

The Promotion

- The Promotion is being organised by Bank of Valletta p.l.c. (the “Bank” or “BOV”).
- The Promotion will run between the 26th February 2026 and the 26th April 2026 both days included (the “Promotion Period”);
- The Promotion consists of a ‘SPEND and WIN’ lottery whereby two (2) lucky BOV personal card holders who satisfy the Terms and Conditions of the Promotion will be randomly drawn to win one (1) exclusive all-inclusive trip to watch the Fifa World Cup 2026 (the “Promotion”). This Promotion is conducted under MGA Commercial Communication Games Permit Number: MGA/CCG/025/2026 issued by the Malta Gaming Authority.

Eligibility

- In order to be eligible for the Promotion, the BOV Visa Personal Cardholder is required to effect a minimum of twenty-five (25) retail transactions having an aggregate value of at least One Thousand Euro (€1000) using any BOV Visa card during the Promotion Period;
- Retail transactions effected after the Promotion Period will not be eligible for entry into the lottery.
- The minimum of twenty-five (25) retail transactions and the aggregate value of at least one thousand euro (€1,000) must be carried out using the same BOV Visa Card.
- The participants will need to register their participation in the Promotion through the following link bov.com/visa-promotion;
- These details will be securely stored in an electronic database until the draw date.
- There is no limit as to the number of transactions;
- BOV Visa Card holders must have turned eighteen (18) years of age by the draw date;
- All registered card holders who satisfy the eligibility criteria above will participate in a final draw and two (2) participants will win one (1) all-inclusive trip each for two (2) persons to the watch the Fifa World Cup 2026

- The Promotion is not open to BOV employees, and any other companies associated with the Promotion;
- Transactions effected at ATMs, cash advances and other Quasi-Cash transactions (as defined in the Terms and Conditions of your Visa Card) and transfers carried out with the Visa Card – i.e. using the card as a source to fund any other account, or payment instrument are excluded from the Promotion.

Prizes

Two (2) packages (each package for two (2) adults), consisting of the following (the "Prize/s"):

1st Prize/Package - 1X4Nights Final Match - 16th July 2026 – 20th July 2026

What's Included in the package:

- 4 nights' hotel accommodation (4-star)
- Airport transfers (via motor coach)
- Daily breakfast and light snacks available at hotel
- Ticket for the FIFA World Cup 2026 FINAL (category 1 / 2 tickets)
- Transportation to/from scheduled events via motorcoach
- Activity/cultural experience
- Visa prepaid product -\$600 value per package
- Guest amenity/gift - \$400 value per package
- Visa Everywhere Lounge located at the hotel
- Visa event, medical and security support staff
- International Flights to NY/NJ/ from Malta + return

Excluded from package:

The following are inter alia excluded from the Prize package:

- Train, car, taxi, or other travel costs
- Transport to/from FIFA World cup 2026 host city
- Security and medical services
- Any meal, event and/or activity outside of program schedule including transportation
- Translation services
- Athlete appearances
- Travel insurance, any applicable taxes; tourist entry visas and passports
- Hotel incidentals (e.g. phone, mini-bar, laundry, etc.)

2nd Prize/Package - 1 X 5Nights Group Stage Match - 20th June 2026 – 25 June 2026

What's Included in the package:

- 5 nights' hotel accommodation (4-star)
- Airport transfers (via motor coach)
- Daily breakfast and light snacks available at hotel
- 2 x FIFA World Cup 2026 Category 1 Match Tickets: [Uruguay v Cabo Verde](#) (21 Jun) & [Scotland v Brazil](#) (24 Jun)
- Transportation to/from scheduled events via motorcoach
- Activity/cultural experience
- Visa prepaid product -\$750 value per package
- Guest amenity/gift - \$ 400 value per package
- Visa Hospitality desk at the hotel
- Visa event, medical and security support staff
- International Flights to Miami from Malta + return

Excluded from package:

The following are inter alia excluded from the Prize package:

- Train, car, taxi, or other travel costs
- Transport to/from FIFA World cup 2026 host city
- Security and medical services
- Any meal, event and/or activity outside of program schedule including transportation
- Translation services
- Athlete appearances
- travel insurance, any applicable taxes; tourist entry visas and passports
- Hotel incidentals (e.g. phone, mini-bar, laundry, etc.)

Each winner will win one (1) package.

- Two (2) winners will be randomly drawn amongst the BOV Visa Card holders who satisfy the Eligibility criteria listed above, using random generator software (www.random.org) and with the presence of the MGA officer.
- The draw will take place on 29th April 2026, and may be postponed should any extraordinary circumstances arise.
- The winners will be contacted on the same day of the draw by phone, followed by an official email. If the winner does not confirm acceptance of the prize within twenty-four (24) hours as stipulated in the email, the prize will be

automatically forfeited and awarded to the next drawn cardholder. The Bank reserves the right to request proof of identity (ID Card or Passport);

- The Bank will publish or make available information that indicates that winners have been selected. The winners shall automatically grant their consent and the Bank reserves the right to publish the names of the winners in the local media and/or on the Bank's website and the Bank's social media pages;
- The personal data supplied during the course of this Promotion will be processed in accordance with the applicable data protection laws and the Bank's privacy notice which can be accessed through <https://www.bov.com/content/privacy>.
- When taking part in the Promotion, participants automatically grants his/her consent for the Bank and its service providers to process their personal data, to administer this Promotion, including to contact the winner for the administration of prizes in relation to this Promotion.
- VISA may help the Bank to deliver the prizes to the winners. In this process, the winners shall automatically grant their consent for their name and contact details to be shared with VISA or its associated companies and service providers insofar as required for fulfilment, delivery and arrangement of the prizes and shall when provided to VISA be processed in accordance with VISA's privacy policy. <https://www.visa.co.uk/legal/privacy-policy.html>.
- Prizes are not transferable to another individual and cannot be exchanged for cash or other alternatives.
- Cards are subject to the terms and conditions issued by the Bank from time to time.
- The Bank shall not be responsible or held liable (except to the extent permitted by law) for any loss or damage arising out of organising or holding of this competition or as a result of one's participation in the competition or as a result of one winning, collecting, using or enjoyment of any prize, or if the competition does not run as planned. The Bank shall not be responsible for any cancellation, rescheduling or delays of any events/activities/items/flights/accommodation included in the packages.
- The winner is responsible for expenses and arrangements not specifically included in the Prize, including but not limited to domestic flights, train, car, or other travel costs, travel visa (if necessary) and other travel related expenses, translation services, athlete appearances, long distance phone calls, room service, laundry, mini-bar items, loss of hotel property, damage to hotel property, or any other expenses incurred in the hotel.

- The Bank reserves the right to suspend or terminate the competition or amend these terms and conditions at any time for any, technical or commercial reasons, in its sole discretion and without any prior notice.
- FIFA - Fédération Internationale de Football Association and Visa are not responsible for the administration of the promotion. FIFA - Fédération Internationale de Football Association 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, which may include passing necessary sanctions screening and entering into a separate waiver. 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, attendance 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, FIFA - Fédération Internationale de Football Association 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 FIFA World Cup 26 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. 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 FIFA - Fédération Internationale de Football Association or FIFA World Cup 26 and shall not conduct any related marketing or advertising campaigns, promotions or other activities. 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 shall when provided to Visa shall be processed in accordance with Visa's privacy policy. <https://www.visa.co.uk/legal/privacy-policy.html>

Issued by Bank of Valletta p.l.c. 58, Triq San Żakkarija, Il-Belt Valletta VLT 1130. Bank of Valletta p.l.c. is regulated by the MFSA and licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta).

