligible Customers of the Draws by phone or email and then, with their written consent, will send their name and mobile phone number to the Travel Agency in order to guide and assist them in choosing the package of their choice. If one or more lucky Eligible Customers are unable to accept the Travel Package/ Local Package or are disqualified under the terms of this document or do not collect the Travel Package/ Local Package due to cancellation of their participation by the Bank or due to non-verification of the validity of their participation or due to failure to verify their identity or due to non-signing of the acceptance declaration of the Travel Package/ Local Package, as specifically defined below, or due to their exclusion from the campaign, or if it was not

possible to contact them and confirm the final receipt of the Travel Package/ Local Package within 10 working days from the date of their Draw, the corresponding Travel Package/ Local Package will be allocated to the runners-up in the order of their draw.

- 12) When requested by the Bank, each lucky Eligible Customer must submit original proof of their identity, which satisfies the Bank in order to grant them the Travel Package/ Local Package.
- 13) The Travel Package/ Local Package cannot be exchanged for cash or any other prize or gift. The Travel Package/ Local Package is provided solely and exclusively for the purpose of this campaign.
- 14) The Bank may exclude any participation and not allow further participation in the campaign to any person who interferes in any way with the participation process or the smooth operation of the campaign or who acts in violation of these Terms and Conditions.
- 15) The Bank reserves the right to modify these Terms and Conditions at any time by notifying the Eligible Customers.
- 16) If for any reason any part of the campaign or the Draws cannot operate as planned, among other things, due to computer virus infection, network failure, illegal intervention, fraud, technical malfunction, or other cause that corrupts or affects the security, integrity, or smooth conduct of the campaign or the Draws, the Bank reserves the right to cancel, terminate, modify, or suspend the campaign or the Draws, or to cancel any affected entries.
- 17) Any expenses, fees, or taxes not explicitly mentioned in these Terms and Conditions or in the description of the Travel Package/ Local Package, which are given by the Bank and may arise from the acceptance, possession, or use of the Travel Package/Local Package, are the responsibility and will be borne exclusively by each lucky Eligible Customer.
- 18) The Bank makes no representations or warranties, does not provide any guarantees regarding any goods or services of the Travel Agency nor is it responsible for any disputes between the Travel Agency and the Eligible Customers.
- 19) The Eligible Customers are bound by the Terms and Conditions of the Pronomia Plan(see them [here](#)), as well as by any other relevant agreement with the Bank, which is in force from time to time.
- 20) To the fullest extent permitted by law, the Bank is not liable for any loss, damage, or injury to any person or property that may arise, directly or indirectly, wholly or partially, from the acceptance of the Travel Packages /Local Packages.
- 21) By participating in the Draw, the Eligible Customers warrant and confirm that they have read and understood these Terms and Conditions and have agreed to be bound by them.
- 22) These Terms and Conditions will be governed by Cypriot Law.