

Rules of the 25th Anniversary Conquest Competition

1. Organiser and purpose

Crédit Agricole next bank (Suisse) SA, located at Esplanade de Pont-Rouge 4-6, 1212 Grand-Lancy (hereinafter the "Organiser"), is organising a competition entitled "25th Anniversary Conquest Competition" (hereinafter the "Competition"), allowing three (3) randomly selected people to win either an iPhone 17 Pro Max 256GB, a Decathlon Elops 900E electric bike or a CHF 500 Manor AG gift card.

2. Eligibility

This Competition is open to any person who meets all of the following conditions:

- a. Be a resident of Switzerland between 4 May 2026 and the date of the prize draw;
- b. Be of legal age and have full legal capacity;
- c. Meet the participation requirements defined in Article 3 of these rules;
- d. Not to fall under the categories listed below:
 - Individuals who collaborated, directly or indirectly, in the organisation or running of the Competition;
 - Employees of Crédit Agricole next bank (Suisse) SA;
 - family members of the above-mentioned persons.

3. Participation requirements

Participation in the Prize draw is automatic for any person meeting the eligibility requirements listed in Article 2 herein and cumulatively fulfilling the following participation requirements:

- a. Subscribe to one of the following paid packages: CA Start, CA Extra or CA First between 04.05.2026 and 19.07.2026.
- b. Open a banking relationship with Crédit Agricole next bank (Suisse) SA for the first time
- c. Enter the promotional code "HAPPY25" when applying to open an account;
- d. Have an active Crédit Agricole next bank account at the time of the draw, which will take place in July 2026.

Participation in the Competition is strictly personal and non-transferable. Only one entry per person is permitted during the entire Competition Period.

Once the registration period has ended, i.e. after 19 July 2026, Crédit Agricole next bank (Suisse) SA will conduct a random draw among eligible participants.

No appeals are permitted.

4. Prize draw

The three winners will be drawn randomly in July 2026. Winners will be notified by telephone by their adviser within 30 days of the draw.

5. Prize

The three people drawn at random will each be randomly awarded one of the following three prizes (hereinafter the "Prize(s)"):

- An iPhone 17 Pro Max 256GB (estimated value CHF 1,199)
- A Decathlon Elops 900E electric bike (estimated value CHF 1,200)
- A Manor AG gift card worth CHF 500 (CHF 500)

Winners may not claim more than one Prize.

Any taxes, duties or fees arising from the receipt or use of the Prize are the sole responsibility of the winners. The Organiser assumes no liability in this regard.

6. Prize delivery methods

Prizes will be handed directly to the winners at the agency of their choice.

7. Image rights

Content shared by the winners with the Organiser may be used by the Organiser on its media platforms to promote the partnership.

8. Non-transferability and reservation of the Prize

The Prize, or any part thereof, is non-transferable. The Organiser will not respond to any requests for information regarding the draw procedures or the selection of winners.

The resale or auction of all or part of the Prize is prohibited. The Organiser reserves the right to retain the Prize, or part of the Prize, in the event of a violation of these rules.

9. Personal data

The personal data of participants (first name, last name, email address, mobile phone number and postal address) is collected by Crédit Agricole next bank (Suisse) SA, in accordance with the Swiss Federal Act on Data Protection (FADP; SR 235).

This information is intended solely for Crédit Agricole next bank (Suisse) SA as part of the “25th Anniversary Conquest Competition” and any commercial offers proposed by Crédit Agricole next bank (Suisse) SA.

The personal data collected and processed by Crédit Agricole next bank (Suisse) SA is used for: participation in the competition draw, sending the prize if applicable, and promoting its offers.

Participants may at any time access their personal data, object to its processing for legitimate reasons, have it rectified, request its erasure, the restriction of its processing, or its portability. They may also, at any time and without justification, object to the use of their data for marketing purposes by the Organiser. Finally, when the processing is subject to consent, they can withdraw that consent. To do so, simply write a letter to: Crédit Agricole next bank (Suisse) SA / Service Marketing /Jeu-concours “Jeu concours – Conquête 25 ans” Esplanade de Pont-Rouge 4-6, 1212 Grand-Lancy, Switzerland.

Crédit Agricole next bank (Suisse) SA has appointed a Data Protection Officer, whom you can contact at the following postal address: DPO - Esplanade de Pont-Rouge 4-6, 1212 Grand-Lancy, Switzerland, or by email at: dpo@ca-nextbank.ch.

In the event of a dispute, you may file a complaint with the competent data protection authority.

10. Liability

The Organiser assumes no liability for the use, validity or performance of the Prize after it has been awarded to the winners, within the limits permitted by law. Any difficulty, unavailability or inability to enjoy the Prize, resulting in particular from the actions or omissions of a third party or from circumstances beyond the Organiser's control, shall not render the Organiser liable in any way whatsoever.

The Organiser reserves the right, if circumstances so require, to shorten, extend, modify, interrupt, postpone or cancel the Competition, without incurring any liability. The Organiser undertakes to inform participants by any appropriate means as soon as possible.

11. Supplementary provisions

The Organiser reserves the right to modify all or part of these rules, provided that participants are informed by any appropriate means.

Participation in the Competition implies full and unreserved acceptance of these rules.

These rules apply in addition to the Bank's general terms and conditions and the terms and conditions applicable to the banking products concerned, which are accepted without reservation.

The Bank reserves the right to modify, suspend or terminate the Competition at any time, particularly in cases of force majeure or fraud, without incurring any liability.

Any modification will be communicated by the means the Bank deems appropriate.

12. Applicable law and jurisdiction

The Competition is subject to Swiss law. Any dispute that may arise will be settled by the ordinary courts of the Canton of Geneva, subject to appeal to the Swiss Federal Supreme Court.