

BOV CORPORATE CARDS LOYALTY REWARDS PROGRAMME

Terms and Conditions

BOV

Bank of Valletta

THE BOV CORPORATE CARDS

LOYALTY REWARDS PROGRAMME

Participation in the BOV Corporate Cards Loyalty Rewards Programme is automatic for customers holding a BOV Corporate Premium or a BOV Corporate Credit card.



How to earn Points

BOV Corporate Card holders will earn 1 BOV point for each €1 spent when using the card to pay for goods and services, at outlets both locally and overseas, whether at the point of sale or online. The transaction carried out with the card should be a retail transaction as defined in 'Eligible Spending' below.

Once you earn 15,000 BOV Points we will automatically give you €20.00 cashback directly in your card account. There is no need for you to contact the bank or take any other action.

Eligible spending

- * BOV Points accrue on retail transactions which have been charged to your card account and which have not been subsequently refunded;
- * Eligible transactions made by all supplementary cards on the card account are also eligible to earn BOV points;
- * Cents are ignored when BOV Points are allocated;
- * Cash/Quasi Cash transactions, as defined in the Terms and Conditions of your card, including, but not limited to, the below transactions, are not eligible to earn BOV Points:
 - i ATM and over the counter withdrawals,
 - ii Interest and Fees incurred on the card account,
 - iii Gambling transactions, bets, casino gaming or other gaming or betting,
 - iv Transfers carried out with the card – i.e. using the card as a source to fund any other account or payment instrument – e.g. transfers to virtual cards or electronic wallets (amongst others),
 - v Purchase of gaming chips, crypto currencies, traveller cheques, foreign currency and any transfer of funds from credit card accounts;
- * Government Services are not eligible to earn BOV Points.

Your BOV points will be displayed on your monthly statement as follows:

- * Opening Balance
- * Net Activity during the month
- * Closing balance

BOV points are valid for a period of 3 years and expire within 36 months from the date of the transaction on which they were earned.

BOV Points are not transferrable to any other card account even if that account pertains to the same company.

Once the card account is closed, any outstanding loyalty points balance will automatically expire and will be forfeited. Any forfeited points will not be refunded, particularly if the card account closure was instigated by the bank due to breach of card terms – for example (but not limited to) the card was in default, payments were overdue or balance was in excess of the sanctioned limit.

The Bank reserves the right to reverse any BOV Points which are deemed not to fall within the 'Eligible Spending' as described above. Furthermore the BOV Cards Loyalty Rewards Programme may be changed, or terminated, by the Bank from time to time at its own discretion.



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Issued by Bank of Valletta p.l.c. 58, Triq San Ķakkarija, Il-Belt Valletta VLT 1130. Bank of Valletta p.l.c. is regulated by the MFSA and licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).