

APPLICANT'S DECLARATION

I understand that when considering my application and also when operating the account or making lending decisions, you will use the system of credit scoring. I apply for the issue to me of a card of Bank of Cyprus and I confirm that the information given by me is true. I agree that Bank of Cyprus reserves its right to decline the application. In addition, I apply for and I authorize you to issue in accordance with the cards terms and conditions which forms part of this application, a card to the person named hereunder or maybe named by me from time to time for use on my account and we declare, both me as an applicant of the main card and the applicants of additional cards, that we are liable jointly and severally for all the transactions done with the cards as well as for the whole from time to time debt balance of the card/s account/s. I confirm I have read and accept the cards terms and conditions and the practice described in this paragraph, and I have received today copy of them.