

Notes on online competition rules

KBC sets great store by respecting your privacy. In this regard, we again refer to our general Privacy Statement, which explains how your personal details are processed. You will find the Privacy Statement at www.kbc.be/privacy. You can also request a copy at any KBC branch or agency, or by telephoning +32 16 43 29 15.

We would also draw your particular attention to the following: if you enter this competition, KBC may send you marketing messages using the contact details you have provided. You may state at any time that you no longer wish to receive these messages.

Please note that KBC here means KBC Bank NV and KBC Insurance NV.

1. Organisation and competition period

1.1 KBC Bank NV is the organiser of the competition. The organiser has asked KBC Group NV, Havenlaan 2, 1080 Brussels, to devise and run the competition, including processing the relevant data.

1.2 The competition runs from midnight on 20 March 2017 11.59 pm on 31 August 2017.

2. Entry conditions

2.1 The competition is reserved for existing KBC clients who have opened one of the following products for their child or grandchild aged between three and 10 years in the period between midnight on 20 March 2017 and 11.59 pm 31 July 2017 (the 'competition period'). This refers to the age of the child at the time the product is opened:

- A KBC savings account in the name of the child.
- A new KBC Growth Savings Account with the child/grandchild as beneficiary.
- A KBC Investment Plan Account with the child/grandchild as beneficiary.
- A KBC investment-type insurance with the child/grandchild as beneficiary.

Persons who help in the organisation of this competition, either from the KBC group or other companies, are barred from entering.

2.2. One entry is permitted for each child aged 3-10 years for whom the KBC client opens one of the products referred to in Article 2.1 during the competition period. In the event of several entries per child, only the results of the first entry will count. The organiser may ask entrants to verify their identity at any time.

2.3. The entry form can be found on the website <https://www.kbc.be/campagne/comicsstation.html>. Only fully completed application forms that have been submitted before the end of the competition period are valid. Entries that do not meet the conditions (for instance, incomplete forms) will not be eligible.

2.4. The organiser will select the winners based on the one hand on the opening of one or more of the products referred to in Article 2.1 during the competition period, and on the other on the answers to the main question and the tiebreaker question on the online entry form. If several entrants have answered the main question correctly, the organiser will choose the winner based on the tiebreaker question; the person who has answered the tiebreaker question correctly or whose answer is closest to the correct answer, will be declared the winner. If the organiser determines that there is then still a tie, the entrant who submitted the correct answer first will be

declared the winner. The result of the competition is binding and final. Entrants therefore have no right of appeal against this.

3. Prize

3.1. The total prize consists of:

100 family tickets to Comics Station Antwerp. Each family ticket entitles four persons to entry to Comics Station Antwerp using a promotional code.

3.2. A prize that is won cannot be exchanged or converted into cash.

3.3. The organiser, third parties involved in the competition, their appointees, agents or employees, are not liable for incidents arising from the acceptance and use of the prize by the winner. The aforementioned persons cannot be held responsible or liable for any defect in the prize or in the event that the prize does not meet the expectations created.

3.4. The organiser will notify the winner by e-mail. If the winner has not responded within one month of this notification, his/her right to the prize will lapse irrevocably. The prize will then return to the possession of the organiser.

4. Intellectual property rights

The winner gives their permission at no cost for their name to be used, including publication by all means and media, for all publicity purposes relating to this competition. Such use will be limited to a period of one year, starting from the end of this competition. The winner waives any and all possible rights granted by any laws or other mandatory provisions in this regard. In some cases, the organiser will take a number of photographs when the prize is awarded. In these cases, the foregoing will also apply for these photographs.

5. Sanctions in the event of abuse or infringements

In the event of abuse, deception or cheating (e.g. participating using invalid or forged personal details) or infringement of these Rules, the organiser will have the right to exclude the entrant in question. The entrant will in that case not be able to enforce any rights vis-à-vis the organiser, the third parties involved in the competition or their appointees, agents or employees. In such cases, the organiser will also have the right to:

- (i) demand the return of any prizes already awarded; and
- (ii) demand compensation for loss suffered (including reputational damage) by the organiser, the third parties involved in the competition or their appointees, agents or employees.

6. Complaints

Any and all complaints in connection with the competition must be submitted in writing within seven days after the fact that has given rise to the complaint to the following e-mail address: **jongeren@kbc.be**. The organiser will only consider complaints that have been submitted in writing to this address within the allotted period. The organiser will assess the complaint and take a final decision on it.

7. Acceptance of Rules

By taking part in the competition, entrants declare their unconditional agreement with these Rules and with the decisions taken by the organiser in connection with the competition.

8. Changes to or cancellation of the competition

8.1. The organiser may amend the duration of the competition, change the content of the competition or end the competition if organisational or exceptional circumstances justify this.

The organiser will amend the Competition Rules to incorporate any changes. The organiser will announce this through the usual and appropriate channels.

8.2. Neither the organiser nor third parties involved in the competition, nor their appointees, agents or employees, are liable in the event that the competition is ended or changed. This restriction does not apply for loss or damage that is the direct result of deliberate act or gross negligence on the part of the organiser, the third parties involved or one of their appointees, agents or employees.

9. Liability

The organiser, the third parties involved in the competition, their appointees, agents or employees, may under no circumstances whatsoever and on no legal grounds whatsoever be held liable by an entrant for any disadvantage or loss suffered of any nature whatsoever. This also applies for technical interruptions or defects, for delays in Internet traffic for loss of or damage to data sent, or for exclusions from the competition. This restriction does not apply for loss or damage that is the direct result of deliberate act or gross negligence on the part of the organiser, the third parties involved or one of their appointees, agents or employees.

10. Communication

The organiser is not obliged to communicate about the competition in any way other than that stipulated in these Competition Rules.

11. Miscellaneous provisions

11.1 Entrants expressly waive all rights to contest the validity or evidentiary value of information and/or messages sent by e-mail purely on the grounds that they have been sent by e-mail. This does not affect the right of entrants to submit evidence to the contrary.

11.2 Should a provision in these Rules be declared by the courts to be invalid or unenforceable, this will have no effect on the validity or enforceability of the other provisions. If necessary a valid, substantively similar provision will be provided as a replacement.

11.3 This competition is governed by the laws of Belgium. In the event of disputes, the Belgian courts will be competent.