

## TERMS & CONDITIONS

### Zorbas Bakeries Cyprus Campaign December 2025

1. Eligible to participate in the campaign are all holders of personal cards (“the Cardholders”) issued by Bank of Cyprus Public Company Ltd (“the Bank”) who will use their Bank-issued cards from 19/12/2025 to 31/12/2025 to make purchases from Zorbas bakeries in Cyprus and will benefit from a 5% discount (“the discount”) at the time of payment, for a maximum discount amount of €5 (five euro) per Cardholder.
2. If a Cardholder uses part of the €5 in one payment receipt, she/he will be able to receive the remaining amount of the discount in the next payment within the time period of this campaign.
3. For Cardholders to be eligible for the discount, they must make their purchases from a Zorbas bakery in Cyprus using a Visa and/or Mastercard issued by the Bank (debit and/or credit and/or prepaid cards), having previously enrolled in antamivi app.
4. The discount will apply irrespective of any other current offers by Zorbas bakeries in Cyprus during the time period of the campaign.
5. The discount applies only to purchases where the Cardholders are physically present in Zorbas bakeries.
6. The discount is in partnership with Zorbas bakeries in Cyprus, participating merchant in the Bank’s Antamivi Cards Loyalty Scheme.
7. All Bank of Cyprus cardholders over 18 years of age shall participate in the campaign.
8. This campaign excludes cardholders who only hold cards linked to an account in a currency other than Euro.
9. The Bank of Cyprus may, at its discretion, disqualify any participant(s) and not allow further participation in the campaign to any individual who interferes in any way with the participation process or the smooth operation of the campaign or who acts in breach of these Terms & Conditions.
10. Cardholders of the Bank’s Visa and Mastercard Cards are bound by the Cards Terms of Use & and Conditions and the Prepaid Cards Terms of Use & and Conditions posted on the Bank’s website (<https://www.bankofcyprus.com/en-gb/Personal/>), the Antamivi Scheme Terms and Conditions (<https://www.antamivi.com.cy>), as well as by any other relevant agreement with the Bank as may be in force from time to time.
11. The Bank of Cyprus reserves the right to amend these Terms & Conditions at any time upon notice to Visa and/or Mastercard cardholders.
12. 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 result, directly or indirectly, in whole or in part, from the acceptance of the gifts.

13. The Bank does not make any representations or warranties, does not provide any guarantees with respect to any goods or services of the Partners participating in the Antamivi Scheme and does not give its approval in respect of any such goods or services.
14. By partaking in the campaign, participants confirm that they have read and understood these Terms & Conditions and the Bank's Card Terms & Conditions and have agreed to be bound by them.
15. These Terms & Conditions shall be governed by the Law of Cyprus.