

COMPETITION FOR ASTROBANK VISA CREDIT CARDHOLDERS

1. Make your purchases with your AstroBank Public Company Limited ("AstroBank") VISA credit card ("Credit Card"), from November 20th, 2023, to January 14th, 2024 ("Competition Period"), and you could become one of the 16 lucky winners who will win cash in the form of a deposit of EURO 1,000 (One Thousand Euros) to their Credit Card ("Competition").
2. Each transaction you make with your Credit Card, within the Competition Period, equals to one participation in the Competition, in accordance with the Competition Participation Terms below.

TERMS OF PARTICIPATION IN THE COMPETITION

These Terms of Participation ("Terms") govern the terms of entry in the Competition and will be in effect for the Competition Period.

1. 16 lucky winners will win EUR 1000 (one thousand euros) ("Draw Amount") in their Credit Card during the Competition Period (8 consecutive weeks). Each week, 2 lucky winners will be drawn. The lucky winners do not have the right to re-claim cash in the form of a deposit of EURO 1,000 (one thousand euros) in their Credit Card.
2. In the competition all Credit Card holders who are permanent residents of Cyprus and use their Credit Cards within the Competition Period can participate.
3. Each Credit Card transaction and for any amount, equals to one participation in the draw.
4. Transaction means the use of the Credit Card at a point-of-sale (POS) terminal or any electronic transaction at any merchant in Cyprus and abroad and does not include:
 - (a) Credit Card transactions at Automated Teller Machines (ATMs).
 - (b) Standing orders / direct debits.
 - (c) Bank commissions and charges e.g., card fees, PIN regeneration, etc.
 - (d) Transactions for the payment of taxes and fees to governmental departments (including post office fees); and
 - (e) Payment of utility bills.
5. The winners will be selected through a draw. The draw will be held every Wednesday at 12:00 pm starting on November 29th, 2023, by Bank officials, at its premises, under the supervision of the Bank's Internal Auditor.
6. The winners will be credited with the draw amount provided they have no amounts due (more than 30 days) with AstroBank on the date of the draw.
7. In the event that a Cardholder proceeds to close his/her Credit card account during the Competition Period, he/she will not be entitled to participate in the draw.
8. The winners will be notified by telephone and/or email by AstroBank Service Officers.

9. In the event that any winner refuses to receive the draw amount for any reason or is disqualified from the draw in accordance with these Competition Terms of Participation or any attempt to contact him/her is unsuccessful for five (5) consecutive days following the date of the draw, AstroBank will be entitled to offer the draw amount to the first runner-up.
 10. AstroBank reserves the right to withdraw and/or cancel the Competition and/or extend its duration (including the Competition expiration date, participation dates and/or draw dates) at its absolute discretion as well as to modify these Terms of Participation in the Competition. In case of revocation, cancellation, extension and/or amendment, AstroBank will inform the public by posting a relevant announcement on its website and any such amendments will be considered valid from the date of posting of the revised Terms of Participation in the Competition on its website.
 11. Any Credit cardholder has the right to choose not to participate in the competition by calling 80011800.
 12. AstroBank with the winner's explicit consent shall have the right to publish his/her name to the Media and/or on the Bank's website.
 13. Any processing of personal data shall be done in accordance with the provisions of the General Data Protection Regulation (GDPR) and the relevant Cyprus legal framework as these are in force from time to time as well as with the Bank's Privacy Notice which is published on the Bank's website.
 14. Unless you declare your nonparticipation in the Competition in accordance with clause 11 above, it will be construed that you agree and accept the Competition Participation Terms.
 15. The present Competition Participation Terms have been published on the Bank's website and are valid as from the date of their publication.
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