

BNF Students Package 2026 Campaign Prize Draw: iPhone 18 Pro Terms and Conditions ("Terms and Conditions")

BNF Customers benefiting from the BNF Students Package may be eligible to participate in a prize draw to win an iPhone 18 Pro in collaboration with VIBE Radio ("the Prize Draw").

1. Definitions

'BNF' refers to BNF Bank p.l.c.

'Account' refers to the BNF Student Current Account in the name of the Account Holder.

'Account Holder' means the person/s listed or identified as the holder/s of the Account.

'Prize' means the iPhone 18 Pro granted by the Bank to the Prize Draw winner, in accordance with these terms and conditions.

'Prize Draw' means the promotional draw through which a winner is randomly selected in accordance with these Terms and Conditions.

'Prize Draw Period' means Accounts successfully opened with the Bank between and including 1st June 2026 and 31st October 2026.

2. Eligibility

2.1 Only Account Holders who have attained sixteen (16) years of age by the date of the Prize Draw are eligible for the Prize Draw.

2.2 The Bank reserves the right to verify the eligibility of any participant to this Prize Draw and may request proof of identity, age, residency and compliance with these Terms and Conditions.

3. Prize

3.1 An iPhone 18 Pro will be awarded to one (1) winner.

3.2 The winner shall be selected via a ballot process.

3.3 The Bank is not responsible for any restrictions, limitations, or conditions imposed by the outlet in relation to the redemption or use of the iPhone.

3.4 The Prize is non-transferable and non-negotiable. No cash or credit alternative will be offered. In the event that the Prize is unavailable for 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.

3.5 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.

3.6 The winner will be notified on the day of the draw or the following day using a recorded telephone line.

3.7 The winner of the prize have two (2) days to confirm acceptance of the Prize or otherwise.

3.8 Confirmation of the acceptance of the Prize can be done at one of the Bank's branches or by using the Banks Internet Banking secured message.

3.9 The Bank will notify the winner when they can collect the Prize. Should the winner fail to collect the Prize on the agreed date and time, the Bank reserves the right to withdraw the Prize and select an alternative winner through a further random draw.

3.10 A photo-op will be organised and the photo will be posted on our social media channels.

4. Draw

4.1 We will hold an online giveaway around Freshers' Week to determine the Prize winner. The Prize Draw will be through a simple entry on an Instagram post posted by VIBE Radio and in Collaboration with BNF Bank. Entry will be through a follow, like and share.

4.2 The winner will be drawn by VIBE Radio at random by a manual draw under the supervision of an independent person. Our decision is final, and no correspondence will be entered into regarding the Prize once an eligible winner has been drawn.

4.3 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 .

4.4 This Prize Draw entry is free of charge and does not include any additional costs or charges.

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. Such alteration or cancellation would be communicated by email to participants using the email address registered or via secured message or by SMS. 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 in line with Clause 5.8, 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 shall prevail.

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 consents to the potential publication of their name and photo as part of the Bank's marketing content.

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.

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.