

TERMS AND CONDITIONS FOR PARTICIPATION IN THE VISA OLYMPICS CONTEST (THE «CONTEST»)

- By participating in the Contest, participants unconditionally accept these terms and conditions as well as the «General Terms and Conditions for Participation in Events and Competitions of Cornèr Bank Ltd.» (the «Participation Terms and Conditions»).
- The Contest starts on July 18, 2024, and ends on September 18, 2024. Individuals who apply for a Cornèrcard Classic Visa with the Olympic design during the aforementioned Contest period and then actually receive one* will be automatically enrolled in the drawing for the prizes described under item 3.
Individuals applying for the aforementioned card who do not wish to participate in the Contest are asked to send an e-mail to info@mail.cornercard.ch stating: «I do not wish to participate in the Visa Olympics contest.»
It is also possible to participate at no charge with the same chances. Participants simply need to send a postcard to the following address: Cornèr Bank Ltd., Cornèrcard, Via Canova 16, 6900 Lugano, indicating «Cornèrcard Visa Olympics contest, free entry» and providing their personal contact details (first and last name, date of birth, postal address, e-mail address, telephone number).
- Requirements for issuance of the Cornèrcard (Classic) credit card include a positive 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]). Cornèr Bank Ltd. also reserves the right to refuse to open a business or card relationship without giving reasons.
- Prizes:
Three travel vouchers worth CHF 3,600 each and Paris 2024 Merchandise Package.
The travel voucher establishes entitlement to the following services:
 - Overnight stays in selected hotels, restaurant, cable car ticket and wellness services as well as various activities in the Engadin. A full list of participating partners is available at <https://booking.engadin.ch/en/voucher>
 - The travel voucher cannot be paid out in cash and is valid for 10 years.
 - The prizes are being offered by Visa, Marketing Central Europe, In Gassen 6, 8001 Zurich, which is solely responsible for them.
- The winners will be drawn by random and notified personally by Cornèrcard in September 2024. They will subsequently be contacted by Visa to organise the trip.
- If a winner cannot be reached within seven days of the draw and/or does not respond to a contact enquiry by Cornèrcard/Visa and/or cannot travel on the specified travel dates, the entitlement to the prize is forfeited and a new winner will be drawn.
Cornèrcard's role is limited exclusively to carrying out the Contest. Cornèrcard assumes no responsibility for the quality or intrinsic value of the prizes and travel packages issued by Visa in favour of the winners, nor for the organisation and/or execution of the trip. The organisation and execution of the trip is being handled in part by D&K Management GmbH, Maschinengasse 19, 6330 Cham. Certain additional tourist services will in some cases also be organised and provided by authorised Visa partners on location. Therefore, all claims by trip participants must be asserted against Visa, which must be given proper notice of them. Winners will receive all information and contact details that are needed to enable them to make use of each of the services.
- The personal information of the winners will be forwarded to Visa, Marketing Central Europe, In Gassen 6, 8001 Zurich (and forwarded by it to D&K Management GmbH, Maschinengasse 19, 6330). Personal information will be used solely in connection with this Contest, and participation is considered consent.
- Liability for this Contest and the organisation and collection of the trip/prizes is excluded in accordance with statutory provisions. All taxes, fees and charges in connection with the prizes are for the account of the respective winners and, if applicable, their companions.
- In addition, the «General Terms and Conditions for Participation in Events and Competitions of Cornèr Bank Ltd.» (the «Participation Terms and Conditions») are applicable to this Contest. In the event of conflicts between the Participation Terms and Conditions and these terms and conditions for participation in the Visa Olympics contest, the latter take precedence.

GENERAL TERMS AND CONDITIONS FOR PARTICIPATION IN CORNÈR BANK LTD.* EVENTS AND COMPETITIONS (HEREINAFTER «TERMS AND CONDITIONS FOR PARTICIPATION»)

* therefore including Cornèrcard, Cornèrtrader and the BonusCard branch (Zurich).

- The following Terms and Conditions for Participation apply to **events and competitions** proposed by Cornèr Bank Ltd. (hereafter "Bank"), Via Canova 16, 6901 Lugano, which are made public on dedicated platforms (e.g. moments.ch, cornercard.ch, myonlineservices.ch, etc.) and/or on the Bank's other official information channels. All other detailed provisions and any conditions for individual events or competitions ("Provisions and Conditions"), which are also binding, can be found there.
By applying (also by clicking on the dedicated web page and/or e-mail) and/or registering for or participating in an event or competition, 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 for this. Any changes will not be communicated individually to participants but will generally be announced on the corresponding platforms.
The Bank accepts no liability for applications and/or registrations not being received due to technical problems or problems of another nature.
- 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**. Cornèr Group employees and their family members living in the same household and all other persons involved in any way in organizing and implementing the competition as well as their family members living in the same household are not entitled to participate. Sweepstakes groups, automated services, and other professionalized/commercial participants are also excluded from participation.
- Competition:** the prizes to be awarded are stated in the respective Provisions and Conditions for the individual competition and can generally be found on the corresponding platforms. The same applies to the competition's start date and the closing date for registration, the approximate date for the draw and/or for notifying winners etc.
Winners will be notified personally. Participants acknowledge and agree that the Bank may forward winners' contact details (such as their last name, first name, telephone number and/or e-mail address) directly to the parties involved/interested parties (such as organizers, prize sponsors, hotels etc.) for data processing and/or prize management purposes. Winnings cannot be redeemed in cash and/or in any other form. Prizes are non-transferable. No correspondence will be entered into. Any legal action is excluded. Multiple entries are not permitted: each person can participate a maximum of one time only (while providing the correct personal information) and can therefore only win a prize once at the most. No purchase is necessary.
It is always possible to take part in any competition for free and on equal terms. Simply write an e-mail to events@cornetrader.ch or send a postcard to Cornèr Bank SA, Via Canova 16, 6900 Lugano, including the text "Competition, free participation" as well as the title of the event or competition, along with your personal contact information (first and last name, date of birth, postal address, e-mail address and telephone number).
Only messages that contain all of the data indicated above in the correct form will be considered. The Bank reserves the right to exclude participants from the competition for serious reasons, such as if abuse and/or violations of these Terms and Conditions for Participation are suspected. The Bank also reserves the right to verify the identity of winners before it awards prizes.
- Participation requirement for events:** in the event that participants take part in a (competition-related) event, they (or their legal guardians) agree to independently assume responsibility for checking whether their (or the child's) health and fitness conditions allow them to participate in the event and, if necessary, to refrain from participation. The Bank will assume no liability whatsoever in this respect.
- Data processing:** participants expressly agree to allow the Bank to store and process their personal data (such as their last names, first names, street and house numbers, ZIP codes and towns, date of births, telephone numbers and e-mail addresses) provided in the context of website/platform usage and participation in the event or competition. Participants expressly authorize the Bank to use their personal data for its own marketing and advertising purposes and for communications relating to the event and the competition (by postal mail, or by e-mail or SMS). If participants do not want their personal data to be used for such purposes (right to "opt-out"), they are requested to contact the Bank's data protection department by sending an e-mail to dataprotection@corner.ch. Contact details and other useful information on the Bank's data processing can be found on the webpage dedicated to data protection provisions at cornercard.ch/dataprotection. In addition, participants agree that any film footage, photographs and interviews produced in connection with the event may be published without any right to compensation and may be made available to the Bank's partners involved in the event for their use. Once again, in this case, participants may exercise their right to opt-out in order to decline such use, by sending an e-mail to the aforementioned contact e-mail address. In all other instances, Cornèr Bank SA's data protection provisions shall apply, and which can be viewed at any time at cornercard.ch/dataprotection.
- Insurance, liability, and other matters:** insurance coverage is the sole responsibility of participants and is not checked by the organizer. In particular, participants must check whether they have legally valid, sufficient insurance cover in place for any injury or damage that they may inflict on third parties (personal liability insurance). **The Bank as well as the organizer and its support staff shall not assume any liability for any direct or indirect damage suffered in connection with the event and, in general, with participation in events and competitions.**
The Bank has the right to make changes to event or competition conditions at any time, without issuing advance notice and without providing its reasons. The Bank also has the right to suspend, cancel or end the event or competition early. Participants have no claim against the Bank in such cases. The Bank also assumes no responsibility if a competition or an event is canceled/not held for any reason, for example.
The Bank reserves the right to exclude from the competition and/or the event for whom abuse and/or violations of these Terms and Conditions for Participation are suspected/discovered, or for any other relevant reasons.
The Bank assumes no liability towards participants, winners and third parties for any loss or damage of any kind arising from or in connection with the competition, data processing, and the prize. The Bank therefore accepts no liability, for example, for any interruptions caused by technical problems, system or software faults, delays or other inconveniences/problems that might affect the ability of participants to take part in the competition and/or to use platforms and/or dedicated websites.
Any legal action is excluded. The place of jurisdiction is Lugano. Swiss law applies.