TERMS AND CONDITIONS ON THE PARTICIPATION TO THE PROMOTION

"For every online purchase with Visa card, 500€ can be yours!"

1. Organization of the Promotion and Persons eligible to participate

The Promotion "For every online purchase with Visa card, 500€ can be yours!" (the "Promotion"), organized by "Visa Europe Services Inc." with registered office at 1 Sheldon Square, London W2 6TT, United Kingdom ("Visa"), with the support of the advertising company "MMS COMMUNICATIONS HELLAS ADVERTISING SINGLE MEMBER SOCIETE ANONYME", with registered office at Chalandri Attica, 1-3 Tzavella str., Greece (the "Advertising Company") is open to all holders of a classic (including additional or business) Visa card ("Visa Card") issued by a bank cooperating with Visa and established in Greece (the "Bank"), provided that such holders make at least one online purchase using their Visa Card from 15.05.2022 until 30.06.2022 ("Duration of the Promotion").

All participants must be at least 18 years old. The holders of more than one Visa Card may participate in the Promotion using all their Visa Cards for which the present terms for the participation in the Promotion apply. Explicitly exempted from their participation to the Promotion are: (a) the employees of Visa and the Advertising Company (including their spouses and relatives up to second degree) and b) the holders of any Visa Card who explicitly declare to the Banks that are not willing to participate in the Promotion.

2. Promotion Mechanism

Any holder of a Visa Card who makes at least one online purchase with it, within the duration of the Promotion, shall be eligible to participate in the respective draw. The prize for each winner of the draws will be a reward of one hundred (100) or five hundred (500) Euros back in their Card.

There is no minimum purchase amount for participating in the Promotion.

It is clarified that multiple participation to the Promotion is permitted. In particular, any online purchase with a Visa Card within the duration of the Promotion shall be considered as one (1) participation in the respective draw.

Payments made at points of sale outside Greece, ATM transactions or at Bank branches / central offices or any other form of payment will not be considered. It is required for each participant to have access to the internet with their own technical means.

Visa reserves the right to disqualify any participation if it considers, at its free discretion, that any such participation is contrary to the Terms and Conditions of the Promotion.

3. Winners' designation

The winners of the Promotion will be announced with draw that will take place on 15/07/2022 among all valid entries. One thousand two hundred and five (1205) winners of the promotion will receive a return of one hundred euros ($100 \in$) on their card and one hundred (100) winners will receive a return of five hundred euros ($500 \in$) return on their card in July. The draw will be held electronically, namely through a specified software where human intervention is not permitted, in the Advertising Company's offices (1 - 3 Tzavella str., Municipality of Chalandri). The list with the

participations/transactions that won in each monthly draw will be available at the offices of the Advertising Company.

The price draw will be credited to the Visa Card, with which the transaction was made until the end of July, and it will appear in the Credit Card's history with the indication "Visa Gift_More on visa.gr".

4. Personal Data

For purposes of identifying the participating transactions in the Promotion and providing the reward, Visa shall use the data which are already held in its electronic systems. The Banks which have issued the Visa Credit Cards will not provide Visa with additional data which enable the identification of the natural persons. Visa will not be held liable for the collection, processing and use of the participants' personal data by the respective Bank (Data Controller). Information about the Data Protection Policy adopted by each Bank may be received by each participant from the respective Bank.

5. Exclusion of Visa's liability

Visa shall not be held liable (insofar as it is permitted under the applicable legislation):

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i) For any loss or damage relating to the organisation or the prosecution of the Promotion or the participation of any participant in the Promotion or any amendment of the Terms and Conditions of the Promotion.

ii) For any delay on the performance of the reward amount due to technical issues or for any delay relating to the payment services which are being performed by the respective Bank.

iii) In case the online purchase using a Visa Card cannot be fulfilled or for any technical issues during the online purchase due to faulty performance of the online shops (e-shops) or of the electronic systems / websites of the Banks.

iv) For any mistaken provision of data during the online purchase (transaction) by the participants.

6. Amendments

The present Terms and Conditions have been uploaded in the Website: <u>https://www.visa.gr/</u>

Visa reserves the right to amend these Terms and Conditions (including the Duration of the Promotion or/ and the Promotion Mechanism) in case it is deemed necessary. Any such amendment will apply as of the uploading of the amended Terms and Conditions in the aforementioned Website.

7. Acceptance of the present Terms of Conditions for Participation

The participation to this Promotion constitutes unconditional acceptance of these Terms and Conditions.

8. Applicable law – Competent Courts

Greek Law shall apply to the present Terms and Conditions.

The Courts of Athens shall be exclusively competent to hear all disputes arising out of the interpretation or/ and performance of the present Terms and Conditions.