Dear Bank of Cyprus Customer,

For your interest and continued security, we are pleased to provide you with a Summary of our Free Purchase Protection Insurance, which covers virtually every major retail article bought world-wide with your Card, be it either your valid Credit and/or Debit PLATINUM VISA; Credit and/or Debit PLATINUM MasterCard; Credit and/or Debit BUSINESS VISA; Credit and/or Debit BUSINESS MasterCard; Credit and/or Debit GOLD VISA; Credit and/or Debit GOLD MasterCard; GOLD Credit MasterCard ETEK; VISA CLASSIC Credit, MasterCard CLASSIC Credit and/or CLASSIC Blue MasterCard Credit; which cost more than €75.00 and up to €2,000.00 against theft, loss and accidental damage and for a full 90 (ninety) days from the date of purchase.

### SUMMARY OF COVER

<table>
<thead>
<tr>
<th></th>
<th>The Sum Insured (in €uros)</th>
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<tbody>
<tr>
<td>1 PER ITEM/SINGLE ARTICLE LIMIT:</td>
<td>Up to €1,000.00</td>
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<tr>
<td>(any one Covered Article). Insurers shall not be liable to pay more than the intrinsic value of a lost or damaged item, which is part of a pair or set purchased as a single Covered Article).</td>
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<tr>
<td>2 PER OCCURRENCE/ANY ONE LOSS:</td>
<td>Up to €2,000.00</td>
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<tr>
<td>(more than one Covered Article).</td>
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<tr>
<td>3 INDIVIDUAL AGGREGATE LIMIT:</td>
<td>Up to €7,500.00</td>
</tr>
<tr>
<td>(each Insured Person, in any twelve calendar month Period of Insurance).</td>
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<tr>
<td>4 DEDUCTIBLE (each and every occurrence or loss):</td>
<td>€75.00</td>
</tr>
<tr>
<td>is the first part of each and every loss or claim for which the eligible Cardholder or Insured Person is responsible for and which is not recoverable under this Insurance.</td>
<td></td>
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<td>5 OPERATIVE PERIOD</td>
<td></td>
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<tr>
<td>(a): Domestic Purchases made in Cyprus:</td>
<td>90 days</td>
</tr>
<tr>
<td>(b): Purchases made Overseas:</td>
<td>90 days</td>
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**DEDUCTIBLE (or Excess) is the first part of each and every loss or claim for which the Cardholder (or Insured Person) is responsible for and which is not payable by the Insurers.**

### IMPORTANT ADVICE

1. A telephoned notice of a claim must be reported to GenAssist TPA Ltd on 22 519 211 between the hours of 9am and 5pm daily and within 25 (twenty-five) days after the occurrence or start of any loss or event covered under this Insurance.

2. Bank of Cyprus Protection Claim Forms can be obtained from: GenAssist TPA Ltd, PO Box 23465, CY-1683 Nicosia, Cyprus
   - Tel No: 22 519 211
   - Fax No: 22 499 830
   - e-Mail: office@genassist.eu

3. The Cardholder must provide GenAssist with all of the information that they will need to allow them to examine and adjust the claim correctly and so pay the claim fairly and properly.

4. Many claims for lost, stolen or accidentally damaged items are caused by persons not being careful enough with their new purchase(s). If the Cardholder does not take good care of the Articles, the Insurance Claim Examiner may totally, or partially reject, any claim subsequently made. Covered Articles are not insured if packed in Baggage and otherwise must be kept with the Cardholder at all times, until finally reaching their normal place of residence.

5. Liaison with the Police and obtaining written Police Reports to support a claim is the sole responsibility of the valid Bank of Cyprus Cardholder and not GenAssist or General Insurance of Cyprus. Loss and/or Theft of articles must be reported to the local Police within 12 (twelve) Hours and a written Police Report must be obtained.

6. Claims for Damaged Items:
   - A Repair Estimate must be obtained either stating the cost of repairs or confirming that the article is beyond repair. Salvage must be retained for possible inspection together with a photograph of the damaged article where appropriate. For lost, stolen or damaged property, the Cardholder must provide a detailed description of the covered article along with its date of purchase and its value, allowing for any wear and tear at the time of the incident. Bills, invoices or other proof of values are required for every article claimed as lost, stolen or damaged within 90 (ninety) days of purchase.

7. If purchased abroad, Covered Articles are not insured if packed in Baggage that the Cardholder checks-in at an airport or other departure zone. These must be kept with the Cardholder at all times. Should the Cardholder purchase particularly valuable items abroad which may be bought at more than a purchase price of €1,000.00, such purchase(s) must be insured under a separate Transit Insurance policy, because this Purchase Protection Insurance cannot guarantee that such articles will be covered for their full replacement value if lost, stolen or accidentally damaged.

8. Under no circumstances should newly purchased Covered Articles ever be left unattended or with persons not known to the Cardholder, particularly at an airport, in a hotel or in vehicles (even if protected by an alarm), or any public place or any area that has common access including, but not limited to, on a beach, or beside a swimming pool (even if concealed); or in a bag or coat hanging off the back of a chair; or left in a cloakroom even if monitored by security staff and/or security cameras (such as CCTV).

9. Kindly note that this is only a Summary of the Insurance cover and for more detailed information on the terms, exclusions and conditions of this Insurance, please refer to GenAssist on 22 519 211. If you have any doubt as to whether or not you should make a claim, you should first telephone GenAssist for further advice.
FREQUENTLY ASKED QUESTIONS

1. **How does Purchase Protection Insurance work?**

When you fully charge a covered purchase with your Card, this insurance protects that item if it is lost, stolen or accidentally damaged, including vandalism and robbery. You are covered up to €2,000.00 per occurrence, provided that the item is not covered under a manufacturer's warranty and other sources of indemnity, such as house-contents insurance. If only a part of the purchase price has been paid with your Bank of Cyprus Card, then the claim will be indemnified in proportion to the total price. Loss and/or Theft must be reported to the Police immediately and a written Police Report must be obtained.

2. **What are the exclusions and limitations?**

As with all insurances, there are exclusions. These restrictions vary from goods valued less than €75.00 and anything bought over the Internet that has not been delivered to you, shipping and handling expenses, installation, assembly or service charges. If you are in any doubt, please do read the full policy wording available from our partner GenAssist. It is essential that any new purchase is never left unattended, or with person(s) you do not know.

3. **Are expensive items that I buy overseas insured?**

If bought abroad, items are not covered if packed in your baggage. These must be kept with you at all times. Anything valued more than a purchase price of €1,000.00 must be insured under a separate Marine and/or Transit Insurance policy, because this insurance cannot guarantee that expensive articles will be covered for their full replacement value if lost, stolen or accidentally damaged.

4. **How long are my purchases covered for?**

The cover extends the life of your purchase for up to 90 (ninety) days and is immediate when bought with a valid and/or eligible Bank of Cyprus Card provided they are not altered or commercially re-sold.

5. **Who is covered?**

The Cardholder and the person who may be given the purchase as a gift, provided that their residence is in Cyprus and that the purchase has not been made within the occupied territory of Cyprus, although items bought world-wide with your Card are covered. Many claims for lost, stolen or accidentally damaged items are caused by persons not being careful enough with their new purchases. Such incidents are not covered.

6. **How do I make a claim?**

You must let us know within 25 (twenty-five) days after the occurrence or start of any loss or event covered under this insurance. You must report any loss and/or theft or accidental damage immediately upon loss to GenAssist on 22 519 211 between the hours of 9am and 5pm daily. You will be asked for satisfactory proof of the loss, theft or accidental damage but please do keep all Bank of Cyprus charge receipts, original store receipts and damaged items for possible inspection, together with a photograph of the damaged article where appropriate, to allow GenAssist to examine and adjust your claim correctly and so pay your claim fairly. Liaison with the Police and obtaining written Police Reports to support a claim is your responsibility.

7. **What do I do with the damaged item?**

It must be kept, for as soon as it has been determined that your purchase is eligible as a benefit under this insurance, you may be asked to return the item to us as salvage. A repair estimate must be obtained either stating the cost of repairs or confirming that the article is beyond repair. For lost, stolen or damaged property, you must provide a detailed description of the covered article along with its date of purchase and its value, allowing for any wear and tear at the time of the incident.

8. **Is my mobile telephone covered?**

Please note that mobile or cellular telephones or accessories such as i-Pods, MP3 players or similar mobile personal stereo equipment and GPS navigation and tracking systems are not covered under this insurance. Laptop computers and core components including ancillary equipment and incurred inconvenience and reporting expenses are also not covered.