

TERMS AND CONDITIONS NEW BOC WALLET APP

There will be the following winners

1. **10 winners** who will download the new BOC Wallet app, upload their card on the New BOC Wallet and make a payment with their device will enter a draw to win one of 10 Samsung Galaxy S20 +128 GB, 4G.
2. The draw will take place for the period: 20/10/2020-30/11/2020
3. The lucky winners must be over the age of eighteen. Card holders that have cards connected to a foreign currency account will be excluded from the draw.
4. The draw, as described above, will take place on 10th December 2020.
5. 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.
6. 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 10/12/2020 12:00, the corresponding prize will be awarded to the runner ups in the draw line.
7. Without prejudice to the above paragraph (7), the package cannot be exchanged with cash or any other gift or award.
8. 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.
9. Holders of Bank of Cyprus 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.
10. If the Bank of Cyprus 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.
11. The Bank of Cyprus reserves the right to amend the present Terms & Conditions at any time by notifying Bank of Cyprus Card holders accordingly.
12. Bank of Cyprus will inform the lucky winner of the draw by phone or via e-mail.

In the event that the lucky 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 10/12/2020, 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.

13. It is understood that Bank of Cyprus does not give any assurances or representations and does not provide any guarantees regarding the package.
14. 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.
15. 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.
16. 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"
17. The present Terms and Conditions are governed by the law of the Republic of Cyprus.