

## Ledger & Mastercard Raffle

### Terms and Conditions

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1. Participation in the raffle ("promotion") is subject to the terms and conditions set out below. The promotion is being run by Ledger and the promotion is carried out by [Baanx.com](https://baanx.com) LTD (96 Kensington High Street, LONDON, W8 4SG, UNITED KINGDOM) on behalf of Ledger
2. The organizer conducts three separate prize draws with over the promotion period, starting from January 7th and ending one day before the final prize draw
3. The requirements for participation in the raffles are each time:

For participants who do not yet have a CL card:

- Register using the registration form
- Own or buy a Ledger device
- Download the Ledger Live App
- Apply for the CL Card by Ledger via [ledger.com/de/ledger-card](https://ledger.com/de/ledger-card)
- Make at least one payment with your CL Card during the campaign period!

For existing CL Card holders:

- Register using the registration form
- Make at least one payment with your CL Card during the campaign

Participation in the promotion is automatic for all Ledger customers who meet the above requirements. If you have provided **explicit consent** to participate in the competition, you may withdraw that consent and object to further participation at any time.. You can do this for example by sending an e-mail to [support@cl-cards.com](mailto:support@cl-cards.com).

The exact periods during which each requirement must be met in order to qualify for one of the prizes are specified on the website as well as in Sections 2 and 6 of these Terms and Conditions.

4. Eligible participants must be at least 18 years old and must be currently registered residents of Germany and register for their card using a German address on the Baanx website.
5. Employees of Ledger (the "Organizer"), Mastercard, its subsidiaries, other group companies, its representatives, and their immediate family members, as well as all other persons professionally involved in this campaign, are excluded from participation.
6. Among all Ledger customers who meet the conditions under sections 3 and 4 during the promotion period, the following prizes will be raffled:

Raffle #1:

Dates to be announced. The prize and the exact promotion period will be communicated prior to the start of the second raffle. Once confirmed, Sections 2 and 6 of these Terms and Conditions will be updated accordingly.

Raffle #2:

Dates to be announced. The prize and the exact promotion period will be communicated prior to the start of the second raffle. Once confirmed, Sections 2 and 6 of these Terms and Conditions will be updated accordingly.

Raffle #3:

Dates to be announced. The prize and the exact promotion period will be communicated prior to the start of the third raffle. Once confirmed, Sections 2 and 6 of these Terms and Conditions will be updated accordingly.

After fulfilling the requirements in sections 3 and 4, Ledger customers will be entered into all current or subsequent raffles as part of this promotion automatically.

Each prize consists of an exclusive experience for the winner, accompanied by a designated influencer, and includes travel, accommodation, and access to the respective event as organized and covered by the Organizer.

The exact travel dates, itinerary, means of transportation, and accommodation will be determined by the Organizer.

No cash alternative, transfer, or substitution of the prize is permitted. The prize must be redeemed as offered.

7. The travel period cannot be changed. If the winner is unable to claim the prize, a new winner will be drawn.
8. The Organizer reserves the right to modify, shorten, or cancel the prize experience for safety reasons at any time.
9. After each promotion period, one winner will be randomly selected.
10. Winners will be notified by email from Baanx shortly after the prize draw (within 24 hours). The notification email will include the contact address [winner@wearejoli.com](mailto:winner@wearejoli.com), which the winner must contact in order to provide the information required for prize processing. The agency Joli will collect the necessary details to organize the prize. Winners will be required to verify their identity (e.g., by providing a valid ID) before any travel arrangements or prize fulfillment can be finalized.
11. Winners will be contacted no more than twice within two days following the draw to be informed of their prize. If a winner does not respond within two days, their claim to the prize will expire and a new winner will be selected. Similarly, if the winner does not accept the prize within the specified response period, the prize will also be forfeited and a new winner will be chosen.

It is therefore recommended that you regularly check your email inbox and spam folder so that you do not miss any prize notifications that may have accidentally ended up in your spam folder.

12. The prize cannot be paid out in cash. Sale or online auction of the prize is not permitted. The prize is non-transferable.
13. The participation in the promotion can be revoked at any time by emailing [support@cl-cards.com](mailto:support@cl-cards.com). To do so, the email address used by the customer to register at the Ledger website must be provided. As a result, the customer will no longer take part in the promotion. This participant's personal data will be deleted for the promotion.
14. The organizer and other third parties cannot be held responsible if participants provide incorrect information and this affects the implementation of the promotion or the winnings handling.
15. The organizer cannot be held liable for the cancellation, postponement, or modification of an event resulting from circumstances beyond their control (e.g. force majeure).
16. Only one prize per participant is possible. Once a customer has been drawn as a winner, they are excluded from further prize draws.
17. There is no obligation to accept a prize.
18. The organizer has no control over the Internet or communication networks and is not liable for problems arising from technical malfunctions or other reasons, unless they are attributable to the organizer. The same applies to damages resulting from fraud by third parties and to events beyond the organizer's control, including, but not limited to, damages caused by user error and network, computer, hardware, or software errors of any kind that may restrict, delay, or prevent participants from participating.
19. The organizer's liability is excluded except in cases of intent and gross negligence, as well as in cases of breach of essential contractual obligations and injury to life, limb, and health. Any liability for guarantees given, due to fraudulent intent, and for claims under the Product Liability Act remains unaffected. The organizer is only liable for slight negligence in the event of a breach of a material contractual obligation (cardinal obligation). A cardinal obligation is an obligation whose fulfillment is essential for the contest to take place and on whose fulfillment the participant can therefore regularly rely. This liability is limited to typical, foreseeable damage. The organizer is not liable for late receipt of the registration caused by influences beyond the organizer's control, whether due to technical problems, computer malfunctions, or errors. Otherwise, liability is excluded.
20. The collected data for the promotion (email address, first and last name) will be deleted no later than six weeks after the end of the promotion (March 2026).
21. The organizer reserves the right to discontinue or modify the promotion at any time and without giving reasons if its proper execution can no longer be guaranteed due to factual or legal obstacles.
22. Legal recourse is excluded.
23. The law of the Federal Republic of Germany applies exclusively.
24. Should individual provisions of these conditions of participation be invalid, the validity of the remaining provisions shall remain unaffected.

**25. Influencer Safety and Conduct**

The safety, well-being, and personal integrity of the designated influencer accompanying the prize experience is of paramount importance. Any behavior by a participant or winner that, in the reasonable opinion of the Organizer, may endanger, threaten, harass, intimidate, or otherwise compromise the safety, dignity, or comfort of the influencer or any other person involved in the prize experience may result in immediate revocation of the prize, exclusion from the promotion, and forfeiture of any entitlement to the prize, without compensation.

This includes, but is not limited to, aggressive behavior, inappropriate conduct, failure to follow safety instructions, unlawful activity, or actions that pose a reputational, physical, or emotional risk. The Organizer's decision in this respect shall be final.