

BOV Cards  
loyalty rewards  
programme

**BOV**

Bank of Valletta

**MONT  
BLANC** 







**MONT**   
**BLANC**



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# MONT BLANC

 DIAMONDS  
INTERNATIONAL

**BOV Points Credit  
at Montblanc**

38,000

€100

## Montblanc

BOV Points may be redeemed against store credit that can be utilised to purchase Montblanc items at the outlet listed hereunder.

Upon redemption of BOV points against Montblanc store credit, the cardholder's identity card details will be communicated to Montblanc (Malta). The redeemed store credit will be available at the Montblanc Boutique within seven working days from date of redemption. Cardholder will be advised of the availability of the store credit by means of an SMS.

The store credit is non-transferable and will only be made available to the relative cardholder, for use by the cardholder upon presentation of the cardholder's identity card at the outlet. Store credit can only be redeemed for goods and cannot be exchanged for cash.

The store credit will be available for a period of 12 months from date of notification of availability, and may be redeemed during promotions and in connection with discounted items.

Bank of Valletta is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with the Montblanc store credit. Any issue in connection with the Montblanc store credit is to be undertaken directly by the Cardholder with Montblanc (Malta). Bank of Valletta and Montblanc (Malta) reserve the right to alter these Terms and Conditions at any time.

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Montblanc store credit may be redeemed from:

**Valletta** Montblanc Boutique,  
20 Merchants Street  
09.30 – 19.00 hrs





**BOV POINTS**  
**50,000 BOV POINTS**

1 night stay at the Corinthia Hotel, St. George's Bay, St. Julians for 2 adults - 1 child free if sharing room with parents. Complimentary buffet breakfast. Free upgrade to sea view.

**50,000 BOV POINTS**

1 night stay at the Corinthia Palace Hotel & Spa, Attard for 2 adults - 1 child free if sharing room with parents. Complimentary buffet breakfast. Free bottle of local red wine.

**45,000 BOV POINTS**

1 night stay at the Marina Hotel, St. George's Bay, St. Julians for 2 adults - 1 child free if sharing with parents. Complimentary buffet breakfast. Free upgrade to sea view.

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## Corinthia hotels

All reservations effected at the Corinthia Hotels by means of BOV point redemptions will be bookable subject to availability.

Cardholder's Identity Card details will be communicated to the Corinthia Hotels Central Reservations Office.

Cardholder will be notified of availability of credit by SMS within 7 days of redemption. To place a reservation the Cardholder is to contact the Corinthia Central Reservations Office on Tel: 2370 2370, quoting the redemption code received in the SMS.

The offers are as stated. They do not include any extras consumed during the stay. All extras, and any taxes that may apply, are to be settled by the customer upon check out.

No fees will be charged for cancellations effected up to 24 hours prior to check in time which can be found on the website of the relative hotel.

Credit is available for one year from date of receipt of redemption - term of credit may only be extended at Corinthia Hotels' discretion.

Credit is transferable however cardholder is to contact Corinthia Hotels' Central Reservations Office directly on Tel: 2370 2370 to arrange the issue of a physical voucher in the name of a nominated beneficiary.

Corinthia Hotels reserves the right to alter these Terms and Conditions at any time.

Bank of Valletta is responsible for the redemption of BOV points, however no responsibility will be taken for the placing or amendment of hotel reservations - these are to be undertaken directly by the Cardholder with the Corinthia Hotels' Central Reservations Office.



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# iCentre



## BOV Points Credit at iCentre

38,000  
30,000  
20,000

€100  
€75  
€50

### iCentre

BOV Points may be redeemed against credit that can be utilised to purchase items at any iCentre outlet as follows:

The redeemed credit will be available, in the form of a voucher, and the Cardholder will be advised of the availability of the voucher by SMS within 7 working days from date of redemption. The voucher, which will only be made available to the Cardholder upon presentation of the Cardholder's identity card, may be collected from iCentre, Triq Dun Karm, B'Kara Bypass, BKR 9035 from Monday to Friday between 08.30 and 16.30.

Cardholders' identity card details will be communicated to iCentre upon redemption of BOV points. The iCentre vouchers can be exchanged at any outlet (as listed below) for items having the same value, or for items having a higher value than the face value of the voucher, upon payment of the difference.

The iCentre vouchers cannot be redeemed against the purchase of iPhones. The iCentre vouchers cannot be exchanged for cash and claims for lost vouchers will not be entertained. The iCentre vouchers are valid for a period of 12 months from date of issue, and once expired cannot be redeemed or renewed. iCentre vouchers are subject to all the terms in this booklet, and any clauses that are on the voucher when issued from iCentre. iCentre vouchers cannot be utilised in conjunction with any other offers or discounts that are available at iCentre from time to time.

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Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with the iCentre vouchers. Any issue in connection with the iCentre vouchers is to be undertaken directly by the Cardholder with iCentre. Bank of Valletta p.l.c. and iCentre reserve the right to alter these Terms and Conditions at any time.

Vouchers may be redeemed at the following iCentre outlets:

<b>Sliema</b>	Tagliaferro Centre, High Street, Sliema
<b>Birkirkara</b>	Triq Dun Karm, B'Kara Bypass, B'Kara
<b>Pieta</b>	Triq Joe Gasan, Pieta
<b>Valletta</b>	The Embassy Complex, Level 0, St. Lucia Street, Valletta



### BOV Points Credit at Forestals

38,000  
30,000  
20,000

€100  
€75  
€50

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## Forestals

BOV Points may also be redeemed against credit that can be utilised to purchase items at any Forestals or Matrix outlet as follows:

The redeemed credit will be available, in the form of a voucher, and the Cardholder will be advised of the availability of the voucher by SMS within 7 working days from date of redemption.

The voucher, which will only be made available to the Cardholder upon presentation of the Cardholder's identity card, may be collected from:

- Forestals Group Head Office, Mriehel Bypass, Mriehel BKR 3000 from Monday to Friday between 09.00 and 17.00.

Cardholders' identity card details will be communicated to Forestals upon redemption of BOV points.

The Forestals vouchers can be exchanged at any outlet (as listed below) for items having the same value, or for items having a higher value than the face value of the voucher, upon payment of the difference.

The Forestals vouchers cannot be exchanged for cash and claims for lost vouchers will not be entertained.

The Forestals vouchers are valid for a period of 12 months from date of issue, and once expired cannot be redeemed or renewed.

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Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with the Forestals vouchers. Any issue in connection with the Forestals vouchers is to be undertaken directly by the Cardholder with the Forestals Group.

Bank of Valletta p.l.c. and the Forestals Group reserve the right to alter these Terms and Conditions at any time.

Vouchers may be redeemed at the following Forestals and Matrix outlets:

### Forestals Outlets:

<b>Mriehel</b>	Mriehel Bypass, Mriehel
<b>Valletta</b>	Zachary Street, Valletta

### Matrix Outlets:

<b>Sliema</b>	The Point Shopping Mall, Tigne' Point, Sliema
<b>Valletta</b>	Republic Street, Valletta
<b>Sliema</b>	Bisazza Street, Sliema
<b>St Julian's</b>	Bay Street Complex, St Julian's
<b>Paola</b>	Main Street Complex, Paola
<b>Malta</b>	SkyParks Centre, Malta
<b>International Airport</b>	International Airport





### BOV Points Credit at The Atrium

38,000  
30,000  
20,000

€100  
€75  
€50

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## The Atrium

BOV Points may be redeemed against credit that can be utilised to purchase items at 'The Atrium' as follows:

The redeemed credit will be available, in the form of a voucher, and the Cardholder will be advised of the availability of the voucher by SMS within seven (7) working days from date of redemption.

The voucher, which will only be made available to the Cardholder upon presentation of the Cardholder's identity card, may be collected from:

The Atrium, Mriehel Bypass, Mriehel BKR3000

### Monday to Friday

09.00 and 20.00

### Saturday

09.00 and 18.00

### Saturday (August – September)

09.00 and 14.00

Cardholders' identity card details will be communicated to 'The Atrium' upon redemption of BOV points.

The Atrium vouchers can be redeemed at any period (no restrictions) for items having the same value, or for items having a higher value than the face value of the voucher, upon payment of the difference.

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The Atrium vouchers are not refundable and cannot be exchanged for cash. Claims for lost vouchers will not be entertained, and vouchers which are defaced, altered or cancelled will not be accepted by 'The Atrium' in exchange for goods and services.

'The Atrium' vouchers are valid for a period of six (6) months from date of issue. The validity of expired vouchers can only be extended by the management of 'The Atrium' at their discretion.

Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with 'The Atrium' vouchers. Any issue in connection with 'The Atrium' vouchers is to be undertaken directly by the Cardholder with 'The Atrium'.

Bank of Valletta p.l.c. and 'The Atrium' reserve the right to alter these Terms and Conditions at any time.





### BOV Points Credit at Myoka

38,000  
30,000  
20,000

€100  
€75  
€50

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## Myoka

BOV Points may be redeemed against credit for services rendered at Myoka as follows:

The redeemed credit will be available, in the form of a voucher, and the Cardholder will be advised of the availability of the voucher by SMS within seven (7) working days from date of redemption. The SMS will also include collection instructions.

The voucher will only be made available to the Cardholder upon presentation of the Cardholder's identity card.

Cardholders' identity card details will be communicated to Myoka upon redemption of BOV points. Myoka vouchers can be redeemed at any period, except on public holidays, for services having the same value, or for services having a higher value than the face value of the voucher, upon payment of difference.

Myoka vouchers are not refundable and cannot be exchanged for cash. Claims for lost vouchers will not be entertained, and vouchers which are defaced, altered or cancelled will not be accepted by Myoka in exchange for goods and services. Myoka vouchers cannot be used in conjunction with other promotional offers, discounts, courses or used to purchase retail products or gift vouchers. Myoka vouchers are valid for a period of ninety (90) days from date of issue. The validity of expired vouchers can only be extended by the management of Myoka at their discretion. Myoka vouchers are subject to these terms and all terms defined on the voucher when issued by Myoka

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Spas and all these terms must be adhered to.

Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with Myoka vouchers. Any issue in connection with Myoka vouchers is to be undertaken directly by the Cardholder with Myoka. Bank of Valletta p.l.c. and Myoka reserve the right to alter these Terms & Conditions at any time.

Vouchers may be redeemed at the following Myoka outlets:

<b>St Julian's</b>	<b>Five Senses Spa, Hilton Malta St. Julian's</b> - Portomaso St. Julian's. Tel: 2137 0194
<b>Golden Bay</b>	<b>Sands Spa, Radisson Blu Golden Sands</b> - Golden Bay, I/o Melleiha. Tel: 2356 1191
<b>St Paul's Bay</b>	<b>Dolmen Spa, Dolmen Resort, Qawra</b> - Dolmen Resort Hotel, Dolmen, St. Paul's Bay. Tel: 2157 7500
<b>St Paul's Bay</b>	<b>Salini Spa, Salini Resort &amp; Spa</b> - St. Paul's Bay. Tel: 2788 8408



### Sample Conversion Table for BOV Points Redeemed against Flights\*

BOV Points	Cashback
20,000	<b>€45.00</b>
30,000	<b>€67.00</b>
38,000	<b>€85.00</b>
50,000	<b>€112.00</b>
75,000	<b>€168.00</b>

*\*This table is for information purposes only. Please contact the BOV Customer Service Centre on 21312020 for exact conversion values.*

### Redemption of BOV Points against Cashback for Airline Tickets

BOV points may be redeemed against a cash reimbursement (a “cashback” or a “reimbursement”) of the value of flights purchased from any airline (a “Transaction”), as follows:

- Purchase of the flight must be effected with a BOV Premium Card participating in the BOV Cards Loyalty Rewards Programme, currently: BOV Visa Platinum, BOV Visa Gold and BOV Skypass;
- Cashback against the purchase of a flight can be redeemed by contacting the BOV Customer Service Centre within thirty (30) days of the Transaction, provided that this Transaction is displayed as a debit on the customer’s credit card account – i.e. Transactions that have not yet been debited to the customer’s account are not valid for redemption;
- The flight is to be purchased directly from an airline - reimbursements will only be made where the description on the card statement displays the name of an airline or a description that can be traced directly to an airline;
- Flights purchased through travel agents or by travel agents in the course of their business will not be eligible for cashback against BOV points;
- Redemptions may be effected with a starting minimum amount of twenty thousand (20,000)

BOV Points, and in multiples of one thousand (1,000) thereafter;

- Partial redemptions for amounts less than the full amount debited for the flight may be considered, at the Bank’s sole and final discretion: however the minimum amount being claimed cannot be less than forty five euro (€45);
- The cashback will be refunded into the credit card account which was used to purchase the flight, within ten (10) working days of the redemption;
- Amounts which are subsequently refunded by the airline, for any reason whatsoever, are not eligible for cashback against BOV points;
- Redemptions for amounts in excess of the value of the flight as shown on the statement will not be entertained;
- The conversion table provided is for information purposes, exact values can be obtained by contacting the BOV Customer Service Centre.



### BOV Points Credit at Hudson Holdings

38,000  
30,000  
20,000

€100  
€75  
€50

NEW LOOK

RIVER ISLAND



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## Hudson Holdings

BOV Points may also be redeemed against credit that can be utilised to purchase items at the outlets listed below, as follows:

Upon calling the Bank to redeem the BOV points, cardholders are to select the specific outlet and brand of their choice since the voucher will be issued from the selected store. Cardholders' identity card details will be communicated to Hudson Holdings upon redemption of BOV points.

The redeemed credit will be available in the form of a voucher and the cardholder will be advised of the availability of the voucher, and collection instructions, by SMS within 7 working days from date of redemption. The voucher will only be made available to the Cardholder upon presentation of the Cardholder's identity card.

The Hudson vouchers are not refundable and cannot be exchanged for cash; claims for lost vouchers will not be entertained, vouchers which are defaced, altered or cancelled will not be accepted in exchange for goods. The Hudson vouchers are valid for a period of twelve (12) months from date of issue and once expired cannot be redeemed or renewed. The vouchers can be used to purchase goods at full price as well as on sale (promotion).

Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in

connection with 'Hudson Holdings' vouchers. Any issue in connection with 'Hudson Holdings' vouchers is to be undertaken directly by the Cardholder with 'Hudson Holdings'.

Bank of Valletta p.l.c. and Hudson reserve the right to alter these Terms and Conditions at any time. Hudson Holdings vouchers may be redeemed at the following outlets:

<b>River Island:</b>	The Point shopping Mall, Tigne Point, Tas-Sliema
<b>New Look Gozo:</b>	The Tower, Triq Fortunato Mizzi, Rabat, Gozo
<b>New Look The Point:</b>	The Point shopping Mall, Tigne Point, Tas-Sliema
<b>New Look Valletta:</b>	Energy, Republic Street, Valletta
<b>New Look Fgura:</b>	240, Triq Haż-Żabbar, Fgura
<b>Urban Jungle Valletta:</b>	Merchants Street, Valletta
<b>Urban Jungle The Point:</b>	The Point shopping Mall, Tigne Point, Tas-Sliema
<b>Urban Jungle Fgura:</b>	Triq San Tumas, Fgura
<b>Urban Jungle Vault:</b>	Bisazza Street, Sliema
<b>Urban Jungle Park Towers:</b>	Ġorg Borg Olivier Street, St Julian's
<b>Urban Jungle Sliema:</b>	Ix-Xatt, Tas-Sliema

# DEBENHAMS



## BOV Points Credit at Debenhams

38,000

€100

30,000

€75

20,000

€50

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## Debenhams (Malta)

BOV Points may also be redeemed against store credit that can be utilised to purchase goods at Debenhams (Malta), or at The Beauty Club (Malta) outlets, as listed hereunder.

Redeemed credit will be available at Debenhams (Malta), or at The Beauty Club (Malta), within 7 working days from date of redemption. Credit is not transferable and will only be made available to the relative cardholder, for use by the cardholder upon presentation of the cardholder's identity card at the counters of Debenhams (Malta).

Cardholder's Identity Card details will be submitted to Debenhams (Malta) upon redemption of BOV Points. Credit can only be redeemed for goods and services at Debenhams (Malta), or at The Beauty Club (Malta), and it cannot be exchanged for cash.

Credit does not expire and may be utilised at any time, even during promotions and in connection with discounted items. Debenhams (Malta) reserves the right to alter these Terms and Conditions at any time.

Debenhams store credit may be redeemed from:

<b>The Point Shopping Mall, Tigne</b>	10.00 – 19.30 hrs
<b>Mainstreet Shopping Complex, Paola</b>	09:30 – 19:00hrs
<b>The Beauty Club (Malta)</b> – Located inside the Debenhams (Malta) store in The Point Shopping Mall, Tigne	10.00 – 19.30 hrs



### BOV Points Credit at the Plaza

38,000  
30,000  
20,000

€100  
€75  
€50

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## Plaza Shopping Centre

BOV Points may also be redeemed against credit that can be utilised at any outlet in The Plaza Shopping Centre, Sliema.

The redeemed credit will be available, in the form of a Plaza/BOV voucher, and the Cardholder will be notified by BOV via an SMS within 7 working days from date of redemption, for the collection of the voucher.

The voucher will be available to the Cardholder upon presentation of the Cardholder's identity card, from the Plaza Management Office, Level 8, Bisazza Street, Sliema, from Monday to Friday from 08.00 to 17.00.

Cardholders' identity card details will be communicated by BOV to Plaza Management Office upon redemption of BOV points.

The Plaza/BOV gift vouchers can be exchanged at any Plaza outlet, for items having the same value, or for items having a higher value than the face value of the voucher, upon payment of the difference.

The Plaza/BOV gift vouchers cannot be exchanged for cash.

The Plaza/BOV gift vouchers are valid for a period of 12 months from date of issue, and once expired cannot be redeemed or renewed.

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Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed by BOV for any issue that may arise in connection to the issuing of the Plaza/BOV gift vouchers. Any issues in connection with the Plaza/BOV gift vouchers are to be addressed directly by the Cardholder with the Plaza Management Office.

Bank of Valletta p.l.c. and The Plaza Centres p.l.c reserve the right to alter these Terms and Conditions at any time.



### BOV Points Credit at Scan

38,000  
30,000  
20,000

€100  
€75  
€50

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## Scan

BOV Points may be redeemed against credit that can be utilised to purchase items at any Scan outlet as follows:

The redeemed credit will be available, in the form of a voucher, and the Cardholder will be advised of the availability of the voucher by SMS within 7 working days from date of redemption.

The voucher, which will only be made available to the Cardholder upon presentation of the Cardholder's identity card, may be collected from:

Scan Centre, Triq Dun Karm,  
Birkirkara Bypass Birkirkara  
Monday to Friday between 09.00 and 19.00  
Saturday between 09.00 and 13.00.

Cardholders' identity card details will be communicated to Scan upon redemption of BOV points.

The Scan vouchers can be exchanged at any outlet (as listed below) for items having the same value, or for items having a higher value than the face value of the voucher, upon payment of the difference.

The Scan vouchers are not refundable and cannot be exchanged for cash. Claims for lost vouchers will not be entertained, and vouchers which are defaced, altered or cancelled will not be accepted by Scan in exchange for goods and services.

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The Scan vouchers are valid for a period of 12 months from date of issue, and once expired cannot be redeemed or renewed.

The Scan vouchers cannot be redeemed for products that are discounted or that are on sale or subject to any type of offer.

Bank of Valletta p.l.c. is responsible for the redemption of BOV points and no responsibility will be assumed for any issue that may arise in connection with the Scan vouchers. Any issue in connection with the Scan vouchers is to be undertaken directly by the Cardholder with Scan.

Bank of Valletta p.l.c. and Scan reserve the right to alter these Terms and Conditions at any time.

Vouchers may be redeemed at the following Scan outlets:

<b>Birkirkara</b>	Triq Dun Karm, Birkirkara Bypass
<b>Marsa</b>	Triq Aldo Moro





### BOV Points Credit at La Vigna

38,000	€100
30,000	€75
20,000	€50

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### La Vigna Wine & Gourmet Cellar at the PAVI Shopping Complex

BOV Points may also be redeemed against a credit voucher that can be utilised to purchase goods at 'La Vigna Wine & Gourmet Cellar at the PAVI Shopping Complex'.

Redeemed credit will be available, in the form of a voucher, at the 'La Vigna - Wine and Gourmet Cellar at the PAVI Shopping Complex' found within the PAVI Shopping Complex Qormi, within 7 working days from date of redemption. Credit is not transferable and will only be made available to the relative cardholder, upon presentation of the cardholder's identity card at the counters of 'La Vigna - Wine and Gourmet Cellar at the PAVI Shopping Complex'. Cardholder Identity Card details will be submitted to 'La Vigna - Wine and Gourmet Cellar at the PAVI Shopping Complex' following the redemption of BOV Points. The credit voucher can only be redeemed for goods and services available at the 'La Vigna - Wine and Gourmet Cellar at the PAVI Shopping Complex', and cannot be exchanged for cash or utilised at any other outlet within the PAVI Shopping Complex other than 'La Vigna - Wine and Gourmet Cellar'.

The credit voucher does not expire and may be utilised at any time, even during promotions and in connection with discounted items. 'La Vigna - Wine and Gourmet Cellar at the PAVI Shopping Complex' reserves the right to alter these Terms and Conditions at any time.

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## BENEFITS REDEMPTION RATES

BOV Points earned under the BOV Cards Loyalty Rewards Programme may be redeemed against the following added value benefits:

### Card Type

BOV Visa Platinum Card  
BOV Visa Gold Card  
BOV Skypass Card

### BOV Points

7,500  
5,000  
2,500

### CARD FEE\*

We will credit your Card account with 25% of the applicable annual Card fee or with the Supplementary Card fee in return for the following points listed on the left hand side.

*\*Cards allowed under Fee Free packages are not eligible for card fee redemptions.*



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**Earn BOV Points for every €1 you spend when paying with your BOV Visa Platinum Card, BOV Visa Gold Card or BOV Skypass Card**

As a BOV Premium Credit cardholder, you are automatically eligible to participate in the BOV Cards Loyalty Rewards Programme and will be rewarded one BOV Point for every €1 you spend. The more you use your card to pay, the more BOV Points you will earn!

BOV Points offer you added value and can be redeemed against the annual card fee, a cash reimbursement of the value of flights purchased from any airline using your BOV premium card, or for credit for goods and services available at various outlets as described in this booklet.

**Participation in the BOV Cards Loyalty Rewards Programme is absolutely FREE!**

Benefit from the convenience of paying with your card when shopping at your favourite supermarket, retail outlet or even online and also when travelling abroad. You will be able to keep track of your BOV Points on your monthly card statement. Find out more about the BOV Cards Loyalty Rewards Programme at [www.bov.com](http://www.bov.com)

**And remember ...**

The BOV Premium Credit Cards bring you great benefits, such as:

- Travel Insurance - Benefit from free Travel Insurance cover, including Personal Accident, Medical Expenses, Hospital Benefits, Cancellation and Curtailment Charges, Loss of Personal Baggage, Delayed Baggage (emergency expenses), Personal Money, Loss of Documents, Travel Delay, Missed Departure and Personal Liability
- Purchase Protection Insurance
- Priority Pass - the world's largest independent airport lounge access programme\*
- Life Assurance\*\*
- Double Manufacturer's warranty
- ...and many more!

*(Terms and conditions apply for each benefit.)*

*\* Issued upon application and available with the BOV Visa Platinum Card and the BOV Visa Gold Card*

*\*\* Applicable to BOV Visa Platinum Card and BOV Visa Gold Card*

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## TERMS AND CONDITIONS

Participation in the BOV Cards Loyalty Rewards Programme is automatic and free of charge for BOV Visa Platinum, BOV Visa Gold and BOV Skypass cardholders.

These Terms and Conditions (including the benefits, the threshold number of BOV Points, the period of validity of the BOV Points and the type of cards forming part of the BOV Cards Loyalty Rewards Programme) may be changed by the Bank from time to time at its own discretion. Please refer to [www.bov.com](http://www.bov.com) for the latest applicable Terms and Conditions. "Account" means a Card Account and "Account Holder / Main Cardholder" means a Cardholder in whose name the Bank maintains a Card Account.

The Bank also reserves the right to discontinue the BOV Cards Loyalty Rewards Programme at any time. In such an instance the Bank will advise Cardholders in writing within a reasonable time.

One BOV Point is awarded for every €1 spent when using the Card to effect payments for goods and services at retail outlets locally and overseas (both over the counter at the Point of Sale, and online). Cents are ignored when BOV Points are allocated. Cash / Quasi Cash transactions (as defined in the Terms and Conditions of your Card) and transfers carried out with the card – i.e. using the card as a source to fund any other account, or payment instrument - are not eligible for BOV points. Card transactions carried out with your Card to effect payments on behalf of third parties (particularly in the course of your Business) are not eligible for BOV Points. The Bank will reverse any BOV Points which are awarded in this regard. Furthermore, the Bank may, from time to time, reverse any points awarded on other transactions at its own discretion.

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Furthermore, the Bank may restrict participation in the BOV Cards Loyalty Rewards Programme on individual cards at its own discretion. BOV Points may be redeemed by phoning the Bank's Customer Service Centre on telephone number +356 2131 2020.

BOV Points accrue on the Account even if these points are generated by any Supplementary Card. The person claiming the reward must be the Main Cardholder. BOV Points are not transferable to any other account, even if such account belongs to the Main Cardholder. In the event of the death of the Main Cardholder, any accumulated BOV Points shall not be transmittable but shall be forfeited.

BOV Points may be redeemed against value added benefits as published from time to time on the Bank's website [www.bov.com](http://www.bov.com). In order to redeem BOV Points, the Cardholder has to reach a threshold number of BOV Points as published from time to time on the Bank's website [www.bov.com](http://www.bov.com). The thresholds are as follows:

Card Type	BOV Points
BOV Visa Platinum Card	10,000
BOV Visa Gold Card	10,000
BOV Skypass Card	10,000

BOV Points are valid for a period of three years and will expire if not redeemed within a period of 36 months.







# Talk to us today

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More information is available from [www.bov.com](http://www.bov.com) or contact 2131 2020

Issued by Bank of Valletta p.l.c., 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130 | PRO 010 DEC 18

Bank of Valletta p.l.c. is a public limited company regulated by the MFSA and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).