

## RULES AND CONDITIONS OF THE MARKETING EVENT “Win Your Opera Night with FCM Bank”

MGA permit number: MGA/CCG/033/2026

MGA communication under: MGA-034-03/2026

### **1. The Bank**

FCM Bank Ltd. referred to herewith as the “Bank”, is regulated by the 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 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 “ FCM Bank Competition - Opera in Gozo - spring 2026” (hereinafter referred to as the “ Event”), which will take place from the 15<sup>th</sup> March 2026 till 30<sup>th</sup> April 2026, both dates inclusive.

### **3. Conditions for participation in the event**

The event is open to new and existing FCM Bank personal customers who will open new one-year fixed term deposit accounts and fund the account with €10,000.00 minimum during the period. Applications can be submitted online or in person. In order to participate in the competition and be eligible for the draw, clients must also complete the official competition registration form available on the dedicated registration webpage:

<https://www.fcmbank.com.mt/competition-opera/>

Only participants who successfully complete the registration form within the Event period will be included in the draw to win one of twenty five grand prizes - double tickets to the famous Turandot opera performance taking place in the Teatru Astra, Victoria, Gozo.

All participants’ data will be securely collected and stored in accordance with applicable data protection regulations. The information will be maintained in an encrypted digital database accessible only to authorized personnel involved in the draw. Data will be used solely for the purpose of verifying eligibility and conducting the draw.

### **4. Eligibility**

Eligible applicants() must

- (i) an individual, aged 18 years or older, and not an employee of the Promoter,
- (ii) has successfully completed an application and funded the account with a minimum of Eur10,000
- (iii) Only one entry per person irrespective of number of accounts opened
- (iv) Applicants must be Maltese nationals or Maltese residents opening the account from the Malta office or Maltese website

## **5. The draw**

Following the official closing date of the competition on 30th April 2026, all eligible and duly registered participants will be assessed based on the established requirements.

A database of qualifying participants will be compiled, and each eligible participant will be assigned a unique number for the purposes of the draw.

The draw will take place on **8th May 2026** at the FCM Bank premises at 14:00. The draw to select the lucky winners will be conducted by means of a random number generator (random.org), guaranteeing random selection. The names and surnames of the winners will be published on the official competition webpage. Following the draw, a short mass email will be sent to all registered participants informing them that the draw results have been published on the official competition webpage. The winners will also be contacted directly using the contact details provided during registration.

The official handover of the opera tickets will take place in person at the FCM Bank branch on Friday, **15th May 2026**, and the tickets will be presented by the Bank's ambassador, Ira Losco.

## **6. Other provisions**

The Bank reserves the right to shorten, extend, interrupt, cancel or update the event at any time without giving reasons.

The Bank reserves the right to exclude any participant from the event. This would mainly be due to refusal of customer onboarding, in line with our conduct of business obligations or internal governing policies.

This is a limited time offer and all participants agree to be bound to these terms and conditions.

The winners agree to use their names, surnames and photos in any publicity material by the Bank.

The Bank reserves the right to publish the names of the winners in local media and/or on the Bank's website and social media pages.

Any personal data relating to the winners will be used solely in accordance with current EU General Data Protection Regulation (GDPR).

Prizes must be collected by 29<sup>th</sup> May 2026. Winners who do not collect their prizes within this period will forfeit their entitlement, and the prize may be reallocated at the discretion of the organizers. The prize may not be exchanged or redeemed for cash. The prize is not transferable.

These terms and conditions are valid and effective from the 15<sup>th</sup> March 2026.