

## TERMS AND CONDITIONS BOC WALLET DRAW

1. Customers that will make payment by using BOC Wallet App using any Bank of Cyprus card, in businesses in Cyprus and abroad, will enter a draw to win €300 cash in their card.
2. The Promotion will work as follows:
  - the draw will be held once a month
  - 5 winners will be drawn each month
  - Each winner will receive €300 each in their card
3. This promotion will be valid from 01/01/2021 until 31/12/2021.
4. Necessary condition for a customer to win the above mentioned is to make at least 1 transaction with any Bank of Cyprus card through BOC Wallet App in businesses in Cyprus and abroad during the above-mentioned period.
5. Every transaction is a participation in the draw.
6. Each customer can receive a cashback 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.