

Klarna x Visa FIFA World Cup 2026™ Prize Promotion Terms and Conditions

1. **Description of Promotion - Klarna Bank AB (publ)** Sveavägen 46, 111 34 Stockholm (the “Promoter”) is offering the “FIFA World Cup 2026™ Tickets” (the “Promotion”) and will award a prize to a randomly selected eligible entrant. The Promoter is solely responsible for all aspects of the operation of this Promotion. General enquiries about the Promotion can be sent to the Promoter at: marketing.dach.b2c@klarna.com.

Promoter has engaged **Visa Europe Ltd** (a company incorporated in England, whose registered office is at 1 Sheldon Square London W2 6TT, company number 05139966) (“Visa”), **Bright Blue Day Limited** (a company incorporated in England, whose registered office is at 26 Avenue Road, Bournemouth BH2 5SL, company number 04535919) (“Bright Blue Day”) and **Sid Lee Sport Limited** (a company incorporated in England, whose registered office is at Floor 2, 201 Great Portland Street, London, England, W1W 5AB, company number 10186055) (“Sid Lee”) to assist with the prize draw selection and prize fulfilment.

2. **Promotion Period** - The Promotion begins at 10.00 on 20.03.26 and ends at 22.59 on 18.04.26 (“Promotion Period”).

3. **Eligibility** - The Promotion is open to legal residents of the United Kingdom who are eighteen (18) years of age or older at the time of entry. Employees and close family members of the Promoter, Visa, Bright Blue Day, Sid Lee or any of their group companies or affiliates are not eligible to participate in this Promotion.

4. **How to Enter** - To enter the Promotion you must complete the following steps in the following order within the Promotion Period:

- **Be a Klarna Card Holder** (visit <https://www.visa.co.uk/campaign/klarna-football-promotion-uk/> for eligibility criteria and to sign up);
- **Register for the Promotion on the campaign landing page accessible at <https://www.visa.co.uk/campaign/klarna-football-promotion-uk/> with your full name, e-mail address, and the 16 digit card number of your Klarna Card;**
- **Transact with the Klarna Card to enter the Promotion.**

Registration for the Promotion only needs to be completed once during the Promotion Period, but it must be done before making any transaction with the Klarna Card, otherwise the transaction will not count. Once registration has been completed, any qualifying transactions will automatically generate an entry into the Promotion. If at any time any entrant wishes to withdraw from the Promotion, they can opt out by contacting the Promoter using the above contact details.

Only ten (10) entries / transactions per person are permitted. Purchases made outside of the UK do not count as an entry. All other domestic transactions, other than the excluded transactions as defined below, will be considered a valid entry. There is no minimum spend.

Entries that do not comply with these Terms and Conditions will be void and will not be entered into this Promotion.

Excluded transactions

Purchases of the following products and services are not eligible and will not earn an entry into the Promotion: (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; or (iv) 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 Klarna Card).

Delayed or pending transactions: The Promoter has no control over the timing of the settlement of transactions. Sometimes settlement delays may occur, in which case there may be a delay in the Promoter receiving notification of the qualifying transactions and allocating an entry. If the notification of the qualifying transaction is not received by the Promoter before the final prize draw has taken place or if settlement does not take place at all, then no entry will be allocated in respect of that transaction. Entrants can confirm if and when a transaction has settled by checking their account statement for the relevant transaction.

Lost or stolen Klarna Cards: If a registered Klarna Card is reported lost or stolen after completion of registration and a qualifying transaction, in certain circumstances the 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 transaction will not earn an entry into the Promotion. Klarna Cards that are issued after loss or theft of a Klarna Card that has been previously registered for the Promotion will not benefit from that previous registration or any qualifying transaction made using the lost or stolen Klarna Card. To participate in the Promotion, entrants must register the new Klarna Card and make new qualifying transactions. A maximum of 10 entries per person applies, regardless of how many Klarna Cards have been registered.

Expired Klarna Cards: If a registered Klarna Card expires during the Promotion Period, any transaction made on the expired card would earn an entry into the Promotion, but entrants would need to register again with their new, replacement card for transactions on the new card to qualify. A maximum of 10 entries per person applies, regardless of how many Klarna Cards have been registered.

5. **Prize** - 1 (one) winner will be randomly selected (“Prize Winner”) and will receive the following prize for the winner and one guest (“Prize”):

- A stay for 5 nights in a 4-star hotel
- 2 x FIFA World Cup 2026 matches: Netherlands vs Japan (14 June 2026), England vs Croatia (17 June 2026)
- \$600 value Visa prepaid card, Daily breakfast and light snacks at the hotel, Transportation to/from scheduled events (motor coach)
- \$400 value gifts and amenities
- An activity or cultural experience
- Visa hospitality desk at the hotel

- Visa event, medical, and security support (does not include travel insurance). All packages are based on 2 people sharing a double room
- Flights to and from the destination (economy class)*.

* Flight tickets are provided by the Promoter. The Promoter will make reasonable efforts to select appropriate flights. However, the specific airline, flight route, departure airport, and travel times will be determined at the sole discretion of the Promoter **and the Prize Winner and guest are solely responsible for organising and paying for travel to and from the airports in the USA and the UK**. Participants acknowledge that available flight schedules may not perfectly align with the event schedule. As a result, the Prize Winner and their guest may need to arrive earlier or depart later than the official event dates. Any additional costs arising from such scheduling differences, including but not limited to accommodation, meals, transportation, or other personal expenses are not included in the Prize and must be borne by the Prize Winner and their guest.

Other transport costs and hotel incidentals, travel insurance, visa costs are not included in the Prize and must be covered by the Prize Winner. The choice of the specific hotel, flight tickets and other prizes is subject to the Promoter's approval.

The Prize Winner acknowledges and agrees that use of the Prize is subject to all applicable terms and conditions, including those stated on any tickets, travel documents, tickets to events, merchandise, packages, etc. The Prize Winner must also comply with any terms and conditions imposed by third parties providing the Prize.

The Prize Winner's guest must also comply with all terms and conditions to the same extent as the Prize Winner. The Prize Winner and their guest must meet all legal and travel requirements necessary for international travel to the United States. In particular, the Prize Winner and their guest must hold valid passports for the duration of the trip and must also obtain any visa and/or ESTA required for entry into the United States at their own cost in good time prior to travel.

6. Winner Selection - The Prize Winner will be randomly selected in a draw performed by a **digital process** conducted on 28.04.26.

The Prize Winner will be notified of their win by Bright Blue Day and/or Sid Lee **via email** on or before 29.04.26 and asked to confirm Prize acceptance by providing the required details in response to such notification within seven (7) calendar days of notification. If the selected Prize Winner fails to confirm acceptance by the deadline, or if the Promoter has reason to believe that the Prize Winner does not meet the eligibility requirements or has otherwise breached any provision of these Terms and Conditions, the Prize is forfeited and the Promoter will randomly select a different winner as soon as reasonably practicable. Reasonable efforts will be made to contact the Prize Winner, but it is the Prize Winner's responsibility to monitor their email address (including spam folder) for receipt of the notification.

Once the Prize Winner has validly claimed the Prize, they will be invited to provide their own and their guest's personal details, passport and visa/ESTA details and other required information to enable the Promoter to complete the necessary travel bookings. The Prize Winner must have permission to provide the personal information of their guest. All details must be provided on the designated hospitality platform notified to the Prize Winner within 21 days before the departure date. In the event that the Prize Winner provides incomplete or inaccurate information, or does not complete the registration process within the specified period, the Promoter reserves the right to withdraw the Prize, and an alternative winner might be selected. In such cases, the Promoter shall bear no responsibility or liability for the non-fulfillment of the Prize, and the Prize Winner shall forfeit any and all rights or claims to the prize.

The Prize Winner will receive any tickets, travel vouchers and other documents in good time prior to travel. Digital tickets, vouchers and other documents will be sent by email and any paper tickets, vouchers and other documents will be sent by post, in each case to the email address or postal address provided by the Prize Winner when claiming the Prize.

The Prize, or any portion of the Prize, is not transferable or exchangeable and cannot be redeemed for cash. No compensation will be offered if the Prize Winner is unable to accept the Prize. The Prize Winner is responsible for any tax considerations related to accepting the Prize and should seek independent financial advice prior to acceptance of the Prize.

Additional costs resulting from acceptance of the Prize are solely the responsibility of the Prize Winner and Promoter disclaims any and all responsibility for any additional costs.

The Promoter reserves the right to substitute the Prize or any portion of the Prize for an alternative of equal or greater value.

Odds of winning depend on the number of eligible entries received during the Promotion Period.

7. Personal Data

A. Who is the controller for the data processing?

The Promoter is a controller in respect of the personal data it receives from you, or otherwise collects about you, and is responsible for ensuring that it uses your personal data in compliance with applicable data protection laws. Please find the Promoter's general privacy notice here: <https://cdn.klarna.com/1.0/shared/content/legal/terms/en-uk/privacy>.

Visa Europe Ltd may process your card number and transaction data in order to determine eligibility as part of this Promotion, in accordance with the Visa Global Privacy Notice here: <https://www.visa.co.uk/legal/global-privacy-notice.html>.

For the purposes of this Promotion, the Promoter and Visa Europe Ltd are jointly responsible for certain processing of your personal data in connection with the administration of the Promotion (the "Joint Processing"), and have entered into an arrangement to determine their respective

responsibilities under the GDPR. Under this arrangement, the Promoter is responsible for providing you with information about the data processing and acts as the contact point for your queries and GDPR requests. You should check the privacy notices provided by the Promoter and contact them directly if you wish to learn more about such arrangements or for assistance with any privacy requests.

The Promoter may share certain of your personal data with Visa Europe Ltd and its appointed partners, including Bright Blue Day Limited and Sid Lee, in connection with this Promotion. Further information on how Visa Europe Ltd processes personal data can be found in the Visa Global Privacy Notice privacy policy at <https://www.visa.co.uk/legal/global-privacy-notice.html>.

B. What personal data does the Promoter process, for what purposes and under which legal basis?

The Promoter processes your personal data for the purpose of providing the competition to you.

In detail: your name, email address, postal address, card numbers, etc. will be collected in the competition entry form and will be entered into the prize draw. If you don't provide the Promoter with the personal data you can't enter the Competition. If you win the Prize, further information may be required, e.g. to purchase tickets, book hotels, etc. This information may include, but is not limited to:

Full legal name as stated in the passport; Date of birth; Nationality; Passport number; Passport expiry date; Country of residence; Visa/ESTA details; Contact details, etc.

The legal basis for processing your personal data during the competition is the performance of the contractual obligations of the Promoter, Visa Europe Ltd, Bright Blue Day Limited and Sid Lee under these terms and conditions.

C. How long does the Promoter store your personal data?

Once the winner has been selected, personal data provided by the other participants of the competition for the purpose of the prize draw will be deleted from the Promoter's records.

D. Where does the Promoter process your personal data?

The Promoter always tries to process your data only within the UK. However, in certain situations your personal data may be transferred by the Promoter to a destination outside the UK and processed there, e.g. by a supplier or subcontractor. The Promoter ensures that an adequate level of protection is maintained, and that suitable safeguards are adopted when the Promoter transfers your data outside of the UK. These safeguards consist of ensuring that the third country or state at hand is subject to an adequacy decision by UK authorities or by implementing so-called standard contractual clauses originating from the European Commission.

E. With whom does the Promoter share your personal data?

The Promoter may share your personal data with suppliers or subcontractors it uses in order to provide the prize draw to you. Suppliers and subcontractors are companies who are only entitled to process the personal data they receive from the Promoter based on the instructions of the Promoter. Categories of such suppliers and subcontractors include software and data storage providers, hotels, transportation and other companies.

F. How can you contact the Promoter's Data Protection Officer, what are your rights in regards to your personal data and how can you exercise them?

The Promoter has a Data Protection Officer and a team of data protection specialists working solely with data protection and privacy. The Promoter also has a special team of customer service specialists for data protection matters. You can always contact the Promoter's data protection team at <https://www.klarna.com/uk/privacy/>.

You can also contact the Promoter to exercise one or more of your following rights:

- **Right to be informed.** You have the right to be informed about how the Promoter processes your information. The Promoter does this through these terms and conditions, information on its website, and by answering questions sent to the Promoter.
- **Right to access your data.** You may request a copy of your data if you would like to know which of your personal data the Promoter processes. This copy of your personal data can also be transmitted in a machine readable format (i.e. "data portability").
- **Right to rectification.** You have the right to correct inaccurate or incomplete information about yourself.
- **Right to erasure.** You have the right to request deletion of your personal data, for example when it is no longer necessary for the Promoter to process the data for the purpose it was collected.
- **Right to restrict processing of your data or object to our processing.** If you believe your information is incorrect or you believe the Promoter uses your data unlawfully, you have the right to ask the Promoter to stop the processing. You may also object to its processing where you believe there are circumstances that would make such processing unlawful.
- **Right to lodge a complaint.** You have the right to lodge a complaint with your supervisory data protection authority (the Information Commissioner) by using this link: <https://ico.org.uk/>.

8. Governing Law - These terms and conditions shall be governed by English law and the parties submit to the non-exclusive jurisdiction of the courts of England.

9. Liability - The Promoter is not responsible for technical failures of any kind, including but not limited to the malfunctioning of any computer, cable, network, hardware, software, or web site. While nothing in these Terms and Conditions will limit the Promoter's liability for death or personal injury caused by its negligence or for fraud, the Promoter will not be legally responsible to entrants or winners for any losses that were not foreseeable to the Promoter or to the entrant at the time of entry to the Promotion or which are caused by a third party.

10. Cancellation and Variation – The Promoter reserves the right to vary, suspend or cancel the Promotion and/or these Terms and Conditions if it considers it necessary 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, the Prize may be awarded to a winner drawn from entries received prior to cancellation.

11. 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 and Conditions, any applicable laws, or any terms and conditions or policies referred to in these Terms and Conditions.

12. Interference – 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 such breaches or suspected breaches including, without limitation, to exclude any entrant or winner believed to be associated with such activity.

13. Disclosure of winner details – By entering the Promotion, each entrant acknowledges that if they win the 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 in these Terms and Conditions. In these circumstances, the entrant acknowledges that the Promoter may nevertheless disclose the relevant information, and the entrant's entry, to the UK's Advertising Standards Authority (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 Prize. To request disclosure of winner details, enquirers must submit a request to klarna-winners@brightblueday.com within one (1) month following the end of the Promotion Period. Details will only be disclosed (if permitted by law) after the Prize has been awarded.

14. Severance and waiver – If any part of these Terms and Conditions is or becomes invalid, illegal or unenforceable, the validity, legality and enforceability of the rest of these Terms and

Conditions will not be affected. The Promoter's failure to enforce any provision of these Terms and Conditions will not constitute a waiver of that provision.

15. Visa Terms Disclosure

FIFA and Visa are not responsible for the administration of the Promotion. FIFA is not liable for anything arising out of this promotion including the fulfilment of any prizes. The Prize must be accepted as awarded and is subject to all of the applicable terms and conditions prescribed to such prize, which may include passing necessary sanctions screening and entering into a separate waiver. By accepting the Prize the holder is deemed to have accepted all of the applicable terms and conditions prescribed to such Prize, including any ticket, attendance and COVID-19 requirements. The Prize is not negotiable and the winners/recipients must not re-sell or transfer the Prize in any way, unless otherwise approved. In the event of the Prize being unavailable the Promoter reserves the right to substitute it for one of equal or greater value. Any substitution will be within the entire discretion of the Promoter. In the event the Prize Winner does not accept the substitution they will forfeit their right to the Prize. So far as is permitted by law, FIFA and Visa and their associated companies and agents exclude responsibility and all liabilities arising from: (i) any postponement, cancellation or material change of the Promotion of FIFA World Cup 2026; and (ii) any act or default by the Prize Winner or their guest resulting in the Prize Winner or their guest being unable to activate the Prize and/ or any elements of it. By participating in this Promotion, you understand and agree that you are not being granted any rights (including any advertising, marketing or sponsorship rights) in relation to the FIFA or FIFA World Cup 2026 (or any associated competitions, matches, teams or athletes) and shall not conduct any related marketing or advertising campaigns, promotions or other activities.