

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 1 July 2025 up to and including 31 December 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 from, the “Cards”).
2. The promotional action includes all the transactions to be made by Holders of the above Cards relating exclusively to purchases (the “Transactions”).
3. Purchases include transactions in points of sale (POS) terminals and online payments to merchants in the Republic of 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, MCC 6537, 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 Mastercard Cards of Alpha Bank Cyprus Ltd in the period from 1/7/2025 up to and including 31/12/2025 shall participate in monthly draws, as well as in a Bonus draw to be held at the end of the Programme’s validity period.
6. There shall be a total of six (6) separate monthly draws with 9 winners, while one (1) Bonus draw shall be held at the end of the Programme’s validity period with 6 winners.
7. The draws shall be held as follows:
 - The draw for Transactions with charge date in the Card account from 01/07/2025 to 31/07/2025 shall be held at the beginning of August 2025 (the “1st Draw”).
 - The draw for Transactions with charge date in the Card account from 01/08/2025 to 31/08/2025 shall be held at the beginning of September 2025 (the “2nd Draw”).
 - The draw for Transactions with charge date in the Card account from 01/09/2025 to 30/09/2025 shall be held at the beginning of October 2025 (the “3rd Draw”).
 - The draw for Transactions with charge date in the Card account from 01/10/2025 to 31/10/2025 shall be held at the beginning of November 2025 (the “4th Draw”).
 - The draw for Transactions with charge date in the Card account from 01/11/2025 to 30/11/2025 shall be held at the beginning of December 2025 (the “5th Draw”).
 - The draw for Transactions with charge date in the Card account from 01/12/2025 to 31/12/2025 shall be held at the beginning of January 2026 (the “6th Draw”).
 - The **Bonus** draw for Transactions with charge date in the Card account from 01/07/2025 to 31/12/2025 shall be held at the beginning of January 2026 (the “Bonus Draw”).
8. The rewards/prizes (the “Prizes”) of the draws are listed below:
 - For the 1st Draw:
 - 2 packages for 2 persons for Coldplay’s concert in London in September 2025, which include:
 - Air tickets Larnaca - London - Larnaca
 - Accommodation in 3* hotel with breakfast for 3 nights
 - Concert tickets
 - Airport taxes

- 10 kg hand luggage
- Services by TOP KINISIS TRAVEL agents
- For the 2nd Draw:

2 packages for 2 persons for the Formula 1 race in Abu Dhabi in December 2025, which include:

 - Air tickets Larnaca - Abu Dhabi – Larnaca
 - Airport taxes
 - 8 kg hand luggage
 - Accommodation in 4* hotel with breakfast
 - Tickets for the qualifying and final races
 - Services by TOP KINISIS TRAVEL agents
- For the 3rd Draw:

1 package for 4 persons for a trip to Rovaniemi in the month of December 2025, which includes:

 - Air tickets Larnaca - Athens - Rovaniemi - Athens - Larnaca with Aegean Airlines
 - Airport taxes and fuel surcharge
 - Accommodation in Levi (3 nights)
 - Accommodation in Rovaniemi (2 nights)
 - Accommodation in Athens (1 night)
 - Use of sauna in all hotels
 - Use of swimming pool in all hotels (where available)
 - Buffet breakfast daily except in the hotel in Athens
 - Festive buffet dinners daily
 - Meals daily
 - Meal at the Ice Restaurant in Santa Claus village
 - Transfer and visit to Santa Claus village in Rovaniemi
 - Santa Claus visit during the Christmas Eve dinner and gifts for his little friends
 - Arctic Circle certificate
 - Snowmobile excursion through the forest with special clothing and boots
 - Visit to reindeer farm and reindeer sleigh ride
 - Visit to husky farm and sleigh ride
 - Transfers as mentioned in the programme
 - Entrance to the spa and pools of Levi Spa hotel
 - Transfer to Santa Park with optional entrance (58€ per adults, 51€ per child aged 3 to 12 & free entrance for children up to the age of 3)
 - Entrance to the Snow Village
 - Expert local leaders during the activities
 - Escort leader from/to Athens
 - One piece of luggage up to 20 kg and one hand luggage up to 8 kg
- For the 4th Draw:

1 package for 2 persons for Singapore - Bali for 10 days, from January to March 2026, which includes:

 - Air tickets Larnaca - Bali - Singapore - Larnaca
 - 6 nights in Bali in a 5* hotel with breakfast
 - 2 nights in Singapore in a 5* hotel with breakfast
 - Transfers from airports - hotels - airports
 - 3 day trips with English-speaking guide

- 3 meals in Bali
 - Airport taxes
 - One piece of luggage up to 30 kg and one 8 kg hand luggage
 - Local agent services
- For the 5th Draw:
- 1 package for 2 persons for Japan, which includes:
- Air tickets Larnaca - Dubai - Tokyo and Osaka - Dubai - Larnaca with Emirates Airways
 - Airport taxes and fuel surcharge
 - Accommodation in 4* hotels
 - Transfers, tours and excursions as mentioned in the programme
 - Two dinners as mentioned in the programme
 - Admissions to various attractions as mentioned in the programme
 - Cruise on Sumida River
 - Cruise on Lake Ashi
 - Tour of Osaka through Okawa River
 - Experienced local English-speaking guides
 - JR super express train tickets, tourist class, from Hakone to Kyoto, Kyoto to Hiroshima and Hiroshima to Osaka
 - F/B tickets to Miyajima Island
 - Experienced Greek-speaking guide/escort from Cyprus
 - Luggage delivery (1 per person), by truck from Tokyo to Kyoto and Kyoto to Osaka
 - One 30 kg luggage and one 7 kg hand luggage
 - Services by TOP KINISIS TRAVEL agents
- For the 6th Draw:
- 2 packages for 4 persons for Disneyland during Easter and summer of 2026, which include:
- Air tickets Larnaca - Paris - Larnaca with Cyprus Airways
 - Airport taxes
 - Escort on arrival/departure and at Disneyland
 - Mini cruise on the Seine
 - Accommodation for three nights in a 4* hotel in Paris with breakfast
 - Accommodation for two nights at Sequoia Lodge hotel in Disneyland without breakfast
 - Entrance ticket for both Disneyland Parks
 - 1 extra hour in the Parks before normal opening
 - Municipal hotel tax
 - Local Greek-speaking guide at the tour
 - One 23 kg luggage and one 10 kg hand luggage.
 - Services by TOP KINISIS TRAVEL agents.
9. The **Bonus** Draw will include the following prizes:
- 1 Mercedes CLA 250+ with EQ Technology from Cyprus Import Corporation worth €62,000
 - 5 gift vouchers of a total value of €75,000, redeemable at Vassos Eliades Accessories Ltd. The gift vouchers are not redeemable in cash.
10. Entry in the monthly draws is subject to a total minimum amount of €800 spent per Card.
11. Entry in the **Bonus** draw is subject to a total minimum amount of €6,000 spent per Card during the Programme's period of validity from 01/07/2025 up to and including 31/12/2025.

12. Every euro spent (1) corresponds to one (1) entry in the draw. For example, one Card Transaction of €50 corresponds to 50 entries.
13. Customers who will join the payroll plan “myAlphaPayroll” of Alpha Bank Cyprus Ltd during the Programme’s period of validity shall be rewarded with 1.5 entries for each Card Transaction. For example, a Card Transaction of €50 shall correspond to 75 entries. Please note that Terms 10 and 11 are also applicable in this case.
14. Cardholders drawn for their Transactions at least once in a monthly draw shall be excluded from the subsequent monthly draws, but shall be eligible for the Bonus Draw.
15. The Bank shall inform the winners by phone within 2 days from the completion of each draw and shall arrange for the delivery of their Prizes.
16. Regarding the travel packages, the winners shall receive a letter which must be presented to the offices of TOP KINISIS TRAVEL together with their ID card/passport for verification purposes and in order to receive the prizes.
17. 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 and conditions of the Programme, the Bank reserves the right to award the prize to the runners-up in the respective order of the draw.
18. The Bank shall send to TOP KINISIS TRAVEL a list of the winners of the travel packages and their respective Prize.
19. The Prizes are not redeemable in cash.
20. 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.
21. The Prizes can only be redeemed in the presence of the winner.
22. Reservations shall be made based on the availability of the services to be redeemed, as determined by TOP KINISIS TRAVEL.
23. Cards used to make Transactions throughout the Programme’s period of validity, but which have been cancelled and/or closed by the end of the period of the draw without being replaced, shall be excluded from the draws.
24. Card accounts which, on the last day of the period of each draw, are inactive, frozen or in arrears and/or in excess, shall be excluded from the draw.
25. Participation in the Programme shall be construed as full and unreserved acceptance of these Terms and Conditions.
26. 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.
27. These Terms and Conditions are governed by the Law of the Republic of Cyprus.