

PROMOTION TERMS & CONDITION

These are the terms and conditions (“Terms”) that apply to the AIB ‘Back- to-School Promotion (“Promotion”).

1. Promoter: Allied Irish Banks, p.l.c., (“AIB”) Registered in Ireland. Registered No. 24173. Registered Office: 10 Molesworth Street, Dublin 2. AIB is regulated by the Central Bank of Ireland. (“Promoter”). The Promoter is responsible for all aspects of the operation of this Promotion.
2. Promotion Administration: The Promoter have partnered with Visa Europe Limited (“Visa”), who will engage Bright Blue Day Limited trading as Bright Blue Day Limited (“Promotion Administrator”) Company no. 04535919. Registered office address: 26 Avenue Road, Bournemouth BH2 5SL to assist with the operation of the Promotion website and administration of this Promotion, including the prize draw and initial winner communications. The Prize is provided by Visa, administered by Bright Blue Day Limited and fulfilled by the Visa events team at Sid Lee Sport Limited Company number: 10186055. Registered office: Floor 2, 201 Great Portland Street London, England, W1W 5AB.
3. Entry Period: The Promotion opens for entry on 13 July 2026 at 10.00.01 IST and closes on 24 August 2026 at 23:59.00 IST. (“Entry Period”).
4. Eligibility: Entry is open to legal residents of the Republic of Ireland who are at least 18 years old at the time of entry and pay for eligible goods or services within the Entry Period using their AIB Visa debit or credit card. Excludes any person identified as “not eligible” below. The Promoter reserves the right at any time to require proof of eligibility in such form as the Promoter reasonably considers necessary.
5. Not eligible: The Promotion is not open to directors, officers, employees, contractors or agents of AIB and its subsidiaries, affiliates or advertising or promotional agencies and members of their immediate families, any Visa group company or affiliate, any Disney company or affiliate or the Promotion Administrator (or any of their immediate families and households), or anyone else professionally involved or associated with the Promotion. The Promoter reserves the right to disqualify any entrant or winner who is or becomes subject to sanctions or is added to any sanctions list at any time prior to the award/use of the Prize.
6. How to enter:
 - 6.1: To enter the competition the entrant must: (a) first fill out the entry form, providing their name, surname, email address, contact phone number and 16-digit card number, answer Back-to-School question correctly, and (b) carry out AIB Visa Debit/Credit Card transactions with the same card details provided in the entry form; every five (5) eligible transactions in euro or foreign currency, once you have registered and answered The Back-to- School question correctly, earns you your first one (1) entry. This means that no entries will be awarded until five (5) eligible transactions have been completed. Every five (5) further transactions earns you one (1) additional entry. There is a maximum of ten (10) entries per card. Promoter may check any customer’s account records for the purpose of verifying that this requirement has been complied with. Card numbers are

used solely for entry matching plus verification, and they will not be used for payment initiation.

Payment of goods or services which are ineligible and will not count as eligible transactions include: (i) payments at casinos, betting outlets or bookmakers, trading or spread betting; (ii) cash withdrawals, interest fees or charges; (iii) delayed or pending transactions in accordance with section 6.4; (iv) transactions that have been refunded, cancelled, voided, rejected, disputed or identified as being unauthorized prior to the final draw being held. To fulfil this condition in its entirety, both (a) and (b) entry criteria must be fully completed and submitted within the Entry Period.

6.2 While no purchase from the Promoter is required to register for this Promotion or to access the Promotion website, entries are generated by eligible AIB Visa debit or credit card transactions carried out during the Entry Period.

6.3 Every five (5) eligible transactions in euro or foreign currency, once you have registered and answered the Back-to-School question correctly, earns you your first one (1) entry. This means that no entries will be awarded until five (5) eligible transactions have been completed. Every five (5) further eligible transactions earn you one (1) additional entry. There is a maximum of ten (10) entries per card. There is a maximum of two cards per user email permitted. There is a limit of one (1) prize per person, regardless of the number of entries permitted

6.4 Payments made outside of the Republic of Ireland are eligible to be included, but due to the banking practices and process of other countries, may not be available to be included at the time of the draw.

6.5 Entries must be made by the individual to whom the Eligible Card has been issued. Anyone trying to circumvent this rule by using alternative details will be disqualified from this Promotion. Bulk entries made from trade, consumer groups or third parties will not be accepted. If it becomes apparent that a participant is using a computer(s) or equivalent to circumvent this condition by, for example, the use of 'script', 'brute force' or any other automated means, that person's entries will be disqualified, and any Prize award will be void. Syndicated entries or those made using methods such as a computer macro, script or the use of automated devices or processes are not allowed, and all such entries will be disqualified, and any Prize won will be null and void. If the Promotion is subject to any form of multiple entry activity or other abuse, either as described above or by way of other mechanisms, the Promoter reserves the right to include additional fields on the entry page of the Promotion's website.

6.6 The Promoter accepts no responsibility for entries not successfully completed due to a technical fault, malfunction, computer hardware or software failure, satellite, network or server failure of any kind.

6.7 By submitting an entry form, you are agreeing to be bound by these Terms.

7. The Prize:

7.1 There are one hundred (100) separate prizes to be won in this Promotion, consisting of Frozen or Spider-Man Merchandise bundles which includes (but not limited to) items such as:

- Stationery Kit
- Backpack
- Lunch bag/tote
- Water bottle

The Prize is non-transferable, non-refundable, non-exchangeable and no cash alternative is available. The Prize is limited to one prize per person. If it becomes necessary for reasons beyond the Promoter's control, the Prize (or any element of it) may be varied or swapped for a suitable alternative at the Promoter's discretion.

7.2 Prize conditions: The following terms and exclusions apply to the Prize:

- i. Each entrant registers one entry for each debit or credit card they hold. There is a maximum of two cards per user email permitted. Following registration and successfully answering The Back-to-school Promotion question entries will be generated by eligible card transactions during the entry period, there is a maximum of ten (10) per card, however only one (1) prize may be won per entrant.
- ii. The winner must be at least 18 years old to claim their prize.
- iii. The Prize is non-transferable, non-refundable, non-exchangeable and no cash alternative is available. However, if it becomes necessary for reasons beyond the Promoter's control, the Prize (or any element of it) may be varied or swapped for a suitable alternative prize of equal or greater value at the Promoter's discretion.

8. Winner selection:

All eligible entrants will be entered into one (1) random draw to select the winner. Following the end of the Entry Period, all eligible entries will be entered into a final prize draw, in which winners will be selected using a computer process that produces verifiably random results. There will be a total of one hundred (100) winners of a Prize. thirty (30) 'reserve winners' will also be drawn. The draw will be held within thirty (30) days of the end of the Entry Period.

9. Winner notification:

The winners will be notified by phone call and/or email using the contact details collected at the time of entry within 30 days of the draw taking place. Bright Blue Day Limited will make reasonable efforts to contact the winner, requesting that they accept their prize, but it is the winner's responsibility to monitor their voicemail and email address (including spam folder) for receipt of the notification. Once the prize winners are selected and are subsequently approved by the Promoter, the winners will be emailed asking to accept their prize. The 'reserve winners' are the people who will be 'next up' to be offered the prize if the initial winners aren't contactable within the agreed timeframe (or decline the prize).

10. Claiming the Prize:

The Prize is provided by Visa, administered by Bright Blue Day Limited and fulfilled by the Visa events team at Sid Lee Sport Limited. The winner must claim the Prize by responding to Bright Blue Day Limited's win notification within fourteen (14) days, providing all information requested by Bright Blue Day Limited for the purpose of verifying the winner's eligibility and fulfilling the Prize. If requested for verification purposes, the winner must provide proof of age and place of legal residence.

- i. In the event that a winner of the prize does not accept, cannot be contacted or does not respond to the winner notification within fourteen (14) days of notification, the first entrant on the 'reserve winners' list will be offered the prize.
- ii. If a winner confirms acceptance of the prize to Bright Blue Day Limited, their details will be shared with Sid Lee Limited. Should a winner not accept the prize Sid Lee Sport Limited will inform Bright Blue Day Limited who will then contact the first winner of the 'reserve winners'.

11. Forfeiture and substitution:

The Promoter reserves the right to disqualify the winner and select an alternative winner if the winner fails to claim the Prize or fails to provide any information or documentation requested by the Promoter by the claim deadline, or if the Promoter has reason to believe that the winner does not meet the eligibility requirements or has otherwise breached these Terms. The alternative winner will be selected using the original selection process and must claim the Prize within fourteen (14) days of the date of the win notification.

12. Tax:

The winner is solely responsible for the reporting and payment of all applicable national, state or local taxes or social contributions (if any) arising from the acceptance of the Prize.

13. Liability:

Nothing in these Terms limits or excludes the Promoter's liability for: (a) death or personal injury caused by the negligence of the Promoter or its agents or representatives; (b) fraud; (c) breach of the Consumer Protection Acts or (d) any other matter in respect of which liability cannot be lawfully limited or excluded. Subject to this:

- i. The Promoter will not be liable for any loss or damage suffered by entrants in connection with this Promotion except where such loss or damage arises from the Promoter's negligence, fraud or breach of legal duty. Nothing in these Terms limits or excludes liability where it cannot lawfully be limited or excluded.
- ii. The Promoter will not be liable for any indirect or consequential loss, including (without limitation) loss of profits, revenue, or goodwill.
- iii. These limitations apply equally to the Promoter's agents, affiliates and any third parties involved in the administration of the Promotion.

14. Cancellation and variation:

The Promoter reserves the right to vary, suspend or cancel the Promotion and/or these Terms if it considers it necessary or appropriate to do so, including if there is any actual or anticipated breach of applicable law or if variation, suspension or cancellation is necessary due to an event outside the Promoter's reasonable control. In the event of cancellation, Prizes may be awarded to winners drawn from entries received prior to cancellation.

15. Disqualification:

Without limiting the options available to the Promoter, the Promoter reserves the right at any time to disqualify entrants that the Promoter regards as being in breach of these Terms, any applicable laws, any terms and conditions or policies referred to in these Terms and/or the spirit of the Promotion.

16. Interference with the Promotion:

Any attempt to damage, undermine or interfere with the content or legitimate operation of the Promotion is prohibited and may also be a violation of criminal and/or civil laws. The Promoter reserves all its rights and remedies to deal with breaches or suspected breaches of this section including, without limitation, to exclude any entrant or winner believed to be associated with such activity.

17. Publicity:

By entering the Promotion, each entrant agrees that, in the event of a win, the Promoter shall be entitled (but not obliged) to announce their name and county of residence on the Promoter's websites and social media. Entrants may also be asked (without further reward) to take part in reasonable publicity connected with the Promotion.

18. Disclosure of winner's details:

By participating in the Promotion, each entrant acknowledges that in the event of a win their surname and county of residence may be disclosed to persons enquiring, where permitted by law. Any entrant may object to their information being made available in this way or may request that the amount of information made available be reduced, by contacting the Promoter using the contact details at the end of these Terms. In these circumstances, the entrant acknowledges that the Promoter may nevertheless disclose the relevant information, and the entrant's entry, to the Advertising Standards Authority (and/or any other competent authority) if required to do so. To request disclosure of winner details, enquirers must submit a request to visawinners@brightblueday.com within one (1) month following the end of the Entry Period. Details will only be disclosed (if permitted by law) after the Prize has been awarded.

19. Personal data:

Entrants acknowledge that any personal data supplied in connection with the Promotion will be collected, processed, used by the Promoter and its associated companies and service providers (including Promotion Administrator) for the purpose of administering the Promotion (and the performance of these Terms), including the fulfilment, delivery and arrangement of the Prize and, where relevant, to comply with legal obligations.

Otherwise, the Promoter processes such personal data in accordance with the Promoter's Privacy Notice, which is available at [AIB Data Protection Notice](#). Entrants have various rights under data privacy laws including the right to: ask for a copy of the information that the Promoter holds about them; ask the Promoter to update their personal data, if it is incorrect or incomplete; object to the Promoter's processing of their personal data; and ask the Promoter to delete or restrict their personal data. Entrants also have the right to file a complaint with the Promoter or with a supervisory authority if they believe that the Promoter has processed their personal data in violation of the applicable law. Further information on entrants' privacy rights can be found in the Promoter's Privacy Notice. For the purposes of this Promotion, the Promoter and Visa are responsible for the protection of the entrants' personal data and have entered into an arrangement to determine their respective responsibilities under the GDPR. For further information on how the Promoter processes personal data, rights in respect of personal data and contact details in respect of the Promoter's Data Protection Officer, entrants can see the Promoter's Data Protection Notice which is available on AIB's website at [AIB Data Protection Notice](#)

Entrants should also check Visa's [Global Privacy Notice](#) to find out more information.

20. Accessing these Terms:

Any website on which these Terms are posted is only intended to be accessed from the Republic of Ireland and where permitted by law. The Promoter makes no representation that materials relating to the Promotion are appropriate or available for use at other locations. Access to them from territories where their contents are illegal is strictly prohibited.

21. Severance and waiver:

If any part of these Terms is or becomes invalid, illegal or unenforceable, the validity, legality and enforceability of the rest of these Terms will not be affected. The Promoter's failure to enforce any provision of these Terms will not constitute a waiver of that provision.

22. Disputes:

Subject to the "Law and Jurisdiction" section below, if there is a dispute about the Promotion or these Terms, the Promoter's decisions are final. If there is a conflict between these Terms and any other document referred to in these Terms, these Terms take precedence to the extent necessary to resolve the conflict.

23. Law and jurisdiction:

The Promotion and these Terms are governed by Irish law and subject to the exclusive jurisdiction of the Irish courts.

24. Contact:

General enquiries about the Promotion can be made to the Promoter by visiting any AIB Branch or by contacting the Promoter on 0818 724 725, entrants acknowledge and agree that all queries and complaints will be shared with Visa.