

TERMS AND CONDITIONS SUMMER CAMPAIGN –2022

1. **50 lucky** Bank of Cyprus cardholders will win **100.000** (worth €1.000) antamivi points each, to redeem at businesses participating in the **Antamivi Scheme**.
2. The draw is valid for payments between **01/07/2022-31/08/2022** with all Bank of Cyprus cards both in Cyprus and abroad.
3. All customers who choose to perform transactions using their Bank of Cyprus Visa and Mastercard cards, at merchants participating in the Antamivi Scheme, within the above-mentioned period, will earn x3 antamivi points.
4. Every euro spent, equals to one entry in the draw.
5. To enter the draw, holders of Visa and Mastercard cards are required to perform transactions using their Bank of Cyprus Cards, (hereinafter called the “Bank of Cyprus Cards”) at merchants in Cyprus or abroad.
6. The lucky winners must be over the age of eighteen. Card holders that have cards connected to a foreign currency account will be excluded from the draw.
7. The draw will take place on **07 September 2022**.
8. Points will be credited in the card account used by the customer to make a payment.
9. The individual whose name is drawn must correctly answer a question, and with the acceptance of the reward are obliged to participate in public relation activities. Bank of Cyprus reserves the right to publish any photographic and/or audiovisual material from the draw, as well as to publish his/her name and photographs at no cost. Refusal of the winner to participate and/or to include his/her name and / or photograph and/or the reward to any relevant publication or any other communication, entitles the Bank of Cyprus to refuse to give him / her reward.
10. If one or more of the lucky participants in the program, are not able to accept the reward or are excluded from the terms or don't take over the reward due to the cancellation of the participation or the non-verification of the validity of the participation or the non-signing of the Reward Certificate Acceptance Declaration, in accordance with the following, in particular, or due to the exclusion from the Program, or in case the communication with the lucky winner was impossible to confirm the receipt of the reward until the **11/09/2022** 12:00, the corresponding prize will be awarded to the runner ups in the draw line.
11. Without prejudice to the above paragraph (9), the reward cannot be exchanged with cash or any other gift or award.
12. The following transactions do not give a right of participation in the draw: (a) cash withdrawals (b) deposits of cash or cheques (c) standing orders / direct debits (d) bank commissions and charges e.g. card fees, regeneration of PIN etc. (e) transactions for

the payment of taxes and fees to governmental departments (including post office fees) and payment of utility bills.

13. Holders of Bank of Cyprus Visa and Mastercard Cards are bound by the “Terms and Conditions of Use of Cards” as well as any other relevant agreement with the Bank of Cyprus, that is in force from time to time.
14. If the Bank of Cyprus Card holder closes the Card account, then he/she will participate in the draw for the transactions executed until the date on which the Card account was closed.
15. The Bank of Cyprus reserves the right to amend the present Terms & Conditions at any time by notifying Bank of Cyprus Card holders accordingly.
16. In the event that the lucky winner does not respond to the telephone call or the e-mail and/or any efforts to access him/her via phone or e-mail fail by the **11/09/2022**, at 12:00 Cyprus time, or if he/she has been informed and still does not present himself/herself to the place and time indicated, then he/she shall be considered to have forfeited entitlement to claim the reward and the Bank of Cyprus reserves the right either to offer the to the runner – up or to offer it in any other manner on its absolute discretion.
17. It is understood that Bank of Cyprus does not give any assurances or representations and does not provide any guarantees regarding the reward.
18. To the fullest extent that legislation permits this, Bank of Cyprus is not responsible for any loss, damage or disruption at any person or property which may arise, directly or indirectly, totally, or partially from the acceptance of the reward.
19. Bank of Cyprus can, at its sole discretion exclude any participation and prohibit any further participation in the draw to any person who interferes in any way to the participation process or the smooth functioning of the draw or acts in violation of the existing Terms and Conditions.
20. Participation in the draw shall be construed as full and unreserved acceptance of the present Terms and Conditions and the Bank’s “Terms and Conditions of Use of Cards”.
21. The present Terms and Conditions are governed by the law of the Republic of Cyprus.