

Current benefits and privileges of members of the PriviledGE Club

1. **EUROLIFE:**  
Exclusive discounts for Medica and Personal Accident contracts.
2. **Genikes Insurance:**  
Special discount for Home and Motor Insurance contracts.
3. **REMU:**  
Special discount for properties not already in discounted price.
4. **PriviledGE Card:**

**A unique offering exclusive to Club members if certain conditions are satisfied.**

**Characteristics:**

- Collaboration with Visa, introducing Visa Infinite credit card which is Visa's premium card product.
- Distinctive metallic "touch and feel".
- No subscription nor Membership Fee.
- Concierge Service: 24/7 premium access to hospitality professionals.
- Priority Pass/Access in airport lounges: Instant access to 1.000+ airport lounges. To activate the service please follow the link <https://www.prioritypass.com/bocpriviledge>
- Smart Delay: Free access to 1.000+ airport lounges in case of a flight delay.
- Insurance: Premium Insurance Package.
- GCAS: Visa – Global Customer Assistance Services.
- Emergency Card Replacement (ECR): Assists traveling cardholders with card replacement usually delivered in 1 to 3 business days.
- Emergency Cash Disbursement (ECD): Assists traveling cardholders with expedited emergency cash at 270,000+ locations worldwide.
- Lost/Stolen Card Reporting (LSC): 24/7 worldwide cardholder assistance in blocking their lost, stolen, damaged or compromised cards.
- Cardholder Inquiry Service: 24/7 cardholder account inquiry call support.

**5. Exclusive Rates – Free Transactions:**

- **No** Account Maintenance Fees.
- **Free** cash withdrawals at any ATM worldwide.
- Receive international transfers at **no cost** (including in euro and non-euro currency including correspondent charges).
- Save on local and international transfers at **no cost** (including in euro and non-euro currency, same day value charges and correspondent charges excluding transfers to Russia & Belarus for charges "OUR").
- Enjoy competitive exchange rates with **no** commission on transactions.
- Loan application process supported by our dedicated team with **no** arrangement and documentation fees (applies only for new loans in Cyprus).

Note: Please refer to Section 5.1 of the Bank's Table of Commissions and Charges for more information on the Commissions and Charges for Credit Cards, and specifically the administration fees of interest rate and charges on arrears. The relevant Table of Commissions and Charges can be found at the following link:

<https://www.bankofcyprus.com/en-gb/Personal/the-bank/commissions--charges/commissions--charges-in-effect/>

## 6. Investment Fees

**All-In-One Fee % on Assets Under Management (based on tiers) plus Brokerage Fee** - The fee structure focuses on the core offering of Advisory Investment Services.

7. **3X points in the "antamivi" card reward scheme** by using any Bank of Cyprus credit card at participating businesses.

## 8. Miscellaneous

- Your Dedicated Relationship Officer can give you more information on the abovementioned benefits and privileges.
- Additionally, during your membership in the Club, you may enjoy certain lifestyle exclusive benefits and privileges, including, amongst others, access in high-profile events taking place both worldwide and in Cyprus, as well as exclusive discounts in the Cyprus hospitality industry and cultural scene.