

PROMOTION TERMS & CONDITION

These are the terms and conditions (“Terms”) that apply to the AIB 'World of Frozen' 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 16 February 2026 at 00.00.01 IST and closes on 31 March 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 a World of Frozen question correctly, and (b) carry out AIB Visa Debit/Credit Card transactions with the same card details provided in the entry form; these transactions must be €1 or more and entries are limited to ten (10) entries per card (and the Promoter may check any customer’s account records for the purpose of verifying that this requirement has been complied with). Payment of goods or services which are ineligible and will not count as eligible transactions include: (i) purchase of foreign currency, 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 No purchase from the Promoter is necessary to enter this Promotion and there is no charge to register for use of the Promotion website.

6.3 Each eligible transaction will result in one entry up to a maximum of ten (10) entries to this Promotion per card. This means that an entrant may use a single nominated Eligible Card for up to ten (10) purchases of €1 or more each during the Entry Period after registering and answering a World of Frozen question correctly, and be eligible to be entered ten (10) times. Further transactions can be made, but will not result in any additional entries into the promotion. 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 including both the Main Prizes and Secondary Prizes.

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. Main Prize:

7.1 There are four (4) separate main prizes to be won in this Promotion, each consisting of a three (3) day trip to Disneyland® Paris (France) for the winner and three (3) guests ("Prize"). The Prize will include the following prize elements:

- i. Three (3) days at Disneyland® Paris, with access to both Disney® Parks (Disneyland® Park and Walt Disney Studios® Park) in Paris, France. This includes Disney Premier Access tickets for 2 days, plus VIP Tour for 1 day.
- ii. Two (2) nights hotel accommodation at Disney Hotel (4 or 5 star) based on four (4) people sharing a room with two (2) double beds. Includes breakfast on the second and third day.

- iii. Return economy class from Dublin airport to one of the main international airports in Paris, France. All flight times will be provided to the winner. Please note all flights are subject to the respective airline carrier's terms and conditions (which the winner and their guests will be bound by) and the dates and times may be subject to change.
- iv. Private return transfers between the airport and Disneyland® Paris.
- v. Disney PhotoPass™.
- vi. Disneyland® Paris Gift Cards with a total value of EUR 1,000 (€250 per person) to spend at selected outlets at Disneyland® Paris.

7.2 Prize conditions: The following terms and exclusions apply to the Main 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. After registration and answering a World of Frozen question correctly, up to a maximum of ten (10) eligible transactions per card results in up to ten (10) entries to the draw, but winner can only claim one prize.
- ii. The winner must be at least 18 years old at the time of travel.
- iii. The winner shall provide 3 sets of potential travel dates (for themselves and each of their guests) for travel, returning no later than 30 September 2026 (subject to availability), which once booked cannot be changed or exchanged. If Disneyland® Paris is fully booked on each of the three travel dates, the winner will be asked to pick 3 alternative dates.
- iv. The Prize excludes all costs and expenses incurred by the winner and guests that are not expressly set out above, including: (a) additional transportation/transfers; (b) travel upgrades; (c) additional overnight accommodation; (d) any additional meals and beverages; (e) travel and medical insurance, visas and any other required travel documents; (f) any required COVID-19 or other health-related testing, screening, immunisation and quarantine costs (if applicable); (g) discretionary spending; (h) hotel room service, in-room charges and other incidentals (phone, mini-bar, laundry, etc); and (i) tips and gratuities.
- v. The trip must be booked within thirty (30) days of the winner's submission of a valid Prize claim. Travel must be completed by 30 September 2026. All travel bookings must be made by Sid Lee Sport Limited. The choice of airports, flights, trains, hotels and other Prize elements will be at the sole discretion of Sid Lee Sport Limited and are subject to availability.
- vi. The winner and guests are solely responsible for ensuring that they can travel at the appointed times on the relevant dates and for having valid passports and any required visas or other travel documents. Once issued, airline and train tickets are non-transferable and may not be reissued. Open tickets may not be issued and stopovers are not permitted.
- vii. All elements of the Prize must be used by the winner and guests in the same itinerary. The winner and guests are not entitled to receive any unused portion or element of the Prize. The winner is responsible for making any guests aware of these Terms and the Promoter's Privacy Notice and Visa's Privacy Notice set out below in paragraph 20.

- viii. The winner and/or guests will be asked for a credit card or a debit card on check in at the hotel to cover any extras and therefore must be able to provide one and cover these costs.
- ix. All travel is subject to any and all governmental and other official travel restrictions. The Promoter is not responsible for any COVID-19 or other health-related travel testing or restrictions applicable to the winner and/or guest, including, but not limited to any vaccinations, quarantine or isolation-related costs or conditions. The winner and guests are responsible for ensuring that they adhere to all applicable COVID-19 or other health-related laws, rules, procedures and protocols relating to the Prize.
- x. The two hundred and fifty euro €250 per person gift cards (total value of one thousand euro (€1,000) can be used during opening times in the shops, restaurants and ticket offices of the Disney Parks, the boutiques, restaurants and bars operated by Disneyland Paris at Disney Village as well as in the restaurants, bars, shops and concierge services of Disney Hotels, but excluding the following outlets (as varied from time to time): Earl of Sandwich, Starbucks Coffee, Rainforest Café, McDonald's, Vapiano, The Royal Pub, Brasserie Rosalie, Five Guys, The Lego Store, Marina Del Rey, Panora Magique, Arcade Games, Cinéma Gaumont as well as "Glass sculpting" carts, chalets, and points of sale (Glass Fantaisies, Crystal Arts, Merlin l'Enchanteur). Gift Cards are valid for 30 days from the date of check in and cannot be reloaded, refunded or exchanged for a monetary equivalent, resold, exchanged, credited to another card or bank account or discounted. In the event of loss, theft or damage, the card will not be replaced or refunded.
- xi. The Prize is subject to all applicable ticket, hotel, venue and carrier/transportation terms and conditions. In particular, the winner and guests must comply fully with the Disneyland® Paris Theme Parks Rules, which are available at <https://www.disneylandparis.com/en-ie/legal/theme-parks-rules> and <https://www.disneytickets.co.uk/tickets-terms-and-conditions>. The winner and guests must comply fully with such terms and conditions and all laws and regulations applicable to the Prize (including in relation to health and safety). The Promoter will have no liability to the winner or guests if the winner and/or guests are unable to receive the full benefit of the Prize or are denied entry to, or are asked to leave, any venue, event or transport service 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.
- xii. 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 at the Promoter's discretion.

7.3 Secondary Prize:

There are one hundred (100) separate secondary prizes to be won in this Promotion, consisting of World of Frozen Merchandise® which includes (but not limited to) items such as Plushies, Tumblers, Crossbody Bags & Dolls (each a "Secondary Prize"). The Secondary Prize is non-transferable, non-refundable, non-exchangeable and no cash alternative is available. If you win the Main Prize you are not eligible to win the Secondary Prize, and vice versa. The Secondary 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.

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 four (4) winners of a main Prize and one hundred (100) winners of the Secondary Prize in this Promotion. 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 main and secondary prize winners are selected and the main prize winners 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 'main prize' does not accept, cannot be contacted or does not respond to the winner notification within fourteen (14) days of notification, the first winner of the 'secondary prize' will be offered the 'main' prize, and the first reserve winner can then receive a 'secondary' prize.
 - ii. If a winner confirms acceptance of the prize to Bright Blue Day Limited, their details will be shared with Side Lee Limited. The winner must inform Sid Lee Sport Limited immediately if it transpires they are unable to travel during the prize flight dates (see 7.2.iii). In such circumstances, the winner will be deemed unable to accept the prize. Sid Lee Sport Limited will inform Bright Blue Day Limited who will then contact the first winner of the 'secondary prize'. This provision applies only where the winner's unavailability is identified before flights have been booked.
 - iii. If, after flights have been booked, a winner becomes unable to travel, they must notify Sid Lee Sport Limited as soon as possible. In this situation, the prize is non-transferable and cannot be offered to a secondary or reserve winner.
11. Travel bookings: All travel bookings will be arranged by Sid Lee Sport Limited who will contact the winner to make the necessary arrangements after verification of a valid claim. The winner must provide all personal information requested for the purpose of making the necessary travel bookings. This will include the personal details and

passport details of the winner and the three (3) guests, and the winner must have permission to provide the personal information of the guests, together with consent of a parent or guardian if the guest is under the age of 18. All relevant tickets, passes, vouchers and other paperwork will be provided in good time prior to departure. The travel party must present valid paperwork on arrival at the airport/train station and any relevant event or venue, failing which travel and entry may be refused. The winner and guests are solely responsible for the safekeeping of documentation.

12. 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.
13. 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.
14. 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 any entrant suffers as a result of their participation in the Promotion in circumstances where: (a) there has been no breach of a legal duty of care owed to the entrant by the Promoter; (b) the loss or damage was not caused by a breach of these Terms by the Promoter or its agents or representatives; (c) it was not obvious that the entrant would suffer such loss or damage and nothing the entrant said to the Promoter before they entered this Promotion meant that the Promoter should have expected it to happen (so, in the law, the loss was "unforeseeable"); (d) the loss or damage was caused by an event or circumstance beyond the Promoter's reasonable control.
 - ii. Except to the extent caused by the negligence of the Promoter or its agents or representatives, the Promoter will not be responsible or liable for any loss, damage, personal injury or death suffered by the winner or guests as a result of taking up and using the Prize, including (without limitation) in the event of: (a) cancellations, delays, diversions or substitutions or any other act or omission whatsoever by the airports, air carriers, hotels, event operators or transportation providers; (b) air/rail accidents or other transport-related incidents; (c) food poisoning or other illness, including (without limitation) exposure to viruses associated with the COVID-19 pandemic and other communicable diseases; (d) lost or delayed baggage; or (e) theft or loss of, or damage to, personal possessions.

- iii. As this Promotion is only open to consumers (not businesses), the Promoter will not be liable for any business losses any entrant may suffer, including (without limitation) loss of profits or revenue, loss of sales or contracts, loss of anticipated savings, wasted expenditure or loss of goodwill.

The limitations and exclusions of liability in this section shall apply equally to Visa, Promotion Administrator and to the Promoter's subsidiaries, parent companies, affiliates, agents and representatives, and references to "Promoter" should be interpreted accordingly.

15. 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.
16. 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.
17. 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.
18. 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.
19. 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.
20. Personal data: Entrants acknowledge that any personal data supplied in connection with the Promotion (including details of any of the winner's guests) 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. The names of the winner and guests will also be provided to the relevant transport, hotel and event providers to facilitate the travel and event bookings. For more information about how these third parties will process personal data, please see their privacy notices which are available on their websites. 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.

21. 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.
22. 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.
23. 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.
24. Law and jurisdiction: The Promotion and these Terms are governed by Irish law and subject to the exclusive jurisdiction of the Irish courts.
25. 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.