

CARDS SUMMER CAMPAIGN - 2023 TERMS & CONDITIONS

1. All personal card holders (the "Cardholder(s)"), of the Bank of Cyprus Public Company Ltd (the "Bank"), who will use the Bank's cards during the months of **July and August 2023**, are eligible to participate in the campaign in which a draw will be held every month, where **31 lucky winners each month** will receive a cash prize (the 'prize') that is equal to their monthly spending up to a maximum of €1000 (one thousand euros).
2. Each transaction with Bank of Cyprus card(s), corresponds to one entry in the draw.
3. The Cardholder(s) will benefit triple entries at merchants participating in the ανταμοιβή card reward scheme (the 'Ανταμοιβή Scheme')
4. Making purchases with Visa and/or Mastercard cards issued by the Bank (debit, credit, or prepaid) for purchases at any merchant in Cyprus or abroad between **July 1 and August 31, 2023**, is a requirement for a Cardholder(s) to be eligible for the draw.
5. The following transactions are not entitled to participate in the draw: **(a)** cash withdrawals; **(b)** cash or cheque deposits; **(c)** direct debits **(d)** bank charges, e.g., card subscription payment, PIN re-printing etc.; **(e)** transactions for the payment of taxes and governmental service charges (including postal charges) and utility bill payments.
6. The prize draws will take place on **09/08/2023** and **06/09/2023**, respectively, unless otherwise announced by the Bank.
7. The prize will be credited to the account of the card that the principal Cardholder used to carry out the transaction.
8. The Cardholder(s) who will be drawn shall be required to correctly answer a question that will be presented to them in order to be eligible to receive their prize(s).
9. In the event that the winner accepts the prize, his/her consent is required for the publication of his/her name and/or the city where he/she resides, in advertising activities related to the campaign in mass media and/or social media. The promotional activities may include photographic and/or audio-visual material, in addition to the winner's name and/or city of residence. If the winner does not give his/her consent, the Bank reserves the right to refuse to grant the prize(s).
10. The Bank will notify the winners of the draw by telephone or by e-mail. If one or more winners of the campaign is unable to accept the prize or is disqualified under the terms hereof or does not receive the prize due to the cancellation of his/her participation or due to non-verification of the validity of his/her participation or due to non-signing by him/her of the declaration of acceptance of the prize, in accordance with the specific provisions set out below or due to his/her exclusion from the campaign or, finally, in the event that it was not possible to contact the winner of the campaign and confirmation of final receipt of the prize(s) by 11th September 2023 at 12:00, the respective prize will be allocated to the runner-up(s) in the order of their draw.

11. All Cardholders over the age of 18 are eligible to participate in the draw.
12. When requested by the Bank, each winner must submit the original documents proving his/her identity, which will satisfy the Bank in order to grant him/her the prize.

Provided that the Bank may require the entrant(s) to validate some or all their details or their participation in the draw by providing further information at any time during the campaign in order to be able to claim the prize.

13. If the Visa and Mastercard Cardholder(s) proceed(s) to close the account of the respective card, he/she will take part in the draw for the transactions made up to the date of closing of the said account.
14. The Bank may, at its discretion, 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 breach of these Terms & Conditions.

It is understood that the participants have the rights provided by the General Data Protection Regulation (GDPR), including the rights of access and objection.

15. Visa and Mastercard Cardholders are bound by the Cards Terms & Conditions and Prepaid Cards Terms & Conditions published on the Bank's website, as well as by any other relevant agreement with the Bank, which is in force from time to time.
16. The Bank reserves the right to amend these Terms & Conditions at any time by promptly notifying Visa's and/or Mastercard's Cardholders.
17. Any costs, fees or taxes not expressly mentioned in these Terms and Conditions or in the description of any prize, which is given by the Bank, and which may arise from the acceptance, possession, or use of any prize, are the responsibility and will be borne solely by the winner.
18. Without prejudice to paragraph (1) above, the prize(s) cannot be exchanged for cash or any other prize(s) or gift(s). The prize(s) is/are provided exclusively and only on this campaign.
19. To the extent permitted by Law, the Bank shall not be liable for any loss, harm, or damage to any person or property that may arise, directly or indirectly, in whole or in part, from the acceptance of the prize(s).
20. If for any reason any part of the campaign or draw cannot proceed as planned, including, but not limited to, due to computer virus infection, network failure, illegal interference, fraud, technical failure or other cause that corrupts or compromises security, the integrity or smooth conduct of the campaign or draw, the Bank reserves the right at its sole absolute discretion to cancel, terminate, modify or suspend the campaign or draw, or cancel any of the affected entries.
21. The Bank does not make any warranties nor representations and does not provide any guarantees in respect of the prize(s).

22. By participating in the campaign, participants confirm that they have read and understood these Terms & Conditions and the Bank's Cards Terms & Conditions and have agreed to be bound by them.
23. Moreover, by participating in the draw, entrants undertake and confirm that all statements and personal information submitted are true, correct, and complete and that they have read and understood these Terms and Conditions of the campaign and have agreed to be fully and unconditionally bound by them.
24. The present Terms & Conditions shall be governed by Cyprus law.