

TERMS & CONDITIONS OF “CARD & FLY”

1. All Bank of Cyprus (“The Bank”) Card and Fly Credit Visa Cards (Classic, Gold, Platinum, Business) participate in the “Card & Fly” Scheme.
2. Travel bookings must be made with each airline /travel agent, whilst hotel reservations must be made directly with the hotel. In each case, the cardholder must inform the travel agents/hotel that payment will be made with “Card & Fly” Coupon. All bookings are subject to availability.
3. The coupons for hotels that participate in the “Card & Fly” scheme cover bed and breakfast only. The coupons are not valid when corporate rates are requested.
4. Airport and port taxes, as well as the service fee, are not covered by the coupons and must be paid separately with the Card and Fly Credit Visa Card.
5. With regards to transactions for payments to government departments / services and transactions for payment to utility companies, the return will be calculated on 10% of the amount of each transaction, with a maximum of 2000 points per transaction.
6. Coupons are only valid if they are multiples of €40 up to €320.
7. Coupons are not accepted during special offers and cannot be exchanged for cash.
8. Reversal of transactions which are taken into account in order to calculate the coupon’s amount, will be deducted from the final value of the coupon, upon the issuance of the coupon.
9. Cardholders are entitled to a coupon provided that their Card Account operates according to card’s Terms and Conditions that are set by the Bank, and given that the account does not have arrears.
10. The coupon’s final amount shall be calculated based on the posting date of the transaction, and not on the transaction date.
11. Coupons are valid for 3 months from their date of issue.
12. If cases where the total purchase amount is higher than the coupon’s nominal value, then the cardholder must pay the difference. No refunds can be made if the value of the coupon is greater than the cost of the purchase. For cases where the purchase amount is lower than the coupon amount, no refunds can be made.
13. Points cannot be redeemed if the cardholder’s account is in arrears.

14. All points earned by additional cards linked to the same account are automatically set off. Points earned by cards of different customers who are linked to the same account, are not set off.
15. Coupons can be issued at any branch of Bank of Cyprus.
16. The issue of a coupon in a name other than that of the Cardholder is possible. This procedure is only possible at Bank of Cyprus Branches.
17. The following transactions do not earn points: (a) Cash withdrawals from ATMs or branches (b) deposits of cash or cheques (c) standing orders/direct debits (d) debit or credit reversals (e) bank charges such as card subscription payments (f) other credits or cash refunds.
18. Points which are not redeemed prior to the closing of a card account, will be lost.
19. In case of discontinuation of the scheme, cardholders who have already accumulated sufficient points to issue a coupon will be able to do so, in a pre-defined time period that will be communicated to them by the Bank.
20. Points can be accumulated for up to four (4) years. This means that points that are accumulated in 2014 will be valid until 31/12/2017. Points accumulated in 2015 will be valid until 31/12/2018, and so forth.
21. The Bank reserves the right to cancel or amend part of or the entire scheme, at any time, and without any prior notice.
22. The Bank reserves the right to amend the present Terms and Conditions at any time by notifying Cardholders accordingly.
23. Participation in the Scheme shall be construed as full and unreserved agreement to the Card Terms and Conditions set by the Bank.
24. The Terms and Conditions are governed by the laws of Cyprus.