Competition rules “BIL x Visa x Disney®”

Preamble

Banque Internationale à Luxembourg SA (public limited company), with its registered office at 69 route d’Esch, L-1470 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 “BIL x Visa x Disney®”.

This free competition, hereinafter referred to as the “Competition”, shall run from the 4th of July 2026 to the 13th of September 2026 included. It offers participants the chance to win one (1) of 2 Premium Packages to Disneyland® Paris. This document contains the rules of the Competition (hereinafter referred to as the” Rules”).

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.
Participation in the Competition is open to any person who meets the following criteria:

(i) Is a client of the Organising Company;
(ii) Holds either a BIL Visa Gold, a BIL Visa Platinum, or a BIL Visa Infinite;
(iii) Natural person, over 18 years old;
(iv) Provides a personal e-mail address and a valid personal telephone number.

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

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.

2.2.

1. Each payment of at least EUR 25, or the equivalent amount, made during the reference period preceding the prize draw earns the cardholder one entry. To qualify, cardholders must have made at

least three payments of EUR 25 or more during this period using their BIL Visa Gold, BIL Visa Platinum, or BIL Visa Infinite card.

2. Cardholders can increase their chances of winning by earning additional entries for payments made in a non-euro currency: two entries per eligible payment with a BIL Visa Gold card, and three entries per eligible payment with a BIL Visa Platinum or BIL Visa Infinite card. enter the competition via the form available on the dedicated landing page bil.com/visapromotion;

2.3.

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 adjust or end the Competition without notice, particularly if the integrity of the Competition is undermined.

Any person who meets the conditions of entry in 2.2 is automatically entered in the draw. Any person who no longer wishes to enter the Competition may inform the Organising Company by emailing concours@bil.com or by sending a letter to Banque Internationale à Luxembourg – Marketing – 69 route d'Esch L-1470 Luxembourg.

Article 3: The prize, winner selection and prize award

3.1. The prize

The prize is one (1) of 2 Premium Packages to Disneyland® Paris. Participants can only win once.

Participants may not 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.

The prize consists of 2 Premium Packages, each including: 3-day access to the 2 Disney parks for up to four people, 2 nights in a Disney hotel in a room with 2 double beds, 1 day of Premier Access, a VIP tour, a gift card of 500€, a PhotoPass, and round-trip train travel between Luxembourg City and Disneyland Paris.

Without limitation, the following are excluded from the package: security and medical services, any meals, events or activities outside the planned program including transportation, translation services, guests' travel insurance, applicable taxes, tourist visas and passports, as well as incidental hotel expenses such as telephone, minibar, or laundry.

In the event that the prize is unavailable, Visa reserves the right to substitute it with a prize of equal or greater value at its sole discretion. If the winner refuses this substitution, they will forfeit all rights to the prize. To the extent permitted by law, Visa, as well as its affiliated companies and agents, disclaim any liability related to

any postponement, cancellation, closure, or substantial modification of any Disney property, or any circumstance attributable to the winner or their guests that makes it impossible to use all or part of the prize.

In the event that a winner is unable to benefit from their prize, for any reason whatsoever, no compensation, cash payment, postponement, or alternative of any kind may be claimed from the Organisers.

The prize is strictly personal and cannot be assigned, transferred, or exchanged. Only the duly designated winners, as well as the persons they have invited in accordance with the competition rules, are authorised to benefit from it.

The Prize is neither transferable nor exchangeable for other goods, services, or cash compensation. In the event of cancellation of the experience by the winner, the Organisers reserve the right, without being obliged to do so, to award the prize to another participant. This reallocation remains optional and in no way engages the liability of the Organisers.

3.2. Selecting the winner

The prize draw will take place in October 2026. To select the 2 winners, names shall be drawn at random from the list of participants who met the conditions set out above.

The winner shall be notified by telephone or email by the Visa Events team. The Visa Events team will contact the winner to ask them to select their preferred travel dates and to organise the trip. If the winner does not claim the prize within five (5) business days of notification, they will be considered to have forfeited their prize, and a second prize draw shall be held to select a new winner.

Article 4: Changes to / 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 prevents the Competition from going ahead in accordance with the Rules, and in particular in the event of an internet connection malfunction (due to a virus or any other reason) or any other problem linked to networks, resources, (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 changes 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 duration 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, a condition which they accept. If these Rules are altered, the version available and published on the www.bil.com website shall be legally binding.

4.3.

Lastly, each participant shall accept that the Organising Company may terminate or make changes to the Competition at any time if it observes significant instances of misuse or cheating, upon entry to or during the course of the Competition. Participants shall be notified of any cancellation of or changes to the Competition by email, telephone or notice published on 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 connection 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 hosting providers, software, databases and data of any kind;

(ii) inaccurate information provided by participants that it could not reasonably be 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: Participation costs

Competition entry is free of charge.

Article 7: Disputes

In the event of a dispute or claim concerning the Competition for any reason whatsoever, all claims must be made in writing for the attention of the Organising Company at the address set out in the Preamble, while the Competition is underway or within thirty (30) days of the winner being announced.

In the event of a dispute or claim concerning the prize awarded, all claims must be made in writing for the attention of the Organising Company at the address stated in the Introduction within seven (7) days of receipt of notification of the prize.

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

Article 8: Personal data

The Organising Company, as Data Controller, processes personal data 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 data needed to appropriately run the Competition (first name, surname, email address, telephone number), respecting the general terms and conditions of the banking relationship between participants and the Organising Company.

As such, participants have the right to access, correct and delete their personal data collected for the purpose of this Competition. They also have the right to limit the processing of their personal data, as well as the right to data portability. Personal data are not disclosed to third parties, i.e. legal entities other than Banque Internationale à Luxembourg SA. Personal data are secured and held for a maximum of two (2) months 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 make direct contact with their Relationship Manager, who shall guide them through the procedure.

The personal data of participants will be deleted after the determination of the 2 winners following the draw.

Article 9: Agreement on electronic evidence

The Organising Company may rely in particular on any act, fact or omission, or any programme, data, files, recordings, operations or other elements of a computerised or electronic format or media prepared, received or stored directly or indirectly by the Organising Company or the participants as evidence, except in the case of manifest abuse or error. Participants shall not dispute the admissibility, validity or probative value of the above elements in a computerised or electronic format or 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. Consequently, 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.