

## CONDITIONS OF CORNÈR BANK SA ("CORNÈRCARD") WITH RESPECT TO THE CORNÈRCARD RELOAD PREPAID CARD REFUND OFFER

This promotion is valid only for persons who apply for a new Cornèrcard Reload prepaid card in the period from April 22, 2024 until June 23, 2024 and applies exclusively to new Cornèrcard clients, that is, (i) those who have never before been Cornèrcard payment card cardholders (i.e. credit card, prepaid card, etc.) at the moment in which this promotion starts or (ii) those who are not cardholders of a Cornèrcard payment card at the moment in which this promotion starts but who have been Cornèrcard payment card cardholders in the past, provided that their last payment cards were cancelled six months before the start of this promotion, that is, before October 22, 2023.

With your new Cornèrcard Reload prepaid card, you can earn a 5% refund on every purchase in Switzerland and abroad until July 31, 2024, up to a maximum of CHF 100. Any additional cards (as well as the transactions performed with these) are excluded from this promotion. The refund amount earned during the above-mentioned period will be credited by the end of October 2024.

The following transactions and card uses do not entitle cardholders to any counting/crediting amount as a refund:

- Cash withdrawals
- Sending money/funds either within Switzerland or abroad (including various top-up transactions, transactions/payments via TWINT account, etc.).
- Gambling, lotto, casino and general bets
- Fees/taxes
- Interest
- Commission
- Chargebacks
- Arrears
- Transfers
- Illegal transactions
- Scan&Pay transactions
- Reloads
- Etc.

Cornèrcard reserves the right and authority to expand and change at any time – without providing any reasons for this – the types of transactions and/or card uses which do not entitle cardholders to any refund percentage count. Cornèrcard also reserves the right not to count, or to deduct the counting of, an amount by way of reimbursement or to demand the recasting of a credited amount that is believed to have been obtained fraudulently.

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

Cornèrcard reserves the right to alter the content and provisions of these conditions and/or to permanently terminate the promotion at any time and without providing any reasons for this. Cardholders will be duly informed of any changes to or termination of the promotion wherever possible.

Participation in this refund promotion is at the cardholders' own risk. Cornèrcard accepts no liability for direct or indirect damages that cardholders incur by taking part in the promotion.

Cornèrcard accepts no liability for information, advertisements, descriptions, etc. concerning the promotion being fully accurate. In case of any doubt, cardholders should contact Cornèrcard for more information.

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