



## Prizeout terms and conditions

### 1. Scope

These terms and conditions govern your use of products and services provided by Prizeout Corp. (“Prizeout Services”) by way of the mobile application named “ila” provided by the retail branch of Arab Banking Corporation (B.S.C.) in Bahrain (“ila”, “we”, “us”, and “our”). These terms and conditions apply in addition to our other terms and conditions and our privacy policy which are incorporated herein by reference and apply to the services offered by ila.

These terms and conditions also represent your agreement with ila regarding the use of your eligible ila debit or credit card account with Prizeout Services. Within these terms, “you”, “your”, or “user” refer to each ila accountholder that chooses to use Prizeout Services.

### 2. Prizeout Services

Prizeout Services are available for the purpose of purchasing and/or withdrawing funds that you have earned, won, or are otherwise entitled to collect from companies with whom Prizeout has partnered (each a “Prizeout Partner”) in the form of digital gift cards or other stored value mechanisms offered by a variety of retailers and brands.

### 3. Prizeout Terms

By accessing and using the Prizeout Services, you are agreeing to the Prizeout terms of use (the “Prizeout Terms”) which you can access here:

<https://prizeout.com/terms/>

You understand that your use of Prizeout Services will also be subject terms of use of other parties engaged by Prizeout.

If you do not understand or do not agree to the Prizeout Terms, please do not use the Prizeout Services. Your agreement to the Prizeout Terms is a prior condition to your use of the Prizeout Services.

### 4. Prizeout Accounts

To use certain portions of the Prizeout Services, you may need to create an account (a “Prizeout Account”). You hereby authorize us to provide Prizeout with your information (including account and card information) for your Prizeout Account. You are solely responsible for any activity on your Prizeout Account and for maintaining the confidentiality and security of your password. We are not liable for any acts or omissions by you in connection with your Prizeout Account.

### 5. Relationship to Prizeout and others

Prizeout Services are services offered by Prizeout which is a third party. ila does not own, operate, or control Prizeout, Prizeout Services, or Prizeout Partners, and is not responsible for any Prizeout Services or any services offered by any third party engaged by Prizeout. We likewise are not responsible for any information or other products and services provided to you by Prizeout, Prizeout Partners or any other third parties associated with Prizeout Services. We are not liable for any failure or performance of Prizeout Services or related services.

### 6. Relationships to other agreements

Your enrolment into the Prizeout Services does not impact any other agreement we have with you. The



terms of use for your ila cards and accounts remain in full force and effect regardless of whether or not you use Prizeout Services. Your agreements with us contain governing law and dispute resolution provisions which also apply to your use of your ila card or ila accounts in conjunction to Prizeout Services.

**7. Eligibility**

In order for us to authorise your use of your ila cards accounts for Prizeout Services, your ila cards and ila accounts must be in good standing.

Only your ila account denominated in Bahrain Dinars may be used for Prizeout Services

**8. Fees**

We do not charge any fees for using a Prizeout Services. Please review your ila account agreement and/or card agreement for any applicable fees, interests, or other charges associated with your ila cards and accounts.

You are responsible for any fees or other charges that Prizeout or other third parties may impose in respect of the Prizeout Services.

We reserve the right to institute charges for account access or for additional transactions or features in the future, but only after notification in accordance with the ila terms and conditions.

**9. Suspension**

We may block, suspend, or cancel use of your ila card or ila account using Prizeout Services. We may take these actions at any time and for any reason, such as if we suspect fraud or if applicable laws change.

**10. Data privacy**

You agree that we may collect, transmit, store, and use certain information about you and your use of your ila card and ila accounts with Prizeout Services in accordance with ila's privacy policy. You agree that we may share your information and information about your ila account and ila cards with Prizeout and others in order for you to benefit from the Prizeout Services.

You understand and acknowledge that third parties, such as Prizeout, will have access to certain details regarding you ila accounts and ila card transactions.

You understand that information that is provided to or held by third parties in relation to Prizeout Services is outside the control of ila. Any information you disclose to Prizeout or any other third party is subject solely to their security policies and governed by their respective privacy policies and not the ila privacy policy applicable to your ila card and ila accounts.

**11. Indemnity**

You agree to indemnify, defend, and hold ila harmless from and against any and all claims, actions, damages, liabilities, costs, and expenses, including reasonable attorneys' fees, arising out of your use of Prizeout Services, any negligent or intentional action or inaction, and/or any breach of these terms and conditions and/or any breach of the Prizeout Terms. You agree that this paragraph shall survive the termination and/or closure of an ila account or ila card for any reason.