

### The Promotion

- The Promotion is being organised by Bank of Valletta p.l.c. (the “Bank” or “BOV”).
- The Promotion will run between June 15 and September 30, 2026 both days included (the “Promotion Period”);

The Promotion consists of a ‘SPEND and WIN’ lottery whereby three (3) lucky BOV Visa personal credit card holder (Classic, Skypass, Gold, or Platinum) who satisfy the Terms and Conditions of the Promotion will be randomly drawn to win one (1) KM Malta Airlines travel voucher amounting to a value of €300 (three hundred euro) each. This Promotion is conducted under Malta Gaming Authority (MGA) Commercial Communication Games Permit Number MGA/CCG/058/2026 issued by the Malta Gaming Authority.

### Eligibility

- In order to be eligible for the Promotion, the BOV Visa personal credit card holder is required to effect a minimum of ten (10) retail transactions having an aggregate value of at least €300 using any one BOV VISA personal credit card (Classic, Skypass, Gold, or Platinum) during the Promotion Period while travelling overseas outside of Malta;
- Retail transactions affected before or after the Promotion Period will not be eligible for entry into the lottery.
- The participants will need to register their participation in the Promotion through the following <https://www.bov.com/travel-now> ;
- These details will be securely stored in an electronic database until the draw date.
- There is no limit as to the number of transactions;
- BOV Visa personal credit card holders must have turned eighteen (18) years of age by the draw date;
- All registered card holders who satisfy the eligibility criteria above will participate in a final draw and three (3) participants will win one (1) KM Malta Airlines travel voucher amounting to a value of €300 each.
- The Promotion is not open to all BOV Group employees, and any other companies associated with the Promotion;

- Transactions affected at ATMs, cash advances and other Quasi-Cash transactions (as defined in the Terms and Conditions of your Visa Card) and transfers carried out with the Visa Card – i.e. using the card as a source to fund any other account, or payment instrument are excluded from the Promotion.

## Prize

- 3 (three) KM Malta Airlines travel vouchers for the value of €300 each (one voucher per winner).
- Three (3) winners will be randomly drawn amongst the BOV Visa personal credit card holders who satisfy the Eligibility criteria listed above, using random generator software ([www.random.org](http://www.random.org)) and with the presence of a MGA officer.
- The draw will take place on **8th October 2026**, and may be postponed should any extraordinary circumstances arise.
- The winners will be contacted on the same day of the draw by phone, followed by an official email. If the winner does not confirm acceptance of the prize within twenty-four (24) hours as stipulated in the email, the prize will be automatically forfeited and awarded to the next drawn cardholder. The Bank reserves the right to request proof of identity (ID Card or Passport);
- The Bank will publish or make available information that indicates that winners have been selected. The winners acknowledge and agree that, by participating in the promotion and/or accepting the prize, they grant the Bank the right to publish their names in the local media and/or on the Bank's website and social media pages.
- The personal data collected during the course of this Promotion will only be used by the Bank and third-party suppliers if any, in connection with the promotion. All such information shall be processed in accordance with the applicable data protection laws and the Bank's Privacy Notice which can be accessed through <https://www.bov.com/website-privacy-policy>.
- The Bank and its service providers if any, will collect, use and disclose their personal data, as provided, for the following purposes:
  - a) only as required to run the Promotion and to contact the Winners for the administration of Prizes in relation to this Promotion.
  - b) To disclose and/or publish their name, and/or image for publicity and transparency purposes and to indicate that the winner has been selected in the local media and/or on the Bank's website and the Bank's social media Prizes are not transferable to another individual and cannot be exchanged for cash or other alternatives.

- Cards are subject to the terms and conditions issued by the Bank from time to time.
- The Bank shall not be responsible or held liable (except to the extent permitted by law) for any loss or damage arising out of organising or holding of this competition or as a result of one's participation in the competition or as a result of one winning, collecting, using or enjoyment of any prize, or if the competition does not run as planned.
- The Bank reserves the right to suspend or terminate the competition or amend these terms and conditions at any time for any, technical or commercial reasons, in its sole discretion and without any prior notice.
- KM Malta Airlines gift vouchers are subject to the airline T&Cs which can be found at [Gift Voucher Terms and Conditions | KM Malta Airlines](#)

Issued by Bank of Valletta p.l.c. 58, Triq San Żakkarija, 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).