

TERMS & CONDITIONS

Campaign “Formula Uno Monza Experience”

Campaign Period

- The campaign runs from June 29, 2026 to August 9, 2026 (inclusive).
- All customers who meet the eligibility conditions during this period are automatically included in the draw.
- Only valid transactions that have been reflected (posted) in the customer’s statement by August 11, 2026 will be considered in the draw.
- The campaign is organized in the form of a promotional lottery, where participants have the opportunity to win a prize through random selection.

Eligibility Conditions

- Eligible participants are all individual customers holding Mastercard Debit and/or Credit cards issued by Banka Kombetare Tregtare Sh.A. (BKT or the Bank).
- To qualify for the draw, customers must complete a minimum of 20 valid transactions during the campaign period.
- Each transaction must have a minimum value of 3,000 ALL to be considered valid.
- If a customer uses both a debit card and a credit card, participation will be considered separately for each card; transactions will not be combined.
- Employees of Banka Kombetare Tregtare SH.A. are excluded from participation in this promotional game.

Valid Transactions

- Valid transactions include all payments made at physical POS and through e-commerce (online) channels, both within and outside Albania.
Rejected, cancelled or refunded transactions, loan payments, as well as any transaction not explicitly stated as part of the campaign, are not considered valid.

Ticket Generation Mechanism

- Each valid transaction generates one (1) electronic ticket participating in the draw.
- All valid transactions are recorded in a structured database, where each transaction is represented by a unique entry.
- Each transaction corresponds to a unique serial number, generated chronologically and progressively throughout the campaign period.
- Serial numbers begin from 00001 and continue up to the total number of registered transactions, representing distinct tickets for participation in the draw.

- The higher the number of transactions completed by a participant, the higher the number of tickets and consequently the probability of being selected as a winner.

Organization and Conduct of the Draw

- The draw will take place on August 14, 2026, at 11:00 o'clock at the Central Directorate premises of BKT, Rruga e Vilave Lunder, Tirana, Albania in accordance with lottery regulations.
- The process is organized by the Bank in the presence of an internal committee to ensure transparency and fairness.
- Representatives of regulatory institutions may also participate, in accordance with legal requirements.
- Prior to the draw, the Bank will finalize the list of participating tickets, where each ticket will have a unique serial number.
- The winner will be selected randomly through a lottery mechanism using numbered balls/globes, generating a winning number within the range of serial numbers of qualified tickets.
- For this purpose, as many numbered balls/globes will be used as the number of digits of the highest serial number generated in the final list of participating tickets. Each ball/globe contains digits from 0 to 9, and digits will be drawn one by one, randomly, to form the winning number. If the generated number falls outside the range of valid tickets, is incomplete, invalid, or corresponds to a ticket that does not meet the campaign conditions, the drawing process will be repeated using the same mechanism until a valid winning ticket is identified.
- The winning number will be generated in the presence of the supervising committee through a transparent random selection method that ensures equal opportunity for every participating ticket.
- The supervising committee verifies the correspondence of the winning number with the respective ticket, documents the result, and ensures transparency and correctness of the process.

Notification and Acceptance of the Winner

- The winner is contacted immediately after the draw via the phone number registered in the Bank's system.
- The Bank will make up to three (3) consecutive attempts to contact the winner.
- If the winner does not respond, the Bank reserves the right to select a new winner.
- The winner must confirm acceptance of the prize at the moment of receiving the notification on the day of the draw.

- In case of refusal of the prize by the winner, another winner will be selected using the same mechanism.

Prize

- The winner receives a travel package for two (2) persons (the winner + one companion over 18 years old) to attend the Formula 1 Grand Prix in Monza, Italy.
- The package includes round-trip air transport, accommodation for 4 days and 3 nights in a 4★ hotel in Milan (September 04-07, 2026), transfers and breakfast at the hotel.
- The package also includes access to the event, track experiences (including Hot Lap Experience for 1 person) and organized activities such as dinners and social events.
- Participation in the event is subject to the terms and conditions of the respective organizers, which must be accepted by the winner and their companion.
- Any personal expenses, including but not limited to travel insurance, medical expenses, tourist taxes or any other expense not explicitly included in the prize description, will be covered by the winner.
- The prize is non-transferable or substitutable.

Tax Obligations

- Any tax obligation arising from the prize benefit is handled in accordance with applicable Albanian legislation.
- Where applicable, the Bank will withhold and pay the withholding tax in accordance with legal requirements.

Personal Data Protection

- Participants' personal data are processed by Banka Kombetare Tregtare SH.A., as data controller, in accordance with applicable legislation on personal data protection and the Bank's Privacy Policy, published on its official website: [Privacy Policy | Banka Kombetare Tregtare](#).
- For the purposes of campaign administration, implementation of its conditions, verification of eligibility criteria, generation of electronic tickets participating in the draw, random selection and notification of the winner, as well as fulfillment of the prize, the Bank may process participants' identification and contact data, as well as data related to transactions made with Mastercard Debit and/or Credit cards, only to the extent necessary for these purposes. Processing may also take place when necessary for compliance with legal, regulatory, tax, or audit obligations applicable to the Bank in relation to the campaign.
- If the winner accepts the prize, the Bank may process additional data of the winner solely for the purpose of organizing travel, accommodation, transfers, event access and prize-related activities.

- For the purpose of fulfilling the prize, personal data may be shared, only to the extent necessary, with third parties involved in organizing the travel and event, including, where applicable, travel agencies, accommodation providers, transport providers, event organizers and other partners involved in delivering the prize package.
- Any transfer of personal data outside the Republic of Albania, if necessary for the fulfillment of the prize, will be carried out in accordance with applicable personal data protection legislation and only for the purposes defined in this clause.
- Personal data will be retained for as long as necessary for campaign administration, conducting the draw, verification and delivery of the prize, and for compliance with legal, regulatory, tax or audit obligations applicable to the Bank.
- Participants enjoy the rights provided under the applicable personal data protection legislation, which may be exercised in accordance with the procedures and conditions defined in the Bank's Privacy Policy, published on its official website.

Force Majeure

- In the event of modification or cancellation of the event due to force majeure and external reasons, the Bank bears no responsibility, and no alternative compensation shall apply.
- "Force majeure" refers to circumstances beyond the Bank's control, including but not limited to cancellation, postponement or modification of the event by organizers, decisions of public authorities, natural disasters or other unforeseen situations.

Transparency

- The full rules of this campaign are published on the Bank's official website, in order to ensure transparency and full information for participants.

Final Provisions

- The Bank reserves the right to exclude from the campaign any participant in case of detection of abuse or violation of these conditions.
- The Bank reserves the right to verify compliance with all participation conditions by the winner prior to granting the prize.
- This campaign is organized solely and exclusively by the Bank. Mastercard is not responsible for transaction eligibility calculation, ticket allocation, winner selection, prize dispensation, tax obligations or personal data handling and protection, except to the extent expressly stated in these Terms.