

VISA IRELAND FASHION WEEK 2026 PRIZE PROMOTION

TERMS AND CONDITIONS

These are the terms and conditions (“Terms”) that apply to the Visa Ireland Fashion Week 2026 Prize Promotion (“Promotion”). By entering the Promotion, each entrant agrees to these Terms and confirms they have read and understood our Privacy Notice at <https://www.visa.ie/legal/global-privacy-notice.html>. Please also see how we limit our liability in the “Liability” Section below.

1. **Promoter:** Visa Europe Limited, a company registered in England (company no. 05139966) with its registered office address at 1 Sheldon Square, London W2 6TT (“Promoter”). The Promoter is responsible for all aspects of the operation of this Promotion.
2. **Promotion Administrator:** The Promoter has engaged Bright Blue Day Limited, a company registered in England (company no. 04535919) with its registered office address at 26 Avenue Road, Bournemouth BH2 5SL, to assist with the administration of this Promotion, including prize fulfilment (“Promotion Administrator”).
3. **Entry Period:** The Promotion opens for entry on 3 August 2026 at 10:00 (Irish Standard Time) and closes on 26 August 2026 at 23:59 (Irish Standard Time) (“Entry Period”).
4. **Eligibility:** Entry is open to individual legal residents of the Republic of Ireland who are at least 18 years old and have a valid Irish-issued consumer Visa Debit Card issued in their own name at the time of entry. Credit cards are excluded. The Promotion also excludes business Visa Card holders and any person identified as “not eligible” below. Promoter reserves the right at any time to require proof of eligibility in such form as Promoter reasonably considers necessary.
5. **Not eligible:** The Promotion is not open to employees, agents, suppliers or contractors of the Promoter, the Promoter’s group companies, the Promotion Administrator, any prize provider (or its group companies), or anyone else professionally involved or associated with the Promotion, or the immediate family (parents, spouse, children, siblings, grandparents, and grandchildren) of anyone belonging to those categories. The Promotion is not open to any person who is subject to financial or other governmental sanctions or who appears on any sanctions list maintained by the European Union, Ireland or any other competent authority. 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.
6. **How to enter:** To enter the Promotion, eligible entrants must register their details and their Visa Debit Card by doing the following during the Entry Period:

- (i) Complete all required fields on the Promotion entry form available on the Promotion website at www.visa.ie/campaign/ireland-fashion-week, providing their contact details and their Visa Debit Card details and correctly answering the knowledge-based question on the entry form (“**Entry Question**”). Once the entry form has been completed, entrants must agree to these Terms and submit the entry form. The first and last names provided during registration must match those on the eligible Visa Debit Card being registered. Anyone trying to circumvent this rule by using alternative details will be disqualified from this Promotion.
- (ii) Once registration has been completed and the Entry Question has been correctly answered, make five (5) or more qualifying transactions using the registered Irish-issued consumer Visa Debit Card during the Entry Period. Each qualifying transaction must be for a minimum of EUR 5.00. There is no need to register each individual transaction or take any additional steps.

IMPORTANT:

- **Registration only needs to be completed once during the Entry Period, but it must be done before making any qualifying transactions, otherwise the qualifying transaction will not be identifiable and therefore will not count.**
- **Only entrants who correctly answer the Entry Question will be eligible for the prize draw. Entrants will not be informed at the time of registration whether they have answered the Entry Question correctly or incorrectly.**

If you have registered for the Promotion but no longer wish to participate, you can opt out by entering your email address on the Promotion opt-out page at www.visa.ie/campaign/ireland-fashion-week/unenroll/ or by contacting the Promoter using the contact details at the end of these Terms. If you opted out, you’ll no longer be included in the prize draw. If you later wish to opt back in to the Promotion, you must re-register your Visa Debit Card by completing the Promotion entry form before the Promotion ends on 26 August 2026. If you re-register a previously registered Visa Debit Card, your previous qualifying transactions on that Visa Debit Card will be reactivated.

- 7. **Multiple entries with the same Visa Debit Card:** A limit of ten (10) entries per registered Visa Debit Card applies to this Promotion. Once the Visa Debit Card has been registered and the Entry Question correctly answered, entrants will earn one (1) entry in the Promotion for every five (5) qualifying transactions of at least EUR 5.00 made using the registered Visa Debit Card during the Entry Period. Each further five (5) qualifying transactions will earn one (1) additional entry up to the entry limit of ten (10) entries per card. For example, if an entrant makes ten (10) qualifying transactions using a registered Visa Debit Card during the Entry Period, they will receive two (2) entries in the Promotion. If an entrant makes fifty-five (55) or more qualifying transactions during the Entry Period, they will receive the maximum ten (10) entries.
- 8. **Additional Visa Debit Cards:** A maximum of two (2) Visa Debit Cards may be registered per person. Entrants may register the additional Visa Debit Card issued in their own name by completing the steps set out in the “How to Enter” Section above. The entry limits set out in the “Multiple Entries with the Same Visa Debit Card” Section above will apply to the additional registered Visa Debit Card, giving a maximum of ten (10) entries per Visa Debit Card. If entrants have registered two (2) Visa Debit Cards, qualifying transactions made on the first Visa Debit Card cannot be combined with qualifying transactions on the second Visa Debit Card to earn additional entries.

9. **Qualifying transactions and exclusions:** A qualifying transaction is any eligible purchase of goods or services with a total value of at least EUR 5.00 made in-store or online using the registered Visa Debit Card (including via Apple Pay and Google Pay). The following are not eligible and will not count as qualifying transactions: (i) lottery ticket and scratchcard purchases; (ii) online and in-person gambling transactions and any payments at casinos, betting outlets or bookmakers; (iii) foreign currency purchases; (iv) wire transfers, money orders and travellers' cheque purchases; (v) insurance sales/services related transactions; (vi) loan/debt fees and repayments; (vii) financial counselling service fees; (viii) cryptocurrency and NFT transactions;; (ix) trading, dealing, spread betting and securities broker/dealer transactions; (x) gift card, e-money and other stored value card purchases and loads; (xi) Visa Global Customer Assistance Services (GCAS) transactions; (xii) cash withdrawals, over-the-counter cashback, interest, fees and other bank charges; (xiii) delayed or pending transactions in accordance with the "Delayed or Pending Transactions" Section below; and (xiv) transactions that have been refunded, cancelled, voided, rejected, disputed or identified as being unauthorised prior to the final prize draw being held (including where this is due to a lost or stolen Visa Debit Card in accordance with the "Lost or Stolen Visa Debit Cards" Section below).
10. **Delayed or pending transactions:** Only settled transactions will count towards qualifying transactions. Settlement is the final step in a card transaction where the authorised funds are actually transferred from the card holder's bank to the merchant's bank, at which point the transaction will show on the consumer's account and the Promoter will have received notification of the transaction. The Promoter has no control over, and bears no responsibility for, the settlement process between merchants and card issuers or any delays affecting that process. Sometimes settlement delays may occur due to different processing times at banks and financial service providers, in which case there may be a delay in the Promoter receiving notification of the qualifying transaction or transactions and allocating an entry. If the notification of the qualifying transaction is not received by the Promoter within five (5) days following the end of the Entry Period (or if settlement does not take place at all), then no entry will be allocated in respect of that qualifying transaction or transactions. Entrants can confirm if and when a transaction has settled by checking their account statement for the relevant transaction.
11. **Lost or stolen Visa Debit Cards:** If a registered Visa Debit Card is reported lost or stolen after completion of registration and a qualifying transaction, in certain circumstances the qualifying transaction may be voided or cancelled for fraud prevention reasons as part of the reporting and card replacement process. In this case, the voided or cancelled qualifying transaction will not be counted towards the transaction total for the Promotion, which means that the entrant may not qualify for the Promotion. Visa Debit Cards that are issued after loss or theft of a Visa Debit Card that has been previously registered for the Promotion will not benefit from that previous registration or any qualifying transactions made using the lost or stolen Visa Debit Card. To participate in the Promotion, entrants must register the new Visa Debit Card and make new qualifying transactions.
12. **Expired Visa Debit Cards:** If a registered Visa Debit Card expires during the Entry Period, any transactions made on the expired card would count towards the qualifying transactions on that expired card, but entrants would need to sign up again with their new replacement card for transactions on the new card to qualify. Any transactions made using the expired card will not be transferred to the new card and will not count towards the total qualifying transactions on the new card. If entrants have already earned an entry into the prize draw with the expired card, that entry will remain valid, but any qualifying transactions already made on that expired

card that fall below the five (5) transaction threshold would no longer be valid as no further transactions could be made with the expired card.

13. **Prize draw:** 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. Only entrants who have correctly answered the Entry Question and made the required number of qualifying transactions will be entered into the prize draw. The number of entries awarded will depend on the number of Visa Debit Cards registered and the number of qualifying transactions completed during the Entry Period. The final prize draw will be held between Tuesday, 8 September and Monday, 14 September 2026.
14. **Winner notification:** Each winner will be notified by telephone call and/or email using the contact details collected at the time of entry within five (5) days of the prize draw taking place and by no later than Saturday, 19 September 2026. The Promoter will make reasonable efforts to contact the winners, but it is each winner's responsibility to monitor their email address (including spam folder) and voicemail for receipt of the notification.
15. **Claiming a Prize:** Winners must claim their Prize by responding to the Promoter's win notification within seven (7) days of the date of notification, providing all information requested by the Promoter for the purpose of verifying the winner's eligibility and fulfilling the Prize. Winners must provide all personal information required by the Promoter to make the necessary bookings and must have permission to provide the personal information of their guest. The winner's guest will be required to agree to these Terms as a condition of receiving the benefit of the Prize.
16. **Prizes:** There are four (4) prizes available to be won in this Promotion (each a "**Prize**"), subject to the Prize terms and conditions set out below. A limit of one (1) Prize per person applies to this Promotion, regardless of the number of entries submitted. Each Prize is a premium Ireland Fashion Week experience for two (2), consisting of the following elements for the winner and one (1) guest:
 - (i) Tickets to the Paul Costelloe Designer Runway Show at Ireland Fashion Week on 9 October 2026;
 - (ii) Exclusive backstage look to see what goes on behind the scenes;
 - (iii) Professional hair and beauty services in preparation for the show;
 - (iv) Pre-show dining experience;
 - (v) Overnight accommodation in a 5-star hotel on 9 October 2026, with breakfast included;
 - (vi) Transfers between the hotel and Dublin airport/train station (depending on the winner's mode of travel into Dublin), together with transfers between scheduled activities; and
 - (vii) €200 Visa prepaid card (terms apply, see card).
17. **Prize conditions:** The following terms and exclusions apply to each Prize:

- (i) Ireland Fashion Week takes place between Wednesday, 7 October and Monday, 12 October 2026. Winners must be available to attend on the dates specified by the Promoter. Event dates are fixed and non-transferable.
 - (viii) All bookings must be made by the Promoter or its appointed agent. The choice of dates, hotels and other Prize elements will be at the sole discretion of the Promoter and are subject to availability.
 - (ix) The winners and their guests are responsible for arranging and paying for their own travel into and out of Dublin. The Prize excludes all other costs and expenses incurred by the winner and guest that are not expressly set out above, including: (a) additional transportation/transfers not specified; (b) travel upgrades and additional/excess baggage; (c) additional overnight accommodation; (d) any additional meals and beverages; (e) travel and medical insurance and any other required travel documents; (f) discretionary spending; (g) hotel room service, in-room charges and other incidentals (phone, mini-bar, laundry, etc); and (h) tips and gratuities.
 - (x) Any required event tickets, hotel bookings, vouchers or other documentation will be provided by post or email in good time prior to the event. The winner and guest must present valid tickets or documentation on request. The winner and guest will not be permitted entry without valid tickets and the winner and guest are solely responsible for the safekeeping of all documentation.
 - (xi) The winner and guest are solely responsible for ensuring that they can attend at the appointed times on the relevant dates and for arranging their own transportation to and from the event venue (unless transfers are expressly included in the Prize). The winner and guest are solely responsible for arriving on time and will have no right to compensation if they are unable to attend due to late arrival.
 - (xii) All elements of the Prize must be used by the winner and guest together. The winner and guest are not entitled to receive any unused portion or element of the Prize. The winner is permitted to invite one (1) guest. The winner is responsible for making their guest aware of these Terms and the Promoter's Privacy Notice set out in the "Personal Data" Section below.
 - (xiii) The winner and/or guest may be asked for a credit or debit card on check in at the hotel to cover any extras and therefore must be able to provide one and cover these costs.
 - (xiv) The Prize is subject to all applicable event, hotel and venue terms and conditions. The winner and guest must comply fully with all terms and conditions and all laws and regulations applicable to the Prize (including in relation to health and safety).
 - (xv) The Promoter will have no liability to the winner or guest if the winner and/or guest are unable to receive the full benefit of the Prize or are denied entry to, or are asked to leave, any venue, event or accommodation as a result of a failure to abide by the applicable terms and conditions, policies, any applicable law or as a result of inappropriate behaviour.
 - (xvi) 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 in the Promoter's discretion.
18. **Forfeiture and substitution:** The Promoter reserves the right to disqualify a winner and select an alternative winner if the winner fails to claim their Prize (or fails to provide any information or documentation required by the Promoter) within seven (7) days of the Promoter's win notification, or if the Promoter has reason to believe that the winner does not meet the

eligibility requirements or has otherwise breached any provision of these Terms. An alternative winner will be selected using the same process as the original winner selection process and must claim the Prize within seven (7) days of the Promoter's win notification.

19. **Liability:** The Promoter will always be liable for death or personal injury caused by its negligence, for fraud, and for any other liability that cannot be limited or excluded under the laws of Ireland. The Promoter will never seek to limit or exclude its responsibility for those things. Subject to this:
- (i) The Promoter will not be liable for any loss or damage any entrant suffers as a result of entering or participating in the Promotion if: (a) the Promoter has not broken any legal duty of care it owes to the entrant; (b) the loss or damage was not caused by the Promoter or its agents breaking these Terms; (c) the loss or damage was not a foreseeable result of any such breach (meaning it was not obvious that the entrant would suffer such loss and the entrant did not tell the Promoter anything before entering that would have made it foreseeable); or (d) the loss or damage was caused by something outside the Promoter's reasonable control;
 - (ii) Unless caused by the Promoter's negligence, the Promoter will not be responsible for any loss, damage, injury or death suffered by winners or their guests as a result of taking up or using the Prize. This includes (without limitation): (a) cancellations, delays or changes by hotels, event organisers/venues or transport providers; (b) transport-related incidents; (c) food poisoning or illness; (d) lost or delayed baggage; or (e) theft, loss or damage to personal belongings; and
 - (iii) Because this Promotion is only open to consumers (not businesses), the Promoter will not be liable for any business-related losses, including lost profits, lost revenue, lost contracts, lost savings, wasted expenditure or damage to goodwill.

The above limitations and exclusions also apply to the Promotion Administrator and to the Promoter's group companies, affiliates, agents and representatives.

20. **No endorsement:** The Promotion is in no way sponsored, endorsed, administered by or associated with any third party unless expressly stated. By participating in the Promotion, entrants are providing information to the Promoter and not to any third party. All third-party trade marks and other intellectual property rights are hereby acknowledged.
21. **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.
22. **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.
23. **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. Bulk entries made from trade, consumer groups or third parties will not be accepted. If it becomes apparent that an entrant is using a computer(s) 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 permitted and all such entries will be disqualified, and any Prize won will be null and void. 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.

24. **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 names (and/or social media handles if applicable) 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.
25. **Disclosure of winner's details:** By participating in the Promotion, each entrant acknowledges that if they win a Prize 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 for Ireland (and/or any other competent authority) if required to do so. By way of example, this may happen where the Promoter is required to demonstrate that it has awarded the advertised Prizes. 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 all Prizes have been awarded.
26. **Personal data:** Entrants acknowledge that any personal data processed in connection with the Promotion (including their name, email address, telephone number and 16-digit Visa Debit Card number) will be processed in accordance with the Promoter's Privacy Notice, which is available at www.visa.ie/legal/global-privacy-notice.html. In particular, the Promoter will process personal data for the purpose of administering the Promotion and for Prize fulfilment. The Promoter will share personal data with the Promotion Administrator for the purpose of assisting with the administration of the Promotion. The names of the winners and their guests will also be provided to the relevant hotel, venue and event providers to facilitate the relevant bookings. For more information about how these third parties will process personal data, please see their privacy notices which are available on their websites.
27. **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.
28. **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.
29. **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.

30. **Law and jurisdiction:** The Promotion and these Terms are governed by the laws of Ireland, and any disputes arising in connection with them shall be subject to the exclusive jurisdiction of the courts of Ireland.
31. **Contact:** General enquiries about the Promotion can be sent to Promoter at: visawinners@brightblueday.com. Postal correspondence can be sent to Visa Ireland Fashion Week 2026 Prize Promotion, Visa Europe Ltd, 1 Sheldon Square, London W2 6TT.

Short terms:

T&Cs: Republic of Ireland 18+ only. Open for entry from 10:00 on 3/8/26 to 23:59 on 26/8/26. To enter prize draw: register an Irish-issued consumer Visa Debit Card online, correctly answer the skill question, and make 5+ qualifying transactions (minimum EUR 5.00 each) using a registered consumer Visa Debit Card. Exclusions apply, including foreign currency, gambling, trading/dealing, financial/insurance services, cryptocurrency, NFTs, debt/loan payments, wire transfers, money orders, gift cards, cash withdrawals, interest/charges. 4x Prizes: Ireland Fashion Week experience for 2, including Paul Costelloe runway show tickets, exclusive backstage look, 1-night 5-star hotel on 9/10/26 and €200 Visa prepaid card. Excludes travel to/from Dublin. Max 2 Visa Debit Cards per person. Max 10 entries per Visa Debit Card. Max 1 prize per person. Draw held by 14/9/26. Winners notified by 19/9/26. Prize must be claimed within 7 days. Terms and exclusions apply. To register and for full T&Cs see: www.visa.ie/campaign/ireland-fashion-week. Promoter: Visa Europe Ltd, 1 Sheldon Square, London W2 6TT.

Alternative shorter version for space-limited assets

T&Cs: ROI 18+. Ends 26/8/26. To enter, register an Irish-issued consumer Visa Debit Card online, answer the skill question correctly, and make 5+ qualifying transactions (min EUR 5.00 each). Transaction exclusions apply. Win: 4x Ireland Fashion Week experiences for 2, including Paul Costelloe runway show tickets, exclusive backstage look, 1-night 5-star hotel on 9/10/26 and €200 Visa prepaid card. Excludes travel to/from Dublin. Max 2 Visa Debit Cards per person. Max 10 entries per Visa Debit Card. Max 1 prize per person. Draw held by 14/9/26. Winners notified by 19/9/26. Claim prize within 7 days. Registration and full T&Cs: www.visa.ie/campaign/ireland-fashion-week. Promoter: Visa Europe Ltd, 1 Sheldon Square, London W2 6TT.

Alternative shorter version for space-limited assets

T&Cs: ROI 18+. Ends 26/8/26. To enter, register an Irish-issued consumer Visa debit card online, answer skill question correctly, make 5+ qualifying spends (EUR 5.00+ each). Exclusions apply. Win: 4x Ireland Fashion Week experiences for 2, inc. runway show, backstage look & 5-star hotel on 9/10/26. Excludes travel. Max 2 Visa cards & 10 entries per card. Max 1 prize per person. Winners notified by 19/9/26. Claim within 7 days. Registration/T&Cs: www.visa.ie/campaign/ireland-fashion-week. Promoter: Visa Europe Ltd, 1 Sheldon Square, London W2 6TT.

Social media shortest version

ROI 18+. Ends 26/8/26. Register online, **correctly** answer question, make 5+ transactions (€5.00+ each). Exclusions apply. Max 10 entries/card. Max 2 cards. T&Cs apply. Visa Europe Ltd.