



Terms and Conditions of American Express Supermarket Scheme

1. The American Express Supermarket Scheme (hereinafter the "Supermarket Scheme") is available to all cardholders of American Express Gold, Green and Blue – personal and business - (hereinafter the "Cards" and each one separately the "Card") who have signed an application through any branch of the Bank of Cyprus Public Company Ltd (hereinafter the "Bank") stating that they wish to become members of the Supermarket Scheme (hereinafter "Members").
2. The Members should choose the Supermarket that they wish to participate and must declare so at the Card application form. For the purposes of the present Supermarket Scheme, "Supermarket" means any supermarket that participates in the Supermarket Scheme by signing the relevant agreement with the Bank.
3. The Members will be able to request the alteration of the Supermarket that they have chosen to participate with in the Supermarket Scheme. The alteration can be done either through calling at 800 00 800, for 1bank subscribers, or through the signing of the relevant form for altering the Supermarket that the Member has chosen to participate with in the Supermarket Scheme, at any branch of the Bank. The alteration request will be effective from the following quarter of the quarter in which the Member requests the alteration. The quarters are defined in paragraph 8 below.
4. The Supermarket Scheme concerns all the transactions carried out with Card anywhere in Cyprus apart from: **(a)** cash withdrawals **(b)** deposits of cash or cheques **(c)** standing orders / direct debits **(d)** bank 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 **(f)** the payment of utility bills.
5. The Members of the Supermarket Scheme will receive a cashback on the total transactions carried out with their Card, as follows:

Type of Card	Cashback
American Express Blue	0,5%
American Express Green	0,6%
American Express Gold	0,7%

6. Without prejudice to the content of Point (5) above, for transactions carried out at the Supermarket which the cardholder has chosen at the Card application form, the cashback will be up to **2%**.
7. The Members of the Supermarket Scheme will receive quarterly a return as follows:

- A Voucher equivalent to the percentage of all transactions carried out with Card, as described in Points (5) and (6) above. The Voucher can be redeemed through purchases exclusively at the Supermarket that the cardholder has chosen at the Card application form. The cardholder will receive a Voucher provided that its value is of €9 or more. If, within a quarter, the Member has not reached earned the amount of €9, in order to receive a Voucher, the amount gained will not be lost, and it will be taken into account in the next Voucher issuance (for the next quarter), provided that the amount is of €9 or more. Each Voucher is valid for 1 year. In the event that the Voucher expires without being redeemed, it cannot be reissued.

- With the completion of transactions amounting to a specific amount, the Member will receive a "Points' Voucher" in the respective point scheme that the Supermarket that the Member has chosen might apply, under the terms and conditions that appear from time to time at the Bank's website and at the respective Supermarket's website.

Supermarket Scheme Members with participating Hypermarket Alfamega, will receive quarterly a "points voucher" for the Alphamega Hypermarkets HyperCard Scheme. For every €15 of transactions carried out with a Card, the Members will receive one point voucher for the HyperCard Scheme of Alphamega Hypermarkets. This voucher must be presented to the Alphamega Hypermarkets HyperCard Center within 2 months from its issue for the collected points to be credited. Otherwise, the points will expire and they will not be credited.

- 8.** The cashback in the form of a Voucher will take place every three months and can be redeemed solely at the Supermarket with which the cardholder has chosen to participate in the Supermarket Scheme. The Vouchers will be issued within the month following the last month of the quarter. The quarters are as follows: January – March, April – June, July – September and October – December.
- 9.** The Members will receive a Voucher provided that their Card account operates according to Card's Terms and Conditions of the Bank and provided that there are no arrears.
- 10.** If the Bank or the Member terminates the Card account, then the Member will receive a Voucher based on the transactions carried out over the last quarter until the date on which the Card account was terminated, provided that its value is of €9 or more.
- 11.** For the quarter in which the Member asks the alteration of the Supermarket with which he/she shall participate thereafter in the Supermarket Scheme, he/she will receive a Voucher for the Supermarket that he/she has chosen to participate with in the Supermarket Scheme before requesting the alteration. In that case the minimum amount of €9, which is required for the issuance of the Voucher, as described in paragraph 7 above, is not taken into account for the issuance of the Voucher.

- 12.** In cases where for the quarter, during which the Member requests the alteration, no Voucher was issued (due to arrears in the Card account) and meanwhile the Member altered the Supermarket with which he/she will participate in the Supermarket Scheme, the Voucher will be issued for use exclusively in the new Supermarket, including the total amount gained during the previous quarter, provided that there are no arrears.
- 13.** Reversals of transactions that are taken into account in the calculation of the Voucher's final amount shall affect negatively the total amount of the Voucher at the issuance date.
- 14.** The Voucher's total amount shall be calculated based on the date that the transaction is posted in the Card account (posting date), and not on the date that the transaction is actually carried out (transaction date).
- 15.** The Bank reserves the right to amend the present Terms and Conditions at any time by notifying the cardholders accordingly.
- 16.** Participation at the Supermarket Scheme shall be construed as full and unreserved acceptance of the present Terms and Conditions and the Bank's Cards Terms and Conditions.
- 17.** The present Terms and Conditions are governed by the Laws of the Republic of Cyprus.