

TERMS AND CONDITIONS
Back To School Campaign

1. All holders of personal Visa and/or Mastercard cards (debit, credit, and/or prepaid) (the “Cardholder/s”) issued by the Bank of Cyprus Public Company Ltd (the “Bank”) are eligible to participate in the campaign, provided they make a purchase of €20 or more in a single transaction using their Bank cards at the participating merchants of the Antamivi Scheme (the “Partners”) during the period 18 August 2025 to 14 September 2025, inclusive.
Cardholders will automatically enter a draw in which 300 winners will each receive a €100 gift voucher (the “Gift Voucher”), redeemable at the same Partner where the qualifying purchase was made.

The Partners participating in the campaign are as follows:

- ❖ Alphamega Hypermarkets
 - ❖ Superhome Center
 - ❖ CYTA
 - ❖ Jumbo
 - ❖ Famous Sports
 - ❖ Electroline
 - ❖ Jinius Marketplace
2. The draw in the campaign is made in cooperation with the Partners participating in the Bank's Antamivi Scheme.
 3. All Cardholders of personal Visa and/or Mastercard cards (debit and/or credit and/or prepaid) who have reached the age of 18 at the time of their participation in the campaign, are eligible to participate.
 4. In order for a Cardholder to be eligible to enter the draw, they must complete one or more transactions using their Bank-issued Visa and/or Mastercard cards (debit, credit, and/or prepaid) at the Partners, during the period from 18 August 2025 to 14 September 2025, inclusive.
 5. Each purchase of €20 or more in a single transaction made at the Partners using Bank-issued Visa and/or Mastercard cards will correspond to one (1) entry into the draw.
 6. The draw will take place on 17 September 2025, unless otherwise announced by the Bank.
 7. The Cardholder(s) selected in the draw (the “Winners”) must correctly answer a question posed by the Bank in order to be eligible to receive their Gift Voucher.
 8. Each Winner will be granted one Gift Voucher only.
 9. The Gift Voucher will be displayed for informational purposes in each Winner's Antamivi app and will be automatically redeemed—either partially or in full—in a single transaction or across multiple transactions, using any Bank card at the Partner where the Gift Voucher was won, except for Gift Vouchers related to the Jinius Marketplace.
For the Jinius Marketplace Gift Voucher, the Winner must download the Antamivi app on their smart device, copy the relevant code displayed under the “Coupons” section of the app, and enter it in the “Add promo code” field at checkout on the Jinius Marketplace website (<https://www.jinius.com.cy/en/home/>). The value of the Gift Voucher will then be deducted from the total purchase amount. To redeem the Gift Voucher, the total value of the purchase must exceed the value of the Gift Voucher being used. In other words, the total amount of the purchase on the Jinius Marketplace must be at least **€0.01 more** than the value of the Gift Voucher. If the total purchase amount is less than the value of the Gift Voucher, the voucher **cannot** be redeemed on the Jinius Marketplace.
 10. The Gift Voucher is redeemable only for in-store purchases at any of the Partners' physical locations and cannot be used for online transactions, except for the Jinius Marketplace, where the terms outlined in clause 9. above apply.

11. The Gift Voucher will be valid for 3 months from the date of issue.
12. Holders of business cards are excluded from the campaign.
13. If the Cardholder proceeds with the termination of their card account, they will still be eligible to participate in the draw for transactions made up to the date of termination of the respective account.
14. In the event that a Winner accepts the Gift Voucher, 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 in the media and/or on social media platforms. These promotional activities may also include photographic and/or video material. If the Winner does not provide such consent, the Bank reserves the right to withhold the Gift Voucher.
15. The Bank will notify the Winners of the draw either by telephone or by email. If one or more Winners are unable to accept the Gift Voucher, are disqualified under the terms of this campaign, fail to receive the Gift Voucher due to cancellation or invalidation of their participation, or fail to sign the Gift Voucher acceptance form as specified below, or are otherwise excluded from the campaign, or if the Bank is unable to contact the Winners and confirm their acceptance of the Gift Voucher by 25 September 2025 at 12:00, the respective Gift Voucher will be awarded to the next eligible runner-up(s) in the order of the draw.
16. When so requested by the Bank, each Winner will be required to submit the original documents, proving their identity, which will satisfy the Bank to grant them the Gift Voucher.
17. Without prejudice to paragraph (1) above, the Gift Voucher cannot be exchanged for cash or any other prize or gift. The Gift Voucher is provided solely within the framework of this campaign.
18. The Bank may exclude any participation and not allow further participation in the campaign to any person who interferes in any way with the participation process or with the smooth operation of the campaign or who acts in violation of these Terms and Conditions.
19. The Bank reserves the right to amend these Terms and Conditions at any time upon notice to the Cardholders.
20. If, for any reason, any part of the campaign or draw cannot be carried out as planned, including, but not limited to, due to a computer virus, network failure, unlawful interference, fraud, technical failure or any other cause corrupting or affecting security, integrity or smooth running of the campaign or draw, the Bank reserves the right to cancel, terminate, modify or suspend the campaign or draw, or to cancel any of the affected entries.
21. Any expenses, fees or taxes that are not expressly mentioned in these Terms and Conditions or in the description of the Gift Voucher provided by the Bank and that may arise from the acceptance, possession or use of the Gift Voucher are the exclusive responsibility of each Winner.
22. The Bank does not make any representations or warranties, does not provide any guarantees with respect to any goods or services of the Partners participating in the Antamivi Scheme and does not give its approval in respect of any such goods or services.
23. To the fullest extent permitted by law, the Bank shall not be liable for any loss, damage or disruption to any person or property that may arise, directly or indirectly, totally or partially, from the acceptance of the Gift Voucher.

24. By participating in the campaign, Cardholders represent and warrant that they have read, understood and agreed to be bound by these Terms and Conditions.
25. These Terms and Conditions are governed by the law of the Republic of Cyprus.