

TERMS AND CONDITIONS
CHRISTMAS CAMPAIGN 2025

1. Eligible to participate in the 2025 Christmas Campaign (**the 'Campaign'**) is granted to holders of personal Visa and/or Mastercard cards (debit, prepaid, or credit) (**the 'Cards'**) issued by Bank of Cyprus Public Company Ltd (the 'Bank') (**the 'Cardholders'**) (except those expressly excluded below), who have reached the age of 18 at the time of their participation in the Campaign and who use their Cards for purchases in Cyprus or abroad during the period from 01/12/2025 to 31/12/2025 (**the 'Transaction'**), including (except for Transactions expressly excluded below).
2. The Cardholders, as defined above, will participate in a Bank draw (**the 'Draw'**) where thirty-five (35) lucky Cardholders (**the 'Beneficiaries'**) will each win a gift voucher worth €2,026 (two thousand and twenty-six euros) (**the 'Gift Voucher'**), through the Bank's Antamivi Card Rewards Scheme (**the 'Antamivi Scheme'**), to be used during the year 2026 at petrol stations and/or supermarkets participating in the Antamivi Scheme (**the 'Partners'**), provided that they first correctly answer a question posed by the Bank.
3. Explicitly excluded from the Campaign are:
 - i. holders of corporate cards (business cards).
 - ii. Cardholders who only have cards linked to an account in a foreign currency (not in euro).
4. The Bank reserves the right to exclude any participation and to prohibit further participation in the Draw to any person who interferes in any way with the participation process or the proper operation of the Draw, or who acts in violation of these Terms and Conditions.
5. The Partners participating in the Campaign are as follows:

Gas Stations

 - Petrolina
 - ESSO
 - AGIP/ENI
 - STAROIL

Supermarkets

 - Alphamega
 - Metro
 - Spyros
 - Karseras
 - Hatzicostas
6. The Gift Voucher will be valid until 31/12/2026.
7. The Gift Voucher cannot be exchanged for cash or for any other prize or gift.
8. Each Transaction carried out with the Cards will correspond to one (1) entry in the Draw. However, each Transaction carried out with the Cards for purchases at merchants participating in the Antamivi Scheme will correspond to ten (10) entries in the Draw.
9. The following transactions are explicitly excluded from the Campaign:
 - i. Cash withdrawals
 - ii. Cash or cheque deposits
 - iii. Direct Debit payments
 - iv. Bank charges such as payment of card subscription fees, fees for re-printing the PIN, etc.
 - v. Transactions for payment of taxes or fees for government services (including postage fees)
 - vi. Gambling (Betting)
 - vii. Money transfers and any electronic transfer of funds directly to the payment card

10. If the Cardholder terminates the account linked to the Card through which they participate in the Campaign, the Cardholder will only take part in the Draw for Transactions made up to the date of closure of the said account.
11. The prize draw will take place on the 8th of January 2025, unless otherwise announced by the Bank.
12. The Bank will notify each Beneficiary by telephone or by email.
13. Each Beneficiary, upon request by the Bank, must submit the original documents proving their identity so that the Bank can provide the Gift Voucher.
14. In the event a Beneficiary accepts the Gift Voucher, their consent will be requested for the publication of their name and/or city of residence in advertising activities related to the Campaign, in mass media and/or social media. Advertising activities may also include additional photographic and/or video material. If the Beneficiary does not provide such consent, the Bank reserves the right to refuse the provision of the Gift Voucher.
15. If a Beneficiary is unable to accept the Gift Voucher for any reason, or if their participation is excluded according to these Terms and Conditions, or if they do not receive the Gift Voucher due to cancellation of their participation by the Bank for any reason, or due to non-verification of the validity of their participation, or due to non-verification of their identity, or finally, in the event that it was not possible to contact the Beneficiary within five (5) working days from the date of the Draw, the corresponding Gift Voucher will be allocated by the Bank to the runners-up, following the order of the draw.
16. The Gift Voucher will be credited to the account linked to the Card used for the Transaction. The credit also includes any Transactions made by the holder of an additional card, provided that the additional Card is linked to the same account.
17. The Gift Voucher will be displayed for informational purposes in each Beneficiary's Antamivi app and will be automatically redeemed, either partially or as a single transaction, when using any Bank card at the Bank's Partners.
18. The Gift Voucher can only be redeemed for in-person transactions at any of the Bank's Partners and cannot be redeemed for online transactions. At fuel stations, the redemption of the Gift Voucher is exclusively possible at POS terminals located inside the station premises and not at automated cash machines located in the outdoor areas of the stations.
19. If, for any reason, any part of the Campaign or the Draw cannot operate as planned, including but not limited to computer virus infection, network failure, unlawful interference, fraud, technical malfunction, or any other cause that corrupts 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 cancel any affected entries.
20. Any expenses, fees, or taxes not explicitly mentioned in these Terms and Conditions or in the description of the Gift Voucher provided by the Bank, and which may arise from the acceptance, possession, or use of the Gift Voucher, are the sole responsibility of each Beneficiary.
21. The Bank makes no representations or warranties and provides no guarantees regarding the Gift Voucher.
22. 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 arise, directly or indirectly, in whole or in part, from the acceptance, possession, or use of the Gift Voucher.
23. By participating in the draw, Cardholders guarantee and confirm that they have read and understood these Terms and Conditions and have agreed to be bound by them.
24. These Terms and Conditions shall be governed by Cypriot law.
25. The Bank reserves the right to amend these Terms and Conditions at any time, with notice to the Cardholders.