

TERMS AND CONDITIONS OF PARTICIPATION IN THE «20TH ANNIVERSARY OF THE CORNĒRCARD BRAND» PRIZE DRAW («PRIZE DRAW»)

- By entering the Prize Draw, the participant accepts these Terms and Conditions of Participation in the «20th Anniversary of the Cornercard Brand» Prize Draw and the Conditions of Participation in Events and Competitions of Cornèr Bank Ltd. («Conditions of Participation») set out below without reservation.
- The Prize Draw starts on 1 September 2026 and ends on 31 October 2026.** Cardholders who (i) receive the notification about the above Prize Draw personally from Cornèr Bank Ltd., (ii) register for participation by clicking the «Activate now» button or, if they have received this offer by post or via a push notification via the iCornèr App, by visiting the specified website, entering the participation code received in the communication and their e-mail address and by clicking «Activate», and (iii) pay at least twice per calendar week with their credit or prepaid card from Cornercard throughout the entire Prize Draw period mentioned above, will automatically participate in the Prize Draw for the prizes described in section 3. Participants can also enter the Prize Draw free of charge and with the same odds of winning by sending a postcard to the following address: Cornèr Bank Ltd., Via Canova 16, 6900 Lugano, indicating «Cornèr Bank Ltd. Prize Draw, free entry to the «20th Anniversary of the Cornercard Brand» Prize Draw», and providing their personal contact details (first and last name, date of birth, postal address, e-mail address, telephone number).
- Prizes:
1st prize: 1 x 1 credit worth CHF 1,000
2nd prize: 20 x 1 credit worth CHF 100
3rd prize: 50 x 1 credit worth CHF 20
- The winners will be drawn at random by Cornèr Bank Ltd. and will be personally informed by Cornèr Bank Ltd. via SMS in November 2026. If a winner cannot be reached within seven days of winning and/or does not respond to a contact enquiry from Cornèr Bank Ltd., they forfeit their entitlement to the prize.
- The amount won will then be credited to their Cornercard payment card. In the event that a prize is won via postcard entry, the amount will be transferred to a bank or postal account in Switzerland that is in the name of the winner. A cash payment, an exchange or a transfer of the prize (or any part thereof), whether for consideration or free of charge (such as resale, auction, gift, etc.), is neither possible nor permitted.
- Liability for this Prize Draw, its organisation and the awarding of prizes is excluded in the framework of the statutory provisions. Any taxes, fees and charges in connection with the prizes will be borne by the winner.
- In addition, the Conditions of Participation apply to this Prize Draw (see below). In the event of any inconsistencies between the Conditions of Participation and these Terms and Conditions of Participation in the «20th Anniversary of the Cornercard Brand» Prize Draw, the latter will take precedence.

GENERAL TERMS AND CONDITIONS FOR PARTICIPATION IN EVENTS AND COMPETITIONS ORGANIZED BY CORNĒR BANK LTD. (HEREINAFTER «TERMS AND CONDITIONS FOR PARTICIPATION»)

* And thus also of Cornercard, Cornèrtrader and BonusCard

- The following Terms and Conditions for Participation apply to all events and competitions proposed by Cornèr Bank Ltd., via Canova 16, 6901 Lugano (hereinafter referred to as "the Bank", "Cornèr" or "Cornercard"), which are made public on the platforms [evento.ch](https://www.evento.ch), [moments.ch](https://www.moments.ch), [cornèr.ch](https://www.cornèr.ch), [cornercard.ch](https://www.cornercard.ch) and/or on other official information channels of the Bank. There you will also find all other detailed provisions and any conditions for the individual events or competitions ("Provisions and Conditions") that are also binding.
- Data processing:** Participants expressly agree to allow Cornèr to store and process the personal data (such as last name, first name, street and house number, ZIP code and town, birth date, telephone number, and e-mail address) provided in the context of website/platforms usage and participation in the event or competition. Participants further acknowledge and accept that personal data processed via the above-mentioned platforms could be stored on a cloud infrastructure in Switzerland (e.g. Google Cloud Ireland). Accordingly, under certain circumstances, this personal data may also be accessed by competent US authorities in accordance with US legislation. Participants expressly authorize Cornèr to use their personal information for its own marketing and advertising purposes and for communications relating to the event and the competition (by postal mail or by e-mail/SMS text message). If participants do not wish their personal data to be used for such purposes (right to "opt-out"), they are requested to contact Cornèr's data protection department by sending an e-mail to dataprotection@cornèr.ch. The contact details and other useful information on data processing by Cornèr can be found in the Data Protection/Privacy Policy at unsubscribe-events@cornèr.ch. The Bank is also permitted to directly/indirectly disclose personal data to third parties in connection with the event and the competition. In addition, participants agree that any photos, film recordings, and interviews made in connection with the event may be published without entitlement to compensation and made available to Cornèr's partners that are associated with the event for their use. Also in this case, participants may exercise their right to opt-out, in order to refuse such use, by sending an e-mail to the aforementioned contact address. In addition, the provisions of Cornèr Bank Ltd. regarding data protection apply. These can be viewed at any time at [cornèr.ch/dataprotection](https://www.cornèr.ch/dataprotection).

By applying and/or registering for or participating in an event or competition, participants (respectively also the respective holder(s) of parental responsibility for underage participants) expressly and unconditionally accept these Terms and Conditions for Participation as well as all other Provisions and Conditions that apply to the respective event or competition. The Bank reserves the right to modify these Terms and Conditions for Participation as well as the Provisions and Conditions at any time and without specifying reasons. Any changes will not be communicated individually to participants but will be announced on the [evento.ch](https://www.evento.ch), [moments.ch](https://www.moments.ch), [cornèr.ch](https://www.cornèr.ch) and/or [cornercard.ch](https://www.cornercard.ch) platforms, etc..

Cornèr declines any responsibility for non-receipt of applications and/or registrations due to technical or other problems.

- Unless otherwise expressly stipulated in the separate Provisions and Conditions, natural persons aged 18 and over who reside in Switzerland are entitled to **register or participate**. Employees of the Cornèr Group and their family members living in the same household and all other persons involved in any way in the organization and implementation of the competition are not entitled to participate. Sweepstakes clubs, automated services, and other professionalized/commercial participants are also excluded from participation.
- Competition:** The prizes to be awarded are identified in the respective Provisions and Conditions of the individual competition and can be found on the [moments.ch](https://www.moments.ch), [cornèr.ch](https://www.cornèr.ch) and/or [cornercard.ch](https://www.cornercard.ch) platforms. The same applies, in principle and depending on the specific case, to the date of the start of the competition and the closing date for registration, the date of the drawing and notification of the winners, and so on.

The winners will be notified personally. Participants acknowledge and agree that the Bank may forward the winners' contact details (such as last name, first name, telephone number and/or e-mail address) directly to involved/interested parties (such as to an organizer, prize sponsor, hotel, and so on) for information purposes and/or for prize processing. It is not possible to award a cash payment in lieu of the prize and/or to award the prize in any other form. The prize is not transferable. No correspondence will be entered into. Any legal action is excluded. Multiple participation is not allowed: each person can participate only once (while providing correct personal information) and thus win the prize at most once. This also applies in the event of participation via multiple channels. No purchase is necessary.

Free participation with the same opportunities is always possible. Participants just need to send an e-mail to events@cornercard.ch or send a postcard to the following address: Cornèr Banca SA, Via Canova 16, 6900 Lugano, in each case with the note "Cornèr Bank Ltd. competition, free participation" and the corresponding title of the event or competition and with your personal contact details (first and last name, date of birth, postal address, e-mail address, telephone number).

Only submissions that contain all of the above data in the correct form will be considered. Cornèr reserves the right to exclude participants from the competition for serious reasons, such as suspected abuse and/or violation of these Terms and Conditions for Participation. Cornèr also reserves the right to verify the identity of the winner before handing over the prize.

- Participation requirement for events:** in case of participation in an event in conjunction with a competition, participants (and/or the persons with parental authority/responsibility) undertake to take responsibility for checking whether their (or the child's) health and fitness conditions permit participation in the event and, if necessary, to refrain from participation. Cornèr will have no liability whatsoever in respect of such compliance.

- Insurance, liability, and other matters:** The provision of insurance cover is the sole responsibility of the participants and is not checked by the organizer. Participants must, in particular, check whether they have a legal valid and sufficient insurance cover in place for any accidents and damage they may inflict on third parties (personal liability insurance). **Cornèr, the organizer, and its auxiliaries reject and decline all responsibility for any direct or indirect damage caused in connection with the event and, in general, with the participation in events and competitions.**

Cornèr has the right to adjust the event or the conditions of the competition at any time without notice and without providing reasons, as well as to suspend, cancel or prematurely terminate the event or competition in case of serious reasons. Participants have no claim against Cornèr in such cases. Cornèr also assumes no responsibility if an event is canceled/not held for any reason, for example. Participants declare and confirm under their own responsibility that they have fully informed their accompanying person(s), i.e. the person whom they have registered for an event/competition (hereinafter referred to as «Third Party Participant») concerning the existence and scope of these Terms and Conditions for Participation and, in particular, concerning the chapter on data processing (see clause 5). Participants also confirm that the Third Party Participant accepts these Terms and Conditions for Participation fully and unconditionally.

If the Third Party Participant is a child (minor), the person entering them for an event/competition confirms that they have parental responsibility over the child and assumes all liability also in connection with these Terms and Conditions for Participation.

Cornèr accepts no liability towards participants/winners for any loss or damage of any kind arising from or in connection with the competition, the processing of data, and the prize.

Any legal action is excluded. The place of jurisdiction is Lugano. Swiss law applies.