

TERMS AND CONDITIONS
Mastercard Card Promotional Activity

1. Eligible to participate in the promotional activity are all primary holders of personal Mastercard cards (the "Cardholder") of the Bank, who make transactions amounting to €2000 (two thousand euros) or more, cumulatively, for purchases from businesses in Cyprus and/or abroad, using the Bank's Card, during the period 19/03/2025 to 19/05/2025. Cardholders will have the opportunity to:
 - ✓ Obtain a **Voucher worth €30** (the "Gift") **from one of the three partners of the antamivi reward scheme (CYTA, Jumbo, Beauty Line)** (the "Supplier"), for the first 3,000 customers (strict priority will be observed)
 - and**
 - ✓ Participate in a draw where 2 lucky winners will win 1 travel package (the "Travel Package") each, for 2 people, worth €3000 each, to a destination of their choice in any European country.
2. This promotional activity (the "Promotional Activity") is organized by the Bank of Cyprus Public Company Ltd (the "Bank") through its digital channels, in collaboration with Mastercard (the "Card").
3. The Promotional Activity will be valid for the period from 19/03/2025 to 19/05/2025.
4. The lucky winner, to redeem the Gift, must select the voucher they desire by responding to the notification received via BoC Internet Banking and/or BoC Mobile App. Subsequently, the voucher of their choice will be created with one of the three Suppliers selected and will be valid for 3 months.

The lucky winner can view their voucher in the 'antamivi app' on their smart device, under "Vouchers" The voucher is automatically redeemed by using the Card at the Supplier's checkout, without needing to show it.
5. In case the lucky winner does not select the Gift within 7 days from the notification date, the Gift will be automatically created with a randomly selected Supplier.
6. Cardholders will receive the Gift only once.
7. Winners will be notified through the Bank's digital channels (BoC Internet Banking and BoC Mobile App) with a personalized banner no later than 7 days in accordance with the provisions of clause 1.
8. 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, (f) gambling (Betting), (g) money transfers and Original Credit Transactions.
9. The draw will take place on 28th May 2025, unless otherwise announced by the Bank.

10. Winners must provide the correct answer to one question submitted to them, to be eligible to claim their Travel Package.
11. If the winner accepts the Travel Package, he or she must consent to having their name and their town of residence published in advertising activities related to the campaign, in the mass media and on social media. Advertising activities may include photographic and/or video material, in addition to the winner's name and town of residence. If the winner does not consent, the Bank reserves the right to deny handing over the Travel Package.
12. The Bank will notify the winners of the draw by phone or email. If the winner is unable to accept the Travel Package, or if he/she is disqualified according to the terms of this campaign, or due to failure to verify the validity of his/her entry, or due to the winner not signing the statement of acceptance of the prize in accordance with these conditions, or due to his/her exclusion from the campaign, or if it was not possible to contact the winner and confirm definitive receipt of the prize by 12pm on 30th May 2025, the prize will be awarded to the runner-up per the draw order.
13. When so requested by the Bank, each winner must provide the original copy of their identification documents, so that the Bank verifies their identity prior to the delivery of the Travel Package.
14. If the Cardholder of a Card issued by the Bank terminates his/her account linked to the Card, he/she will be drawn for the transactions he/she has carried out prior to the date of termination of that account.
15. By participating in the Promotional Activity, participants confirm that they have read and understood these Terms and Conditions and the Bank's Card Usage Terms and have agreed to be bound by them.
16. If for any reason any part of the promotional activity or the draw cannot proceed as planned due to, among others, a computer virus, no internet connection, unlawful interference, fraud, technical malfunction or other cause that taints or undermines the security, integrity or the smooth running of the campaign or the draw, the Bank may at its sole discretion cancel, terminate, amend or suspend the campaign or the draw, or cancel any of the affected entries.
17. Any expenses, fees or taxes not explicitly cited in these terms and conditions or in the prize description provided by the Bank and which may arise from accepting, holding or using any prize, are the sole responsibility of the winner.
18. 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/Travel Package.
19. 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.
20. Eligible to participate in the Promotional Activity are all Cardholders who are at least 18 years of age at the time of participating. This Campaign exempts business Cards and Cardholders who only have Cards connected to an account in a currency other than the Euro.

21. The Bank makes no representations or warranties, nor does it make any guarantees relating to the Gift/Travel Package.
22. Without prejudice to paragraph (1) above, the Gift and/or the Travel Package cannot be exchanged for cash or any other prize or gift. The Gifts and Travel Packages are provided solely as part of this Promotional Activity. There is an option to transfer the €30 voucher to another user of the reward scheme if the lucky winner wishes to do so.
23. The Bank reserves the right to amend these Terms and Conditions at any time, having duly notified the Cardholders.
24. Cardholders of the Bank's Mastercard Cards are bound by the Cards Terms of Use & Conditions and the Prepaid Cards Terms of Use & 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.
25. Cardholders' participation in the Campaign is subject to the absolute and unconditional acceptance of the present Terms and Conditions.
26. These Terms and Conditions are governed by the laws of the Republic of Cyprus.