

TERMS AND CONDITIONS
CARD USAGE CAMPAIGN CYTA 18-25

1. Eligibility to participate in the card usage campaign organized in collaboration with the Cyprus Telecommunications Authority (CYTA) (the “Campaign”) is granted to customers of Bank of Cyprus Public Company Ltd (the “Bank”) who:
 - A. Are holders of personal debit, prepaid and/or credit Visa and/or Mastercard cards (the “Cards”) issued by the Bank; and
 - B. Are between 18 and 25 years old at the time of participation in the Campaign (the “Cardholders”), in accordance with *clause 7* below.
2. To participate in the Campaign, Cardholders must, during the period from 15/09/2026 to 15/11/2026, make a purchase of products and/or services in person at any CYTA store in Cyprus (see *clause 5* below), using one of the Cards (the “Transaction”).
3. The first 1,500 Cardholders who complete the Transaction will receive, at the time of payment, a 15% discount on the purchase value, with a maximum discount amount of €30 (thirty euros) per Cardholder (the “Discount”).
4. The Discount is provided in addition to and independently of any other offers or discounts that may be available at CYTA stores in Cyprus during the Campaign period.
5. The Discount applies exclusively to purchases made in person by Cardholders at CYTA stores in Cyprus and does not apply to online purchases or any other remote purchases.
6. The Discount is provided in cooperation with CYTA stores in Cyprus participating in the Bank’s antamivi Card Reward Scheme.
7. Participation in the Campaign is open only to Cardholders who, at the time of the Transaction, have reached the age of 18 years but have not yet reached the age of 26 years.
8. Each Cardholder is entitled to receive the Discount once (1) only throughout the duration of the Campaign.
9. The following are excluded from and are not eligible to participate in the Campaign:
 - (a) Holders of business cards; and
 - (b) Holders of cards linked exclusively to a foreign currency account.
10. The Bank reserves the right to exclude any participation and/or prevent further participation in the Campaign by any person who interferes, or attempts to interfere in any manner, with the participation process or the proper operation of the Campaign, or who acts in breach of these Terms and Conditions.
11. The Bank reserves the right to amend these Terms and Conditions and/or suspend and/or terminate the Campaign at any time, provided that Cardholders are informed in advance accordingly.
12. The Campaign will remain valid until the first 1,500 Transactions have been completed. Upon reaching this number, the Campaign will automatically terminate and any subsequent transactions will not qualify for the Discount.
13. The Bank makes no representations or warranties and provides no guarantee in relation to the products and/or services offered or made available by CYTA within the framework of the Campaign. Any matters relating to the quality, suitability, availability, or provision of such products and/or services shall be governed by the terms applicable between the Cardholder and CYTA.

14. By participating in the Campaign, Cardholders are deemed to have read and understood these Terms and Conditions and agree to be bound by them.
15. These Terms and Conditions shall be governed by the laws of the Republic of Cyprus.