

## TERMS AND CONDITIONS

1. Customers that will make 3 payments in total using Apple Pay (iPhone, Apple Watch, iPad και Mac) using any Bank of Cyprus card, in businesses in Cyprus and abroad, will be credited 500 antamivi points or €5.
2. The Promotion/Credit will work as follows:
  - Customers that have an antamivi Reward Scheme account will be automatically credited with 500 antamivi points in their account.
  - Customers who don't have an antamivi Reward Scheme account will be credited with €5 in the card they first added to Apple Pay.
3. Customers that have fulfilled the above mentioned criteria will be credited once a month for the previous month. More specifically customers that have made transactions during June and July will be credited in August, customers making transactions in August will be credited in September and customers making transactions in September will be credited October
4. This promotion will be valid until 31/5/2021.
5. Necessary condition for a customer to win the above mentioned is to make 3 transactions with any Bank of Cyprus card through Apple Pay in businesses in Cyprus and abroad during the above-mentioned period.
6. Each customer can receive a reward only once.
7. The following transactions do not give a right of participation in the promotion: (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 for the payment of taxes and fees to governmental departments (including post office fees) and payment of utility bills.
8. To the fullest extent that legislation permits this, Bank of Cyprus is not responsible for any loss, damage or disruption at any person or property which may arise, directly or indirectly, totally or partially from the acceptance of the reward
9. Bank of Cyprus can, at its sole discretion exclude any participation and prohibit any further participation in the promotion to any person who interferes in any way to the participation process or the smooth functioning of the draw or acts in violation of the existing Terms and Conditions.
10. Holders of Cards are bound by the "Terms and Conditions of Use of Cards" as well as any other relevant agreement with the Bank of Cyprus that is in force from time to time
11. The Bank of Cyprus reserves the right to amend the present Terms & Conditions at any time by notifying Card holders accordingly
12. Participation in the promotion shall be construed as full and unreserved acceptance of the present Terms and Conditions and the Bank's "Terms and Conditions of Use of Cards"
13. The present Terms and Conditions are governed by the law of the Republic of Cyprus.