



CREATIVITY CONTEST - QUICK ACCOUNT 18 – 25

Terms and Conditions

1. Contest Organiser

Bank of Cyprus Public Company Ltd (the '**Bank**') is organising a Creativity Contest (the '**Contest**'), which will be conducted via the following TikTok account: <https://www.tiktok.com/@bankofcyprusofficial>. The Contest will run under the name 'QUICK ACCOUNT 18–25 Creativity Contest'.

2. Acceptance of the Terms and Conditions

To participate in the Contest, Participants (the '**Participant**') must fully and unconditionally accept these Terms and Conditions (the '**Terms**'). These Terms have the same legal force as if they had been signed in writing. If you do not agree to these Terms, please do not submit an application to participate in the Contest.

3. Eligibility to Participate

All permanent residents of Cyprus aged 18–25 who submit an application in accordance with these Terms and Conditions are eligible to participate. Participation is only valid for original video content, created exclusively for the Contest. Submitting content belonging to third parties or created for other purposes is prohibited.

To participate, you need to have an active TikTok account with a public profile throughout the Contest.

4. Exceptions

Employees of Bank of Cyprus and its subsidiaries, their first- and second-degree relatives, and those lacking legal capacity are not eligible to participate.

Those who participated in creating or promoting the Contest are also excluded.

5. Contest Prizes

The 1st place winner will receive a prize of **€1,000** in their Quick Account 18-25 ('Prize I'), while the 2nd and 3rd place winners will each receive a prize of **€500** ('Prize II'), collectively referred to as the 'Prize(s)'.

If the winner of the Contest does not have a Quick Account 18-25, they are required to open one in their name so that the Bank can pay them the Prize.

The Bank may request identification details in order to deposit the Prize.

6. Conditions for Participation

Each Participant must create and upload a video of up to 60 seconds in length to YouTube as an unlisted video and then enter the link in the application form on the contest website.

Under no circumstances should the video be uploaded as listed. If it is, it will be disqualified.

The video must be original and relate to the Contest brief (description) posted on our website.

Please submit your application using the official form and tick all the boxes below:

- I fully accept the assignment of intellectual property rights as described above
- I accept the Terms & Conditions
- I consent to Bank of Cyprus using my content
- I consent to the processing of my personal data (GDPR)
- I confirm that I am aged between 18 and 25

7. How to Participate in the Contest

In order to participate in the Contest, Participants must follow the website <https://www.tiktok.com/@bankofcyprusofficial>.

The Bank will review the applications and disqualify those that, in its opinion, contain comments that are irrelevant to the Contest or that are considered indecent, offensive or defamatory, either to the Bank or to its products.

Only applications that comply fully with the instructions stated in the announcement for each contest and that are submitted within the specified timeframe will be considered valid. To participate in the Contest, you must comply with these Terms and Conditions. Once the above process has been completed, the application will be considered validly submitted. Participants are solely responsible for submitting an application to the Contest.

8. Contest Period

The Contest will run from 29/01/2026 to 27/02/2026. Winners will be announced within March 2026, unless the Bank announces otherwise.

The Bank reserves the right to extend or shorten the period of the Contest upon notice.

9. Winner Selection – Identity Verification

The Bank Committee (hereinafter referred to as the 'Committee') will select the winners based on the following criteria: creativity, relevance to the brief posted on the contest website, and authenticity. The Committee's decision is final and irrevocable.

Before accepting the Prize, winners must submit any documents requested by the Bank for the verification and/or confirmation of their identity.

10. Disqualification

The Bank may disqualify anyone who interferes with the process, violates these Terms and Conditions or is deemed to be the result of fraud or unlawful interference.

Participants must act lawfully, in accordance with good morals, and in line with the Contest's terms of use. Inappropriate content (including obscene, offensive or defamatory content, or content that infringes the rights of third parties) is prohibited.

Furthermore, individuals with third-party projects, those who do not meet the age criteria, those who did not submit their application via the official form or those who submitted their application after the Contest deadline are not eligible to participate, nor are individuals who lack legal capacity.

11. Communication and Prize Availability

Winners will be contacted via the email address goat18-25@bankofcyprus.com within 15 days of the contest ending and the winners being selected. If any winner fails to respond or refuses their Prize, the Bank shall be released from any obligation and the Prize shall be awarded to the first runner-up (substitute) in accordance with the same procedure. Each winner must respond within 10 days of the winners being selected.

The prize is personal and cannot be transferred, sold or exchanged for other prizes.

12. Disclosure and Consent

By participating, the Participants consent to their name and/or city of residence being used for promotional and/or advertising activities for the Bank's products, media and/or social media, should they be selected as winners. Use of winners' images and/or content will be subject to consent in accordance with the Bank's privacy policy.

In the event of refusal, the Bank reserves the right to refuse to grant the Prize.

13. No Guarantee

The Bank does not provide any guarantee regarding the outcome of the Contest.

14. Amendments to the Terms and Contest

The Bank reserves the right to amend these Terms at any time without prior notice to the Participants.

The Bank also reserves the right to amend, revoke, extend or reduce the Contest period, replace the Prize with one of an equivalent value, and amend the Terms and participation dates, or cancel the Contest.

15. Technical Issues

The Bank may amend, suspend or cancel the contest if technical malfunctions, fraud or other circumstances affecting the contest process occur.

16. Expenses and Taxes

Any expenses, fees, or taxes arising from participation or acceptance of the Prizes shall be borne solely by the winners.

17. Bank Liability

The Bank shall not be held liable for any loss, damage or injury arising from participation, whether directly or indirectly. Furthermore, the Bank's liability is limited to ensuring the availability of the Prize, as defined in Article 5 above, and to providing and delivering it.

The Bank shall not be held liable for any damage, whether physical or otherwise, caused by the use of the Contest prize.

18. Copyright, Ownership, and Trademarks

All content, including video, images, graphics, photographs and text, is the intellectual property of the Bank. Participants do not acquire any rights to the Bank's trademarks, names, logos, or other distinctive features.

By submitting the video, the Participant shall **remain the creator** of their work but shall grant the Bank **the right to use it for promotional purposes**, i.e. full assignment of rights shall be granted by way of a separate written agreement. The Participant shall also grant the Bank a non-exclusive, irrevocable, worldwide license to use the content for promotional and communication purposes.

The Bank requests full assignment of rights in a separate written agreement, which can be found via the ['Participation submission form - Bank of Cyprus'](#) link.

The Bank reserves the right to use, reproduce, alter, or publish the video, regardless of whether the Participant is selected as the winner.

The Participant declares that the video is original and does not infringe on the rights of third parties.

19. Personal Data

The Personal Data of the Participants may be used by the Bank for the purposes of conducting the Contest, in accordance with the applicable legal framework and the General Data Protection Regulation (GDPR).

As part of the Contest, the Bank (as the data controller) will retain the following personal data relating to participants: their TikTok account name and email address. This data will be processed for the purpose of running the Contest and for the general use and exploitation of material produced in the context of the Contest, in accordance with these terms and conditions.

The personal data of the Participants will be retained for as long as is strictly necessary to run the Contest and award and utilise the Prizes.

It is understood that the winners' consent to the processing of their personal data for the purposes of providing the Prize.

Furthermore, the Participants may exercise their relevant rights (such as the rights of access, rectification and erasure) by sending a request to goat18-25@bankofcyprus.com.

Participants can find out how the Bank collects and processes their personal data, as well as information on their related rights and how to exercise them, by visiting the Bank's Privacy Notice page on the website: <https://www.bankofcyprus.com/contact-gr/privacy-notice/>.

The Contest is not open to the Participants who do not wish their personal data to be used in accordance with the above.

Participants may contact the Bank's Data Protection Officer for issues related to the processing of personal data: dpo@bankofcyprus.com.

20. Information - Complaints - Contact

For any information or complaints regarding the Contest, any participant or third party may contact us at goat18-25@bankofcyprus.com.

21. Acceptance of the Terms

By participating, the Participants declare that they have read, understood, and unconditionally accept these Terms and Conditions.

22. Prohibition on Use

The use of the content for commercial purposes is prohibited without prior written permission from the Bank of Cyprus.

23. Other Terms

To participate in this Contest, the Participants must have internet access via their own technical means. Participation in the Contest also requires unconditional acceptance of these Terms and Conditions.

By participating, the Participants expressly and unconditionally declare that they shall not, at any time, make any claim or financial demand for remuneration or compensation from the Bank or any third parties to whom the Bank grants use of the communication material.

Participants grant the right to use any audiovisual material (edited or unedited) arising during, or as a result of, the Contest or any related event for advertising purposes without prior notice and free of charge, provided that this does not constitute an infringement of their personality rights.

By participating in the Contest, Participants confirm that they are not infringing any third-party intellectual property, personal data or personality rights.

All content in the account, including images, graphics, photographs, designs and text, is the intellectual property of Bank of Cyprus and is protected under relevant provisions of the law. Without the prior written authorisation of the Bank or the respective beneficiary, it is prohibited to modify, publish, transmit, transfer, reproduce, distribute, present, link to, download or otherwise exploit the content of the account in any way or by any means for commercial purposes.

This Contest is not sponsored, endorsed, or administered by TIK TOK, nor is it associated with it in any way.

Participation in this Contest constitutes an official declaration by the Participants of their knowledge of, and unconditional acceptance of, all its Terms, and implies the consequent waiver of any claim and/or right, financial or otherwise, against the Bank in relation to this Contest.

24. Applicable Law and Jurisdiction

These Terms (and any amendments thereto) shall be governed by and construed in accordance with the laws of the Republic of Cyprus. Any dispute arising from the Contest shall be subject to the jurisdiction of the courts of the Republic of Cyprus.