

TERMS & CONDITIONS
VISA CARD - SUMMER / SCHOOL MODE ON CAMPAIGN 2026

1. Participation in the Visa Card - Summer / School Mode On Campaign 2026 (the “Campaign”) is open to all customers who are holders and authorised holders of personal Visa 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) at the time of participation in the Campaign (the “Cardholder(s)”), and who will use their Cards for purchases during the period from 15/07/2026 to 15/09/2026, inclusive (the “Transactions”).
2. During the Campaign period:
 - ✓ 40 winners will each receive a prize worth €500 in the form of points credited to the Bank’s Antamivi Card Reward Scheme (i.e. 50,000 antamivi points) (the “Prize”).
3. Cardholders of business cards are expressly excluded from participation in the Campaign.
4. This Campaign excludes Cardholders who only hold Cards linked to an account in a currency other than Euro.
5. The Campaign will run from 15/07/2026 to 15/09/2026.
6. The number of entries allocated to each Cardholder in the draw is determined as follows:
 - For every €1 spent on purchases made at **merchants in Cyprus** using the Bank’s Visa Cards, the Cardholder will receive **one (1) entry** into the draw.
 - For every €1 spent on purchases made at **merchants abroad** using the Bank’s Visa Cards, the Cardholder will receive **three (3) entries** into the draw.
7. The following transactions are expressly excluded from the Campaign:
 - (a) cash withdrawals;
 - (b) cash or cheque deposits;
 - (c) direct debit payments;
 - (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) gambling/betting;
 - (g) money transfers, meaning any movement of funds into or out of the Republic of Cyprus, following the instructions of a Cardholder including, but not limited to, peer-to-peer transfers, bank transfers, Account Funding Transactions (AFTs), Original Credit Transactions (OCTs), as well as transfers to or from digital wallets.
8. A precondition for a Cardholder to take part in the draw is to carry out Transactions by using the Bank’s Visa cards that they hold, for purchases in Cyprus or abroad, during the period 15/07/2026 to 15/09/2026, inclusive.
9. The Prize will be credited to the account of the winning Cardholder associated with the Card used to carry out the Transactions.
10. The Prize will be displayed for information purposes in the antamivi app of each winning Cardholder, without requiring any further action on their part, and may be redeemed automatically, partially, or in a single transaction by the winning Cardholder through the use of any Bank card at participating merchants of the antamivi Scheme.
11. If a Cardholder terminates their Card account during the Campaign period, they will remain eligible to participate in the Campaign and the draw only in respect of the Transactions carried out up to the date of termination of the said account.

12. The Cardholder(s) selected through the draw must correctly answer a question posed by the Bank in order to be entitled to receive the Prize (the “Beneficiary”).
13. The Prize may not be exchanged for any other prize or gift. The Gift is provided solely and exclusively in connection with this Campaign.
14. The Prize draw will take place on 23 September 2026, unless otherwise announced by the Bank.
15. The Bank will notify each Beneficiary by telephone or via electronic mail (email).
16. When requested by the Bank and where necessary, each Beneficiary shall be required to provide original identification documents satisfactory to the Bank as proof of identity in order to receive the Prize.
17. Any expenses, fees, taxes, or other charges that are not expressly specified in these Terms and Conditions or in the Prize description, and which may arise from the acceptance, possession, or use of the Prize, shall be the sole responsibility of and borne exclusively by the Cardholder.
18. If the Beneficiary is unable, for any reason, to accept the Prize, or if their participation is disqualified in accordance with these Terms and Conditions, or if they do not receive the Prize due to the cancellation of their participation in the draw by the Bank or due to failure to verify their identity, or if the Beneficiary cannot be contacted, or if confirmation of final receipt of the Prize is not received from the Beneficiary within five (5) business days from the date of the draw, the Prize shall be awarded to the alternate winner, in accordance with the order in which the alternate winners were selected in the draw.
19. In the event that a Beneficiary accepts the Prize, their written and/or verbal consent may be required by the Bank, where considered necessary, for the publication of their name and/or the city in which they reside in promotional activities related to the Campaign, across Media (Mass Media) and/or Social Media. Such promotional activities may also include photographic and/or video material. If the Beneficiary does not provide such consent, the Bank reserves the right to refuse to award the Prize.
20. The Bank may disqualify any entry and prohibit any Cardholder from further participation in the Campaign or the draw if such Cardholder interferes in any way with the participation process or the proper conduct of the Campaign or the draw or acts in breach of these Terms and Conditions.
21. The Bank makes no representations or warranties, nor does it provide any guarantees in relation to Prize.
22. The Bank reserves the right to amend these Terms and Conditions at any time, by notifying the Cardholders accordingly.
23. To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage, or injury to any person or property that may arise, directly or indirectly, wholly or partially, from the acceptance, possession, or use of the Prize.

24. If, for any reason, any part of the Campaign or the draw is unable to operate as planned, including but not limited to infection by computer virus, network failure, unauthorized intervention, fraud, technical malfunction, or any other cause that 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 of the affected entries.
25. By participating in the draw, Cardholders confirm and declare that they have read and understood these Terms and Conditions and agree to be bound by them.
26. These Terms and Conditions shall be governed by the laws of the Republic of Cyprus.