

TERMS AND CONDITIONS

Women's EURO 2025 PROMOTION

Organised by Visa Europe (Malta) Limited

Effective Date: 28th April 2025

These Terms and Conditions (the "**Terms & Conditions**") govern participation in the Women's EURO 2025 Marketing Promotion and associated Prize Draw (the "**Promotion**") organised by Visa Europe (Malta) Limited with registration number C 84950 and having its registered office at Level 2, Regional Business Centre, University Heights, Msida MSD1751, Malta (the "**Organiser**", "**We**", "**Us**", "**Our**"). References to "Prize Draw" in these Terms & Conditions will refer to each individual draw, while references to "Prize Draws" will refer to all of these draws collectively.

The Promotion includes a prize draw (the '**Prize Draw**') through which winners will be selected from eligible entries. References to "Prize Draw" in these Terms & Conditions refer specifically to this element of the Promotion. The promoter of this Promotion is Lo & Behold Ltd, a company registered in Malta bearing company registration number C 96057 with its registered address at Seventy Seven Business Hub, Level 4, Triq il-Kappar, Mosta MST4000, Malta (the '**Promoter**').

This Promotion is conducted under MGA Commercial Communication Games Permit Number: MGA/CCG/097/2025 issued by the Malta Gaming Authority (the '**MGA**').

I. ELIGIBILITY

- I.1 The Promotion is open to individuals aged eighteen (18) and over who are residents of Malta and who have correctly followed the entry requirements below. Proof of age, in the form of a valid ID Card, Passport or driver's licence, will be required before delivery of any Prize. The Organiser and/or its Promoter reserve the right to void any entries made by minors and to confiscate all winnings, if any, in order to return the minor to their original position prior to participating. As part of the entry process, participants will be required to confirm their eligibility by selecting a checkbox declaring that they are eighteen (18) years of age or older, residents of Malta, and that they agree to the Terms & Conditions of the giveaway.
- I.2 Individuals who are employed by the Organiser or the Promoter, or by any company forming part of the same group of companies as the Organiser or the Promoter, as well as individuals employed by any third party professionally involved in the administration or promotion of the Prize Draw (including affiliates, partners, and agencies), together with their immediate family members, are not eligible to participate in the Prize Draws.
- I.3 By participating, entrants confirm they meet the eligibility requirements and agree to be bound by these Terms & Conditions.

2. ENTRY REQUIREMENTS

2.1 To enter, participants must complete the following steps for each eligible transaction during the Promotion Period (defined below):

- (i) Make a face-to-face (card present) purchase and payment using their Visa consumer credit or debit card issued by Participating Issuing Bank (defined below);
- (ii) There is no minimum amount required for the transaction to be valid;
- (iii) Upload a valid purchase receipt (Point of sale receipt) via the official promotion landing page within the campaign validity period. The receipt must be clear, legible and show all relevant details and transaction details including but not limited to the Visa payment method, date of transaction, and vendor name;
- (iv) Submit their personal contract details through the landing page to complete the entry into the Prize Draw for contact purposes.

For the purposes of this promotion, “**Participating Issuing Banks**” refers to banks or other payment institutions duly authorised by the Malta Financial Services Authority in accordance with applicable law, which have issued the eligible Visa card. These include: Bank of Valletta p.l.c.; HSBC Bank Malta p.l.c.; APS Bank p.l.c.; Lombard Bank Malta p.l.c.; Valletta Credit Finance Corporation Ltd; and Foris MT Ltd.

2.2 Only one entry per receipt is permitted. Each valid Visa card transaction made with a Participating Issuing Bank entitles the participant to one (1) entry, provided that the corresponding receipt is uploaded and validated. Each receipt may only be used once for participation in the Prize Draw. Participant eligibility and entry limits will be verified during the validation phase.

2.3 Entries must be received within the Promotion Period. Late entries, incomplete entries or receipts not made with a valid Visa credit or debit card from a Participating Issuing Bank will not be eligible. Duplicate entries will be automatically disqualified.

3. CAMPAIGN PERIOD

3.1 The Prize Draw opens on 6th May 2025 and closes on 7th June 2025 at 23:59 (the ‘**Promotion Period**’).

3.2 The random Prize Draw to select the winners will be held on 9th June 2025.

4. PRIZE DETAILS

4.1 Prize Allocation and Conditions

- 4.1.1** Winners will be randomly drawn from eligible participants who met the Entry Requirements during the validity period.
- 4.1.2** Each winner is eligible for one (1) prize.
- 4.1.3** Prizes shall be allocated in descending order of value, with the first eligible participant drawn being awarded the prize of highest value, followed sequentially by lower-value prizes.
- 4.1.4** Alternative winners shall be drawn and recorded as runner-ups and may be awarded the relevant prize.
- 4.1.5** In the event that the winner of the Grand Prize (as specified below) is unable or unwilling to accept the prize for any reason, including but not limited to availability on the specified travel dates, failure to provide required documentation, or failure to respond within the specified timeframe, the prize shall be offered to the first available runner-up, in the order in which runner-ups were drawn. The same conditions for acceptance and verification shall apply to the runner-up. If no runner-up is able or eligible to accept the prize, the Organiser and/or Promoter reserves the right to either redraw the prize or to withdraw it entirely, at its sole discretion.
- 4.1.6** All Prizes are non-transferable, non-exchangeable for cash or an alternative prize, cannot be resold and will only be awarded directly to the winner.
- 4.1.7** The Promoter reserves the right to substitute any prize, in whole or in part, with another prize of equal or greater value, at its sole discretion and without prior notice.
- 4.1.8** The Promoter shall notify the winners using the contact details provided at the time of entry and in accordance with these Terms & Conditions.
- 4.1.9** In the event that the winner and/or any runner-up(s) cannot be validated or decline the Prize, the right to the prize shall be forfeited. In such cases, the Organiser and Promoter, reserve the right to determine the subsequent use of the unclaimed prize, including but not limited to, donating the Prize to a registered charity in Malta or utilising it for future promotional activities, as the Organiser may determine at its sole discretion.

4.2 The Grand Prize (one winner)

- 4.2.1** One (1) winner shall receive a travel package for two (2) persons to attend a UEFA Women's EURO 2025 match in Switzerland, including:
- Round-trip, direct economy-class flights for two (2) passengers from Malta International Airport (MLA) to Zurich Airport (ZRH);
 - Travel dates: 26th July 2025 to 28th July 2025;

- Two (2) Category I match tickets to a UEFA Women's EURO 2025 match (Opening or Final game);
- Two (2) nights' accommodation in a hub hotel, including breakfast (Eco or city tax, as may be applicable, are not included);
- Drink vouchers;
- Branded gifts and merchandise;
- A Visa prepaid card worth CHF 200;
- City pass or activity;
- Public transport pass;
- Private airport transfers and group transfer to the stadium.
- One (1) Official UEFA Women's EURO branded football.

All travel and accommodation arrangements will be coordinated and booked by the Organiser and/or its authorised partners, based on the traveller information and details submitted by the winner and the conditions listed in clause 4.2.3 and subject to the timelines and validation requirements set out in Clause 5.

4.2.2 For the avoidance of doubt, travel and health insurance are not included as part of the Grand Prize. It is the sole responsibility of the winner and their travel companion to arrange for appropriate insurance cover at their own cost and to have all the documents necessary for travel. The Organiser and/or Promoter shall not be held liable for any costs, losses, or damages arising from a lack of insurance coverage or improper documentations.

4.2.3 Upon accepting the Grand Prize, the winner must provide the full names and registration details of both travellers (the winner and their guest) no later than 24th June 2025, to allow for proper booking and fulfilment of the travel package. Failure to provide this information by the stated deadline may result in forfeiture of the Grand Prize.

4.3 Runner-Up Prizes

The following 10 runner-up prizes shall be awarded:

- Ten (10) PlayStation 5 consoles plus (10) Official UEFA Women's EURO branded footballs.

5. WINNER SELECTION & NOTIFICATION

5.1 Winners will be selected via a random draw from all eligible entries received during the Campaign Period and verified for eligibility in accordance with these Terms & Conditions. The Grand Prize winner will be notified via email and telephone by the Promoter within one (1) day of the draw, while runner-up winners will be contacted within three (3) days. Winners will be announced publicly on or around 12th June 2025 on the Organiser's website and/or official social media channels.

- 5.2 The Grand Prize winner must confirm acceptance of the prize and provide the necessary documentation within forty-eight (48) hours of notification. Failure to do so may result in disqualification and the selection of an alternative winner. In addition, and as outlined in Clause 4.2.3, the winner must submit the full names and registration details of both travellers (the winner and their guest) by no later than 24th June 2025. Failure to meet this deadline may result in forfeiture of the Grand Prize with no alternative prize or cash-equivalent.
- 5.3 Runner-up prizes must be claimed within three (3) days of notification. Failure to claim a prize within the stated timeframes may lead to forfeiture and reassignment of the prize at the Organiser or Promoter's sole discretion.
- 5.4 Each winner is required to submit a clear image of a valid identification document and the original point-of-sale receipt used to enter the Prize Draw for validation purposes. The receipt must be intact, clear, free of any abrasions or corrections, clearly displaying the Visa payment method, date and vendor to allow for verification against the details provided during entry and participation in the Prize Draw. The transaction must reflect a legitimate transaction that complies with these Terms & Conditions. An authenticated digital copy of the receipt is also acceptable. Identification documents will be securely deleted following successful verification. Failure to provide the receipt and required documentation as specified will result in the winner being ineligible to receive the Prize.
- 5.5 The winner of the Grand Prize may be invited to participate in post-Promotion activities related to the prize experience, such as interviews, photography, or content creation for promotional use by the Organiser and/or Promoter.
- 5.6 Failure by any winner to meet the requirements or respond within the specified timeframes will result in disqualification. The Organiser and/or Promoter reserves the right to select an alternative winner in accordance with these Terms & Conditions.
- 5.7 No participant may win more than one prize throughout the Campaign Period. In the event a duplicate winner is drawn, the prize will be reallocated to an alternate eligible entrant.
- 5.8 All the Organiser's or Promoter's decisions regarding winner selection, notification, verification, and prize awarding shall be final and binding.

6. TERMINATION AND EXCLUSION OF PARTICIPANTS

- 6.1 The Organiser and/or Promoter reserves the right to cancel, suspend, or amend the Prize Draw or any individual Prize Draw these Terms & Conditions at any time, without prior notice, in the event of circumstances beyond its reasonable control, including but not limited to force majeure, legal or

regulatory changes, or technical issues that render the continuation of the Prize Draw impossible or impractical. The Organiser and/or Promoter will make reasonable efforts to minimise any impact on participants and to avoid undue disappointment provided that, participants shall have no claim whatsoever against the Organiser and/or Promoter arising from any such cancellation, suspension or amendment

- 6.2 The Organiser and/or Promoter reserves the right, in its sole discretion, to verify the eligibility of any participant and to disqualify any individual it suspects or determines to have:
- (i) tampered with or undermined the entry process or the integrity or proper functioning of the Prize Draw;
 - (ii) submitted false, misleading, or inaccurate information;
 - (iii) breached these Terms & Conditions;
 - (iv) engaged in any conduct that is contrary to the spirit or intention of the Prize Draw;
 - (v) obtained an unfair advantage through deceptive, fraudulent, or dishonest means.
- 6.3 In the event of disqualification, the affected participant shall forfeit any right to a prize, and the Organiser and/or Promoter reserves the right to allocate the prize to a runner-up or to withdraw it entirely, at its sole discretion.

7. LIABILITY

- 7.1 The Organiser and/or Promoter do not guarantee continuous, uninterrupted, or secure access to the Prize Draw entry platform, landing page, or any associated website. Numerous factors outside the control of the Organiser and/or Promoter may interfere with the operation or accessibility of such platforms, for which the Organiser and/or Promoter accepts no responsibility. This includes, but is not limited to, any difficulty in submitting entries, delayed or corrupted submissions, or loss of connectivity during the entry process.
- 7.2 The Organiser and/or Promoter accept no liability for limitations in internet access, technical malfunctions, software or hardware issues, compatibility errors, or any other system failure that may affect a participant's ability to register for or participate in the Prize Draw.
- 7.3 To the fullest extent permitted by applicable law, the Organiser and/or Promoter disclaim any liability for incorrect or inaccurate information provided by participants during entry, including but not limited to contact details and uploaded purchase receipts.
- 7.4 Except in cases of fraud or gross negligence, the Organiser, Promoter, and their respective directors, employees, affiliates, and agents shall not be held liable for any claims, losses, damages, or liabilities of any kind, whether direct or indirect, arising out of or in connection with participation in the Prize Draw, the awarding, acceptance, use, or misuse of any Prize, or any other matter related to the Prize Draw.

- 7.5 Participants acknowledge and accept that the Organiser and/or Promoter are not responsible for any failure to receive a Prize or any part thereof resulting from non-compliance with these Terms & Conditions, or from circumstances beyond their reasonable control.
- 7.6 Participants shall be solely responsible for ensuring that any personal data submitted as part of their entry (including that of any third party, where applicable) is accurate and lawfully provided. The Organiser and/or Promoter shall not be held liable for any claims arising from a participant's failure to obtain appropriate consent or provide accurate information. Participants agree to indemnify and hold the Organiser and/or Promoter harmless from any liability, damages, or costs resulting from such claims.
- 7.7 To the maximum extent permitted by law, the Organiser and/or Promoter shall not be liable for any loss or damage suffered by participants as a result of participating in the Prize Draw or accepting a Prize.
- 7.8 Participants are responsible for all costs incurred in connection with their participation in the Prize Draw, including but not limited to internet access, mobile data charges, or other expenses related to the use of devices or services.
- 7.9 The Organiser and/or Promoter accept no liability for the content of any third-party websites that may be linked to the Prize Draw landing page or communications, nor for any goods or services provided by such third parties.
- 7.10 The Organiser and/or Promoter reserve the right to investigate and reject any claim it believes to be fraudulent, and to pursue legal action, including recovery of damages, against any individual or entity it determines to have engaged in fraudulent behaviour in connection with the Prize Draw.
- 7.11 The Organiser and/or Promoter shall not be held liable for any failure to fulfil its obligations under these Terms & Conditions if such failure is caused by an Event of Force Majeure (defined below). In such circumstances, the Organiser and/or Promoter shall have no obligation to offer an alternative or replacement prize to any affected winner.
- 7.12 For the purposes of these Terms & Conditions, an **“Event of Force Majeure”** shall mean any circumstance beyond the reasonable control of the Organiser and/or Promoter or the winner, including but not limited to acts of God, natural disasters, fire, explosion, war, terrorism, civil unrest, strike, labour disturbances, pandemic, epidemic, government restrictions, changes in legislation, breakdown of public utilities, or failure of transport or communication systems.
- 7.13 The Organiser and/or Promoter do not accept any responsibility for:
- (i) Incomplete, incorrect, ineligible or late entries;
 - (ii) Delays, cancellations, or alterations to flights, accommodation, or events by third parties;

- (iii) Any injuries, losses, or damages incurred or sustained during travel or while utilising any part of the prize, including those arising from lack of travel or health insurance.

7.14 All taxes, costs, liabilities and unspecified expenses associated with the usage of the Prizes are the sole responsibility of the winner.

7.15 No responsibility shall be accepted by the Organiser and/or Promoter in the event that a winner is unable to collect, receive, or make use of a Prize for any reason whatsoever, including but not limited to personal, logistical, or legal impediments.

7.16 The Promoter, and the Organiser cannot be held liable under any circumstances for any issues or damages that may occur during the enjoyment of the Grand Prize on offer. By participating in the promotion, the winners release the Organizer and the Promoter from any liability and acknowledge that they are not responsible for any damages, accidents, and/or injuries of any kind and/or nature, to property and/or persons that may occur during the enjoyment of the Grand Prize on offer and that are attributable to the direct and/or indirect actions of the prize beneficiaries, as well as for situations attributable to chance and/or force majeure

7.17 UEFA is not responsible for the administration of the promotion. UEFA is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, which may include passing necessary sanctions screening and entering into a separate waiver. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry, attendance and COVID-19 requirements. The prize is not negotiable, and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law, UEFA and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of UEFA European Women's Championship 2025; and (ii) any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it. By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the UEFA or UEFA European Women's Championship 2025 and shall not conduct any related marketing or advertising campaigns, promotions or other activities.

8. DATA PROTECTION

8.1 Participant data submitted through the entry process will be handled in accordance with Visa's Privacy Policy found at: <https://www.visa.com.mt/legal/global-privacy-notice.html>

- 8.2 By entering the Promotion, participants consent to their data being held and used both by the Organiser and the Promoter for the purpose of administering the competition, including communication with winners and fulfilment of prizes.
- 8.3 Where necessary, data may be shared with third parties including the Promoter, prize suppliers or the MGA strictly for the purpose of facilitating the prize. All such data will be shared strictly for the limited purposes of prize administration, verification, or regulatory compliance.

9. GENERAL

- 9.1 These Terms & Conditions shall be governed by and construed in accordance with the laws of Malta. Any disputes arising out of or in connection with these Terms & Conditions shall be subject to the exclusive jurisdiction of the Maltese courts.
- 9.2 The Organiser and/or Promoter reserve the right to amend these Terms & Conditions at any time without prior notice. The latest version will always be made available at <https://www.visa.com.mt/campaign/uefa-2025/> and shall supersede any previous versions. It is the responsibility of participants to ensure that they are familiar with the most current version of the Terms & Conditions. Should any provision of these Terms & Conditions be or become illegal, invalid or unenforceable in any jurisdiction, the validity of the remaining provisions shall remain unaffected.
- 9.3 Participants are encouraged to first contact the Promoter with any questions or complaints at: visapromo@lbh.studio. All reasonable efforts will be made to acknowledge and resolve complaints promptly and fairly, within a reasonable timeframe that excludes weekends and public holidays.
- 9.4 Should any participant have a complaint regarding a decision taken in relation to the validity of their participation or the conduct of the Prize Draw or the Prize Draws generally, they may also contact:
- (i) The Complaints and Conciliation Directorate established under the Fourth Schedule of the Malta Competition and Consumer Affairs Act (Cap. 510); and/or
 - (ii) The Player Support Unit of the Malta Gaming Authority, as provided under Subsidiary Legislation 583.08 – Gaming Player Protection Regulations, particularly in the case of concerns relating to the fairness, safety, or legality of the promotion.

10. UEFA DISCLAIMER

- 10.1 UEFA is not responsible for the organisation, administration, or operation of this promotion. UEFA shall bear no liability whatsoever in relation to any aspect of the Prize Draw, including but not limited to the fulfilment or delivery of any prizes.
- 10.2 The Grand Prize must be accepted as awarded and is subject to all applicable terms and conditions as prescribed by UEFA and/or its partners. These may include, without limitation, compliance with sanctions screening, public health requirements (including COVID-19 policies), and the signing of any necessary waivers. By accepting the prize, the winner and their guest are deemed to have agreed to all such applicable terms and conditions.
- 10.3 The Grand Prize is non-negotiable and may not be resold, transferred, or exchanged, unless expressly approved in writing by the Promoter. In the event that the advertised prize is unavailable for any reason, the Promoter reserves the right to substitute it with a prize of equal or greater value at its sole discretion. If the winner does not accept the substitute prize, they will forfeit their right to the original prize.
- 10.4 To the maximum extent permitted by law, UEFA, Visa, and their associated companies, affiliates, and agents accept no responsibility and shall not be held liable for any loss, damage, or disappointment arising from: (i) any cancellation, postponement, or material change to UEFA European Women's Championship 2025; (ii) any act or omission by the winner or their guest that results in their inability to attend or make use of the prize or any part thereof.
- 10.5 By participating in this promotion, participants acknowledge that they are not granted any rights, including but not limited to advertising, commercial, or sponsorship rights, in connection with UEFA or the UEFA European Women's Championship 2025. Participants must not conduct, support, or be associated with any promotional, marketing, or sponsorship activity involving UEFA, its competitions, or related intellectual property without prior written consent.

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