cornèrcard

PROVISIONS AND CONDITIONS OF PARTICIPATION IN THE «CORNÈRCARD 25,000 MILES & MORE MILES COMPETITION» («COMPETITION»)

1. By participating in the competition, participants unconditionally accept these Provisions and Conditions of participation as well as the «General Conditions of Participation in the Events and Competitions of Cornèr Bank Ltd.» (hereinafter «Conditions of Participation») as set out below.

2. The competition begins on 31 August 2026 and ends on 29 November 2026.

   Any persons who apply for and receive a Cornèrcard Miles & More card as part of the Classic/Gold/Platinum combo offer from Cornèr Bank Ltd. during the competition period (valid from 31 August 2026 to 29 November 2026) and are thus the principal cardholders will automatically participate in the competition.

   It is also possible to participate free of charge, with the same chance of winning, by sending a postcard to the following address: Cornèr Bank Ltd., Via Canova 16, 6900 Lugano, adding the note «Cornèrcard 25,000 Miles & More miles competition, free-of-charge participation» and indicating contact details (first name and surname, date of birth, postal address, e-mail address and telephone number).

3. A total of 25 winners will be drawn at random in December 2026.

   The prizes for the winners and holders of a Cornèrcard Miles & More card covered by the offer and detailed in section 2 consist of 25,000 Miles & More miles each (which will be credited to the respective Miles & More account); on the other hand, the winners among those who have participated by postcard will be awarded TUI Suisse vouchers worth CHF 50.00 each (valid until the end of 2027, for more information see www.tui.ch).

4. The winners will be awarded their prizes by 31 December 2026. Cornèrcard will inform the winners concerning the TUI Suisse voucher by e-mail.

   Prizes cannot be converted into cash or transferred.

5. In all other respects, the «General Conditions of Participation in the Events and Competitions of Cornèr Bank Ltd.» («Conditions of participation») apply to this competition – see below. These Provisions and conditions of participation in the «Cornèrcard 25,000 Miles & More miles competition» shall take precedence over the Conditions of participation in the event of any discrepancies between the two.

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

* And thus also of Cornèrcard, Cornèrtrader and BonusCard

1. 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 "Cornèrcard"), which are made public on the platforms evenito.ch, moments.ch, corner.ch, 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.

   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 evenito.ch, moments.ch, corner.ch and/or cornercard.ch platforms, etc..

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

2. 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.

3. **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, corner.ch and/or 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.

4. **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.

5. **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@corner.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@corner.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 corner.ch/dataprotection.

6. **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

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