

## **MasterCard World competition rules**

### **Article 1: Name**

BGL BNP Paribas, 50 avenue J.F. Kennedy à L-2951 Luxembourg, is organising a competition entitled "Concours MasterCard World", hereafter the "competition".

### **Article 2: Term**

The competition runs from 2 November 2016 to 31 January 2017 inclusive.

### **Article 3: Entering the competition**

The competition is open to all persons who hold a BGL BNP MasterCard World (namely MasterCard Gold, Gold Priority, Platinum or Elite) and use this card at least once between 2 November 2016 and 31 January 2017 inclusive. The participant will be asked to provide proof that they hold such a card during the term of the competition mentioned in article 2 of these rules.

This competition carries no purchase obligation.

Only one entry will be accepted per person.

It is strictly prohibited, by any means whatsoever, to modify or to attempt to modify the terms of this competition, in particular with the intention of modifying the results or influencing in an automated or unfair way the validity of the draw or the naming of the winner.

Entering the competition implies acceptance of these rules. Any failure to comply with the entry conditions stipulated in these rules will result in the entry being declared null and void.

### **Article 4: Modification**

BGL BNP Paribas reserves the right to extend, suspend or interrupt the competition named in Article 1 at any time, without prior warning. It cannot be held liable in this regard by participants or any other parties.

### **Article 5: Liability**

In the event that the competition is cancelled by BGL BNP Paribas, it cannot be held liable in any way for any consequences resulting from this decision. Furthermore, BGL BNP Paribas cannot be held liable in the event of technical difficulties of any kind.

BGL BNP Paribas shall not incur any liability if the competition is cancelled and cannot be held directly or indirectly liable for any damages suffered by the winner and/or any third party.

### **Article 6: The aim of the competition**

The competition will run between 2 November 2016 and 31 January 2017 and seeks to award the prizes described in Article 7.

Five winners will be chosen at random from among the participants. The five winners will be awarded the prize described in article 7.

BGL BNP Paribas will not publish the names of the winners without their prior written consent.

### **Article 7: Prizes**

The competition seeks to award five times EUR 2,500 on five BGL BNP Paribas Optiflex current accounts.

**Article 8: Awarding of prizes**

The five winners will be selected in the prize draw on 6 February 2017 on the basis of a list of holders and users of BGL BNP Paribas MasterCard World cards between 2 November 2016 and 31 January 2017. The draw will be carried out by BGL BNP Paribas. The winners will be personally informed of their win by BGL BNP Paribas by registered letter. Only one entry per person will be taken into account.

No message will be sent to the losers.

If the selected winner does not reply within 20 calendar days of the registered letter being sent, he or she will be deemed to have refused their prize and the prize will remain the property of BGL BNP Paribas.

**Article 9: Distribution of prizes**

EUR 2,500 EUR will be credited by BGL BNP Paribas to the BGL BNP Paribas Optiflex current accounts of each of the five winners.

The prizes may in no case be credited to another BGL BNP Paribas account. Under no circumstances can prizes be replaced or exchanged for cash.

**Article 10: Correspondence**

All correspondence relating to this competition must be sent by registered letter to the following address:

BGL BNP Paribas S.A.  
Service Communication  
50 avenue J.F. Kennedy  
L-2951 Luxembourg

**Article 11: Personal data**

Participants' contact details are used in accordance with the Luxembourg law of 2 August 2002, as amended, for the purposes of processing entries and distributing prizes.

Collecting and processing participants' personal data when they enter the competition is necessary for the management of the competition and its purpose in accordance with the terms and conditions outlined in these rules.

Each participant has the right to access information concerning him or herself and to have this information rectified; he or she may exercise this right by writing to the address given in Article 10.

**Article 12: Applicable law and jurisdiction**

The relationship between BGL BNP Paribas and competition participants is subject to Luxembourg law.

Any disputes that may arise regarding the competition shall be heard exclusively in the courts of the Grand Duchy of Luxembourg. Nonetheless, the Bank may file a claim with the courts of any other jurisdiction, which failing the election of jurisdiction set out above, would normally have jurisdiction with regard to the participant.