

TERMS & CONDITIONS Caffè Nero Campaign

1. Eligible to participate in the campaign (the "Campaign") are all holders (the "Cardholders") of personal Visa and/or Mastercard cards (the "Cards") issued by Bank of Cyprus Public Limited Company (the "Bank") who will use their Cards from 15/01/2026 to 15/02/2026 for purchases at Caffè Nero Cyprus ("Caffè Nero") and will benefit as follows:
 - 1.1. Each transaction must meet the minimum amount of €7 to be considered eligible for the campaign.
 - 1.2. Upon completing five (5) transactions of €7 each, an electronic gift voucher ("Voucher") worth €5 is automatically issued and linked directly to the Cardholder's antamivi account.
 - 1.3. The Voucher appears in the Cardholder's antamivi app after issuance and is automatically redeemed to the next payment the Cardholder makes at any Caffè Nero location.
 - 1.4. Redemption of the Voucher is completed automatically at the POS during the next transaction.
 - 1.5. Valid for the first 1,500 Cardholders who complete 5 transactions with a minimum transaction amount of €7 within the period 15/01/2026 to 15/02/2026.
2. If the Cardholder uses only part of the €5 Voucher amount on a single purchase receipt, the remaining balance can be used in a subsequent transaction, provided that this transaction takes place within the validity period of the Voucher.
3. The Voucher will be valid for a period of 30 days from the date of its issuance.
4. A necessary condition for a Cardholder to be entitled to benefit from the Voucher is that their purchases at Caffè Nero are made using the Bank's personal Visa and/or Mastercard cards.
5. Each Cardholder may receive only one Voucher.
6. The campaign will be valid regardless of any other ongoing offers at Caffè Nero.
7. The campaign applies only to transactions made in person at Caffè Nero locations.
8. The campaign is organized in collaboration with Caffè Nero, which participates in the Bank's antamivi card reward scheme.
9. Eligible to participate in the campaign are all Cardholders who are at least 18 years of age at the time of participating in the campaign. Holders of business cards are excluded.
10. Cardholders who only hold cards linked to an account in a currency other than Euro are excluded from this campaign.
11. The Bank may disqualify anyone or not allow anyone to further participate in the campaign if that person in any way interferes with the participation process or with the smooth running of the campaign, or who acts in violation of these Terms and Conditions.
12. The Bank reserves the right to amend these Terms and Conditions at any time, having provided notice which will be communicated to the Cardholders.
13. To the fullest extent permitted by law, the Bank bears no responsibility for any injury, loss or damage to any person or property that may arise, directly or indirectly, in whole or in part, from acceptance of the Voucher.
14. The Bank makes no representations or warranties and provides no guarantees regarding any goods or services offered by any business participating in the antamivi card reward scheme, nor does it endorse any such goods or services.

15. Cardholders' participation in the Campaign is subject to the absolute and unconditional acceptance of the present terms and conditions.
16. The present terms and conditions shall be governed by the laws of the Republic of Cyprus.