

**WESTERN UNION
VISA OLYMPICS PACKAGES
OFFICIAL TERMS AND CONDITIONS**

1. ELIGIBILITY: The Visa Olympics Packages Promotion (the “Promotion”) conducted by The Western Union International Bank GmbH (the “Promoter”), sponsored by Visa Europe Limited (the “Sponsor”), and administered by 160over90 (the “Agency”), herein after referred to as “the Released Parties,” and is open only to legal residents of the Federal Republic of Germany, and who are 18 years of age or older at time of entry. To gain eligibility, a qualified individual must first register with Promoter at <https://www.westernunion.com/de/en/paris2024> or <https://www.westernunion.com/de/de/paris2024> (“Participant”). Employees of Promoter, Sponsor and Agency, their affiliates, subsidiaries, advertising, and promotion agencies, and each of their respective officers, directors and agents, that will handle, assist and communicate with the winners through the trip (collectively “Released Parties”) and their immediate families and/or those living in the same household of each are not eligible to enter or win.

2. PROMOTION PERIOD: The Promotion begins at 12:00:00 AM (GMT+2) on May 7, 2024, and ends at 11:59:59 PM (GMT+2) on June 12, 2024 (the “Promotion Period”). Sponsor’s designated system is the official timekeeping device for this Promotion.

3. HOW TO ENTER:

During the Promotion Period, all Participants with a Qualifying Transaction will be entered into the draw to win the Non-Ceremony Package. Participants with 5 or more entries will also be entered into the draw to win the Closing Ceremony Package. A Participant is eligible to win only one package.

A “Qualifying Transaction” is a purchase of €10 equivalent or more using your Western Union Visa® debit card. Quasi Cash, ATM, and AFT transactions will not be deemed a Qualifying Transaction. Each Qualifying Transaction will earn a Participant one entry. Participants will earn two additional entries for the following: (i) a Qualifying Transaction tied to a digital wallet; or (ii) a Qualifying Transaction made in a currency other than Euro.

4. RANDOM DRAWING: A random drawing to select winners will be conducted on or about June 14, 2024, from among all eligible entries received. The random drawing will be conducted by the Promoter whose decisions are final. This is a randomized drawing that is not intended to and should not influence any decisions or actions for the benefit of Promoter, Sponsor or Agency. The Promotion complies with all applicable Anti-Corruption laws and regulations. Odds of winning will depend on the number of eligible entries received.

5. WINNER NOTIFICATION: All potential winners are subject to confirmation and verification; a Participant is not deemed a winner of any prize until Participant’s eligibility has been verified. Potential winners will be contacted by email and/or phone by Western Union. After being notified by the Promoter, the Agency will communicate, assist, and handle the winners, for and through all the travel and event logistics. In the event a potential winner is deemed ineligible, fails to comply with the Official Terms and Conditions, or is unable to claim the prize as specified, the potential winner will be disqualified, and an alternate winner will be selected. Prize award is contingent on eligibility verification and potential winner completing and returning all required documents.

6. PRIZES: Prize winner will receive a Package which may consist of: **(a) Closing Ceremony Package:** 2 nights, in a double accommodation room, in Paris in a hotel in the heart of the city from 10 - 12 August with breakfast included; 2 Tickets for the closing ceremony; 2 tickets for one Olympic sporting event; Visa prepaid card with a value of € 200 for meals; Visa welcome package worth € 400; Visa Concierge in the hotel as well as support in the areas of events,

medicine, security; Airport transfers for 2 people in Paris and a Paris Metro Card; Return flights for 2 people from Germany to Paris (incl. CO2 compensation); **(b) Non-Ceremony Package:** 2 nights, in a double accommodation room, in Paris in a hotel in the heart of the city from 4 - 6 August with breakfast included; 2 tickets for two Olympic sporting events; Visa prepaid card with a value of € 200 for meals; Visa welcome package worth € 400; Visa Concierge in the hotel as well as support in the areas of events, medicine, security; Airport transfers for 2 people in Paris and Paris Metro Card; Return flights from Germany to Paris for 2 individuals (incl. CO2 compensation). Airline tickets are redeemable for flights originating from Germany to Paris, France and must be booked by the Agency.

Winners are solely responsible for determining and complying with all applicable international/domestic travel procedures and restrictions. The sponsor is not responsible for arranging dates and times of travel. The winner is responsible for all travel-related costs that exceed the value of the package. All other expenses such as extra meals not included in the hotel package and exceeding the value of the prepaid card, travel documentation fees, spending money and additional travel beyond the package will be the sole responsibility of the winner. Redeemed airline tickets may not be eligible for frequent flyer miles. Any documents or airline tickets awarded to a winner become the responsibility of the winner upon possession of same and will not be replaced. Airline tickets are subject to the airline's terms and conditions. Additional third-party terms and conditions may apply for the flights, hotel accommodations, and transportation. Released Parties are not responsible for travel delays or cancellations. If, for any reason whatsoever, the winner is unable to travel after travel arrangements have been made, Sponsor and Promoter shall have no further obligation to the winner and no alternate winner will be selected. Prize elements may not be separated or redeemed for cash. The winner is responsible for obtaining and possessing all required valid photo ID, passport and/or other relevant travel documents prior to travel. Winner is responsible for obtaining travel insurance (and all other forms of insurance) at their option and hereby acknowledge that the Sponsor and Promoter has not and will not obtain or provide travel insurance or any other form of insurance.

Limit of one prize per person/family/household. Prizes consist of only the items specifically listed as part of the prize. All prize details not specifically set forth herein will be determined by Sponsor in its sole discretion. All costs and expenses associated with the acceptance and use of a prize not specified herein including, but not limited to, all local taxes, and other miscellaneous travel expenses are the winner's sole responsibility. No substitution or transfer of prize by winner permitted. Sponsor reserves the right to substitute a prize of equal or greater value at its sole discretion. Winners agree to comply with the Sponsorship Event Terms.

Sponsor reserves the right to require the winners of Closing Ceremony and Non-Ceremony Packages to enter a waiver or release with respect to usage of those Packages. The Sponsor and the winners acknowledge and agree that usage of the Packages, attendance at the Sponsorship Event, and any other prizes are subject to all prevailing terms and conditions of the Packages, attendance at the Sponsorship Event and any other prizes including those stated on the face of any tickets or otherwise incorporated by reference, including any COVID-19 requirements (the "Sponsorship Event Terms").

7. GENERAL CONDITIONS. Promotion is subject to all applicable laws and regulations. Sponsor or Promoter reserve the right to restriction spend and/or modify the Promotion if it cannot be executed as planned for any reason or event beyond Sponsor's or Promoter's control, including (but not limited to) acts of god, war, lockouts, accidents, fire, acts of any government authority, terrorism, sanctions by reason of any law, natural disaster, the act of any government or governmental authority, including but not limited to local laws, rules, regulations, orders, guidelines, or mandates such as travel bans or other restriction on movement or gathering (but for the avoidance of doubt lack of financial or human resources shall not constitute force majeure unless caused by such preceding circumstances). Parties shall be excused performance of such obligation for as long as and to the extent that the prevention or delay

continues provided that the Party relying on the force majeure: Sponsor shall give prompt notice in writing describing the circumstance of force majeure and the expected duration thereof; Promoter could not have avoided the effect of such circumstances by taking precautions which, having regard to all the matters known to the Promoter beforehand, the Promoter ought reasonably to have taken, but did not; and the Promoter shall use all reasonable endeavors to remedy its inability to perform. In the event that a force majeure event, as described above, is such that any of the parties are unable to carry out its obligations under this Agreement indefinitely or for a substantial period of time then Promoter may terminate this Agreement and will have no further responsibility with respect to the Promotion. In no event will more than the stated number of prizes be awarded. Released Parties assume no responsibility for undeliverable email messages resulting from any form of active or passive email filtering by a user's Internet service provider and/or email client or for insufficient space in user's email account to receive email. Released Parties are not responsible for computer, network, technical, printing, typographical, human or other errors, problems or malfunctions relating to or in connection with the Promotion, including without limitation, errors, problems or malfunctions which may occur in connection with the administration of the Promotion, the announcement of the prizes, the processing of entries or in any Promotion-related materials; or for transactions or mail that are lost, misdirected, or fail to enter into the processing system for any reason; or are processed, reported, or transmitted late or incorrectly. Promoter reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion. Any attempt by any person to deliberately undermine the legitimate operation of the Promotion may be a violation of criminal and civil law and, should such an attempt be made, the Promoter reserves the right to seek damages from any such person to the fullest extent permitted by law. Promoter's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any promotional materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern, and control. Promoter is not responsible for any typographical or other error in the printing of the offer, administration of the Promotion or in the announcement of prizes. CAUTION: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS PROMOTION IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND COSTS (INCLUDING WITHOUT LIMITATION, ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

8. RELEASE. Entrants/winners agree to release, discharge and hold harmless Released Parties (Sponsor, Promoter and Agency) and their respective successors and assigns from and against any claim or cause of action or liability (including but not limited to, personal injury, death or damage to or loss of property) arising out of participation in the Promotion or from the acceptance, use or misuse of the prize or any prize related-activity, or any claims based on publicity rights, defamation, invasion of privacy, copyright infringement, trademark infringement or any other intellectual property-related cause of action. Prize winner agrees and acknowledges that he/she will be solely responsible for any actions, claims or liabilities of their guest associated with any prize-related activity, including, without limitation, any actions, claims, or liabilities related to a guest's use of the prize. Prize winner shall bear all risk of loss or damage to the prize after it has been delivered/awarded. The components of the prize are subject to change based on local health and safety guidelines at the time of the award. In the event any portion of the prize is cancelled or postponed for any reason, the Released Parties will have no further obligation to award compensation in lieu thereof. Acceptance of a prize constitutes permission for the Sponsor and its agencies to use the winner's name and/or likeness for purposes of advertising and trade without further compensation, including a winners list, unless prohibited by law.

Paris 2024 - International Olympic Committee and Paris Organizing Committee for the Olympic and Paralympic Games Paris 2024 (“Rights Holder”) and Sponsor are not responsible for the administration of the promotion. The Rights Holder 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. By accepting the prize, the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such prize, including any COVID-19 requirements. The prize is not negotiable, and the winners may not re-sell or transfer the prize in any way. 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, Rights Holder and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the promotion of Sponsorship Event; and (ii) 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. Personal information supplied during the course of this promotion may be passed on to third parties such as Visa, its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prize and when provided to Visa shall be processed in accordance with Visa’s privacy policy. <https://www.visa.co.uk/legal/privacy-policy.html>

9. CHOICE OF LAW: All questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the Entrant and Sponsor in connection with this Promotion, will be governed by and construed in accordance with the laws of Germany. CLAIMS MAY NOT BE RESOLVED THROUGH ANY FORM OF CLASS ACTION. By participating, Entrants irrevocably consent to the exclusive jurisdiction of the courts of Germany for any action, suit or proceeding arising out of or relating to this Promotion. Entrant agrees that any and all claims, judgments, and awards shall be limited to actual out of pocket costs incurred, including any costs associated with participation in this Promotion but in no event attorneys' fees; and under no circumstances will Entrants/Winner be permitted to obtain awards for, and Entrants/Winner hereby waive all rights to claim, punitive, incidental and consequential damages or any other damages other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased.

10. PRIVACY: To participate in the Promotion, you must provide personal information about yourself; otherwise, Western Union is not able to provide you with any Prizes to which you may become entitled. Your personal information will be processed in accordance with the Western Union Global Privacy Statement, which is available at <https://www.westernunion.com/content/wucom/global/en/privacy-statement.html>. To contact Western Union regarding your privacy rights or queries in regards to the Promotion, please visit the “Contact Us” section at <https://www.westernunion.com/de/en/digitalbanking/contact-us.html>. Sponsor may disclose your personal information to third parties as explained in the Statement.

11. Changes or Amendments to the Terms and Conditions: Western Union may change, modify, or amend these Terms and Conditions at any time by revising these Terms and Conditions which are placed at the <https://www.westernunion.com/de/en/paris2024> or <https://www.westernunion.com/de/de/paris2024> website. Western Union reserves the right to change, modify, alter, amend, or terminate the Promotion (including the amount of the Prize) at any time without notice. Following any change or amendment to these Terms and Conditions, your continued use of the Promotion constitutes your acceptance of the changed or amended Terms and Conditions and the Promotion as is in force at that time.