



CHRISTMAS DRAW 2022 TERMS AND CONDITIONS

1. All cardholders of the Bank of Cyprus Public Company Ltd (the 'Bank') using the Bank's cards anywhere for their Christmas shopping will be entered into a draw in which 23 lucky winners will each receive €2,000 worth of fuel to use in 2023, to be provided by an oil company which the winners will be informed of.
2. Each single euro corresponds to one entry in the draw
3. A prerequisite for a customer to take part in the draw is to carry out transactions with the Bank's Visa and/or Mastercard card they hold (debit and/or credit and/or prepaid), for purchases in Cyprus and abroad.
4. The campaign involving the use of the Bank's cards will be valid from 01/12/2022 to 31/12/2022.
5. The draw will take place on **11 January 2023**, unless otherwise announced by the Bank of Cyprus.
6. All Bank of Cyprus cardholders over 18 years of age may participate in the draw. This excludes cardholders who only have cards linked to an account in a currency other than Euro.
7. The persons drawn must correctly answer a question that they will be asked and, by accepting the prize, they commit to participate in PR activities. Bank of Cyprus reserves the right to publish the names, free of charge, provided that the winner does not object.
8. Bank of Cyprus will notify the winners of the draw by telephone or e-mail. If one or more winners of the competition fails to accept the prize or is disqualified under the terms hereof or does not accept the prize due to cancellation of their entry or due to non-verification of the validity of their entry or due to their failure to sign the declaration of acceptance of the competition prize, in accordance with the specific provisions set out below or due to their being excluded from the competition or, finally, in the event that it has not been possible to contact the winner of the competition and confirm final acceptance of the prize by 16/01/2023 at 12 noon, the respective prize will be allocated to the runner-up(s) in the order of their draw.
9. Without prejudice to paragraph (8) above, the package cannot be exchanged for cash or any other prize or gift.
10. The following transactions do not qualify for the prize draw: (a) cash withdrawals; (b) cash or cheque deposits; (c) automatic payment orders; (d) bank charges, e.g., card subscription payment, PIN re-printing etc.; (e) transactions for the payment of taxes and government service charges (including postage) and utility bill payments.
11. If the Bank of Cyprus Visa and/or Mastercard cardholder(s) proceed(s) to close the account of the respective card, then they will receive draw entries for those transactions made up to the date of closure of the said account.

12. Holders of Bank of Cyprus Visa and Mastercard cards are bound by the Terms of Use of such Cards and any other relevant agreement with the Bank, which may be in force from time to time.
13. The Bank reserves the right to amend these Terms & Conditions at any time upon notice to Visa and/or Mastercard cardholders.
14. The Bank does not make any representations or warranties and does not provide any guarantees in respect of the gifts.
15. To the fullest extent permitted by Law, the Bank will 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.
16. By partaking in the campaign, participants confirm that they have read and understood the terms of this campaign and have agreed to be bound thereby.
17. 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 running of the draw or who acts in breach of these Terms & Conditions.
18. These Terms & Conditions will be governed by Cyprus Law.