

Terms and Conditions of the MasterCard Promotional Activity

The “Alpha Spend and Win” Scheme (the “Scheme”) by Alpha Bank Cyprus Ltd (the “Bank”), runs from the 1st of September 2018 to the 31st of December 2018 inclusive for all MasterCard holders (Alpha Bank Enter MasterCard, Alpha Bank Gold Enter MasterCard, Alpha Bank Business MasterCard, Alpha Bank Gold MasterCard and Alpha Bank Cashback MasterCard) (the “Card”) and applies to all transactions consisting exclusively of purchases made by the above Cardholders in merchants in Cyprus and abroad (the “Transactions”). Cash withdrawals (MCC6010 and MCC6011) are excluded from the Scheme.

The Scheme

The Transactions to be made with the Bank’s MasterCards during the period 01/09/2018 - 31/12/2018 will enter monthly draws as well as a **Bonus Draw** at the end of the Scheme with the following prizes (the “Prize(s)”):

MONTH		PRIZES	TERMS AND CONDITIONS
SEPTEMBER	70 lucky winners	35 Smart Phones Samsung Galaxy A6	
		35 Smart Watches Samsung Gear S3 Frontier	
OCTOBER	25 lucky winners	<p>25 Travel Packages for a European Destination</p> <p>Winners may choose their destination from one of the following European cities: Athens, Vienna, London, Warsaw.</p>	<ul style="list-style-type: none"> • Fixed travel period from 15/1/2019 to 15/4/2019. • Each travel package includes: <ul style="list-style-type: none"> ○ 2 return air tickets ○ 2 overnight stays in 4 star hotels with breakfast ○ Airport taxes ○ Transportation from and to the airport • Reservations must be made directly by the client at the offices of Top Kinisis, at least one month prior to departure.
NOVEMBER	120 lucky winners	60 overnight stays for 2 persons at Olympic Lagoon Resort 5* in Pafos	<ul style="list-style-type: none"> • Fixed period of stay from 15/1/2019 to 31/3/2019, with the exclusion of the period from 8/3/2019 to 11/3/2019 (Green Monday long weekend). • The stay at Olympic Lagoon Resort includes 1 overnight stay in a deluxe double bed room, all inclusive. • The stay at Royal Apollonia includes 1 night stay in a double bed room with breakfast. • Reservations must be made directly by the client at the offices of Top Kinisis, at least 20 days in advance.
		60 overnight stays for 2 persons at Royal Apollonia 5* in Limassol	

DECEMBER	45 lucky winners	35 overnight stays for 2 persons at Elysium Hotel 5* in Pafos	<ul style="list-style-type: none"> • Fixed period of stay from 15/1/2019 to 31/3/2019, with the exclusion of the period from 8/3/2019 to 11/3/2019 (Green Monday long weekend)). • Each stay includes 1 overnight stay in a double bed room with breakfast. • Reservations must be made directly by the client at the offices of Top Kinisis, at least 20 days in advance.
		10 Travel Packages to a European Destination Winners may choose their destination from one of the following European cities: Athens, Vienna, London, Warsaw.	<ul style="list-style-type: none"> • Fixed travel period from 15/1/2019 to 15/4/2019. • Each travel package includes: <ul style="list-style-type: none"> ○ 2 return air tickets ○ 2 overnight stays in 4 star hotels with breakfast ○ Airport taxes ○ Transportation from and to the airport • Reservations must be made directly by the client at the offices of Top Kinisis, at least one month prior to departure.
BONUS DRAW	4 lucky winners	1 Hyundai Kona car (as defined opposite)	The car is a Hyundai Kona 1.6CRDI 136PS Automatic, Style, in Blue Lagoon colour, offered by CTC Automotive Ltd.
		3 Travel Packages for 2 Persons in Phuket (Thailand)	<ul style="list-style-type: none"> • Fixed travel period from 15/1/2019 to 15/4/2019. • Each travel package includes: <ul style="list-style-type: none"> ○ 2 return air tickets with Qatar Airways ○ 6 overnight stays in 5 star hotels with breakfast ○ Airport taxes ○ Transportation from and to the airport • Reservations must be made directly by the client at the offices of Top Kinisis, at least one month prior to departure.

Five (5) separate draws will take place throughout the duration of the Scheme, as follows:

- One for the Transactions of September.
- One for the Transactions of October.
- Once for the Transactions of November.
- One for the Transactions of December, and
- A **Bonus Draw** for the Transactions made throughout the Scheme (September – December 2018)

Throughout the duration of the Scheme there will be a total of 264 winners.

A Cardholder who wins at least once in any of the monthly draws will be excluded from the draw for the remaining Prizes of the same month.

Every €100 transaction corresponds to one entry in the draw.

Entry in the monthly draw is subject to a minimum amount of €200. In order for a Card to be included in the monthly draw, the total value of the Transactions made in that month must exceed **€200**. For example, a Card with total Transactions of €100 **WILL NOT** enter the draw, while a Card with Transactions totalling €399 will have 3 entries in the draw.

Entry in the Bonus draw is subject to a minimum total amount of €1,200 throughout the duration of the campaign, i.e. from 1/9/2018 to 31/12/2018. In order for a Card to be included in the Bonus Draw, the total value of the Transactions made throughout the campaign must exceed **€1,200**. For example, a Card with total Transactions of €1,100 **WILL NOT** enter the draw, while a Card with Transactions totalling €1,299 will have 12 entries in the draw.

Card accounts which are inactive, frozen or in arrears and/or in excess on the last day of the month will be excluded from the draw.

The five (5) draws will take place as follows:

- The draw for Transactions charged to the Card Account from 01/09/2018 to 30/09/2018 will take place at the beginning of October 2018.
- The draw for Transactions charged to the Card Account from 01/10/2018 to 31/10/2018 will take place at the beginning of November 2018.
- The draw for Transactions charged to the Card Account from 01/11/2018 to 30/11/2018 will take place at the beginning of December 2018.
- The draw for Transactions charged to the Card Account from 01/12/2018 to 31/12/2018 will take place at the beginning of January 2019.
- The **Bonus Draw** for Transactions charged to the Card Account from 01/09/2018 to 31/12/2018 will take place at the beginning of January 2019.

The winners will be notified by the Bank immediately after the draw and the two parties will make arrangements for the delivery of the Prizes.

Each winner will receive a congratulations letter and the corresponding Prize.

The letter will state, amongst others, the full name of the client and part of the number of his/her Card (e.g. 5374 8500 XXX0 1234) for purposes of identification.

In case the Prize consists of Smart watches and Smart phones, these will be delivered to the winner directly by the Bank. The client must present to the Bank the relevant letter together with an ID card or passport for purposes of verification. The Bank officer who will deliver the Prize to the client will verify that the Prize is redeemed by the winner of the draw who is a client of the Bank.

Regarding travel packages and hotel accommodation, the client will be given a letter which he/she must present to the offices of Top Kinisis in view of obtaining the Prize, based on the above Terms and Conditions. In addition to the letter, the client must also present to Top Kinisis Ltd an ID card or passport for purposes of verification. The Bank will send Top Kinisis Ltd a list with the winners and their respective Prizes. The list will state the winner's ID card number as well as part of the winning Card. Top Kinisis Ltd will verify that the Prize is redeemed by the winner of the draw who is a client of the Bank and has not been transferred to a third person.

The car will be delivered to the winner at the offices of CTC Automotive Ltd in Nicosia, at a scheduled time and date, in the presence of Bank executives.

Where the present Terms and Conditions state a specific time period during which the winner must redeem the Prize, such period is not subject to change and must be strictly complied with, at the risk of losing the Prize.

Therefore, the Prizes that will not be received by the Bank and/or redeemed at Top Kinisis on the fixed dates, as stated above and set forth in the letter received by each winner, will no longer be available.

A Prize can in no case be redeemed with cash. The car to be delivered to the winner is not subject to any change.

The Prizes are personal and can be redeemed only by the winner himself/herself. In case of impediment, the latter reserves the right to transfer the Prize only to members of his/her immediate family, after submitting a written request and obtaining the approval of the Bank.

The reservations for Travel Packages and overnight stays in hotels in Cyprus will be subject to the availability of flights / hotel rooms, as determined by Top Kinisis.

The Bank has the right to include the names and photographs of the winners in advertising and/or other public relations material, upon the consent of the winner.

The Bank reserves the right to modify, at any time, the Terms and Conditions throughout the duration of the Scheme.

The Bank also reserves the right to withdraw the Scheme at any moment without notice.

Participation in the Scheme implies the full and unreserved acceptance of these Terms and Conditions, as well as the General Terms and Conditions and the Terms and Conditions of Use of the Bank's Credit Cards.

These Terms and Conditions will be governed by Cyprus Law.

*The existing 0.5% CASHBACK Scheme on all purchases made with Alpha Bank CASHBACK MasterCard remains in force.