

## Terms & Conditions

### Draws for priceless experiences (Lifestyle Benefits)

1. All individual customers who are registered in the loyalty scheme of the Bank of Cyprus Public Company Ltd (the "Bank") Pronomia (the "Pronomia Plan") and are active registered members in one of the Silver, Gold, or Diamond tiers or are active members in PriviledGE Club are eligible to participate in the promotional activity.
2. Customers who meet the conditions based on point 1 above (the "Eligible Customers") will automatically participate in draws for 52 Travel Packages (each Travel Package is for 2 people) with a maximum total value of €2,500 each (the "Travel Package"), redeemable at the travel agency Top Kinisis (the "Travel Agency").
3. The draws will take place monthly unless otherwise announced by the Bank, with each draw taking place within the first 10 working days of each month. In each draw, as many winners will be selected as the number of weeks corresponding to the previous month. A total of 52 packages will be drawn, as many as the weeks of the year. The promotional activity is valid from 03/02/2025 to 31/01/2026.
4. Each winner will be able to choose the Travel Package they wish to receive from the website [www.topkinisis.com](http://www.topkinisis.com) under the package categories (a) FOOTBALL MATCHES – LIVE THE EXPERIENCE and (b) CONCERTS & EVENTS.
5. In case there is no available Travel Package under the package categories (a) and (b) mentioned in point 4 above, the winner will be able to choose any other available Travel Package on the website [www.topkinisis.com](http://www.topkinisis.com).
6. The selection of the Travel Package must be made by each winner within 6 months from the date of their draw.
7. The Travel Package can have a maximum total value of €2,500 based on the prices listed on the website [www.topkinisis.com](http://www.topkinisis.com). If the winner wishes to choose a package of higher value, the price difference must be paid by the winner.
8. The number of entries for each Eligible Customer in each draw will depend on the loyalty tier they are registered in at the given time. Specifically:
  - 8.1. **Silver** tier Eligible Customers will have 1 entry in each draw.
  - 8.2. **Gold** tier Eligible Customers will have 2 entries in each draw.
  - 8.3. **Diamond** tier Eligible Customers will have 3 entries in each draw.
  - 8.4. **PriviledGE** Club Eligible Customers will have 3 entries in each draw.
9. The Bank may announce additional entries for Eligible Customers in each draw at regular intervals, with specific criteria that will be publicly posted on the Bank's website.
10. Each winner must correctly answer a question posed to them to be eligible to receive the Travel Package.

11. Each winner will be entitled to only one Travel Package.
12. If a winner accepts the Travel Package, their consent for the publication of their name and/or city of residence in promotional activities related to the campaign, in media (Mass Media) and/or social media, is required. Promotional activities may include photographic and/or cinematic material, in addition to the winner's name and/or city of residence. If the winner does not give their consent, the Bank reserves the right to refuse the provision of the Travel Package.
13. The Bank will notify the winners of the draws by phone or email. If one or more winners are unable to accept the Travel Package or are disqualified under the terms of this document or do not collect the Travel Package due to cancellation of their participation or due to non-verification of the validity of their participation or due to non-signing of the acceptance declaration of the Travel Package, as specifically defined below, or due to their exclusion from the campaign, or if it was not possible to contact them and confirm the final receipt of the Travel Package within 10 working days from the date of their draw, the corresponding Travel Package will be allocated to the runners-up in the order of their draw.
14. When requested by the Bank, each winner must submit original proof of their identity, which satisfies the Bank in order to grant them the Travel Package.
15. The Travel Package cannot be exchanged for cash or any other prize or gift. The Travel Package is provided exclusively and only on the occasion of this campaign.
16. 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 the smooth operation of the campaign or who acts in violation of these Terms and Conditions.
17. The Bank reserves the right to modify these Terms and Conditions at any time, by notifying the Beneficiaries.
18. The Bank reserves the right to modify these Terms and Conditions at any time by notifying the Eligible Customers.
19. If for any reason any part of the campaign or draws cannot operate as planned, among other things, due to computer virus infection, network failure, illegal intervention, fraud, technical malfunction, or other cause that corrupts or affects the security, integrity, or smooth conduct of the campaign or draws, the Bank reserves the right to cancel, terminate, modify, or suspend the campaign or draws, or to cancel any affected entries.
20. Any expenses, fees, or taxes not explicitly mentioned in these Terms and Conditions or in the description of the Travel Package, which are given by the Bank and may arise from the acceptance, possession, or use of the Travel Package, are the responsibility and will be borne exclusively by each winner.

21. The Bank makes no representations or warranties, does not provide any guarantees regarding any goods or services of the Travel Agency, and does not endorse any such goods or services<sup>23</sup>.
22. Eligible Customers are bound by the Terms and Conditions of the Pronomia Loyalty Scheme (see them [here](#)), as well as by any other relevant agreement with the Bank, which is in force from time to time.
23. To the fullest extent permitted by law, the Bank is not liable for any loss, damage, or injury to any person or property that may arise, directly or indirectly, wholly or partially, from the acceptance of the Travel Packages.
24. Participation of Eligible Customers in the campaign is subject to the full and unconditional acceptance of these Terms and Conditions.
25. These Terms and Conditions will be governed by Cypriot Law.