

TERMS AND CONDITIONS FOR THE 2023 CHRISTMAS DRAW

1. Eligible to participate in the campaign are all holders of personal cards [the **"Holder/s"**] issued by Bank of Cyprus Public Limited Company (the **"Bank"**) who will use their cards for their Christmas shopping and will take part in a draw where 24 (twenty-four) lucky entrants will each win a prize worth €2,024 (two thousand and twenty-four) in corresponding reward points (the **"prize/s"**) via the Antamivi Card Reward Scheme (the **"Antamivi Scheme"**) to be redeemed during 2024 at a participating merchant of their choice.
2. Each transaction carried out with Bank cards will correspond to one entry in the draw.
3. For a Holder to be entered into the draw, he or she must carry out transactions with Visa and/or Mastercard (debit and/or prepaid and/or credit cards) issued by the Bank for purchases made in Cyprus or abroad from 01/12/2023 to 31/12/2023 inclusive.
4. The following transactions do not qualify for entry into the draw: (a) cash withdrawals; (b) cash or cheque deposits; (c) direct debit payments; (d) bank charges e.g. payment of card subscription fees, fees for re-printing the PIN etc; (e) transactions for payment of taxes or fees for government services (including postage fees), or payment of public utility bills.
5. The prize draws will take place on 12 January 2024, unless otherwise announced by the Bank.
6. Individuals entered into the draw must provide the correct answer to one question submitted to them, in order to be eligible to pick up their prize/s.
7. In the event a winner accepts the prize, he or she must consent to his/her name and/or his or her place of residence being made public in advertising activities linked to the campaign, in the mass media and/or on social media. Such advertising activities may include photographic and/or video footage, in addition to the name of the winner and/or their place of residence. If the winner does not consent, the Bank reserves the right to deny handing over the prize/s.
8. Bank of Cyprus will contact the draw's lucky entrants by phone or email. If one or more lucky entrants are unable to accept the prize, or are disqualified according to the terms of this document, or do not pick up the prize due to cancellation of their entry due to non-verification of their eligibility to enter the draw, or due to an entrant not signing the prize acceptance statement, as detailed below, or due to their being exempt from the campaign, or lastly if the lucky entrant cannot be contacted, or if confirmation of definitive receipt of the prize is not possible by 15 January 2024 at 12:00pm, the prize in question will be allocated to the runners-up according to the draw order.
9. Eligible to participate in the campaign are all Holders who are at least 18 years of age at the time of participating in the campaign.
10. If the Holder of a Visa and/or Mastercard issued by Bank of Cyprus moves to terminate his or her account linked to the card, he or she will be drawn for the transactions he or she carried out prior to the date of termination of that account.

11. The Bank may at its discretion disqualify anyone or not allow anyone to further participate in the draw if that person in any way interferes with the participation process or with the smooth running of the draw or acts in breach of these Terms and Conditions.
12. The Bank reserves the right to amend these Terms and Conditions at any time, having provided notice which will be communicated to its customers.
13. This campaign exempts card holders who only have cards connected to an account in a currency other than the Euro.
14. When so requested by Bank of Cyprus, each winner must submit the original copy of his/her identification documents, so that the Bank is satisfied and can deliver the prize.
15. Without prejudice to paragraph (1) above, the prize may not be exchanged for cash or for any other award or gift. The prize is provided exclusively for the purposes of this campaign.
16. If for any reason any part of the campaign or of the draw cannot function as planned due to, inter alia, a computer virus, no network connectivity, unlawful interference, fraud, technical malfunction or other factor that taints or undermines the security, integrity or smooth running of the campaign or the draw, Bank of Cyprus reserves the right at its sole discretion to cancel, terminate, amend or suspend the campaign or the draw, or to cancel any of the affected entries.
17. Winners are responsible for any expenses, fees or taxes not explicitly cited in these terms and conditions or in any prize description provided by the Bank, and which may result from accepting, holding or using any prize.
18. The Bank provides no assurances or representations, nor does it provide any warranties relating to any goods or services of any merchant participating in the Antamivi Scheme, nor does it endorse any such goods or services.
19. To the fullest extent permitted by law, the Bank bears no responsibility for any injury, loss or damage to any person or property that may arise, directly or indirectly, in whole or in part, from acceptance of the prize/s.
20. Moreover, upon participating in the draw, entrants will guarantee and affirm that all the declarations and personal data that they submit are true, correct and complete, and that they have read and understood these terms as well as the rules of the campaign and that they agree to fully and unreservedly abide by them.
21. These Terms and Conditions shall be governed by the laws of the Republic of Cyprus.