

## "AEGEAN" SCHEME TERMS AND CONDITIONS

1. The Aegean Mastercard Scheme (the "AEGEAN Scheme") applies to all Aegean Mastercard and Aegean Mastercard Business credit card holders (the "Card") who have signed a relevant application for the issuance of a Bank of Cyprus Card.
2. Cardholders automatically participate in the AEGEAN Miles+Bonus Programme, which provides holders with the opportunity to earn miles (award miles) every time they make transactions with the Card.
3. The terms and conditions of the Miles+Bonus Programme are posted on AEGEAN's website ([www.aegeanair.com](http://www.aegeanair.com)), which is solely responsible for its content, implementation, and any modification or termination.
4. The AEGEAN Scheme applies to all transactions carried out in Cyprus and abroad with a Card, except for (a) cash withdrawals; (b) cash or cheque deposits; (c) automatic payment orders; (d) bank charges such as payment of card subscription fees, PIN re-printing fees, etc.; (e) transactions for the payment of taxes and government service fees (including postal charges); (f) utility bill payments; (g) gambling (Betting); and (h) money transfers (including Original Credit Transactions).
5. AEGEAN Card Benefits:

The **Aegean Mastercard** offers the following benefits:

- 3,000 welcome miles (award and tier miles) in the AEGEAN Miles+Bonus Programme for new main Card holders;
- €1 = 1 award mile for each transaction on the AEGEAN network;
- €2=1 award mile for each transaction in other companies outside the AEGEAN network;
- €1=1.2 reward points for each transaction in the AEGEAN network;
- 2 coupons annually in the form of promo codes worth €20 each, for use by the holder of the main Card, during a ticket booking with AEGEAN;
- Opportunity to convert reward points into award miles at the rate of 3 reward points = 5 miles;
- Access to more than 1,100 Lounges worldwide through the Lounge Key Service at a cost of €24/visit and upon presentation of the Aegean Mastercard. This benefit shall be available from October 2021;
- Join the Flight Delay Pass service which, in case of flight delay, entitles you to free access to Lounges worldwide. This benefit shall be available from October 2021.

The **Aegean Mastercard Business** offer the following benefits for the company:

- €1 = 2 award miles for each transaction on the AEGEAN network, which shall be credited to the Miles+Bonus account of the company;
- €1 = 1 award mile for each transaction in other companies, outside the AEGEAN network, which shall be credited to the Miles+Bonus account of the company;

- €1 = 1.2 reward points for each transaction on the AEGEAN network.

The **Aegean Mastercard Business** offers the following benefits to the company's staff:

- 4,000 welcome miles (award and tier miles) in the AEGEAN Miles+Bonus Programme for new corporate Card holders
- 4 annual coupons for free access to Aegean Club Lounges for use by each corporate Card holder.
- 2 annual coupons in the form of promo codes for free Fast Track priority service for use by each corporate Card holder
- 2 annual coupons in the form of promo codes for free upfront seat selection for use by each corporate Card holder
- Access to more than 1,100 Lounges worldwide through the Lounge Key Service at a cost of €24/visit upon presentation of the Aegean Mastercard Business Card. This benefit shall be available from October 2021.
- Join the Flight Delay Pass service which, in case of flight delay, entitles you to free access to Lounges worldwide. This benefit shall be available from October 2021.

6. Vouchers are valid for 12 months and cannot be transferred to third parties.
7. The annual maximum number of miles that Aegean Mastercard and Aegean Mastercard Business cardholders can earn on each Card account in the AEGEAN Miles+Bonus Programme shall not exceed 100,000 miles.
8. Miles accumulated from making transactions using an additional Card shall be credited to the Miles+Bonus account of the holder of the main Card, while in the case of corporate Cards, the miles shall be credited to the Miles+Bonus account of the company.
9. Upon issuance of the Card, its holder shall be given a Miles+Bonus account number. If the Card holder is already a member of the Miles+Bonus Programme, then his/her Miles+Bonus account number shall be linked to the Card.
10. Aegean Mastercard cardholders and the company, as a holder of the Aegean Mastercard Business Card, are entitled to convert the points earned in the framework of their participation in the Reward Scheme into miles in their Miles+Bonus account upon a relevant order given to the Bank via the Antamivi Mobile App. This feature shall be available from October 2021.
11. Every month, the Bank shall transfer the miles accumulated from the use of the Cards to the Miles+Bonus account of the holder of the main Card, while in the case of corporate Cards, the miles shall be transferred to the Miles+Bonus account of the company.
12. Miles will be credited based on the posting date of the transaction on the Card account and not on the transaction date.
13. The Bank shall, on a monthly basis, contact AEGEAN with the total amount of the Cardholder's transactions, in order to credit the relevant Miles+Bonus account with the corresponding miles.

- 14.** If the Bank or the Card holder closes the Card account, the Miles+Bonus account shall continue to be governed by the terms and conditions of the specific Programme. It should be noted that, in such case, the Card holder shall be entitled to the Miles+Bonus credit accumulated during the last month up to the date of closure of the Card account.
- 15.** Transaction settlement shall result in the settlement of Miles which shall be deducted from the customer's Miles+Bonus account.
- 16.** The pricing of the Card is in accordance with the Bank's List of Fees and Charges, which is available on the Bank's website [www.bankofcyprus.com.cy](http://www.bankofcyprus.com.cy).
- 17.** The Bank reserves the right to amend these Terms and Conditions at any time upon two months' notice to Cardholders.
- 18.** Participation in the Scheme shall be deemed as full and unconditional acceptance of these Terms and Conditions and the Bank's Terms and Conditions of Card.
- 19.** These Terms and Conditions shall be governed by the law of Cyprus.