



“SNL 2025” competition rules

Introduction

Banque Internationale à Luxembourg SA (public limited company), with its registered office at 69 route d'Esch, L-2953 Luxembourg, and entered in the Luxembourg Trade and Companies Register under number B-6307, hereinafter referred to as the Organising Company, has organised a competition called “**SNL 2025**” (“Housing 2025”).

This free competition, hereinafter referred to as the “Competition”, shall run from 26 September to 31 October 2042 (inclusive). It gives participants a chance to win the first two monthly instalments of a mortgage taken out with BIL. This document contains the rules of the Competition (hereinafter referred to as the “Rules”). The Rules may be supplemented and/or amended at any time during the Competition by any additional clause that shall enter into effect merely by virtue of its publication online by the Organising Company.

Participants who enter the Competition shall be deemed to have read, understood and accepted the Rules in their entirety, particularly the article relating to personal data.

Article 1: Entry requirements

1.1.

Anyone may enter the Competition who:

- (i) is a natural person of legal age;
- (ii) is a client of the Organising Company;
- (iii) applied to the Organising Company for a mortgage between 26 September and 31 October 2025 inclusive, on the proviso that the Organising Company accepted this application and the client signed the mortgage.

hereinafter the “Participant”.

The Organising Company shall verify that these criteria are met, within the means at its disposal.

1.2.

Employees of the Organising Company and its subsidiaries, and any natural person or legal entity that has been or is involved in the organisation of the Competition, including any close family member of these persons (e.g. spouse, partner, child, sibling or parent) are prohibited from entering the Competition.

Article 2: Participation

2.1.

The Competition is open to any person who may enter the Competition in accordance with the terms and conditions stipulated in article 1.1 above, excluding any person referred to in article 1.2.

Any person who meets the entry conditions mentioned in article 1.1 is automatically put into the draw.

Anyone not wishing to enter the Competition may inform the Organising Company by sending an email to concours@bil.com or by sending a letter to Banque Internationale à Luxembourg – Marketing – 69 route d'Esch L-2953 Luxembourg.

2.2.

All Participants undertake to enter the Competition in compliance with the Rules. Any non-compliance with the Rules, and in particular any fraud, misuse or cheating, may result in exclusion from the Competition by decision of the Organising Company. In addition, in the event of misuse or cheating by one or more Participants, the Organising Company reserves the right to alter or halt the Competition without notice, particularly if the integrity of the Competition is undermined.

Article 3: Prize, picking the winners & award of prizes

3.1. The prize

The prize to be won is the reimbursement of the first two monthly instalments of two mortgages taken out with BIL.

Participants shall not be able to claim any compensation or consideration whatsoever in the event of cancellation of the Competition. The prize offered shall not give rise to any dispute of any kind or exchange or replacement for any reason whatsoever by the Organising Company. If the circumstances so require, the Organising Company reserves the right to replace the prize with other gifts of equivalent value.

3.2. Picking the winners

A draw will be held by 16 December 2025 from the list of Participants who met the conditions set out in article 2.1 above. Two winners will be drawn at random, to be reimbursed the first two monthly instalments of their respective mortgages taken out with BIL between 26 September and 31 October 2025.

Winners will be informed by email, telephone or secure messenger. If a winner does not come forward to claim the prize within five (5) business days of the announcement, a second prize draw will be held to determine a new winner.

Article 4: Amendment/Cancellation of the Competition

4.1.

The Organising Company reserves the right to curtail, extend, amend or cancel the Competition if a case of force majeure makes it impossible to continue the Competition in accordance with the Rules, and in particular in the event of a malfunctioning of the Internet network (due to a virus or any other reason) or any other problem linked to networks, means, (tele)communication services, computers (online or offline), servers, Internet access and/or hosting providers, IT hardware or software, databases and data. If these Rules are amended as provided for above, continued participation in the Competition by registered Participants shall be tantamount to acceptance of the amendments made, each Participant having the option to withdraw from the Competition at any time by contacting the Organising Company.

4.2.

If the terms and conditions of the Competition are amended, or the period of the Competition is cancelled, interrupted or shortened, the Organising Company may not be held liable and the Participants shall not be entitled to claim any damages, which they accept. If these Rules are altered, the version available and published on www.bil.com shall be legally binding.

4.3.

Lastly, each Participant shall accept that the Organising Company may terminate the Competition or make amendments at any time if it observes considerable misuse and cheating, whether at the time of registering for the Competition or during it. Participants will be notified of any cancellation or alteration of the Contest by telephone, email or post, or such notice will be published the Organising Company's website.

Article 5: Exemption and limitation of liability

The Organising Company shall not be held liable for any losses incurred directly or indirectly, regardless of their cause, origin, nature or consequences, even where it has been informed of the potential for such losses as a consequence of:

(i) a malfunction of the internet network or computer equipment, including platforms and applications (hardware and/or software and/or databases and/or data) of a Participant or any person or company involved in the organisation of the Competition or, more generally, any other problem linked to networks, telecommunications media and services, computers (online or offline), servers, internet access and/or web hosts, software, databases and data of any kind;

(ii) the inaccuracy of information provided by Participants that it could not be reasonably expected to identify as being in breach of these Rules in light of the information and resources at its disposal.

The Organising Company accepts no liability for losses incurred due to events beyond its control.

Article 6: Entry fees

Entry to the Competition is free.

Article 7: Disputes

In the event of a dispute or claim concerning the Competition for any reason whatsoever, all claims must be posted in writing for the attention of the Organising Company to the address stated in the Introduction, and while the Competition is under way, or no more than thirty (30) days of announcing the winners.

In the event of a dispute or claim concerning the prize awarded, all claims must be posted in writing for the attention of the Organising Company to the address stated in the Introduction within seven (7) days of receiving notice of the award.

The Rules are subject to Luxembourg law. Any dispute shall come under the exclusive jurisdiction of the Luxembourg courts.

Article 8: Personal data

The Organising Company processes personal details required for the Competition in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (the General Data Protection Regulation).

Participants should note that the Organising Company has collected personal details needed to appropriately run the Contest, respecting the general terms and conditions of the banking relationship between Participants and the Organising Company.

Participants have the right to access, correct and delete their personal details collected for the purpose of this Competition. They also have the right to limit or object to the processing of their personal data, as well as the right to data portability. Personal details are not disclosed to third parties, i.e. legal entities other than Banque Internationale à Luxembourg SA. Personal details are secured, are not kept for more than two (2) months, and are kept strictly for the purpose for which they were collected. Participants may exercise their rights in this regard by completing an exercise of rights form, available on the website of the Organising Company. Participants may also contact the Data Protection Officer directly by sending an email to: dpo@bil.com

Article 9: Agreement on electronic evidence

The Organising Company may rely, in particular as evidence, on any act, fact or omission (on programmes, data, files, recordings, operations and other elements of a computerised or electronic character or format; or using such media) which is prepared, received or stored directly or indirectly by it or the Participants, except in the case of manifest abuse or error. Participants shall not dispute the admissibility, validity or probative value of the aforementioned computerised or electronic elements, or elements in a computerised or electronic format or using such media, on the grounds of any legal provisions whatsoever, and which might stipulate that certain documents must be in writing or signed by the parties in order to constitute evidence. Thus, the elements considered shall constitute evidence and, if they are produced as evidence by the Organising Company in any legal or other proceedings, shall be admissible, valid and enforceable between parties as such, under the same conditions and with the same probative force as any document prepared, received or recorded in writing.

Article 10: Accessing the Rules

These Rules are available and published on www.bil.com.