

TERMS & CONDITIONS SUPERMARKET CAMPAIGN/CONTEST

- 1. All Bank of Cyprus Public Company Ltd (the 'Bank') personal card holders (the 'Cardholder(s)') making purchases at supermarkets across Cyprus during the period between 11/06/2023-30/06/2023 will be eligible to participate in the contest (the 'Contest'); they will be entered into a series of draws where:
 - 20 winners each day, for 3 weeks, will win the amount spent for that day's shopping, with a maximum amount of €100 (the 'daily shopping amount');
 - 3 grand winners, for 3 weeks, (1 grand winner per week) will win a prize (the 'prize') worth €1.000 to use at Top Kinisis, an ανταμοιβή Card Reward Scheme partner.
- 2. Each transaction corresponds to one entry in the draw.
- 3. A prerequisite for anyone to take part in the draw is to carry out transactions with Visa and/or Mastercard cards (debit and/or credit and/or prepaid) they hold with the Bank at supermarkets across Cyprus during the aforementioned period.
- 4. The Contest will run from 11 June 2023 to 30 June 2023.
- 5. The draw will take place on 20/06/2023, 27/06/2023 and 04/07/2023 respectively, unless otherwise announced by the Bank.
- 6. The winners of the daily shopping amount will be credited the amount they won to the account of the card which they used for their supermarket transaction on the day they won.
- 7. The individuals drawn shall be required to correctly answer a question to be eligible to receive their prizes.
- 8. In case the winner accepts the grand prize and/or the daily shopping amount, their consent is required for the publication of their name and/or the city where they reside in advertising activities related to the Contest in mass media and/or social media. Promotional activities may include photographic and/or film material, in addition to the name of the winner and/or the city they reside. If the winner does not give his/her consent, the Bank reserves the right to refuse to grant a prize.
- 9. The Bank will notify the winners of the draw by telephone or e-mail. If one or more winners of the Contest fail(s) to accept the prize or is(are) disqualified under the terms hereof or does not accept the prize due to cancellation of their entry or due to non-verification of the validity of their entry or due to their failure to sign the declaration of acceptance of the Contest prize, in accordance with the specific provisions set out below or due to their being excluded from the Contest or, finally, in the event that it has not been possible to contact the winner of the Contest and to confirm final acceptance of the prize by 10/07/2023 at 12 noon, the respective prize will be allocated to the runner-up(s) in the order of their draw.
- 10. All Cardholders over 18 years of age are eligible to participate in the draw.

11. When so requested by the Bank, each winner will be required to submit the original documents proving their identity to the satisfaction of the Bank in order for the Bank to grant them the grand prize or the daily shopping amount.

It is understood that the Bank may require the entrant(s) to validate some or all of their details or their participation in the draw by providing further information at any time during the Contest in order to be eligible to claim the grand prizes or daily shopping amounts.

- 12. If the Cardholder(s) proceed(s) to close the account of the respective card, they shall then be entered in the draw for the transactions made up to the date of closure of the said account.
- 13. The Bank may, at its discretion, disqualify any entrant and not allow further participation in the campaign to any individual 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 entrants have the rights granted by the General Data Protection Regulation (GDPR), including the rights of access and objection.

- 14. Holders of Visa and Mastercard cards issued by the Bank are bound by the Cards Terms & Conditions and Prepaid Cards Terms & Conditions posted on the Bank's website, as well as by any other relevant agreement with the Bank as may be in force from time to time.
- 15. The Bank reserves the right to amend these Terms & Conditions at any time upon notice to Cardholders.
- 16. Any costs, fees or taxes not expressly mentioned in these Terms & Conditions or in the description of any prize, which is provided by the Bank, and which may arise from the acceptance, possession or use of any prize will be the sole responsibility and liability of each winner.
- 17. Without prejudice to paragraph (1) above, the prizes cannot be exchanged for cash or any other prize or gift. The prizes are provided solely on the occasion of this Contest.
- 18. To the fullest extent permitted by law, the Bank will not be liable for any loss, damage or injury to any person or property that may result, directly or indirectly, in whole or in part, from the acceptance of the prizes.
- 19. If, for any reason, any part of the Contest or draw cannot proceed as planned, including, but not limited to, due to a computer virus, network failure, unlawful interference, fraud, technical failure or any other cause that corrupts or affects security, integrity or smooth conduct of the Contest or draw, the Bank reserves the right, at its absolute discretion, to cancel, terminate, modify or suspend the Contest or draw, or to cancel any of the affected entries.
- 20. The Bank does not make any assurances or representations and does not provide any guarantees in respect of the gifts.
- 21. By participating in the Contest, entrants 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.
- 22. Moreover, by entering the draw, entrants warrant and confirm that all declarations 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.

23. These Terms & Conditions shall be governed by the law of Cyprus.