

Competition Rules

"Win a Magical Stay at Disneyland® Paris with the Keytrade Bank Visa Credit Card"

The terms and conditions of these rules apply to the competition "Win a Magical Stay at Disneyland® Paris with the Keytrade Bank Visa Credit Card", organized in partnership with Visa, hereinafter referred to as the "Rules".

★ ARTICLE 1 – Organizer

Keytrade Bank, the Belgian branch of Arkéa Direct Bank SA (France), whose registered office is located at Boulevard du Souverain 100, 1170 Brussels, RPM Brussels – company number BE-0879 257 191, hereinafter referred to as "Keytrade Bank".

Visa acts as the main promotional partner of the competition. However, Visa does not act as the organizer of the competition unless expressly stated otherwise in these Rules.

★ ARTICLE 2 – Participation

This competition is open to adult natural persons residing in Belgium, who are Keytrade Bank customers and holders of an active Keytrade Bank Visa Classic, Gold or Platinum credit card during the competition period.

The competition excludes Keytrade Bank employees and employees of subcontractors involved in organizing the competition.

By participating in the competition, participants fully and unconditionally accept the entirety of these Rules, as well as any decision made by Keytrade Bank in relation to the competition.

Specific Eligibility Conditions

To validly participate, participants must:

- hold, or become during the competition period, an active Keytrade Bank Visa Classic, Gold or Platinum credit card;
- register for the competition via [the dedicated page](#) during the competition period;
- correctly complete the online participation form;
- use in the participation form the same email address associated with their Keytrade Bank account, otherwise the participation will be considered invalid;
- answer the knowledge question:

"Keytrade Bank Visa credit cards are free during the first year. How many minimum transactions must then be made to continue benefiting from the card free of charge? » Need a little hint? ⓘ ;

- answer a tie-breaker question:

« In your opinion, how many people will have participated in the competition by August 3, 2026? »

- make at least eight valid transactions with their Keytrade Bank Visa credit card between July 6, 2026 and August 3, 2026 inclusive.

The following are excluded from the competition:

- persons not meeting the above conditions;
- incomplete, incorrect, late, fraudulent or non-compliant entries;
- cancelled, refunded, rejected, disputed or unrecorded transactions;
- transactions made outside the competition period;
- any participation made using an automated, fraudulent process or contrary to the spirit of the competition.

★ ARTICLE 3 – Participation Method

Participation in the competition takes place via a dedicated page accessible through Keytrade Bank communications such as email, the app, secure messaging, the website or any other channel deemed appropriate by Keytrade Bank.

Each participant may only participate once. In the event of multiple entries, only the first valid participation will be taken into account.

To participate, participants must:

- complete the online participation form by providing personal data including first name, last name and the email address associated with their Keytrade Bank account;
- answer the knowledge question; "Keytrade Bank Visa credit cards are free during the first year. How many minimum transactions must then be made in order to continue benefiting from the card free of charge?
» Need a little hint? ⓘ ;
- answer a tie-breaker question:
"In your opinion, how many people will have participated in the competition by August 3, 2026?"

• make at least eight valid transactions with their Keytrade Bank Visa credit card during the competition period. Registering for the competition alone is not sufficient to be eligible for a prize. Eligibility also requires compliance with all conditions set out in these Rules.

★ ARTICLE 4 – Prizes

Eleven prizes are available as part of the competition.

The prizes are valid until December 31, 2026.

First Prize – Premium Package

- three days of access to both Disney Parks;
- two nights in a four- or five-star Disney hotel;
- one room with two double beds;
- one Premier Access pass for one day;
- one VIP Tour for one day;
- one €500 gift card;
- one PhotoPass;
- round-trip train transfers between Brussels and Disneyland® Paris.

Secondary Prizes – Standard Package

Ten winners will each receive a trip to Disneyland® Paris for four people including:

- two days of access to both Disney Parks;
- one night in a four- or five-star Disney hotel;
- one room with two double beds;
- one €400 gift card;
- one PhotoPass;
- round-trip train transfers between Brussels and Disneyland® Paris.

Prizes are personal, non-transferable, non-exchangeable and may not be converted into cash, in whole or in part. Practical arrangements relating to the trips, available dates, transfers, hotels, gift cards and included services will be communicated to the winners after selection.

Gift cards are subject to the terms and conditions applicable at Disneyland® Paris, including permitted places of use, validity period, exclusions, and rules applicable in case of loss, theft, damage or non-use.

Keytrade Bank cannot be held liable for issues beyond its control affecting the awarding, use or enjoyment of the prize.

Keytrade Bank reserves the right to verify compliance with participation conditions and request supporting evidence. In case of non-compliance, the prize may be refused, reassigned or reclaimed.

★ ARTICLE 5 – Competition Period

The competition runs from July 6, 2026 to August 3, 2026 inclusive.

Only valid registrations and valid transactions made with a Keytrade Bank Visa credit card during this period will be considered for eligibility.

Keytrade Bank reserves the right to extend or terminate the competition at any time without owing any compensation whatsoever.

★ ARTICLE 6 – Competition Communication

The competition is communicated exclusively by Keytrade Bank through communication channels it determines, including the website, email, social media, the app or any other channel deemed appropriate.

However, after the winners are selected, Visa Events or Sid Lee may contact winners solely for practical prize organization and registration purposes. If contacted by Sid Lee, the email address used will be: visapartnerships@sidlee.com.

Keytrade Bank reserves the right at any time to amend these Rules regarding the prizes and to modify, extend or cancel the competition in cases of force majeure or for programmatic, technical, legal or organizational reasons. The Rules and any amendments will be published on the competition page.

★ ARTICLE 7 – Winners

Winners will be selected among participants meeting all participation conditions.

Participants who provide the closest answers to both the knowledge question and the tie-breaker question will be declared winners, subject to compliance with all other eligibility conditions.

The participant with the closest answer to the tie-breaker question will receive the first prize. The next ten closest answers will receive the secondary prizes.

If several participants provide identical or equivalent answers to the tie-breaker question, winners will be determined based on participation chronology, with the first validly registered participation taking priority.

Winners will be informed by email at the address provided in the participation form.

Winners may be required to confirm acceptance of their prize and provide information reasonably necessary to organize the trip. If a winner does not respond within five working days following contact by Keytrade Bank, they will be deemed to have forfeited their prize. In such a case, no claim may be made against the organizers and Keytrade Bank reserves the right to award the prize to another eligible participant.

Once winners respond, Visa Events or Sid Lee will contact them to complete a registration form and provide preferred travel dates.

The decision regarding the identity of the winners is final, binding and cannot be contested.

★ ARTICLE 8 – Liability

Keytrade Bank, its staff members or third parties involved in this competition cannot be held liable for any damage arising from the organization of the competition, including participation, winner selection or prize acceptance.

Keytrade Bank cannot be held responsible for technical issues related to the website or messaging system, nor for incompatibility between the technology used for the competition and the participant's hardware or software configuration.

Keytrade Bank cannot be held liable for any damage, incident, accident, loss, theft, delay, cancellation, modification or inconvenience arising from the use of the prize, including during travel or visits to Disney Parks.

Winners and accompanying persons participate at their own risk and must comply with all applicable conditions, regulations and instructions.

★ ARTICLE 9 – Personal Data

Personal data communicated by participants in the context of this competition will be processed by Keytrade Bank exclusively for the proper functioning of the competition and prize allocation purposes, as well as for the purposes described in the [Privacy Policy](#) available on Keytrade Bank's website.

Personal data will not be disclosed to third parties for marketing purposes.

★ ARTICLE 10 – Monitoring

Keytrade Bank monitors the proper conduct of the competition and reserves the right, in cases of non-compliance, fraud, abuse, deception or bad faith, to exclude participants. te eisen voor de schade geleden door Keytrade Bank, de derden betrokken bij de wedstrijd of hun aangestelden, mandatarissen of medewerkers (inclusief imagoschade).

*** ARTICLE 11 – Complaints**

Any complaint relating to this competition or these Rules must be submitted to Keytrade Bank no later than five working days after the end of the competition by email to: marketing@keytradebank.com.

Complaints submitted outside this timeframe will not be admissible.

*** ARTICLE 12 – Miscellaneous**

The invalidity or unenforceability of one provision of these Rules shall not affect the validity of the remaining provisions.

*** ARTICLE 13 – Disputes**

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

Rules established in Brussels on 01/07/26.