

RULES AND CONDITIONS OF THE MARKETING EVENT

“FCM Bank Christmas Giveaways 2026”

MGA permit number: MGA/CCG/100/2026

MGA communication under: TBD

1. The Bank

FCM Bank Ltd., referred to herewith as the “Bank”, is regulated by the Malta Financial Services Authority (MFSA) and is licensed to carry out the business of banking in terms of the Banking Act (Cap. 371 of the Laws of Malta) under registration number C 50343, and having its registered office at Suite 3, Tower Business Centre, Tower Street, Swatar, Birkirkara BKR 4013, Malta.

2. Date of the Event

The Bank is organising a marketing event entitled “FCM Bank Christmas Giveaways 2026” (hereinafter referred to as the “Event”), which shall take place from 15 October 2026 until 30 November 2026, both dates inclusive.

3. Conditions for Participation in the Event

The Event is open to new and existing FCM Bank personal customers who during the Event period open and fund a new fixed term deposit account; or renew a maturing fixed term deposit account. Applications may be submitted online or in person through the Bank’s Malta operations. All concluded applications meeting the eligibility criteria set out herein shall automatically qualify for participation in the draw.

The winner will receive a voucher for a 7-day Mediterranean cruise with Royal Caribbean for two persons (winner plus one accompanying person) with a total value of EUR 4,000.

The voucher must be redeemed and the cruise completed during the 2027 calendar year, subject to availability and the booking conditions of the cruise operator.

All participants’ personal data will be securely collected and stored in accordance with applicable data protection legislation. Such data shall be maintained in a secure and encrypted database accessible only to authorised personnel involved in the administration of the Event and conduct of the draw. Data shall be used solely for the purposes of verifying eligibility and administering the Event.

4. Eligibility

Eligible applicants must:

- (i) be individuals aged 18 years or over and not employees of the Bank;
- (ii) have successfully completed an application and funded the account with a minimum amount of EUR 2,000;
- (iii) receive only one entry per person, irrespective of the number of accounts opened or renewed during the Event period;
- (iv) be Maltese nationals or Maltese residents opening the account through the Malta office or Malta website of the Bank.

5. The Draw

The allocation of lottery numbers shall commence following the official closing date of the Event, namely 30 November 2026. Following the close of the Event, all participants shall be assessed against the eligibility criteria. A database of qualifying participants shall be compiled and each eligible participant shall be assigned a unique draw number.

This process is expected to be completed by 10 December 2026.

The draw shall take place on 14 December 2026 at 14:00 hours at the FCM Bank premises in Malta. The winner shall be selected by means of a random number generator (random.org), ensuring fair and random selection. A representative of the Malta Gaming Authority shall be present for the draw.

The draw shall identify:

- one (1) winner, entitled to the prize for themselves and one accompanying person; and
- one (1) reserve winner.

In the event that the original winner is deemed ineligible, declines the prize, cannot be contacted within a reasonable period, or fails to claim the prize within the period specified in these Terms and Conditions, the reserve winner shall become entitled to the prize.

Following the draw, the results may be published on the Bank's official website and social media channels. The winner shall also be notified directly via the contact details provided to the Bank during the account opening process.

6. Other Provisions

The Bank reserves the right to shorten, extend, interrupt, suspend, cancel or amend the Event at any time without assigning any reason, subject to the approval of the Malta Gaming Authority.

The Bank reserves the right to exclude any participant from the Event where onboarding requirements have not been satisfied or where participation would conflict with applicable laws, regulatory requirements, internal policies, financial crime prevention measures or the Bank's conduct of business obligations.

Participation in the Event constitutes full acceptance of these Terms and Conditions.

The winner agrees that their name, surname and photographs may be used by the Bank for promotional, publicity and marketing purposes without further compensation, to the extent permitted by applicable law.

The Bank reserves the right to publish the name of the winner through local media, the Bank's website and/or the Bank's social media channels.

Any personal data relating to participants and the winner shall be processed in accordance with the EU General Data Protection Regulation (GDPR) and applicable Maltese data protection legislation.

The prize must be claimed within three (3) months from the date of the draw, namely by 11 March 2027. Failure to claim the prize within this period may result in forfeiture of entitlement and the Bank reserves the right to award the prize to the reserve winner.

In the event that the prize is changed, the replacement prize shall have a value of at least 90% of the value of the original prize or higher.

The prize may not be exchanged, transferred, assigned, substituted or redeemed for cash.

The prize consists of a voucher for a 7-day Mediterranean cruise with Royal Caribbean for two persons with a total value of EUR 4,000, to be utilized during the 2027 calendar year. The accompanying person must be at least 18 years of age at the time of travel.

The prize consists solely of the cruise voucher and any services expressly included by the cruise operator. Unless specifically included by the cruise operator, the prize does not include transportation to or from the departure port, travel insurance, medical

insurance, visas, passports, accommodation before or after the cruise, gratuities, port charges, taxes, personal expenses, or any other ancillary costs.

The winner and accompanying person shall be solely responsible for securing and maintaining any travel documents, visas, insurance coverage and other requirements necessary for travel and participation in the cruise.

The Bank shall not be liable for any cancellation, postponement, modification, interruption, delay, unavailability or other change affecting the cruise or related travel services provided by Royal Caribbean or any third-party service provider.

The Bank makes no representation or warranty regarding the quality, availability or suitability of any services provided by Royal Caribbean or other travel providers associated with the prize.

The voucher and cruise are subject to the terms and conditions, booking policies and availability of Royal Caribbean and any relevant travel provider.

The Bank's decision regarding any aspect of the Event shall be final and binding.

These Terms and Conditions are valid and effective from **15 October 2026**.