

Rules: BIL – Business Woman of the Year – 2019 edition

Introduction

Banque Internationale à Luxembourg SA (public limited company), with its registered office located at 69 route d'Esch, L-2953 Luxembourg, and entered in the Luxembourg Trade and Companies Register under number B-6307 (hereinafter referred to as the "Organising Company"), wishes to organise a competition through a call for applications to become Business Woman of the Year as part of the BIL – Business Woman of the Year programme.

This call for applications (hereinafter referred to as the "Competition"), which is free and with no obligation to purchase, will run from 4 March to 24 April 2019 inclusive.

This document contains the rules of the award Competition (hereinafter referred to as the "Rules"). The Rules may be supplemented and/or amended at any time during the Competition by any additional clause that shall enter into effect once it has been published online by the Organising Company.

Participants who enter the Competition shall be deemed to have read, understood and accepted the Rules in their entirety, particularly the article relating to personal data.

Article 1: Object of the Competition

The Business Woman of the Year Award, organised in the form of a Competition, is an initiative intended to support entrepreneurship and an innovative project (hereinafter referred to as the "Project"), while highlighting the fundamental role of women in society. The Organising Company will present the Business Woman of the Year Award to a female entrepreneur who has implemented or is implementing an innovative business project in Luxembourg.

Article 2: Eligibility criteria

Article 2.1: Target participants

The call for applications is open to all women, regardless of nationality, who are founders or executives of a Luxembourg start-up or a Luxembourg company and who are implementing or have implemented an innovative project likely to have a positive economic impact for Luxembourg.

Each applicant may submit only one project. Team applications are not permitted.

If the Organising Company needs to verify application criteria, participants will be notified in advance.

Employees of the Organising Company and its subsidiaries, and any natural person or legal entity that has been or is involved in the organisation of the Competition, including any close family member of these persons (e.g. spouse, partner, child, sibling or parent) are prohibited from entering the Competition.

Article 2.2: Involvement of applicants

Applicants must be directly involved with the Project or involved in the operations of the Project for which they have submitted an application (project initiator, leader, coordinator or founder). It is consequently not possible to enter on behalf of another person.

Article 2.3: Eligible projects

The Project must have a positive impact for Luxembourg and be domiciled within a legal structure headquartered in Luxembourg. In addition, it must have good development prospects, be innovative on account of its design and/or working methods and/or its results and/or its communication and/or its use of technology.

It must be possible to demonstrate the Project's prospects of success, for example by presenting a business plan.

People who have received awards in a previous round of the Competition may not submit an application for subsequent rounds of the Competition.

Article 3: Submission of applications

All participants undertake to enter the Competition for the Business Woman of the Year Award in compliance with the Rules. Any non-compliance by an applicant with the Rules, and in particular any fraud, misuse or cheating by an applicant, shall result in her being excluded from the Competition by decision of the Organising Company. In addition, in the event of any misuse or cheating by one or more participants, the Organising Company reserves the right to amend or terminate the Competition without notice, in particular if the integrity of the Competition's object is undermined.

Duly completed application forms together with the related documents must be submitted online at www.bilbusinesswoman.com by no later than 24 April 2019 (inclusive). The applications will be automatically transferred (after validation by the applicant) to the following email address: csr@bil.com.

Article 4: Selection of the winner

Applications will be verified to ensure that they meet the criteria before being sent to the judging panel, which will select five finalists.

The five finalists whose applications have been selected will be invited to pitch their Project (in approximately five minutes) to the judging panel. This pitch will allow the participants to explain the innovative aspect of their Project, demonstrate their personal involvement in the Project, explain their personal and professional motivations for the innovation, explain the origin of their business model, explain the difficulties that they have encountered, how they dealt with them and what the Project means to them.

The panel will complete an evaluation grid and select the winner from the finalists.

The judging panel will consist of representatives of the Organising Company and its partners, Technoport, WIDE, Paul Wurth InCub, Jonk Entrepreneuren Luxembourg, LBAN, and Schiltz and Schiltz.

The winner will be notified after the panel has made its decision.

Article 5: Prize

One Project will receive a cash prize of EUR 10,000 (ten thousand euros). The winner will be free to decide how to use the award money, which will be credited to her personal account. The winner may also receive support from the Organising Company to develop her Project.

Participants shall not be able to claim any compensation or consideration whatsoever in the event of cancellation of the Competition. The prize awarded shall not give rise to any dispute of any kind or exchange or replacement for any reason whatsoever by the Organising Company. If the circumstances so require, the Organising Company reserves the right to replace the prize with other rewards of equivalent value.

Article 6: The award presentation ceremony

The pitching session and the award presentation ceremony will take place in June 2019 at the Organising Company's headquarters.

Those wanting to attend the ceremony shall be invited to register at www.bilbusinesswoman.com.

Article 7: Amendment/Cancellation of the Competition

The Organising Company reserves the right at all times and without notice to curtail, extend, amend or cancel the Competition if a case of force majeure prevents the Competition from continuing in accordance with the Rules, and in particular in the event of a malfunctioning of the Internet network (due to a virus or any other reason) or any other problem linked to networks, media, (tele)communication services, computers (online or offline), servers, Internet access and/or hosting providers, IT hardware or software, databases and data. If these Rules are amended as provided for above, continued participation in the Competition by registered participants shall be tantamount to acceptance of the amendments made, each participant having the option to withdraw from the Competition at any time by contacting the Organising Company.

If the terms and conditions of the Competition are amended, or if the Competition is cancelled, interrupted or shortened, the Organising Company may not be held liable and the participants accept that they shall not be entitled to claim any damages. If these Rules are amended, the version filed with the bailiff shall be legally binding.

Each participant also accepts that the Organising Company may terminate the Competition or make amendments at any time and without notice if it observes any misuse or cheating, whether at the time of registering for the Competition or during it. Participants will be notified of any cancellation or

alteration of the Competition by telephone, email or post, or such notice will be published on the Organising Company's website.

Article 8: Exemption and limitation of liability

The Organising Company shall not be held liable for any losses incurred directly or indirectly, regardless of their cause, origin, nature or consequences, even where it has been informed of the potential for such losses as a consequence of:

- (i) A malfunction of the internet network or computer equipment of a participant, or, more generally, any other problem linked to networks, media and telecommunications services;
- (ii) The inaccuracy of information provided by the participant that she could not be reasonably expected to identify as being in breach of these Rules in light of the information and resources at her disposal.

The Organising Company accepts no liability for losses incurred due to events beyond its control.

Article 9: Entry fees

The Competition is free, with no obligation to purchase.

Article 10: Disputes

Any disputes or claims concerning the Competition, for any reason whatsoever, must be notified in writing for the attention of Vincent Pelletier (csr@bil.com), while the Competition is under way and within a maximum period of thirty days of the announcement of the winner.

In the event of a dispute or claim concerning the prize awarded, all claims must be sent in writing for the attention of Vincent Pelletier (csr@bil.com) within seven days of receiving notice of the award.

The Rules are subject to Luxembourg law. Any disputes relating hereto shall be subject to the exclusive jurisdiction of the courts of Luxembourg City.

Article 11: Personal data

The Organising Company processes personal data required for the Competition in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (the General Data Protection Regulation).

Participants should note that the Organising Company has collected personal data relating to the application submitted needed to run the Competition (surname, first name, place of residence, nationality, title, company business sector, telephone number and email address). By submitting their application, participants consent to the processing of their personal data by the Organising Company.

It should be noted that any refusal to provide the personal data listed above, while at the discretion of each participant, may prevent the processing of the application by the Organising Company.

Participants have the right to access, correct and delete their personal data collected for the purpose of this Competition. They also have the right to limit or object to the processing of their personal data, as well as the right to data portability. Finally, participants may withdraw their consent to the processing of their personal data at any time, thus ending their participation in the Competition.

Participants may exercise their rights in this regard by completing an exercise of rights form, available at www.bil.com:

- and sending it by email to contact@bil.com, specifying: Data Protection/Request to exercise rights
- or by post to the following address: BIL Direct Center, 69 route d'Esch L-2953 Luxembourg

If participants are not satisfied with the way in which the Organising Company processes the request, they may refer the matter to the Organising Company's Data Protection Officer. They may also file a complaint with Luxembourg's National Commission for Data Protection by sending a letter to 1, avenue du Rock'n'Roll, L-4361 Esch-sur-Alzette, or by completing the online form which is available on the CNPD's website.

Personal data is shared with third parties, i.e. legal entities other than Banque Internationale à Luxembourg SA., insofar as the judging panel consists of representatives of the Organising Company and its partners, Technoport, WIDE, Paul Wurth InCub, Jonk Entrepreneuren Luxembourg, LBAN, and Schiltz and Schiltz, in order for them to review the applications.

Furthermore, the personal data collected may be handled by a third party (bailiff) whose participation is needed for the organisation of the Competition. The bailiff is also required to comply with personal data protection and professional secrecy obligations in accordance with the legal provisions in force.

Personal data is secured, is not kept by the Organising Company for more than six months after the award presentation ceremony, and is kept strictly for the purpose for which it was collected.

Article 12: Agreement on electronic evidence

The Organising Company may rely, in particular as evidence, on any act, fact or omission (on programmes, data, files, recordings, operations and other elements of a computerised or electronic character or format; or using such media) which is prepared, received or stored directly or indirectly by it or the participants, except in the case of manifest abuse or error. Participants undertake not to dispute the admissibility, validity or probative value of the aforementioned computerised or electronic elements, or elements in a computerised or electronic format or using such media, on the grounds of any legal provisions whatsoever, and which might specify that certain documents must be in writing or signed by the parties in order to constitute evidence. Thus, the elements considered shall constitute evidence and, if they are produced as evidence by the Organising Company in any legal or other proceedings, shall be admissible, valid and enforceable between parties as such, under the same conditions and with the same probative force as any document prepared, received or recorded in writing.

Article 13: Filing of the Rules

These Rules have been filed at the offices of Carlos Calvo, L-1461 Luxembourg, and can be consulted at www.bilbusinesswoman.com.

Article 14: Agenda

Opening of applications: Monday, 4 March 2019

Deadline for submitting applications online: Friday, 26 April 2019

Verification of eligibility criteria and selection of finalists: April–May 2019

Pitching session and award presentation ceremony: June 2019