

TERMS & CONDITIONS
VISA CARD - SUMMER CAMPAIGN 2025

1. Eligible to participate in the campaign are all holders of personal Visa cards (the **"Holder/s"**) issued by Bank of Cyprus Public Company Ltd (the **"Bank"**) who will use their Visa cards for their purchases during the period from **15 July 2025 to 15 September 2025** for their purchases and will automatically participate in a draw where:
 - ✓ 1 lucky winner will win an electric car - a **Nissan Ariya 63kWh Acenta, Pearl White with Black Roof**, worth **€43.000** (forty-three thousand euro) (the **"Prize I"**)
 - and
 - ✓ 500 lucky winners will win a **Nespresso Vertuo Pop by De'Longhi coffee machine** (the **"Prize II"**), from Antamivi partner Electroline Ltd (the **"Supplier"**).
2. The number of entries of each Holder in the draw is set out below:
 - Each transaction that is carried out in businesses in Cyprus by using the Bank's Visa cards will correspond to **one (1) entry** in the draw.
 - Each transaction that is carried out in businesses abroad by using the Bank's Visa cards will correspond to **two (2) entries** in the draw.
 - Each transaction that is carried out in businesses **participating in the Antamivi Reward Scheme and located within Nicosia Mall** (2 Madrid Street, 2036 Nicosia), using **Bank of Cyprus Visa cards** during the campaign period, will correspond to two (2) **entries** in the draw.
 - Each transaction that is carried out by using the Bank's **Gold, Platinum and/or Priviledge Visa cards**, regardless of geographical location, will correspond to **two (2) entries** in the draw.

Where a transaction meets more than one of the above criteria, the total number of entries is calculated cumulatively. For instance, a transaction abroad by using a Gold or Platinum or Priviledge Visa card, corresponds to four (4) entries (2 for abroad + 2 for the card).
3. A precondition for a Holder to take part in the draw is to carry out transactions by using the Bank's Visa cards that they hold (debit and/or prepaid and/or credit), for purchases in Cyprus or abroad, during the period **15/07/2025 to 15/09/2025**, inclusive.
4. The prize draw will take place on 24 September 2025, unless otherwise announced by the Bank.
5. The Holder(s) selected in the draw (the **"Winner(s)"**) must correctly answer a question that will be posed to them in order to be eligible to receive Prize I / II.
6. The following transactions do not qualify for entry into the draw: (a) cash withdrawals; (b) cash or cheque deposits; (c) direct debit payments; (d) bank charges e.g. payment of card subscription fees, fees for re-printing the PIN etc; (e) transactions relating to the payment of taxes and fees for government services (including postage fees); (f) Betting; (g) money transfers and any electronic transfer of money directly to the payment card.
7. To receive Prize II, Winners must download the 'Antamivi app' to their smart device and visit one of the Supplier's stores across Cyprus. The Supplier will carry out the designated collection procedure, and Prize II will be available for collection until 24 December 2025.
8. If the Winner accepts the Prize I / II, they will be required to provide written consent for the publication of their name and/or city of residence in promotional activities related to the campaign, including mass media and social media. Advertising activities may include photographic and/or video material. If the winner does not consent, the Bank reserves the right to deny handing over Prize I / II.
9. The Bank will contact the Winner(s) by phone or email. If one or more Winner(s) are unable to accept the Prize I / II, or are disqualified according to the terms of this document, or do not receive the Prize I / II due to cancellation of their entry due to non-verification of their eligibility to enter the draw, or due to an entrant not signing the Prize I / II acceptance statement, as detailed below, or due to their being

exempt from the campaign, or lastly if the Winner cannot be contacted, or if confirmation of definitive receipt of the Prize I / II is not possible for up to 10 working days from the draw date, the Prize I / II in question will be allocated to the runners-up according to the draw order.

10. When requested by the Bank, the Winner must submit original copies of their identity card. The Bank must be satisfied with this documentation prior to handing over Prize I / II.
11. If the Holder terminates the account associated with their card, they can still be entered in the draw for the transactions occurring prior to the date of termination of the aforesaid account.
12. Without prejudice to paragraph (1) above, Prize I / II may not be exchanged for cash or for any other prize or gift. Prizes I & II are provided exclusively and solely on the occasion of this campaign.
13. The Bank may disqualify any entry and bar any person from further participating in the draw if that person in any way interferes with the participation processes, or interferes with the smooth running of the draw, or acts in breach of these Terms & Conditions.
14. Eligible to participate in the campaign are all Holders who are at least 18 years of age at the time of participation in the campaign. Holders of business cards are excluded.
15. The Bank makes no representations or warranties, nor does it provide any guarantees in relation to Prize I / II.
16. The Bank reserves the right to amend these Terms & Conditions at any time, having duly alerted the Holders.
17. If for any reason any part of the campaign or the draw cannot proceed as planned due to, among others, a computer virus, no internet connection, unlawful interference, fraud, technical malfunction or other cause that taints or undermines the security, integrity or the smooth running of the campaign or the draw, the Bank may at its sole discretion cancel, terminate, amend or suspend the campaign or the draw, or cancel any of the affected entries.
18. Any expenses, fees or taxes not explicitly cited in these Terms and Conditions or in the Prize I / II description provided by the Bank and which may arise from accepting, holding or using Prize I / II are the sole responsibility of the Winner.
19. To the fullest extent permitted by law, the Bank bears no liability for any loss or damage suffered by any person or property and that may arise, directly or indirectly, in whole or in part, from acceptance of Prize I / II.
20. By participating in the draw, Holders guarantee and affirm that all the statements and personal data they submit are true, complete and accurate and that they have read and understood these terms and conditions and agree to be fully and unreservedly bound by the same.
21. These Terms & Conditions are governed by the laws of the Republic of Cyprus.