



# Competition rules

## « BIL x Visa x Olympics 2024 »

### Preamble

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" or "BIL", is a client bank of Visa Europe Management Services Ltd., having its registered office at Hamburger Allee 2-4, 60486 Frankfurt am Main, Germany, hereinafter referred to as "VISA". VISA acts as a worldwide Olympic partner for the Olympic Games Paris 2024. In this context, BIL has organised a competition called the "BIL x Visa x Olympics 2024".

This free competition, hereinafter referred to as the "Competition", shall run from 18<sup>th</sup> March 2024 to 26<sup>th</sup> April 2024 included. It offers participants the chance to win one (1) package for two people to attend one of the Paris 2024 Olympic Games events in France. 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.

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

- (i) Individual of legal age ;
- (ii) Is a client of the Organising Company;
- (iii) Holds either a BIL VPay (with minimum credit balances of EUR 10,000), BIL Visa Classic or Visa Gold card;

- (iv) have subscribed to a BIL Visa Platinum card during the period from 18 March 2024 to 26 April 2024 inclusive;
- (v) Have signed up to enter the competition via the form available on the dedicated landing page [www.bil.com/visa-promotion](http://www.bil.com/visa-promotion);
- (vi) Provides a personal e-mail address and/or a valid personal telephone number.

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

## 1.2.

Access to the competition is prohibited to employees of the Organising Company and its subsidiaries and to any natural person or legal entity having collaborated or collaborating in the organisation of the Game, including any close family member of these persons (e.g. spouse, partner, child, sister or brother, parent).

# 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.

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 1.1 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](mailto:concours@bil.com) or by sending a letter to Banque Internationale à Luxembourg – Marketing – 69 route d'Esch L-2953 Luxembourg.

# Article 3: The prize, winner selection and prize award

## 3.1. *The prize*

The prizes are :

- One (1) package for two (2) people worth EUR 1,347 (One thousand three hundred and forty-seven euros) including two (2) tickets to attend the Basketball event (Women, Semi Final) of the Olympic Games Paris 2024 on 09 August 2024, in France, two (2) electronic prepaid vouchers worth EUR 120

(One hundred and twenty euros) each, priority pass to VISA Play Experience and Visa branded merchandise.

Tickets to the Olympic Games Paris 2024 must be accepted as awarded and are subject to all of the applicable terms and conditions prescribed to such tickets from time to time by the International Olympic Committee (“IOC”) or the Paris 2024 Organising Committee for the Olympic and Paralympic Games (“POCOG”). Such terms and conditions are contained in the ticket license agreement (which can be reviewed at <http://paris2024.org> and/or on the back of the physical ticket (once issued)) and include prohibitions against any use of the ticket in connection with any commercial promotion or contest without the consent of POCOG and the unauthorized sale of the ticket in excess of face value of the ticket.

By accepting tickets as a prize, the winner is deemed to have accepted all the applicable terms and conditions. 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.

### *3.2. Selecting the winner*

The prize draw will take place no later than 15 May 2024. To select the winner, the name will be drawn at random from the list of participants meeting the conditions set out in article 2. The winner will be notified by email, telephone or post. If the winner does not come forward within five (5) working days of being notified of the prize to confirm his/her wish to dispose of it, a second draw will determine 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, postponed, interrupted or shortened, so far as is permitted by law, IOC, POCOG, VISA and the Organising Company and its associated companies and agents 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](http://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

IOC, POCOG and VISA are not responsible for the administration of the Competition and are not liable for anything arising out of this Competition or the fulfilment of any prizes.

IOC, POCOG, VISA and 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 they have been informed of the potential for such losses as a consequence of:

- (i) a malfunction of the internet connection or computer equipment, including (without limitation) platforms and applications (hardware and/or software and/or databases and/or data) of a participant or any person or company involved in any aspect of this Competition or, more generally, any other problem linked to any equipment, systems, networks, telecommunications media and services, computers (online or offline), satellites, servers, inaccessibility, unavailability or any kind of failure of the internet, any relevant website, mobile phone, network, any software, any hardware or any combination thereof;
- (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 their disposal.

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

So far as is permitted by law, IOC, POCOG, VISA and the Organizing Company and their associated companies and agents exclude responsibility and all liabilities arising from:

- (i) any changes to, supply of (including, without limitation, where the prize does not reach the intended recipient), cancellation of or use of the prize; and/or
- (ii) any act or default of any third-party supplier; and/or
- (iii) any act or default by a winner or their guest (including, without limitation, not providing the Organising Company with the travel information in the required time frames, unacceptable travel documents (including, but not limited to passports and travel visas) missed flights and transfers, resulting in the winner or their guest being unable to activate the prize and/or any elements of it) which are beyond the Organising Company's reasonable 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 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.

VISA may help the Organising Company to deliver the prizes to the winners. In this process, the name and contact details of the winners may be shared with VISA or its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prizes and shall when provided to VISA be processed in accordance with VISA's privacy policy. <https://www.visa.co.uk/legal/privacy-policy.html>.

Personal data is secured and kept for a maximum of two (2) months, solely for the purposes for which it was collected. Participants may exercise their rights in this respect by completing the rights exercise form available on the Organising Company's website. Participants may also contact their Relationship Manager directly, who will assist them in any action.

To obtain more information about the processing of personal data, the Participant may contact the Organising Company's Data Protection Officer at the following e-mail address: [dpo@bil.com](mailto:dpo@bil.com).

In the event of an unsatisfactory response, the Participant may lodge a complaint with the Commission Nationale pour la Protection des Données.

Im Falle einer unbefriedigenden Antwort kann der Teilnehmer eine Beschwerde bei der Commission Nationale pour la Protection des Données einreichen.

## 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](http://www.bil.com).