

This promotion is valid only for people who apply for a new principal¹ Cornèrcard Gold and/or Cornèrcard Platinum (credit) card between October 7 and December 15, 2024. Valid exclusively for new Cornèrcard clients, i.e.:

- (i) anyone who, on the launch date of this promotion, has never previously held a Cornèrcard payment card (credit card, prepaid card, etc.), or
- (ii) anyone who, on the launch date of this promotion, is not a holder of a Cornèrcard payment card but has been in the past, provided that the last payment card was cancelled six months before the launch date of this promotion, i.e. March 23, 2024.

Any person who fulfills the above requirements for participating in the promotion can benefit from the following:

- a) Double cashback, i.e. 2% with Cornèrcard Gold and 3% with Cornèrcard Platinum on all purchases made in Switzerland and abroad between October 7, 2024 and February 28, 2025 using your new Cornèrcard Gold and/or Cornèrcard Platinum principal credit card up to a maximum of CHF 300.
- b) During the first year, the annual fee for the new Cornèrcard Gold (equivalent to CHF 95) and/or Cornèrcard Platinum (equivalent to CHF 250) principal credit card will be charged at half the price of the annual fee. From the second year onwards, the full total annual fee of CHF 190 for Cornèrcard Gold and CHF 500 for Cornèrcard Platinum will be charged.

This promotion is not valid for any additional cards (as well as transactions concluded using these cards). The total amount of cashback earned during the promotion will be credited by the end of April 2025, provided that all of the conditions are met, including those under the Cornèrcard Cashback programme (for instance, the total amount of cashback earned must be at

least CHF 25). This offer cannot be cumulated with any other ongoing cashback promotions and is only valid for transactions eligible for cashback (further information concerning Cornèrcard Cashback is available at cornercard.ch/cashback).

Cashback may not be redeemed in cash and/or in any other form. If the account linked to the payment card on which cashback is being earned is closed before the cashback is credited (regardless of which party closed the account), participation in the promotion will be automatically terminated, and any amount earned as cashback will be lost. The amount of cashback earned will not be credited, and may not be redeemed and/or transferred in any way: cancellation will occur automatically without any compensation and/or entitlement whatsoever, either for the cardholder or for any third party. For instance, the amount of cashback may not be credited to a different account owned by the cardholder.

Cornèrcard reserves the right to amend these Terms and Conditions and/or the promotion in general at any time and to suspend the promotion definitively without stating reasons. The cardholder shall be informed in an appropriate manner concerning any amendment/suspension of the promotion.

Participation in this cashback promotion is the responsibility of the cardholder. Cornèrcard accepts no liability for any direct or indirect losses suffered by the cardholder as a result of participation in the promotion.

Cornèrcard does not provide any warranty to the effect that information, announcements, descriptions, etc. relating to the promotion is or, respectively, are absolutely accurate. This shall also apply in particular to any linked information. In the event of doubt, the cardholder is invited to contact Cornèrcard in order to obtain further information.

For the applicable law and jurisdiction, please refer to the contractual relationship between Cornèrcard and the cardholder, or to the provisions of the applicable General Terms and Conditions.

Otherwise, the Cornèrcard Cashback Programme Terms and Conditions (cornercard.ch/cashback) shall apply.

¹ Only valid for cards with a full package of services (excluding for instance Charge cards and Fallback prepaid cards), and provided that the credit card is in actual fact subsequently issued. The issuance of a Cornèrcard (Gold or Platinum) credit card requires, among other things, an examination of the applicant's creditworthiness in accordance with the applicable legal requirements (including in particular the Federal Consumer Credit Act (Legge federale sul credito al consumo - LCC)). Cornèr Bank Ltd. may also refuse to open a card account without stating reasons. Also in such an eventuality the card applicant will not have any rights.