

# BOV CARDS LOYALTY POINTS PROGRAMME

## TERMS & CONDITIONS

Participation in the BOV Cards Loyalty Rewards Programme is automatic and free of charge for BOV Visa Platinum, BOV Visa Gold, BOV Visa Flypass Business 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. One BOV Point is awarded for every €1 spent when using the Card to effect purchases (whether through an EPOS or online). Cents are ignored when BOV Points are allocated. Cash/Quasi Cash transactions (as defined in the Terms and Conditions of your Card) and 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.

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 Visa Flypass Business 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.