1. ORGANISER

1.1 The contest is organised by TheWorx Brand Involving Communications Ltd (hereinafter "the Organiser"), on behalf of its client Ancoria Bank Ltd., for the Cyprus market.

2. PARTICIPATION REQUIREMENTS

2.1 The contest is open to all permanent residents of Cyprus aged eighteen (18) years or over at the time of entry, excluding employees of Ancoria Bank Ltd., TELIA & PAVLA BBDO and TheWorx Brand Involving Communications Ltd., as well as their first-degree relatives, and any other persons involved in the organisation or administration of this promotion.

2.2 Entries from persons under the age of eighteen (18) will not be accepted. Ancoria Bank Ltd. and/or the Organiser reserve the right to request proof of identity and age from the provisional winner and any runners-up before the prize is awarded.

2.3 In order to enter the contest, participants must submit their entry through the links or QR codes provided via Ancoria Bank's communication and follow the contest process.

2.4 To complete their entry into the contest, participants must open a Salary Current Account «φeefrεε» in one of the following ways:

- **Through myAncoria:** Open a Current Account with Ancoria Bank Ltd. through Ancoria Bank's official mobile application, myAncoria. A member of the Bank's staff will then contact the participant by phone to arrange the conversion of the account into a Fee Free Salary Current Account «φeefrεε».
- **At a Banking Centre:** By visiting one of Ancoria Bank's Banking Centres and opening a Fee Free Salary Current Account «φeefrεε».

2.5 Opening a Fee Free Salary Current Account «φeefrεε» with Ancoria Bank Ltd. is subject to the Bank's General Terms and Conditions for Account Opening, as well as Ancoria Bank's applicable internal policies and approval procedures, available at https://www.ancoriabank.com/general-terms-and-rates/

2.6 All entries are subject to approval by Ancoria Bank Ltd., following processing of the entry.

3. DURATION OF THE CONTEST

3.1 The contest will run from 09/11/2026 to 06/12/2026.

3.2 The participation deadline is 06/12/2026. Entries submitted after this date will not be taken into account.

4. WINNER SELECTION

4.1 At the end of the contest period, all participants who have completed all necessary participation steps and have submitted their entry successfully will enter a draw for the contest prize. The draw will be carried out by Ancoria Bank Ltd. through an automated system, and will be witnessed and filmed for transparency purposes. The draw will also select three (3) runners-up, in order of selection.

4.2 The participant selected in the draw will be considered the provisional winner. To be confirmed as the winner and claim the prize, the provisional winner must correctly answer one skill question relating to Ancoria Bank and the «φeefrεε» account, which the Organiser will put to them by telephone when contacting them.

4.3 The provisional winner will have one (1) attempt to answer the skill question, within three (3) minutes. If the answer is incorrect, or no answer is given within this time, Ancoria Bank Ltd. will contact the next runner-up in accordance with clause 8.3, and the next runner-up will be asked to answer a skill question in the same way.

5. NOTIFICATION OF RESULTS AND RECEIPT OF PRIZE

5.1 Ancoria Bank Ltd. will first contact the provisional winner in accordance with clause 8.3. The Organiser will then contact them, using the details disclosed by Ancoria Bank Ltd., to put the skill question. Once confirmed as the winner in accordance with section 4 above, the Organiser will arrange the collection of the prize with the winner.

5.2 Should the winner refuse to claim their prize, or not present themselves to the Organiser within ten (10) days of being contacted by the Organiser, the Organiser is released from any obligation towards the winner, and Ancoria Bank Ltd. will contact the next runner-up in accordance with clause 8.3. The next runner-up will be required to answer a skill question as described above.

6. PRIZE

6.1 The prize consists of a trip for two people (the winner and a person of their choice) to Vienna, Austria, worth up to a maximum of €1,500 in total, and includes return flights and accommodation. Any additional expenses beyond this amount will be covered by the winner.

6.2 The prize cannot be redeemed after 30/06/2027.

7. RESTRICTIONS

7.1 The prize cannot be assigned or transferred to any other person.

7.2 The Organiser retains the right to exclude any participant who violates the present terms and conditions, or who exhibits dishonest or unacceptable behaviour.

8. PUBLICITY AND PERSONAL INFORMATION

8.1 Subject to the winner's separate consent, given when accepting the prize, the Organiser and Ancoria Bank Ltd. may publish the winner's name and image (photograph or video) in connection with the contest on social media, in the mass media and through public relations. Refusing or withdrawing this consent will not affect the winner's right to receive the prize.

8.2 Personal information provided in order to open a Fee Free Salary Current Account «φeefrεε», whether through myAncoria or at a Banking Centre, as well as the entry information, is collected and processed solely by Ancoria Bank Ltd. in accordance with its Privacy Notice at https://www.ancoriabank.com/wp-content/uploads/files/2026/09/Privacy-Notice-EN.pdf. The Organiser has no access to this information and does not process it.

8.3 If a participant is selected in the draw as provisional winner or runner-up, Ancoria Bank Ltd. will contact them first and, only with their written consent, will disclose their full name, telephone number and email address to the Organiser, so that the Organiser can put the skill question to them and administer the prize. If the participant does not give this consent within three (3) working days, they will be considered as not claiming the prize, and the next runner-up will be contacted in the same way.

8.4 The Organiser will process the personal information of the provisional winner, any runners-up, the winner and the person accompanying the winner (such as full name, contact details, date of birth and identification/travel documents) solely to verify eligibility, contact them, administer and book the prize, and for publicity in accordance with clause 8.1. The information needed for the booking will be shared with the relevant airline, hotel and travel providers. The Organiser will not use this information for any other purpose, and will keep it only for as long as these purposes or the law require. The information is processed in accordance with the Organiser's privacy policy at https://tpbbdo.com.cy/privacy-policy/ which will also be provided to the companion when their details are collected.

9. GENERAL TERMS

9.1 The Organiser shall not be liable for any inability on its behalf to perform its obligations as a result of any event that is beyond its reasonable control.

9.2 The Organiser retains the right to amend, recall, extend or reduce the duration of the contest, to cancel the contest, to substitute the proposed prize with any other prize at its absolute discretion and to amend the present terms and conditions, without notice.

9.3 Entry into the contest implies acceptance of the present terms and conditions.

For any inquiries or for your prize collection please contact us at 22377745 or info@theworx.com.cy

For any enquiries in relation to the «φeefrεε» Salary Current Account, please contact info@ancoriabank.com.