

Visa Credit Promotional Activity – Terms and Conditions

1. The promotional activity (“Promotional activity”) is an activity prepared by Bank of Cyprus Public Company Ltd (“the Bank”) and geared at holders of Visa Credit (“the Card”) issued by the Bank and who have received the relevant notification, making them eligible to acquire one of the following:
 - 15 Apple iPad Air 5th Gen 64GB Wi-Fi or one of the
 - 16 Apple iPhone 15 Pro Max 256GB (“the Gift”)

Eligible are the first 31 customers (on a first come, first served basis) to carry out twenty (20) transactions, each worth at least €20 (twenty euro) using the Card issued by the Bank from 25/10/2024 to 24/11/2024. The first 15 customers to have completed the 20 transactions of at least €20 each will receive the 15 Apple iPad Air 5th Gen 64GB Wi-Fi, and the 16 customers that follow will receive the 16 Apple iPhone 15 Pro Max 256GB.

2. The promotional activity is geared at holders of cards issued by the Bank who will receive a relevant notification (“notification”) via the BoC Mobile App and will then carry out, using their Bank-issued cards, at least 20 (twenty) transactions, each worth at least €20, for purchases with merchants in Cyprus and/or overseas from 25/10/2024 to 24/11/2024, where the first 31 customers (on a first come, first served basis) will receive the Gift.
3. The campaign is valid from 25/10/2024 to 24/11/2024.
4. Holders of cards issued by the Bank who will carry out more than 20 (twenty) transactions, each worth at least €20, will be notified by phone or email on 29/11/2024. If any beneficiary is unable to accept the Gift, or is disqualified under these terms and conditions, or does not pick up the Gift due to their entry having been cancelled, or does not verify the validity of their entry as further specified herein, or is exempted from the promotional activity, or if communication is not possible with beneficiaries of the promotional activity, or if confirmation of definitive pickup of the Gift is not possible by 12pm on 4 December 2024, the Gift in question will be made available to the runners-up.
5. Cardholders will receive the gift only once.
6. The following transactions are excluded from the promotional activity: (a) cash withdrawals (b) cash or cheque deposits (c) direct debits (d) bank charges e.g. card subscription fees, reprinting of new passwords etc (e) transactions relating to the payment of taxes and fees for government services (including postage fees) as well as utility bills.
7. To the fullest extent permitted by law, the Bank bears no liability whatsoever for any loss or damage to any person or property that may arise, directly or indirectly, from acceptance of the Gift.

8. The Bank may at its discretion disqualify any entrant, and bar any entrant from further participating in this promotional activity if that person in any way interferes with the participation process or the smooth functioning of the promotional activity or acts in breach of these Terms and Conditions.
9. Taking part in this promotional activity are the primary holders of Visa Credit cards issued by the Bank and who are at least 18 years of age. Not eligible are cardholders who only hold cards connected to an account in a currency other than the euro.
10. The Bank makes no representations or warranties, nor does it make any guarantees relating to the Gift.
11. Without prejudice to paragraph 1 above, the Gift may not be exchanged for cash or any other prize or gift.
12. The Bank reserves the right to amend these Terms and Conditions at any time, having duly notified the cardholders.
13. Holders of Visa cards issued by the Bank are bound by the Terms of Use of Cards available on the Bank's website (<https://www.bankofcyprus.com/en-gb/Personal/>) as well as by any other relevant agreement with the Bank that may apply from time to time.
14. These Terms and Conditions are governed by the laws of the Republic of Cyprus.