

TERMS AND CONDITIONS - SOCIAL MEDIA GIVEAWAY

Organised by Visa Europe (Malta) Limited

Promoted by Lo & Behold Limited

Effective Date: 19th November 2025

Racing Bulls S.p.A. and its Visa Cash App Racing Bulls Team (the "Team"), Visa Inc., Visa U.S.A. Inc., Visa International Service Association, Visa Canada Corporation, Visa Worldwide Pte. Ltd., Visa Europe Ltd., Visa Europe Services Inc., Visa Do Brasil Empreendimentos LTDA, Visa International Servicios de Pago España, S.R.L.U. and those entities controlling, controlled by, or under common control with, any of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and each of their respective client financial institutions and merchants, and each of the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and advertising and promotion agencies, and the employees, personnel, designees, and representatives of all of the foregoing (collectively, "Visa"), Block, Inc., MKTG, Inc., and any entities controlling, controlled by, or under common control with, each of the foregoing, and any successors, successors in interest, and/or permitted assigns thereto, and the foregoing's parents, subsidiaries, affiliates, representatives, agents, designees, and the employees, personnel, designees, and representatives of the foregoing (each, a "Visa Party" and collectively, the "Visa Parties") and any other Team and commercial sponsors are not responsible for the administration of the promotion. The Team is not liable for anything arising out of this promotion including the fulfilment of any prizes. The prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, including passing necessary sanctions screening. By accepting the prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any entry and COVID-19 requirements. The prize is not negotiable, and the winners/recipients must not re-sell or transfer the prize in any way, unless otherwise approved. In the event of the prize being unavailable the promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the promoter. In the event the winner does not accept the substitution they will forfeit their right to the prize. So far as is permitted by law the Visa Parties and other Team sponsors, and their associated companies and agents exclude responsibility and all liabilities arising from: any act or default by a winner or their guest resulting in the winner or their guest being unable to activate the prize and/ or any elements of it.

By participating in this promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the Team (or any associated races, teams or drivers) and shall not conduct any related marketing or advertising campaigns, promotions or other activities. In exchange for being allowed to participate in the promotion, each winner/recipient hereby releases and forever discharges and agrees to indemnify the Visa Parties from any and all claims, demands, rights, expenses, actions, and causes of action, of whatever kind (collectively, "Claims"), arising from or by reason of any personal injury, bodily injury, property damage, or the consequences thereof, whether foreseeable or not, resulting from or in any way connected with his or her participation in the promotion. The winner/recipient further covenants and agrees that for the consideration stated above, he or she will hold forever harmless and will not take legal action against any Visa Party for any claim for damages arising or growing out of his or her participation in the promotion whether caused by negligence or otherwise.

These Terms and Conditions (the "**Terms & Conditions**") govern participation in the Social Media Giveaway (the "**Prize Draw**"), organised by Visa Europe (Malta) Limited with registration number C 84950 and having its registered office at Level 2, Regional Business Centre, University Heights, Msida MSD1751, Malta (the "**Organiser**", "**We**", "**Us**", "**Our**").

The Promotion is being implemented and administered by Lo & Behold Ltd, a company registered in Malta with registration number C 96057 and having its registered address at Seventy Seven Business Hub, Level 4, Triq il-Kappar, Mosta MST4000, Malta (the “**Promoter**”).

The Prize Draw runs exclusively on the Organiser’s official Instagram page @visa_malta.

By participating in the Promotion, all entrants agree to be bound by these Terms & Conditions and confirm that they meet all eligibility requirements as set out herein.

1. PROMOTIONAL PERIOD

1.1. The Prize Draw runs from 28 November 2025 to 7 December 2025 (“**Promotional Period**”).

2. ELIGIBILITY

2.1. The Prize Draw is **free to enter** and open to individuals aged eighteen (18) and over.

2.2. Proof of age, in the form of a valid ID Card, Passport or driver’s licence, will be required.

2.3. The Organiser and/or its Promoter reserve the right to reject any entries made by minors and to confiscate all winnings, if any, in order to return the minor to their original position prior to participating.

2.4. Employees of the Organiser or Promoter, their agencies, suppliers, or immediate family members are not eligible to participate in the Promotion.

2.5. By participating, entrants confirm they meet the eligibility requirements and agree to be bound by these Terms & Conditions.

3. HOW TO ENTRY

3.1. To enter the Social Media Giveaway via Instagram during the Promotional Period, participants must:

- (i) Follow @visa_malta on Instagram;
- (ii) Like the official giveaway post;
- (iii) Tag **two (2)** friends in the comments; and
- (iv) Share the giveaway post to their Instagram Story.

3.2. Only entries meeting all four steps will be considered valid.

4. WINNER SELECTION

4.1. **One (1) winner** will be selected **at random** after the end of the Promotional Period.

4.2. The random selection will be carried out using a **verifiable randomisation tool**, and the result will be final and binding.

4.3. The selected winner must satisfy the eligibility requirements outlined in Section 2.

5. PRIZES and PRIZE NOTIFICATION

- 5.1. The winner will receive one (1) miniature replica Visa Cash App Racing Bulls race car helmet signed by Liam Lawson (or equivalent item of similar value).
- 5.2. Prizes are non-transferable, non-exchangeable, and cannot be redeemed for cash or alternatives.
- 5.3. If the advertised prize becomes unavailable, the Promoter reserves the right to substitute it with an item of equal or greater value, at its sole discretion.
- 5.4. The prize must be accepted as awarded and may be subject to additional terms, including sanctions screening or a waiver.
- 5.5. Winners/recipients must not re-sell, transfer, or otherwise dispose of the prize unless expressly approved.
- 5.6. If the winner does not accept a substituted prize (where applicable), they forfeit all rights to the prize.
- 5.7. The winner will be contacted via direct message on Instagram (@visa_malta) within seven (7) days of the end of the Promotional Period.
- 5.8. The winner must respond within seven (7) days of notification. Failure to respond will result in forfeiture of the prize and the Promoter may then award the prize to another eligible participant selected at random.

6. DATA PROTECTION

- 6.1. Personal data (Instagram handle, name, contact details, and any information necessary for prize fulfilment) will be processed solely for administration of the Prize Draw and prize fulfilment.
- 6.2. Visa Europe (Malta) Limited is the Data Controller under the EU General Data Protection Regulation (Regulation (EU) 2016/679) and the Data Protection Act (Cap. 586, Laws of Malta) while the Promoter is the Data Processor strictly for administering the Prize Draw.
- 6.3. Where necessary, data may be shared with third parties (including the Promoter or authorised prize suppliers) strictly for the purpose of facilitating the prize. All such data will be shared strictly for the limited purposes of prize administration, verification, or regulatory compliance. Data will not be sold or used for marketing. No data will be transferred outside Malta or the EU/EEA.
- 6.4. Personal data will be processed on the basis of Article 6(1)(b) GDPR (performance of a contract) and/or Article 6(1)(f) GDPR (legitimate interests). Data will be retained only as long as necessary for prize administration and normally no longer than sixty (60) days after the end of the Promotional Period, unless a longer retention period is required by law.
- 6.5. Participants may exercise their rights of access, rectification, objection or erasure by contacting: privacy@visa.com

7. INTELLECTUAL PROPERTY & CONTENT USAGE

All Visa, Team and sponsor trademarks, logos and other intellectual property remain the exclusive property of their respective owners. Nothing in these Terms & Conditions grants any rights to use such intellectual property. Participation in the Prize Draw does not grant any rights to use such intellectual property.

8. LIMITATION OF LIABILITY

- 8.1. To the fullest extent permitted by applicable law, neither the Organiser and Promoter, nor their respective directors, employees, affiliates, or agents shall be held liable for any claims, losses, damages, or liabilities of any kind, whether direct or indirect, arising out of or in connection with participation in the Prize Draw, the awarding, acceptance, use, or misuse of any Prize, or any other matter related to the Prize, except where such loss or damage results directly from the Organiser's or Promoter's fraud, gross negligence, or wilful misconduct.
- 8.2. The Organiser and/or Promoter accept no responsibility or liability for limitations in internet access, technical malfunctions, software or hardware issues, compatibility errors, Instagram outages, system failures, or any other technical issue, nor for incorrect information submitted by participants, which may affect a participant's ability to enter or participate in the Social Media Giveaway.
- 8.3. To the fullest extent permitted by applicable law, the Organiser and/or Promoter disclaim any liability for incorrect or inaccurate information provided including inaccurate contact details that may prevent notification or delivery of a Prize, and for any breach of these Terms & Conditions by a participant.
- 8.4. Except in cases of fraud or gross negligence, the Organiser, Promoter, and their respective directors, employees, affiliates, and agents shall not be held liable for any claims, losses, damages, or liabilities of any kind, whether direct or indirect, arising out of or in connection with participation in the Prize Draw, the awarding, acceptance, use, or misuse of any Prize, or any other matter related thereto.
- 8.5. Participants acknowledge and accept that the Organiser and/or Promoter are not responsible for any failure to receive a Prize or any part thereof resulting from non-compliance with these Terms & Conditions, or from circumstances beyond their reasonable control.
- 8.6. The Organiser reserves the right to amend, suspend, or cancel the Prize Draw where necessary due to events beyond its control.
- 8.7. To the maximum extent permitted by law, the Organiser and/or Promoter shall not be liable for any loss or damage suffered by participants as a result of participating in the Prize Draw or accepting a Prize. Nothing in these Terms & Conditions shall exclude liability for death or personal injury caused by negligence or for fraud.
- 8.8. No responsibility shall be accepted by the Organiser and/or Promoter in the event that a winner is unable to collect, receive, or make use of a Prize for any reason whatsoever, including but not limited to personal, logistical, or legal impediments or non-compliance with these Terms & Conditions.
- 8.9. The Team, the Visa Parties, and any associated commercial partners or sponsors are not responsible for the administration of the Social Media Giveaway and exclude all liability arising from any postponement, cancellation, modification, or the winner's inability to claim or use the Prize.

9. GENERAL

- 9.1. These Terms & Conditions shall be governed by and construed in accordance with the laws of Malta. Any disputes arising out of or in connection with the Promotion or these Terms & Conditions shall be subject to the exclusive jurisdiction of the Maltese courts.
- 9.2. The Organiser and/or Promoter reserve the right to amend these Terms & Conditions at any time without prior notice. The latest version will always be made available at <https://www.visa.com.mt/content/dam/VCOM/regional/ve/malta/pdf/promotions/vcarb-sm-giveaway.pdf> and/or the official Instagram page (@visa_malta) and shall supersede any previous versions. It is the responsibility of Participants to ensure that they are familiar with the most current version of the Terms & Conditions. Should any provision of these Terms & Conditions be or become illegal, invalid or unenforceable in any jurisdiction, the validity of the remaining provisions shall remain unaffected.
- 9.3. Participants are encouraged to first contact the Promoter with any questions or complaints at: visapromo@lbh.studio. All reasonable efforts will be made to acknowledge and resolve complaints promptly and fairly, within a reasonable timeframe that excludes weekends and public holidays.
- 9.4. Participants may also contact the Complaints and Conciliation Directorate under the Malta Competition and Consumer Affairs Act (Cap. 510) for matters relating to consumer rights, if applicable.

Last updated: 19.11.2025