Competition rules – Money Socks Contest

The terms and conditions of these rules apply to the Money Socks Contest (hereinafter the "Rules").

ARTICLE 1 - Organiser

Keytrade Bank, the Belgian branch of Arkéa Direct Bank SA (France), with its registered office at Boulevard du Souverain 100, 1170 Brussels, listed on the Brussels Business Register - BCE number BE-0879 257,191, hereinafter referred to as "Keytrade Bank".

ARTICLE 2 - Entry

The competition is open to all natural persons aged 18 years and over, domiciled in Belgium, with the exception of Keytrade Bank staff members and members of their cohabiting family, as well as staff members of subcontractors and members of their cohabiting family, who have contributed to the organisation of the competition.

Only single entries are allowed. Group entries are not accepted. Only one entry per person is allowed. Furthermore, Keytrade Bank reserves the right to immediately and completely exclude from the competition those entrants who fail to comply with this rule.

Solely by entering this competition, entrants accept, without any reservation or limitation, the full content of the competition rules, as well as any decision taken by Keytrade Bank during or in connection with the competition.

Keytrade Bank reserves the right at any time to amend the competition rules with regard to prizes, and to modify, extend or cancel the competition in the event of force majeure, for scheduling, technical or organisational reasons. The rules and any changes will be posted on Instagram and TikTok.

Keytrade Bank may not be held liable for any changes, suspensions or cancellations. Entrants are not entitled to any compensation. The results of the competition are binding and irrevocable and may not be disputed

ARTICLE 3 - How to enter

Entry in this competition will be by answering in comments a question asked in a post shared on Keytrade Bank's social networks (Instagram and TikTok).

Each entrant can only enter the competition once, either via Instagram or TikTok. They will have to answer the question "How many 'flying' banknotes are printed on both sides of the pair of socks?". 16 entrants (8 via Instagram and 8 via TikTok) will be picked at random from those who answer the competition question correctly.

ARTICLE 4 - Prize

Each winner will receive a pair of Keytrade Bank socks with pockets as a special feature. A total of 16 pairs of socks are to be won.

The prize is personal and non-transferable, may not be converted into cash and will be sent by post on the initiative of Keytrade Bank.

Keytrade Bank may not be held liable if the prize does not comply with the above.

ARTICLE 5 - Photo

The photo on social media of the design of the socks is an indication of the final product. The final design may differ from the picture; for example, the pocket on the socks the winners receive is on the back of the socks and not on the side.

ARTICLE 6 - Competition period

The competition runs from 10 July 2024 to 31 July 2024.

Keytrade Bank reserves the right to extend or terminate the competition at any time, without being liable to anyone whomsoever for any form of damages whatsoever.

ARTICLE 7 - Winner

Winners will be notified by private message on Instagram or TikTok. The next steps will be described in the private message. The decision on the identity of the winners is irrevocable and final and may not be challenged by an entrant.

ARTICLE 8 - Liability

Keytrade Bank, its staff members or third parties involved in this competition may not be held liable for any loss of any kind whatsoever resulting from the organisation of the competition, including entry in the competition, determination of the winner and acceptance of the prize.

Keytrade Bank may not be held liable for technical problems related to the website and/or the messaging system. Nor may it be held liable for any incompatibility between the technology used for the competition and the hardware and/or software configuration used by the entrant.

Keytrade Bank reserves the right to suspend or withdraw the competition at any time if it is required to do so for legal reasons, without any right to any compensation or intervention in respect of entrants.

ARTICLE 9 - Personal data

Personal data provided by the entrant in connection with this competition will be processed by Keytrade Bank exclusively for the purposes of the smooth running of this competition and the award of the prize to the winner, as well as for the purposes described in <u>the privacy policy</u> available at <u>www.keytradebank.com</u>. Your personal data will therefore not be disclosed to third parties for marketing purposes. Please read the policy for further information about how your personal data are collected, saved and processed, as well as about your right of access, rectification or objection.

ARTICLE 10 - Monitoring

Keytrade Bank monitors the proper conduct of the competition. In case of non-compliance with the terms and conditions or in the event of fraud, abuse, deception, wilful misconduct or bad faith, it is entitled to exclude the entrant from the competition.

In this context, the entrant may not assert any rights against Keytrade Bank, third parties involved in the competition or their employees, agents or representatives. In these cases, Keytrade Bank is also entitled (i) to claim the return of any prize already given and (ii) to claim damages for losses sustained by Keytrade Bank, third parties involved in the competition or their employees, agents or representatives (including for damage to image).

ARTICLE 11 - Complaints

In the event of a complaint concerning this competition or these rules, Keytrade Bank must be contacted no later than five working days after the competition has ended, by means of an e-mail sent to marketing@keytradebank.com. Any complaint submitted outside this period is inadmissible. Keytrade

Bank only processes complaints submitted by e-mail to the above address within this period. Keytrade Bank assesses the complaint and makes a final decision in this regard.

ARTICLE 12 - Miscellaneous

The nullity or invalidity of one of the provisions of this Regulation shall in no way affect the validity of the other provisions.

ARTICLE 13 - Disputes

This competition is governed by Belgian law. In the event of a dispute, the courts of the district of Brussels shall have sole jurisdiction.

Rules drawn up in Brussels on 03/07/2024