TERMS AND CONDITIONS FOR THE 50 WINNERS DRAW

1. There will be 50 winners and 5 runner ups during the draw. The winners will each win €500 (50,000 antamivi points) and they will each be credited the antamivi points in their antamivi Scheme account.

2. The draw will take place for the period: **25 May until 30 June 2020**

3. To enter the draw, holders of cards are required to perform transactions using their Bank of Cyprus Cards, debit and/or credit, at merchants participating in the Antamivi Scheme, within the abovementioned period.

4. Every euro spent during the above mentioned, transactions at merchants that participate in the Antamivi Scheme, equals to one entry in the draw.

5. If one or more of the lucky participants in the program, are not able to accept the gift or are excluded from the terms or don't take over the gift due to the cancellation of the participation or the non-verification of the validity of the participation or the non-signing of the Gift Certificate Acceptance Declaration, in accordance with the following, in particular, or due to the exclusion from the Program, or in case the communication with the lucky winner was impossible to confirm the receipt of the Gift until the 14/07/2020 12:00, the corresponding prize will be awarded to the runner ups in the draw line.

6. Without prejudice to the above paragraph (7), the package cannot be exchanged with cash or any other gift or award.

7. The following transactions do not give a right of participation in the draw: (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. (f) card transactions performed at merchants that do not participate in the Antamivi scheme.

8. 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.

9. If the Card holder closes the Card account, then he/she will participate in the draw for the transactions executed until the date on which the Card account was closed.

10. The Bank of Cyprus reserves the right to amend the present Terms & Conditions at any time by notifying Card holders accordingly.

11. The individual whose name is drawn must correctly answer a question, and with the acceptance of the package are obliged to participate in public relation activities.

Bank of Cyprus reserves the right to publish any photographic and/or audiovisual material from the draw and the submission of the package to the lucky winner, as well as to publish his/her name, photographs and package at no cost. Refusal of the winner to participate and/or to include his/her name and / or photograph and/or the package to any relevant publication or any other communication, entitles the Bank of Cyprus to refuse to give him / her package.

12. The draw, as described above, will take place on 11/07/2020.

13. Bank of Cyprus will inform the winner of the draw by phone or via e-mail.

In the event that the winner does not respond to the telephone call or the e-mail and/or any efforts to access him/her via phone or e-mail fail by the 14/07/2020, at 12:00 Cyprus time, or if he/she has been informed and still does not present himself/herself to the place and time indicated, then he/she shall be considered to have forfeited entitlement to claim the package and the Bank of Cyprus reserves the right either to offer the package to the runner – up or to offer it in any other manner on its absolute discretion.

14. It is understood that Bank of Cyprus does not give any assurances or representations and does not provide any guarantees regarding the package.

15. 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 package.

16. Bank of Cyprus can, at its sole discretion exclude any participation and prohibit any further participation in the draw 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.

17. Participation in the draw 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"

18. The present Terms and Conditions are governed by the law of the Republic of Cyprus.