

Rules of the “Escape” competition

ARTICLE 1 – ORGANISING COMPANY

Crédit Agricole next bank (Suisse) SA, located at Esplanade de Pont-Rouge 4-6, 1212 Grand-Lancy and hereinafter referred to as the “Organiser” is organising a competition called “Escape” (hereinafter the “Competition”).

The information on the Competition is intended exclusively for the Organiser. The personal data collected as part of this Competition is intended for the organising company, which is the data controller for the purposes of the draw.

In accordance with current data protection regulations, you have the right to access, oppose and withdraw consent relating to personal data. To do this, you can contact the marketing department at marketing@ca-nextbank.ch or the Data Protection Officer (DPO) at dpo@ca-nextbank.ch

ARTICLE 2 – CONDITIONS OF PARTICIPATION

The Competition, organised from 15 September 2025 to 20 December 2025, is open to adult individual clients of Crédit Agricole next bank. **The Competition is free, with no obligation to purchase, and does not constitute an offer to enter into services or benefits with the Organiser.**

The following persons are not eligible:

- > **persons domiciled in a country other than Switzerland, France, Germany or Italy;**
- > persons who have been involved, directly or indirectly, in the organisation or running of the Competition;
- > employees of Crédit Agricole next bank (Suisse) SA;
- > members of the respective families of the persons mentioned above.

ARTICLE 3 – TERMS OF PARTICIPATION AND RULES OF THE COMPETITION

Participation in the Competition is by making the maximum annual payment allowed between 15 September 2025 and 20 December 2025, into an existing Pillar 3A Liberty account. The full amount may be paid in a lump sum or in multiple instalments during the eligible period. The holder of the Pillar 3A Liberty account will be considered the participant. Only one participation per person is authorised.

However, the Organiser reserves the right to extend or shorten the duration or modify the conditions. **There is no automatic right to participate in the Competition.**

Article 4 – ELECTION OF THE WINNER

The drawing of the winner will be made among the eligible participants and will take place between 15 January 2026 and 31 January 2026. **Any right of appeal is excluded.**

If you don't hear from us within 15 days of 31 January 2026, that means that unfortunately, luck wasn't on your side this time.

ARTICLE 5 – PRIZES

The winner will receive a gift voucher worth CHF 2,500 to be redeemed at the Bürgenstock Resort Luzern. The voucher is valid for one year and cannot be converted into cash.

ARTICLE 6 – AWARDING OF PRIZES AND IMAGE RIGHTS

The winner of the Competition will be notified personally by the Organiser by telephone, e-mail and/or mail. No other correspondence will be exchanged.

Participants authorise all useful verifications concerning their identity and address. Any incorrect identity or address information will result in the elimination from the Competition.

ARTICLE 7 - MODIFICATIONS - RESERVATIONS - LIMITATION OF LIABILITY

The Organiser cannot be held responsible if, for a reason beyond its control or in the event of justified necessity, it is forced to cancel this Competition, shorten it, extend it or modify its conditions.

Any interruption of the Competition and any substantial modification of these rules will be published on the Organiser's website only. The Organiser reserves the right to replace the prize, in whole or in part, with another prize of equivalent value.

The Organiser reserves the right to exclude, disqualify, invalidate the participation or prize of any person who does not comply in whole or in part with these rules or who jeopardises the smooth running of the Competition, without having to justify this.

ARTICLE 8 – APPLICABLE LAW

The Competition is subject to Swiss law exclusively.