

Terms and Conditions of the Luxembourg promotional contest of the Olympic Winter Games Milano Cortina 2026

Article 1. General Terms and Conditions

1.1. The Belgian company VISA Europe (Belgique) S.R.L., whose registered office is located at 8 Rue de Spa 1000 Brussels, Belgium, registered with the Banque Carrefour des Entreprises under the number 0800.108.359 (hereinafter the "**Organizing Company**") is organizing a contest with an obligation to purchase, entitled "Visa - Olympic Winter Games Milano Cortina 2026" (hereinafter the "**Contest**").

1.2. These Terms and Conditions govern the relationship between you (hereinafter the "**Participant(s)**") and the Organizing Company regarding the Contest (hereinafter the "**Contest Rules**"). Participation in the Contest implies express and unreserved acceptance of these Contest Rules in all their provisions. Please read these Contest Rules carefully before participating. If you do not accept the Contest Rules, you cannot participate in the Contest.

1.3. These Contest Rules are available online at the following address: www.visaeurope.lu/campaign/national-contest-visa-milanocortina2026/en.

Article 2. Contest Duration

2.1. The Contest begins on 04 July 2025 at 00:01 and ends on 31 August 2025 at 23:59 (hereinafter referred to as the "**Contest Period**") in accordance with the terms and conditions set out below.

2.2 The Contest Period is divided into the following phases:

- Phase 1: Registration phase – from 04 July 2025 at 00:01 to 31 August 2025 at 23:59;
- Phase 2: Pay abroad with your Visa Credit card to win in July – from 04 July 2025 at 00:01 to 31 July 2025 at 23:59;
- Draw 1 for the month of July: from 18/08/2025 (hereinafter the "**July Draw**");
- Phase 3: Pay abroad with your Visa Credit card to win in August – from 01 August 2025 at 00:01 to 31 August at 23:59;
- Draw 2 for the month of August: from 15/09/2025 (hereinafter the "**August Draw**").

The July Draw and August Draw are designated together hereinafter as the "**Draws**".

Article 3. Eligibility Conditions

3.1. Participation in the Contest is open to natural persons of legal age - over eighteen (18) years of age - regardless of their nationality and holders of a Visa Credit card issued by a

Luxembourg banking institution. The Organizing Company reserves the right to ask Winners (as defined in Article 6.2 below) to prove that they meet the eligibility conditions for participation in the Contest.

3.2. Members of the staff of the Organizing Company and any company or service provider participating, directly or indirectly, in the implementation of the Contest, as well as members of their families, including cohabitants, are not authorized to participate in the Contest.

3.3. This Contest is aimed solely at the Luxembourg territory, without prejudice to other promotional contests for which the conditions will be determined by the Organizing Company in other territories.

Article 4. How to Enter and how the Contest is Run

4.1. To take part in the Contest, Participants must Register to the Contest on the www.visaeurope.lu/campaign/national-contest-visa-milanocortina2026/en website by filling in the entry form with their name, surname, e-mail address, and their Visa Credit card's principal account number (PAN) and meet the Contest criteria (as specified below in Article 4.2.) to have a chance at winning one of the Prizes at stake (as defined in Article 5.1 below). The Visa Credit card information is used solely to validate your contest entry – no purchase will be made, and no charge will be incurred.

Once registered, Participants will receive email about the Contest. Participants may opt-out from the Contest by clicking on the opt-out button displayed in each email sent about the Contest.

Participants only need to register once as indicated above to take part in the Contest during the Contest Period. Accordingly, if a Participant registers in July, they may enter both Draws by making an Eligible Purchase (as defined in Article 4.2), without needing to register again later. Consequently, one registration only is requested, except if the Participant opts out from the Contest during the Contest Period.

For the sake of clarity:

- If a Participant registers in July, they may enter both Draws by making an Eligible Purchase during the remainder of July and in August.
- If a Participant registers in August, they may enter the August Draw by making an Eligible Purchase during the remainder of August.

4.2. Once the Participants have completed the procedure in Article 4.1. and try to win one of the Prizes at stake each month (i.e. in July and in August) in the Draws to be carried out by the Organizing Company (as defined in Article 5.1 below), the Participants must make at least one (1) purchase outside Luxembourg (online on a non-Luxembourg web shop or offline when outside of Luxembourg) with their Visa Credit card (hereinafter the "**Eligible Purchase**"):

For the sake of clarity, in order to participate in both Draws, the Participant must make one (1) Eligible Purchase in each of the months of July and August.

Accordingly:

- If the Participant does not make an Eligible Purchase in July, they will not be eligible to participate in the July Draw;
- If the Participant does not make an Eligible Purchase in August, they will not be eligible to participate in the August Draw;
- However, a Participant who does not make an Eligible Purchase in July may still participate in the August Draw by making an Eligible Purchase in August.

4.3 The Participant may increase their chances of winning the Draws depending on the type of Visa Credit card used when making an Eligible Purchase:

- Visa Classic: 1 entry
- Visa Gold: 2 entries
- Visa Platinum: 3 entries
- Visa Infinite: 4 entries

Only one (1) Eligible Purchase is required per relevant month to participate in the Draws. Making multiple Eligible Purchases within the same month will not increase the Participant's chances of winning. Only the type of Visa Credit card used will increase the chances of winning. Participants can use different types of Visa Credit cards for different Eligible Purchase in the same month.

Article 5. Number of Prizes at Stake

5.1. The total number of prizes for both Draws offered by the Organizing Company during the Contest Period is 210 (10 trip packages for 2 persons for the Olympic Winter Games Milano Cortina 2026 and 200 prepaid cards) (hereinafter the "Prizes").

5.2. During the Contest Period, the Organizing Company will award Prizes as follows:

- July Draw = 5 trip packages for 2 persons for the Olympic Winter Games Milano Cortina 2026 and 100 prepaid cards

- August Draw = 5 trip packages for 2 persons for the Olympic Winter Games Milano Cortina 2026 and 100 prepaid cards

5.3. During the Draws, Participants who meet the participation criteria detailed in Article 4. could win either:

When registering as specified in Article 4.1, the Participant may choose whether to enter the Draws for a chance to win a trip package for 2 persons, a prepaid card, or either of the two.

- The trip package for 2 persons for the Olympic Winter Games Milano Cortina 2026, which includes for two persons 2 nights in a 4-star hotel, tickets to 2 pre-selected Olympic events (Category A or B tickets), transfers to/from Milan's airport or train station by motorcoach, daily breakfast with light snacks at the hotel, a Milan metro card for travel to/from the Olympic events, access to the Visa Everywhere Lounge at the hotel, and dedicated Visa staff for event, medical, and security support.

The trip package for 2 persons excludes travel to and from Milan, Visa Prepaid Product (i.e. prepaid card for your expenses during the trip), any meal, event and/or activity outside of the scheduled program itinerary (outside of breakfast and snacks provided at the hotel), Group/Cultural activities and hotel incidentals. Any service not included in the package trip described above and which the Winner (see below Article 6.2) concerned would like to take advantage of is at their sole and exclusive expense.

- A prepaid card of €100. The prepaid card will be distributed on a carrier letter with activation instructions. The prepaid card has a usage period of 12 months, from September 1st 2025 till 31st of August 2026. The prepaid card can be used everywhere where Visa debit cards are accepted. No ATM withdrawals are allowed. No +18 content, no weapons.

Article 6. Award of Prizes

6.1. The allocation of these Prizes, by drawing lots, will take place during the Draws at the dates indicated in Article 2.2 and will be carried out by a Bailiff from the Calvo & associés firm (65 Rue d'Eich, L-1461 Luxembourg) in the following way:

Contest Months	Relevant Periods	Draw Date	Winner Notifications	Winner needs to validate the prize
Month 1 - July	From 04/07/2025 to 31/07/2025	From 18/08/2025	During the period from 1/09/2025 to 7/09/2025	Before 23h:59 14/09/2025
Month 2 - August	From 01/08/2025 to 31/08/2025	From 15/09/2025	During the period from 29/09/2025 to 5/10/2025	Before 23h:59 12/10/2025

6.2. It is understood that the order of winner selection will follow the chronological order of the random drawing of entries. During the Draws, the first 5 Participants, that selected the Prize "Trip package for 2 persons" or the Prize "Trip package for 2 persons or Prepaid card", drawn at random will be awarded the "Trip package for 2 persons" Prize. And the first 100 Participants that selected the Prize "Prepaid Card" or the Prize "Trip package for 2 persons or Prepaid Card", drawn at random will be awarded the Prepaid Card of €100. When you selected the Prize "Trip package for 2 persons or Prepaid card" and you won the "Trip package for 2 persons" but you refused this Prize. You will not be able to request the Prize "Prepaid card" instead. Each participant can only win one prize per month.

6.3. Participants in the Contest will be contacted by e-mail from Visacontest-milanocortina-26@mktmail.visa.com by the Organizing Company within the dates provided in the table above, provided in clause 6.1 in the column Winner Notifications, to allow the Organizing Company to verify the Participation Criteria as. Don't forget to check your spam folder!

6.4. Once notified, Winners must follow the steps below to claim their Prize:

1) Confirm the Prize by accepting the Prize as indicated in the e-mail received from the Organizing Company before September 14th 2025 23h59 for the July contest and before October 12th 2025 23h59 for the August contest. Otherwise, please click on the "Refuse" button to make the Prize available for other participants. If you don't confirm your acceptance of the Prize before these timings your Prize will be made available for another participant to the draw.

2) Trip package 2 persons: From October 2025, register on the Visa Guest Registration Portal by clicking on the link provided in the email visaevents@sidlee.com sent by Sid Lee London on behalf of Organizing Company. The Winner must register via the link before 7th of January 2026. The link will redirect Winners to a registration form where relevant information about Winners and the accompanying person will be collected. Instructions for downloading the official Milano Cortina 2026 ticketing application will be provided.

Prepaid card: From September 2025, register on the Visa Guest Registration Portal by clicking on the link provided in the email visaevents@sidlee.com sent by Sid Lee London on behalf of Organizing Company. You need to provide all relevant information, including postal address, to receive the prepaid card. You will receive the prepaid card with instructions by post. You will need to create an account with the same email provided on the Card management app and then add the card which will activate it. Then you can use the card, and you will see the PIN, balance, transactions directly on the app.

6.5. If the Organizing Company is unable to contact the Winner at the end of each Draw or if the Winner contacted does not validate their Prize within the dates provided in the table above in clause 6.1, the Prize in question shall be made available for another participant to the draw.

6.6. The Prize is personal to the Winner and may under no circumstances be transferred or sold to a third party, nor may it be the subject of any financial consideration whatsoever.

Article 7. Limitation of Liability

7.1. The Organizing Company shall not be held liable for any events for which it is not responsible, particularly in the event of force majeure or events beyond its control that may affect the Contest.

7.2. If, in such circumstances, the Organizing Company were to have to shorten, extend, postpone, or modify the duration of the Contest or cancel it, it will put in place the technical means necessary to inform the Participants.

7.3. The Organizing Company reserves the right, if circumstances beyond its control require or, more generally, for any reason whatsoever, to modify the Prize and replace it with a prize of at least equivalent value without its liability being incurred in this respect.

7.4. The Organizing Company declines all responsibility in the event of non-compliance by the Winner with the conditions of participation in the Contest and use of the Prize won, and in particular, each Participant is solely responsible for the data they enter. Each

Participant is responsible for checking their e-mail box and spam box during the Contest Period and the periods following the monthly Prize draws per the table in Article 6.1.

7.5. In any event, the Organizing Company has no liability to Participants other than that which cannot legally be excluded, and no compensation may be claimed from it by Participants.

Article 8. Severability

8.1. If one of the Articles of these Contest Rules is declared null and void, this shall not affect the validity of the other Articles.

Article 9. Processing of Personal Data

The Organizing Company and its associated companies as a data controller and service providers may collect, process, use, and share information from or about the Participants and any guest for fulfilment and delivery of Contest and the Prize.

The Winners are responsible for making their guests aware of these Contest Rules and Visa's privacy policy.

Visa processes the Participants' personal information as necessary for the performance of a contract (as set out in the Contest Rules). Otherwise, Visa processes the personal information in accordance with Visa's Global Privacy Notice available at the following link https://www.visaeurope.lu/en_LU/legal/global-privacy-notice.html.

The Participants have various rights under data privacy laws (including the right to ask for a copy of the information that Visa holds about them; ask Visa to update their personal information, if it is incorrect or incomplete; object to Visa's processing of their personal information; and ask Visa to delete or restrict their personal information) at the following link [Visa Global Privacy Notice | Visa \(visaeurope.lu\)](#). The Participants also have the right to file a complaint with Visa or with a supervisory authority if they believe that Visa has processed my personal information in violation of the applicable law.

The Participants can find more information on Visa's processing of personal information, and their data privacy rights, in Visa's Global Privacy Notice.

Article 10. Contest Dispute and Complaints

10.1. The determination of Winners does not give rise to any appeal, subject to the mandatory provisions of the law.

Article 11. Language and Applicable Law

11.1. The Contest, the Contest Rules, the registration form on the www.visa.europe.lu website, and the promotional material for the Contest are produced in French and English.

11.2. The Contest, the Contest Rules, the registration form on the www.visaeurope.lu/campaign/national-contest-visa-milanocortina2026/en website, and the promotional material for the Contest shall be governed by and interpreted under Luxembourg law.

11.3. The Organizing Company is solely competent for the interpretation, implementation, or execution of these Contest Rules.

11.3.1. The Participants and the Organizing Company shall attempt to amicably resolve any dispute that may arise in connection with these Contest Rules.

11.3.2. Any dispute arising out of or in connection with the Contest that cannot be resolved amicably shall be subject to the exclusive jurisdiction of the courts of Luxembourg City unless otherwise provided for by public policy.

Article 12. Submission and Consultation of the Contest Rules

12.1. The Contest Rules are deposited with and may be consulted at the bailiffs' website <http://huissier-luxembourg.com/>

12.2. These Contest Rules are available on the website www.visaeurope.lu/campaign/national-contest-visa-milanocortina2026/en. They are also sent free of charge by the Organizing Company to any person who requests them under the following conditions:

- Requests must be made in writing to the Organizing Company's address, giving full details (surname, first name, address, postcode, town, country), and requests cannot be made by telephone;
- The postage costs incurred in sending the rules will be reimbursed at the cost of a stamp at the current rate within four (4) weeks of receipt of the written request and with a limit of one reimbursement per household (same name, same address).

