

OFFICIAL RULES — "THE VERITAS WHEEL"

Article 1 — Promoter

The game "The Veritas Wheel" (the "Game") is organised by Klopercom Limited, a company incorporated in Cyprus with registered office in Nicosia, Cyprus (the "Promoter"), owner of the Veritas brand. The Game is available at www.cardveritas.com.

Article 2 — Free entry

The Game is free to enter. No purchase or subscription is necessary and entry involves no payment of any kind. Each participant may spin the wheel once per calendar month. The Game runs from 01 December 2026 to the last day of the same calendar month and renews each calendar month for as long as the Promoter keeps it online; the Promoter may suspend or close the Game for the future at any time, without affecting past monthly draws.

Article 3 — Eligibility

The Game is open to natural persons aged 18 or over with a verified e-mail address, resident in: France, Germany, Belgium, the Netherlands, Austria, Ireland, Sweden, Denmark, Finland. This list may be restricted where local regulation so requires. Excluded: residents of any country not listed, employees and contractors of the Promoter and members of their household, any account subject to a restriction or compliance measure, and any person or customer with an open dispute against the Promoter. One attempt per person per calendar month, whether or not it results in an entry into the draw; duplicate attempts are blocked (e-mail, name, telephone, device). Multiple, automated or fraudulent entries lead to disqualification.

Article 4 — Mechanics and prizes

Entry comprises, in order: registration (first name, surname, e-mail address, telephone number, country of residence — customer status is assessed automatically at that point), then three multiple-choice questions based on the published content of the website and on general payments knowledge, then one spin of the wheel. Answering all three questions correctly is required to enter the month's draw: a wrong answer ends the attempt, and the participant may try again the following month. Participation remains entirely free of charge. The wheel displays a potential prize of €50 to €150, increased by 50% for Veritas customers (paid and activated account, status assessed at the time of entry): €225 / €150 / €75 instead of €150 / €100 / €50. At the end of each month, a random draw, held on the first business day of the following month among all valid entries of the month, selects three (3) winners — six (6) winners, i.e. two sets of prizes, for the first month of the Game. The draw is verifiable by any third party: prior publication of the fingerprint of the entry list, randomness taken from a public randomness source dated after closing, a published deterministic draw function, and a timestamped result archived for five (5) years. Prizes are allocated in draw order: 1st drawn = €150 gift card, 2nd = €100, 3rd = €50 — €450 maximum per month. Prizes are electronic gift cards delivered by e-mail: an Amazon gift card for the winner's country of residence where available, otherwise a gift card for a retailer chosen by the winner from the list proposed by the Promoter. Prizes are personal, non-transferable, non-refundable, and no cash alternative is available.

Article 5 — Winners and publication

Winners are notified by e-mail at the address used to enter, within five (5) business days of the draw. If a winner does not respond, or is found ineligible, within thirty (30) days of notification, the prize lapses and remains with the Promoter. By entering, each winner accepts the publication of their first name, surname initial and country on the Game page; they may object without losing the prize. Any further use of a winner's identity or image requires separate, express consent.

Article 6 — Personal data

Participants' data (first name, surname, e-mail address, telephone number, country, entry timestamp) is processed by the Promoter to run the Game: duplicate control, draw, notification and prize delivery. Telephone numbers of non-winning participants are deleted no later than two (2) months after the month's draw; other entry data is kept for twelve (12) months for integrity and dispute purposes; the winners' register is kept for five (5) years. Data of participants who tick the separate marketing opt-in box is processed for that purpose under the privacy policy. No other use is made without a separate legal basis. Rights of access, rectification, erasure and objection are exercised as set out in the privacy policy available on the website, which forms part of the Game documents.

Article 7 — Liability and integrity

The Promoter is not liable for network failures, lost e-mails or technical unavailability preventing entry or notification. It may cancel any entry obtained by fraud and, where fraud affects a draw, re-run that draw. The draw log is archived and may be produced in case of dispute. Amazon is neither the organiser nor a sponsor of the Game; all trademarks belong to their owners.

Article 8 — Acceptance and governing law

Entry implies full acceptance of these rules, permanently available on the Game page. These rules are governed by the laws of Cyprus, without prejudice to the mandatory consumer-protection provisions of the participant's country of residence, which remain applicable.