

## TERMS AND CONDITIONS OF PARTICIPATION IN THE CORNÈRCARD GOLD CAMPAIGN

This promotion is only valid for persons who apply for a new Cornèrcard Gold principal (credit) card<sup>1</sup> in the period between 31 March and 22 June 2025. It applies exclusively to new Cornèrcard clients, that is, (i) those who have never before been a cardholder of a Cornèrcard payment card (i.e. credit card; prepaid card, etc.) at the time of the start of this promotion or (ii) those who are not cardholders of a Cornèrcard payment card at the time of the start of this promotion but who have been a cardholder of a Cornèrcard payment card in the past, provided that the last payment card was cancelled six months before the start of this promotion, that is, before 30 September 2024.

Any persons who fulfil the above-mentioned prerequisites for participation in the promotion can benefit from the following:

- a) For the new Cornèrcard Gold principal credit card, an annual fee of just CHF 57 will be charged for the first year. From the second year onwards, the annual fee will be CHF 190.
- b) With your new Cornèrcard Gold principal credit card, you can earn triple cashback (i.e. 3% instead of the usual 1%) on every purchase in Switzerland and abroad from 31 March until 31 August 2025, up to a maximum of CHF 300. Payout of the credit in cash and/or payment in any other form is not possible.

Any additional cards (as well as the transactions performed with these) are excluded from this promotion. The cashback amount earned during the promotion period will be credited by 31 October 2025, provided that all of the prerequisites - including the General Terms of the Cornèrcard Cashback programme - are met (e.g. the cumulative amount of cashback must reach at least CHF 25). This offer cannot be combined with other current cashback promotions and is only valid for cashback-eligible transactions (more information about Cornèrcard cashback at [cornercard.ch/cashback](https://cornercard.ch/cashback)).

It is not possible to award a cash payment in lieu of the cashback and/or to award the cashback in any other form. If the payment card relationship on which the cashback is based is terminated before the cashback is credited (regardless of who initiated the termination), participation in the promotion shall end automatically and the cashback amount earned will be lost. The cashback amount earned will not be credited, and cannot be redeemed and/or transferred in any other form. The amount will be lost immediately without compensation and/or claims of any kind for either the cardholder or any third parties. It is also not possible to credit the cashback amount to another relationship of the cardholder.

Cornèrcard reserves the right to, at any time, alter the content and provisions of these conditions, and/or permanently terminate the promotion without providing any reasons. The cardholder will be suitably informed of any changes to or termination of the promotion wherever possible.

Participation in this cashback promotion is at the cardholder's own risk. Cornèrcard accepts no liability for direct or indirect damages that the cardholder incurs through participation in the promotion.

Cornèrcard accepts no liability for the full accuracy of information, advertisements, descriptions etc. in relation to the promotion. This applies in particular to linked information. In case of any doubt, the cardholder will be requested to contact Cornèrcard for additional information.

Information on the applicable law and place of jurisdiction can be found in the contractual relationship between Cornèrcard and the cardholder and/or the valid General Terms and Conditions.

The General Terms of the Cornèrcard Cashback programme also apply ([cornercard.ch/cashback](https://cornercard.ch/cashback)).

<sup>1</sup> Applies only to cards with full service package (charge cards and fallback prepaid cards, for example, are excluded) and under the condition that the credit card is then actually issued. Requirements for issuance of the Cornèrcard (Gold) credit card include a credit check of the applicant according to valid legal provisions (in particular the Swiss Federal Act of 23 March 2001 on Consumer Credit [CCA Bundesgesetz vom 23. März 2001 über den Konsumkredit - KKG]), and is dependent on this among other factors. Cornè Bank Ltd. also reserves the right to deny the opening of a card relationship without giving reasons. In such cases, the card applicant is also not entitled to any rights.