Competition rules
“BIL Visa”

Introduction

Banque Internationale à Luxembourg SA, a *société anonyme* (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 Visa”.

This free competition (hereinafter referred to as the “Competition”) is open to entries from 21 November 2026 to 18 December 2026 inclusive. It offers participants the chance to have their outstanding BIL credit card balance (the amount shown on the card statement for the period from 21 November 2026 to 18 December 2026) reimbursed, up to a maximum of €2,500, for four winners. This document contains the Competition rules (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.
The Competition is open to any individual who meets the following criteria:

(i) They are a client of the Organising Company;
(ii) They hold either a BIL Visa Gold, a BIL Visa Platinum or a BIL Visa Infinite card;
(iii) They are a natural person, over 18 years old;
(iv) They have provided a valid personal email address and a personal telephone number.

To the best of its ability, the Organising Company will check that these criteria have been met.

Article 2: Participation

2.1.
The Competition is open to any person who wishes to enter it pursuant to the terms and conditions of Article 1.1 above.

2.2.
Each payment made during the reference period prior to the prize draw entitles the client to one entry. To qualify, the cardholder must have made at least one transaction during this period using their BIL Visa Gold, BIL Visa Platinum or BIL Visa Infinite card. Only purchases made with the card are counted; transactions involving top-ups to accounts, e-wallets or similar services are excluded.

Cardholders can increase their chances of winning by earning additional entries for payments made, depending on their card type: one entry per eligible payment with a BIL Visa Gold card, three entries per eligible payment with a BIL Visa Platinum card and five entries per eligible payment with a BIL Visa Infinite card. Enter the competition via the form available on the dedicated page bil.com/visa;

2.3.
Any failure to follow the Rules, including fraud, breach or cheating of any kind, may lead to exclusion from the Competition by decision of the Organising Company. In addition, in the event of any breach or cheating by one or more participants, the Organising Company reserves the right to amend or terminate the Competition without notice, in particular if the integrity of the Competition is undermined.

Any person who meets the participation requirements mentioned in Article 2.2 is automatically entered in the draw. Any person who no longer wishes 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-1470 Luxembourg.

Article 3: Prize, selecting a winner and awarding the prize

3.1. The prize
The Competition offers four (4) participants the chance to win a reimbursement corresponding to the outstanding balance on their BIL credit card accrued during the Competition period.
For each winner, the reimbursement amount will be equal to the outstanding balance on their BIL credit card recorded during the period from 21 November 2026 to 18 December 2026 inclusive, subject to a maximum limit of two thousand five hundred euros (€2,500) per winner.

The total amount reimbursed may under no circumstances exceed €2,500 per winner, even if the outstanding balance recorded during the period exceeds this amount.
Each participant may win only one prize in this Competition.
The prize is strictly personal and may not be sold, transferred, exchanged for any other goods or services, or converted into cash in any form other than that provided for in these Rules.
Participants may not claim any compensation or consideration whatsoever in the event of cancellation or amendment of the Competition. The Organising Company reserves the right to replace the prize with an alternative of equivalent value, if the circumstances so require.
In the event that a winner refuses their prize or is no longer eligible at the time it is awarded, no compensation or indemnity may be claimed from the Organising Company.

3.2. Selecting the winner
Participants who have completed their Competition entry and met all the conditions set out in these Rules will be entered into a prize draw in January 2027.
Four (4) winners will be selected during this prize draw.
The winners will be notified by telephone and/or email using the contact details provided to the Organising Company.
If a winner does not respond within seven (7) working days of the first attempt to contact them, or no longer meets the conditions of entry, they will be considered to have forfeited their prize. The Organising Company then reserves the right to conduct a new prize draw to select a replacement winner.

3.3. Award of the prize
The reimbursement will be made in the form of a payment to the bank account linked to the winner's BIL credit card.
The Organising Company will process the refund once it has verified that the conditions of entry to the competition have been met and the results have been definitively confirmed.
The winner may not request any alternative, cash payment or transfer of the prize to a third party.

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, with each participant having the option to withdraw from the Competition at any time free of charge by informing the Organising Company.

4.2.
If the terms and conditions of the Competition are amended, or if the Competition is cancelled, interrupted or shortened, the Organising Company may not be held liable and the participants accept that they shall not be entitled to claim any damages. If these Rules are altered, the version available and published on www.bil.com shall be legally binding.

4.3.
Finally, each participant agrees that the Organising Company may cancel the Competition or amend it at any time in the event of significant breach or cheating at the time of enrolment or during the Competition. If necessary, participants will be notified of any cancellation of or amendment 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 and offline), servers, internet access and/or web hosting providers, software, databases and data of any kind;

(ii) inaccurate information provided by participants that the Organising Company 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: Entry fees

Participation in the Competition 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 posted in writing for the attention of the Organising Company to the address stated in the Introduction while the Competition is under way, or no more than thirty (30) days after the winner is 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 receiving notice of the prize.

These Rules are governed by Luxembourg law. Any disputes pertaining hereto shall fall within the 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 are informed that the Organising Company collects and processes the personal data necessary for the proper running of the Competition (first name, surname, email address, telephone number,

transactions, card number, IBAN), in accordance with the general terms and conditions governing the banking relationship between the participants and the Organising Company.

The processing of personal data is carried out based on the participant's consent, in accordance with Article 6(1)(a) of Regulation (EU) 2016/679. This consent may be withdrawn at any time.

Consequently, participants have the right to access, correct and delete their personal data collected for the purposes of this Competition. They also have the right to limit the processing of their personal data, to data portability, to object to processing, and the option to withdraw their consent to their participation in the Competition. Personal data are not disclosed to third parties, i.e. legal entities other than Banque Internationale à Luxembourg S.A., and is not transferred outside the European Economic Area. Personal data are held for a maximum of two (2) months following the draw to select the four winners, and is not used for any secondary purposes. Participants may exercise their rights in this regard by completing the form available on the Organising Company's website or by contacting the Data Protection Officer at the following address: dpo@bil.com. Participants may also make direct contact with their Relationship Manager, who will guide them through the procedure.

Article 9: Consent to electronic evidence

The Organising Company may rely, for the purposes of evidence, on any act, fact or omission, or any programmes, data, files, recordings, operations and other elements in computerised or electronic format or using such media which is 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 above computerised or electronic elements, or elements in 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. The elements mentioned above shall therefore constitute evidence and, if they are produced as such by the Organising Company in any legal or other proceedings, shall be admissible, valid and enforceable between parties, 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.