

Terms and Conditions for the Cashback Scheme

1. As of **01/10/2017** the "Cashback" Scheme (hereinafter the "Scheme") will be available to all cardholders (hereinafter referred to as the "Business Cardholder") of American Express Gold Business Cashback (hereinafter the "Business Card") and will apply to all transactions carried out with a Business Card anywhere in Cyprus.
2. The following transactions are not included to the transactions carried out with Business Card, which receive cashback: (a) cash withdrawals (b) deposits of cash or cheques (c) standing orders/direct debits (d) bank commissions and charges e.g. card fees, regeneration of PIN etc. (e) transactions carried out in Cyprus where the merchant for clearing purposes of card transactions is registered abroad.
3. The cashback, as described below in point 6, will be deposited quarterly **directly to the Business Card account**. The account will be credited within the month that follows the end of the quarter and will be shown at the statement of that period.
4. Cashback will only take place when the Business Card account is active on the date when the cashback amount is calculated. In the event that the Business Card account is inactive on the date when the cashback amount is calculated, then the cashback amount owed to the Business Cardholder will not be credited to the Business Card account and will not be included in any of the following quarters in the event that the Business Card account becomes active again.
5. In the event that the Business Cardholder has provided a mobile phone number to the Bank, then the Bank may send an SMS stating the cashback amount which will be deposited to the Business Card account.
6. The cashback amount on total transactions carried out with the Business Card will be calculated as follows:

Card Type	Cashback
American Express Gold Business Cashback	0,5%

7. The cashback amount for transactions for the payment of taxes and fees of government departments / services (including postal fees) as well as payment of Utility Bills, is: **Gold Business Cashback: 0,05% with maximum cashback amount €30 per transaction.**
8. If the Bank or the Business Cardholder terminates the Business Card account, then the cashback amount accumulated over the last quarter until the date on which the Card account is terminated will not be credited.
9. Reversals of transactions taken into account when calculating the cashback amount will be deducted from the following cashback amount to be deposited to the Business Card account.
10. Cashback will be credited to the Business Card account based on the posting date of the transaction, and not on the transaction date.
11. Cashback shall not be calculated as part of the payment of the minimum installment as stated on the statement of the Business Card account.
12. From **01/10/2017** the above terms (points 1 – 11) will not be in effect for cardholders (hereinafter referred to as the "Cardholder" or "Cardholders") of American Express Green Cashback, American Express Gold Cashback and American Express Platinum Cashback (hereinafter referred to as the "Cards").
13. From 01/10/2017 the Cardholders, with every transaction made with businesses participating in the Bank of Cyprus "Ανταμοιβή" Scheme, will be awarded with Points in their Card account as indicated in the "Ανταμοιβή" Scheme terms, and will receive on a monthly basis **additional** credit as follows:

Card Type	Points earned for every €1 spent
American Express Green Cashback	3
American Express Gold Cashback	4
American Express Platinum Cashback	5

14. The Points credited on the Card account can be redeemed at any Business participating in the "Ανταμοιβή" Scheme, provided that there is a right to redeem, as indicated in the "Ανταμοιβή" Scheme terms.
15. To find out more about how it works and the "Ανταμοιβή" Scheme terms of use, you can visit the Bank of Cyprus website www.bankofcyprus.com.cy, the Scheme site www.antamivi.com.cy or contact the Bank of Cyprus Call Centre at 800 00 800 (or +357 22 128000 if you are calling from abroad), or the Bank of Cyprus branch which you cooperate with.
16. As relates to points (12) – (18) herewith, the terms "Business", "Scheme", and "Points" shall have the same meaning as indicated in the terms of the "Ανταμοιβή" Scheme.
17. The Bank reserves the right to amend the present Terms and Conditions at any time by notifying the Cardholders and Business Cardholders accordingly.
18. Participation in the schemes shall be construed as full and unreserved agreement with the present Terms and Conditions, the Card's Terms and Conditions of the Bank and the "Ανταμοιβή" Scheme Terms.
19. The present Terms and Conditions are governed by Cyprus Law.