

**TERMS AND CONDITIONS:
PRIZE DRAW FOR VISA CARD HOLDERS
FOR THE FIFA WORLD CUP QATAR 2022**

1. All Bank of Cyprus Public Company Ltd (the “Bank”) Visa cardholders, who will use the Bank's cards for purchases from 15/09/2022 to 31/10/2022, will be entitled to participate in a draw where 2 lucky winners will win a prize package for two: 1 package for the **FIFA WORLD Cup Qatar 2022** semi-final and 1 package for the competition's final match. 2 runners-up will also be drawn.
2. Each euro transaction equals to one entry in the draw.
3. 3x entries for merchants participating in the reward scheme.
4. A prerequisite for a customer to participate in the draw is to perform transactions with their Bank of Cyprus Visa cards (debit and/or credit and/or prepaid during the aforementioned period).
5. The campaign involving the use of the Bank's Visa cards will be valid for the period from 15/09/2022 to 31/10/2022.
6. The draw will take place on 4/11/2022 unless otherwise announced by the Bank.
7. All Bank of Cyprus Visa cardholders over 18 years of age will participate in the draw and the persons accompanying the winner(s) must be 16 years of age or older. Cardholders who only have cards linked to an account in a currency other than Euro are excluded.
8. The individuals whose names are drawn must correctly answer a question. The Bank reserves the right to publish photographic and/or audio-visual material of the draw and of the delivery of the package to the winner(s), as well as to publish the name, photograph, and prize of the winners, free of charge, provided that the relevant winner(s) does (do) not object.
9. The Bank will inform the winner(s) by phone call or via e-mail to the respective telephone number or e-mail address provided by them to the Bank for the purpose of the draw. If one or more winners of the competition fails to accept the prize or is 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 competition prize, in accordance with the specific provisions set out below or due to their being excluded from the competition or, finally, in the event that it has not been possible to contact the winner of the competition and confirm final acceptance of the prize by 09/11/2022 at 12:00, the Bank reserves the right to offer the respective prize to the runners-up in the order they were selected in the draw.
When requested by the Bank, the winners will be required to submit their original proof of identity satisfactory to the Bank.
10. The 2 prize packages (1 package for the semi-final on 13/12/2022 and 1 package for the final on 18/12/2022) to be drawn include:
 - 2 economy class airline tickets with flights to Doha (Qatar) (the winners will be informed of the exact dates and times of departure at a later date)
 - Transfers from/to the airport in Doha (Qatar)
 - 4 night-stay at the 5-star Mondrian Doha Hotel or similar, with meals for two at the hotel
 - 2 FIFA World cup Qatar 2022 football matches and pre-match hospitality option

- Transfers to/from FIFA World cup matches and scheduled activities
- Doha city tour with personal guide

Any other fees or taxes not expressly mentioned in these terms and conditions or in the description of any package given by the Bank and which may arise from the acceptance or use of any package will be the sole responsibility and liability of the winner(s) and their accompanying persons.

11. Without prejudice to paragraph (9) above, the package is non-transferable and cannot be exchanged for cash or any other prize or gift.
12. The following transactions do not give a right of participation in the draw: (a) cash withdrawals; (b) cash or cheque deposits; (c) standing orders/direct debits (d) bank commissions and charges e.g. card subscription payment, PIN re-printing, etc.; (e) transactions for the payment of taxes and government service charges (including postage) and utility bill payments.
13. Visa Cardholders are bound by the Terms of Use of these Cards as well as by any other relevant agreement with the Bank, that is in force from time to time.
14. If the Visa Cardholder closes the Visa Card account of the respective card, then he/she will participate in the draw for the transactions executed until the date on which the Visa Card account was closed.
15. The Bank reserves the right to amend these Terms and Conditions at any time by notifying Visa Cardholders accordingly.
16. Bank of Cyprus does not make any representations or warranties and does not provide any guarantees in respect of the prize packages.
17. To the fullest extent permitted by Law, Bank of Cyprus shall not be liable for any loss, damage, or injury to any person or property that may arise, directly or indirectly, totally or partially, from the acceptance or use or misuse of the packages.
18. The Bank may, at its discretion, disqualify any entry and refuse further participation in the draw to any person who interferes in any way with the participation process or the smooth running of the draw or acts in breach of these Terms and Conditions.
19. By participating in the draw, the entrants/participants confirm that they have read and understood these terms and conditions and the Bank's card terms of use and have agreed to be bound by them.
20. In order to be further informed about the processing of their personal data, their rights and other important information regarding the security and use of their personal data, participants should read the Bank of Cyprus' Privacy Statement which is posted on the Bank's official website and at any of its branches.
21. If for any reason any part of the draw cannot run as scheduled, including but not limited to, due to computer virus infection, failure to provide network connectivity, unlawful interference, fraud, technical failure, or any other cause that corrupts or affects the security, integrity or smooth conduct of the draw, the Bank reserves the right, at its discretion, to cancel, terminate, modify, or suspend the draw, or to cancel any of the affected entries.
22. These Terms and Conditions shall be governed by Cyprus Law and any disputes arising shall be subject to the exclusive jurisdiction of the Cyprus Courts.