

Terms and Conditions of the Mastercard Cards Promotional Action
“Alpha Spend and Win”

1. The “Alpha Spend and Win” Programme (the “Programme”) by Alpha Bank Cyprus Ltd (the “Bank”) shall apply from 15 December 2024 up to and including 31 March 2025 and is addressed to all Holders of Alpha Bank Mastercard cards in EURO (Enter, Gold Enter, Gold, Business Debit, Cashback, Platinum, World Elite and World Business) (the “Card” and, in plural form, the “Cards”).
2. This promotional action covers all transactions made by the Holders of the above Cards and relating exclusively to purchases (the “Transactions”).
3. Purchases include transactions in points of sale (POS) and online payments to merchants in Cyprus and abroad.
4. The following transactions shall not be eligible for entry in the Competition.
 - Cash withdrawals (MCC6010 & MCC6011)
 - Payments to government services (MCC9399, MCC9311, MCC9402 & MCC9405)
 - Settlement of utility bills (MCC4900)
 - Transactions in betting (MCC7995 & MCC9406)
 - Cash transfers / Card top-ups (MCC4829, MCC6012, MCC6536, MCC6537, MCC6538 & MCC6540).

Excluded transactions are determined based on the classification of merchants in the respective categories (merchant category codes) of the international Mastercard organisation and the card acceptance service providers (acquirers).

5. The transactions made with Alpha Bank Mastercard Cards in the period from 15/12/2024 up to and including 31/3/2025 shall participate in a draw to take place at the end of the above period.
6. Every euro spent (1) corresponds to one (1) entry in the draw.
For example, one Card Transaction of €25 shall correspond to 25 entries.
7. Entry in the draw is subject to a total minimum amount of €5,000 spent per Card account for the **entire** duration of the Programme. It is understood that for Corporate Cards, the total minimum amount of €5,000 spent applies per Card and not per Card account.
8. A Card used for Transactions amounting to a total of €4,000 SHALL NOT participate in the draw, while a Card used for Transactions amounting to a total of €5,100 shall have 5,100 entries in the draw.
9. The draw shall result in:
 - Two (2) big winners who shall each win a Gift Voucher of €10,000 for purchases of services from Let’s Go Tours travel agency
 - Twenty-five (25) winners who shall each win a Gift Voucher of €4,000 for purchases of services from Let’s Go Tours travel agency
 - Five (5) runners-up.
10. The Bank shall inform the winners by phone within 2 days from the completion of the Draws and shall arrange for them to receive their Gift Vouchers.
11. If, for any reason, one or more winners of the Programme are unable or refuse to accept the prize or attempts to contact them have not been successful for 3 consecutive days or they are disqualified under the terms of the Programme, the Bank reserves the right to award the prize to the runners-up in the respective order of the draw.
12. A lucky winner who is drawn once is automatically excluded from the remaining draw process.
13. It is understood that the Gift Vouchers shall be issued as follows:
 - In the case of a personal Card: to the name of the individual who signed the application for the issuance of the Card in his/her name and in whose name the Card Account is maintained.

- In the case of a Corporate Card: to the name of the company, partnership or other legal person who signed the application for the issuance of the Card to an Authorised Card Holder and in whose name (i.e. of the legal person) the Card Account is maintained.
14. The Gift Vouchers do not have an expiry date.
 15. Apart from the Gift Voucher, the customer shall also be given a letter which he or she must present to the offices of Let's Go Tours together with the following:
 - In the case of a personal Card: the Card Holder's identity card or passport for verification purposes and in order to arrange for the redemption of the Prize.
 - In the case of a company, partnership or other legal person: the identity card or passport of the person who signed the application for the issuance of a Card to an Authorised Card Holder and in whose name (i.e. of the legal person) the Card Account is maintained.
 16. The Bank shall send to Let's Go Tours travel agency a list of the winners and their respective Prize.
 17. The Gift Vouchers can be redeemed for the purchase of holiday packages (airline tickets & hotel), organized excursions, cruise packages (airline ticket & cruise) where the organizer is Let's Go Tours. All the above mentioned are included in the catalogue of Let's Go Tours travel agency at www.letsготours.com.
 18. The Gift Vouchers are not redeemable in cash.
 19. The Bank shall reserve the right to include the names and photos of the winners in advertising and/or other public relations material, upon obtaining their consent.
 20. The Prizes can only be redeemed in the presence of the winner.
 21. In cases where the winner has a remaining balance from the redemption of part of the Gift Voucher, the travel agency is responsible for opening a customer account, monitoring the credit balance and making it available for redemption by the customer at any time.
 22. Reservations shall be made based on the availability of the services to be redeemed, as determined by Let's Go Tours travel agency.
 23. The redemption of the Gift Vouchers is not combined with any other offer, discount or gift vouchers.
 24. Cards used to make transactions throughout the Period of the Programme, but which have been cancelled and/or closed by the end of the Period without being replaced, shall be excluded from the draw.
 25. Card accounts which, on the last day of the Period of the draw, are inactive, frozen or in arrears and/or in excess, shall be excluded from the draw.
 26. The Bank reserves the right to amend these Terms and Conditions throughout the duration of the Programme.
 27. The Bank also reserves the right to withdraw the Programme at any time without notice.
 28. Participation in the Programme shall be construed as full and unreserved acceptance of these Terms and Conditions, as well as the Bank's General Terms and Conditions and the Terms and Conditions of Use of Credit Cards.
 29. Entities and Bank executives in charge of making decisions in relation to the Programme are not entitled to take part in the Programme and are expressly excluded from the Draws.
 30. These Terms and Conditions are governed by Cyprus Law.