

BNF Fresher's Week Competitions & Prize Draw Terms and Conditions ("Terms and Conditions")

BNF Customers and Non-Customers can participate in the Fresher's Week Competition & Prize Draws ("Freshers Competitions") and may be eligible to win an Instax Camera or a Kindle worth up to a combined amount of €150.

Read the terms and conditions below to find out whether you are eligible for the prize draw, or what you need to do to become eligible to participate in the prize draw.

1. Definitions

'BNF' means BNF Bank p.l.c.

'Giveaway Competition' means the Social Media competition.

'Prize' means the Instax Camera or Kindle which are granted by the Bank to the prize draw winner, in accordance with these terms and conditions.

'Participants' means the persons entering in the Giveaway Competition.

2. Eligibility

2.1 Participants needs to like and reshare the Instagram/Facebook post and follow the BNF Bank Instagram page and BNF Bank Facebook page.

2.2 Participants need to be students of University of Malta, MCAST and Sir M.A. Refalo. It is imperative that a document showing that you are a student is presented.

3. Draw

3.1 BNF will hold two draws to determine the Prize winners following the end of Fresher's week at Campus hub from Monday 29th September to 3rd October and then another draw for the MCAST Fresher's Week between the 6th and 8th October.

3.2 The winners for the Prize will be drawn by compiling all eligible entries and choosing the winner through a random generator.

3.3 Participation in this prize draw is automatic if you meet the eligibility criteria stated under Clause 2 of these Terms and Conditions. If you disagree with these Terms and Conditions and/or you wish to opt out of this prize draw, kindly contact the Bank at your earliest convenience, any time before the end of the Prize Draw Period by writing to: BNF Bank p.l.c , 203, Level 2, Rue D'Argens, Gzira, GZR 1368, Malta and your entry will be withdrawn. Alternatively, you can email us at: customercare@bnf.bank.

3.4 This prize draws entry is free of charge and does not include any additional costs or charges.

3.5 The winner of the Giveaway Competition held at Campus hub will be notified by Monday 6th October and the winner of the Giveaway Competition held at MCAST will be notified by Friday 12th October using a Direct Message on Instagram.

4. Prize

4.1 The Prize is an Instax Camera for University Students, a Kindle for MCAST students and a Kindle for Sir M.A. Refalo students.

4.2 The Prize is non-transferable and non-negotiable. No cash or credit alternative will be offered. In the event that the prize is unavailable due to any reason, the Bank reserves the right to offer an alternative prize/s of equal value. The Bank will not be liable for any loss, damage, liabilities or disappointment arising from the delivery or use of the product offered through this prize draw.

4.3 If after reasonable efforts by the Bank, the prize is unclaimed, declined or it is not possible to contact the winner, at the Bank's absolute discretion, the Bank reserves the right to retract the prize from the winner that the Bank has not been able to contact and redraw a new winner from the other entries registered in the Prize Draw Period. If an entry is invalid or in breach of these Terms and Conditions, then the winner's prize will be forfeited, and the Bank will be entitled to redraw another winner. The Bank shall not be held responsible for the inability of a winner to take advantage of the prize for any reason.

4.4 The winners of the Prize have until 9th December 2025 to confirm acceptance of the prize or otherwise.

4.5 The prize can be accepted by replying to the direct message on Instagram. Once confirmed, the date, time, and branch location for the meeting will be arranged through Instagram direct messages.

4.6 The Bank will notify the winner when they can collect the prize.

5. Other Terms and Conditions

5.1 The Bank shall not be liable for any failure to comply with its obligations where the failure is caused by something outside its reasonable control.

5.2 The Bank accepts no responsibility for any costs associated with the Prize and not specifically included in the Prize.

5.3 The Bank reserves the right to alter, amend or cancel this promotion with reasonable prior notice. If you do not agree with the alteration, amendment or cancellation, please contact the Bank by writing to BNF Bank p.l.c , 203, Level 2, Rue D'Argens, Gzira, GZR 1368. Alternatively, you can email us at: customercare@bnf.bank and your entry will be withdrawn.

- 5.4 If any provision of these Terms and Conditions is held invalid by any law, rule, order or regulation, or by final determination of a court of competent jurisdiction, such invalidity shall not affect the enforceability of any other provisions not held to be invalid.
- 5.5 All and any promotional materials and instructions provided in relation to this prize draw form part of these Terms and Conditions and, in the event of a conflict, these Terms and Conditions take precedence.
- 5.6 Your personal data will be collected, stored and processed for the purpose of administering this prize draw and we reserve the right to provide any personal data to third party prize providers and/or other service providers for the purposes of facilitating and administering this prize draw. The Bank is committed to safeguard the confidentiality and privacy of the Account Holder(s) personal data. Any processing of personal data is done strictly in compliance with the General Data Protection Regulation ('GDPR') and any other applicable data protection legislation in force and in accordance with the Bank's Privacy Notice, which can be accessed from the Bank's website www.bnf.bank/privacy_policy or upon request from any of the Bank's branches. Should the Account Holder require any further information about how your personal data is collected and processed by the Bank, kindly contact the Bank's Data Protection Officer on dpo@bnf.bank.
- 5.7 The winner will be requested to provide their consent to take part in any related publicity campaigns, as the Bank may decide, associated with this prize draw and it is a condition of acceptance of the Prize that the winner consent to the potential publication of their name and photo as part of the Bank's marketing content. Should the winner wish to withdraw their consent, they may do so by contacting the Bank by writing to BNF Bank p.l.c , 203, Level 2, Rue D'Argens, Gzira, GZR 1368. Alternatively, the winner can also email us at: customercare@bnf.bank and your consent will be withdrawn.
- 5.8 This prize draw and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation will be governed by Maltese law and is subject to the non-exclusive jurisdiction of the Courts of Malta and Gozo.

This prize draw is promoted and administered by BNF Bank p.l.c, a credit institution registered in Malta, bearing company registration number C41030, with its registered office at 203, Level 2, Rue D'Argens, Gzira, GZR 1368 ("the Bank") and Licensed by the Malta Financial Service Authority in terms of the Banking Act, and is a participant of the Depositor Compensation Scheme established in Malta.