

BNF FRESHERS' WEEK 2026 - STUDENTS PACKAGE PROMOTION PRIZE DRAW

Students registering their interest in opening a BNF bank account through BNF's digital onboarding process during Freshers Week 2026 and following BNF on Instagram will be eligible to participate in the daily prize draws, subject to these Terms and Conditions.

Please read these Terms and Conditions carefully to determine whether you are eligible to participate in the prize draw and what you need to do to become eligible to participate.

1. Definitions

1.1 "Freshers Week" means the period between **5th October** and **9th October 2026** during which BNF will be conducting its Freshers Week activities.

1.2 "Prize Draw Period" means each promotional day during Freshers Week, during which eligible participants may enter the relevant daily prize draw.

1.3 "Eligible Participant" means a person who satisfies all the eligibility requirements set out in these Terms and Conditions.

1.4 "Promotion" means the BNF Freshers Week 2026 Students Package Promotion Prize Drawn.

2. Eligibility

2.1 Students who register their interest in opening a BNF bank account during Freshers Week 2026 may participate in the Promotion.

2.2 To be eligible to participate in the daily prize draw, students must:

- a) Follow BNF's official Instagram account **bnf_bank**
- b) Complete the BNF digital onboarding process to apply for a BNF bank account during the relevant Prize Draw Period;
- c) Provide the information requested by BNF for the purposes of participating in the Promotion; and
- d) Comply with these Terms and Conditions and any reasonable instructions provided by BNF in relation to the Promotion.

2.3 Completion of the digital onboarding process constitutes an application for a BNF bank account and does not guarantee that a bank account will be opened. Any application remains subject to BNF's normal account-opening procedures, eligibility requirements, verification checks and applicable terms and conditions.

2.4 Participants must provide accurate and complete information when registering their interest and completing the digital onboarding process. BNF reserves the right to

exclude any participant who provides false, inaccurate, incomplete or misleading information.

2.5 Each eligible participant will be entered into the prize draw taking place on the same day on which the participant completes the required promotional steps stipulated under clause 2.2, subject to successful verification by BNF.

2.6 Participants may only be entered into the daily prize draw once per day, unless otherwise expressly stated by BNF.

2.7 Participation in the Promotion is subject to any applicable age and eligibility requirements for opening a BNF bank account. Participants who do not meet BNF's requirements for opening a bank account will not be eligible to participate in the Promotion.

2.8 Employees of BNF, members of their immediate family, and any other persons directly involved in the organisation or administration of the Promotion may be excluded from participating in the Promotion.

3. Prize

3.1 At the end of each promotional day during Freshers Week, one eligible participant will be randomly selected from the entries received for that day.

3.2 The daily winner will be eligible to receive the prize specified by BNF for that particular promotional day, being either:

a) **One record player; or**

b) **One board game.**

3.3 The specific prize available on each promotional day will be determined by BNF and may be communicated to participants through BNF's promotional materials, social media channels or at the Freshers Week stand.

3.4 The prize is non-transferable and non-negotiable. No cash alternative will be offered.

3.5 The prizes are subject to availability. BNF reserves the right, where necessary, to substitute a prize with another prize of equal or greater value.

3.6 BNF accepts no responsibility for any costs, expenses, loss, damage, liabilities or disappointment arising from the delivery, collection, possession or use of the prize, except where such liability cannot lawfully be excluded.

3.7 The winner will be contacted using the contact details provided during the registration or digital onboarding process. BNF may request reasonable proof of identity

and/or other information necessary to verify the winner's eligibility before awarding the prize.

3.8 If BNF is unable to contact the winner within **4** days of the first attempt to contact them, or if the winner fails to provide the information reasonably requested by BNF, BNF reserves the right to select another eligible participant as the winner.

3.9 If, following verification, a winner is found not to have complied with these Terms and Conditions, the winner's prize will be forfeited and BNF may select another eligible participant.

3.10 The decision of BNF regarding the selection of the winner and the administration of the Promotion shall be final, subject to any rights available to participants under applicable law.

3.11 Winners may be required to collect their prize from one of BNF's branches or from another location designated by BNF. BNF will inform the winner of the arrangements for collecting the prize.

3.12 Winners shall have until **16/09/2026** to confirm acceptance of the prize. If acceptance is not confirmed within this period, BNF reserves the right to withdraw the prize and select another winner.

3.13 Confirmation of acceptance of the prize may be made at one of BNF's branches or through another method as communicated to the winner by BNF.

3.14 In addition to the daily prize draws referred to above, BNF will be giving away a maximum of **five (5) digital watches** during the Freshers Week 2026 campaign.

3.15 The digital watch giveaway will run from **28th August 2026 until 9th October 2026**, both dates inclusive.

3.16 To be eligible for the digital watch giveaway, participants must successfully open a BNF bank account through BNF's digital onboarding process during the promotional period specified in clause 3.15.

3.17 A maximum of five (5) participants will be randomly selected from among the eligible participants who successfully open a BNF student bank account during the promotional period. Each selected participant will be eligible to receive **one (1) digital watch**.

3.18 The selection of the winners of the digital watches will be carried out randomly by BNF following the end of the promotional period. A participant may only win one (1) digital watch.

3.19 The digital watches are non-transferable and non-negotiable. No cash alternative will be offered.

3.20 The digital watches are subject to availability. BNF reserves the right, where necessary, to substitute a digital watch with another prize of equal or greater value.

3.21 The winners of the digital watches will be contacted using the contact details provided during the digital onboarding process. BNF may request reasonable proof of identity and/or other information necessary to verify the winner's eligibility before awarding the prize.

3.22 If BNF is unable to contact a selected winner within **4 days** of the first attempt to contact them, or if the selected winner fails to provide the information reasonably requested by BNF, BNF reserves the right to select another eligible participant as the winner.

3.23 If, following verification, a selected winner is found not to have complied with these Terms and Conditions or is otherwise found to be ineligible, the digital watch will be forfeited and BNF may select another eligible participant.

3.24 The decision of BNF regarding the selection of the winners of the digital watches and the administration of the giveaway shall be final, subject to any rights available to participants under applicable law.

3.25 Winners of the digital watches may be required to collect their prize from one of BNF's branches or from another location designated by BNF. BNF as communicated to the winner by BNF.

4. Other Terms and Conditions

4.1 BNF shall not be liable for any failure to comply with its obligations under the Promotion where such failure is caused by circumstances outside its reasonable control.

4.2 BNF accepts no responsibility for any costs associated with participation in the Promotion which are not specifically included in the prize.

4.3 BNF reserves the right to alter, amend, suspend, extend or cancel the Promotion or any part thereof, where reasonably necessary and subject to applicable law. Such alteration, amendment, suspension, extension or cancellation will be communicated by BNF through its official communication channels where reasonably practicable.

4.4 BNF reserves the right to amend these Terms and Conditions where reasonably necessary. Any amendments will be communicated through BNF's official communication channels.

4.5 If any provision of these Terms and Conditions is held to be 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 contained herein.

4.6 All and any promotional materials and instructions provided in relation to the Promotion form part of these Terms and Conditions and, in the event of a conflict, these Terms and Conditions shall take precedence.

4.7 Personal data collected, stored and processed by BNF in connection with the Promotion will be processed for the purposes of administering the Promotion and for any other purposes permitted by applicable law. BNF may share relevant personal data with its service providers and/or other third-party service providers for the purposes of facilitating and administering the Promotion.

BNF is committed to safeguarding the confidentiality and privacy of students' data. Any processing of personal data will be carried out in accordance with the applicable data protection legislation, including the General Data Protection Regulation ("GDPR"), and any other applicable data protection legislation in force.

For further information regarding how BNF processes personal data, participants may refer to BNF's Privacy Notice available on [BNF Bank | For all Your Banking Needs in Malta](#)

4.8 By entering the Promotion, winners agree to take part in publicity, where reasonably requested by BNF, and consent to BNF using their name and/or photograph for the purposes of promoting the Promotion and BNF's Freshers Week activities, subject always to applicable data protection and privacy requirements.

4.9 BNF reserves the right, in its absolute discretion, to disqualify any participant if it has reasonable grounds to believe that the participant is ineligible for the Promotion, has breached any of these Terms and Conditions, has attempted to circumvent or manipulate the Promotion, or has otherwise acted fraudulently, dishonestly or in a manner which may compromise the integrity of the Promotion.

4.10 BNF reserves the right to exclude any entry which is incomplete, illegible, duplicated, fraudulent, submitted incorrectly or otherwise does not comply with these Terms and Conditions.

4.11 This Promotion and any dispute or claim arising out of or in connection with it or its subject matter or formation will be governed by the laws of Malta and shall be subject to the non-exclusive jurisdiction of the Maltese Courts.

4.12 Participation in the Promotion constitutes acceptance of these Terms and Conditions.

BNF Bank p.l.c. is a credit institution licensed by the Malta Financial Services Authority to carry on banking business and is a member of the Malta Deposit Guarantee Scheme and the Investor Compensation Scheme. Registered in Malta as a Public Limited Company (Reg. No. C 2833). Registered Office: Triq D'Argens, Il Gżira, Gzira

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