

TERMS AND CONDITIONS
Mastercard Card Usage Campaign

1. Eligible to participate in the Mastercard Priceless Experience campaign (the “Campaign”) are all holders of personal debit and/or prepaid and/or credit Mastercard cards (the “Cards”) issued by Bank of Cyprus Public Company Ltd (the “Bank”), who have reached at least eighteen (18) years of age at the time of participation in the Campaign and who use their Cards for purchases/transactions in Cyprus or abroad during the period from 01/06/2026 to 30/06/2026 inclusive (the “Transactions”) (excluding the transactions listed below) (the “Cardholders”).
2. Holders of business cards are expressly excluded from the Campaign.
3. The following transactions are expressly excluded from the Campaign:
 - (a) cash withdrawals;
 - (b) cash or cheque deposits;
 - (c) direct debit payments;
 - (d) bank charges such as payment of card subscription fees, PIN reprinting fees, etc.;
 - (e) transactions for the payment of taxes and government service fees (including postal charges);
 - (f) gambling/betting;
 - (g) money transfers, meaning any movement of funds initiated by a customer, whether domestic or cross border, such as Peer to Peer transfers, bank transfers, Account Funding Transactions (AFTs), Original Credit Transactions (OCTs), and transfers to or from digital wallets.
4. Cardholders will participate in a draw conducted by the Bank (the “Draw”) for the following five (5) prizes (the “Prizes”).

Five (5) Double Experience Packages (each package for two (2) persons with travel dates 02–04 October 2026) (the “Packages”), which include:

- Flights to/from Cyprus provided by the Bank
- 2 nights’ accommodation for 2 persons at Manoir de Rétival (double packages based on 2 persons per suite)
- Stay in one of the available suites of the beneficiaries’ choice
- Culinary experience introducing the cuisine and secrets of Chef David Goerne
- Dinner at the chef’s table in the kitchen
- Rich breakfast/brunch
- Accompaniment by the Chef to a local market for selection of fresh ingredients
- Cooking lesson using ingredients selected from the market
- Dinner at the chef’s table
- Use of bicycles to explore the area (subject to weather conditions)
- Transfers to/from Paris CDG Airport for 2 persons
- All transfers will be carried out by private transport

The Packages do not include:

- Any additional meals or activities beyond those specified in the programme
 - Travel insurance, taxes, visas or passports
 - Personal expenses (mini-bar, telephone, laundry services, etc.)
 - Any transfers other than those specified in paragraph 4 above
 - Anything not explicitly stated as included in paragraph 4 above
5. The Bank reserves the right to disqualify any participation and not allow further participation in the Draw of any Cardholder who interferes in any way with the participation process or the smooth conduct of the Draw, or who acts in violation of these Terms and Conditions.
 6. Each purchase/transaction made with the Cards corresponds to one (1) entry in the Draw.
 7. If a Cardholder proceeds with the termination of their card account, they will participate in the Draw for the transactions carried out up to the date of termination of that account.
 8. The Cardholder(s) selected through the Draw (the “Beneficiary/ies”) must correctly answer a question posed by the Bank in order to be entitled to receive the Prizes.
 9. The Prizes are non-exchangeable and cannot be redeemed for cash or substituted with any other prize or gift. The Prizes are offered exclusively in connection with this Campaign.
 10. The Draw will take place on 7 July 2026, unless otherwise announced by the Bank.
 11. The Bank will notify each Beneficiary by telephone or via electronic mail (email).
 12. When requested by the Bank, each Beneficiary must submit original identification documents that satisfy the Bank, in order to be granted the Prize.
 13. Any costs, fees, or taxes not explicitly stated in these Terms and Conditions or in the description of the Prize, and which may arise from the acceptance, possession, or use of the Prize, shall be the sole responsibility and borne exclusively by each Beneficiary.
 14. In the event that a Beneficiary is unable, for any reason, to accept the Prize, or their participation is disqualified in accordance with these Terms and Conditions, or they do not receive the Prize due to cancellation of their participation in the Draw by the Bank or failure to verify their identity, or if the Beneficiary cannot be contacted, or if confirmation of final acceptance of the Prize is not received within five (5) working days from the date of the Draw, the Prize won will be awarded to the runners-up, in accordance with their ranking in the Draw.
 15. The Campaign will be valid for the period from 01/06/2026 to 30/06/2026.

16. In the event that a Beneficiary accepts the Prize, their written and/or verbal consent will be requested for the publication of their name and/or the city in which they reside, in promotional activities related to the Campaign, across Media (Mass Media) and/or Social Media. Such promotional activities may also include photographic and/or video material. If the Beneficiary does not provide such consent, the Bank reserves the right to refuse the awarding of the Prize.
17. For the issuance of the Prize to the Beneficiary/ies, the Bank will request from the Beneficiary/ies the minimum necessary information in order to share it with Mastercard and the travel agency that will be engaged for the purposes of this Campaign, for the arrangement of the Prize and issuance of tickets. Such information includes: full name, ID or passport number, email address, and mobile phone number.
Additionally, for the person accompanying the Beneficiary/ies, the full name and ID or passport number will also be required in order to be shared with Mastercard and the travel agency for the same purpose.
This information will be deleted by Mastercard and the travel agency immediately after the delivery and completion of the Prize to the Beneficiary/ies. The Bank will proceed with the deletion of any data relating to accompanying persons who are not customers of the Bank.
18. The Bank reserves the right to amend these Terms and Conditions at any time, by notifying the Cardholders accordingly.
19. The Bank makes no representations or warranties and provides no guarantees in relation to the Prizes.
20. To the fullest extent permitted by law, the Bank shall bear no responsibility or liability for any loss, damage, or harm to any person or property that may arise, directly or indirectly, in whole or in part, from the acceptance, possession, or use of the Prizes.
21. If, for any reason, any part of the Campaign or the Draw cannot be carried out as planned, including but not limited to infection by computer virus, network failure, unauthorized intervention, fraud, technical failure, or any other cause that compromises or affects the security, integrity, or proper conduct of the Campaign or the Draw, the Bank reserves the right to cancel, terminate, modify, or suspend the Campaign or the Draw, or to invalidate any of the affected entries.
22. By participating in the Draw, Cardholders confirm and declare that they have read and understood these Terms and Conditions and agree to be bound by them.
23. These Terms and Conditions shall be governed by the laws of the Republic of Cyprus.