



Prize draw rules

ARTICLE 1 Name

Foyer Assurances S.A., a *société anonyme* (Luxembourg public limited company) with its registered office at 12 Rue Léon Laval, L-3372 LEUDELANGE, registered on the Luxembourg trade and companies registry under reference number B34267, represented by its current board of directors, is the organiser of the **Autofestival 2019** prize draw.

ARTICLE 2 Duration

The free prize draw shall be open from the start of the Autofestival, i.e. 26 January 2019, and shall end on 28 June 2019. The draw shall take place on Thursday 04 July 2019 under the supervision of Mr Geoffrey Gallé, Associate Court Bailiff.

Foyer Assurances S.A. reserves the right, in the event of official extension of the Autofestival period, to extend this anticipated duration, without it being able to extend beyond the date fixed for the prize draw.

ARTICLE 3 Prize drawn entry and process

The prize draw is open to any person who, for the duration provided for in article 2, has taken out a **mobile** motor insurance policy for a new motor vehicle, acquired during the Autofestival from 26 January to 17 February using a personal loan agreed with a credit institution duly authorised in the territory of the Grand Duchy of Luxembourg, and **subject to payment of the first insurance premium provided for in the policy**.

Once these conditions are met, and unless formal, written objection is received from the new policyholder, he/she shall be automatically registered on the list of entrants in the prize draw. This participation is personal, individual and restricted to entrants aged 18 or over.

Access to the game is forbidden to employees and insurance intermediaries of Foyer Group companies as well as their direct family members.

Only one entry per player shall be accepted during the prize draw period. Entry into the prize draw implies unreserved acceptance of these rules and compliance with the laws and regulations in force in the Grand Duchy of Luxembourg.

Those who do not wish to participate in the prize draw may inform the organising company by email sent to autofestival@foyer.lu or by post to the following address: Foyer Assurances, Service Communication, 12 Rue Léon Laval, L-3372 Leudelange, Luxembourg.

ARTICLE 4 Modification

Foyer Assurances S.A. reserves the right, at any time and without notice, to extend, suspend or interrupt the prize draw described in article 1.

Foyer Assurances S.A.'s liability shall not be incurred as a result, in respect of the entrant or any other person.

ARTICLE 5 Principle of the prize draw

This prize draw is offered on an ad-hoc basis and aims to offer **100 winners**, drawn at random, reimbursement of the interest on their personal loan taken out with a credit institution to finance the motor vehicle purchased during the Autofestival and insured by the **mobile** insurance policy taken out with Foyer Assurances S.A.

The future winners expressly acknowledge and agree that Foyer Assurances S.A. may publish their name in order to promote the result of the prize draw on its website as well as on social networks for which Foyer Assurances S.A. has an account or an official page.

ARTICLE 6 Prize allocation



The winners shall be selected by random draw and shall be notified by Foyer Assurances S.A. of their win by email. The email address used will be the one provided by the applicant policyholder of the **mobilé** policy at the time said policy is taken out. This email address must remain valid so that the winner can be duly notified. If the winner does not respond within five business days after notification of the win to confirm his or her wish to accept the prize, a second draw shall determine a new winner.

Upon notification of the win, winners shall have until 16 August to email to Foyer Assurances S.A., at autofestival@foyer.lu, the documents listed below:

- A legible copy of the personal loan agreement signed by the credit institution and the winner for the financing of the motor vehicle covered by the **mobilé** insurance policy taken out by the winner with Foyer Assurances S.A. The name of the winner must strictly be the same as that stated on the personal loan agreement and must match the name of the policyholder as stated on the **mobilé** insurance policy. The document must expressly indicate the total amount of interest applicable to the personal loan agreement. Failing that, a certificate from the lending credit institution must be provided stipulating that interest amount.
- Proof of purchase of the vehicle which is the subject of the personal loan agreement and the **mobilé** insurance policy, showing the date of purchase. Only purchases of a motor vehicle during the period of the Autofestival as specified in article 3 of these rules shall be taken into account.
- The complete IBAN and BIC details of the bank account into which the winner wants Foyer Assurances S.A. to pay the winnings. The holder of the bank account must be the same person who has taken out the personal loan to finance the motor vehicle and who is the policyholder of the **mobilé** motor insurance policy taken out with Foyer Assurances S.A.

Foyer Assurances S.A. shall verify that payment has been received for the first premium of the insurance policy taken out by the winner, a necessary condition to validate the win.

In the absence of a valid email address, if complete information is not received within the deadline or in the event that certain conditions are not met, Foyer Assurances S.A. reserves the right to withhold the win from the winner, giving reasons for its decision.

Foyer Assurances S.A. undertakes not to sell, exchange or communicate participants' data to third parties other than Foyer Group companies.

ARTICLE 7 Prizes

- **100 winners** shall be reimbursed the (total or partial) amount of interest on the personal loan taken out to finance the purchase of the motor vehicle which is the object of the **mobilé** insurance policy taken out during the Autofestival, **up to a maximum of €500 (five hundred euros)** per designated winner. The amount of debit interest on the personal loan taken into account for application of this maximum amount, where applicable, shall be the amount stated on the copy of the personal loan agreement provided by the winner or on the credit institution's certificate as referred to in article 6 of these rules.

The prize allocated may not be challenged in any way, no alternative is offered and the prize may not be replaced or exchanged for any reason at all.

ARTICLE 8 Promotion

Foyer Assurances S.A. reserves the right to publish the name and photograph of the winners for advertising or public relations purposes, without any remuneration other than the prize won. Any winner that objects to the use of his/her name and photo for advertising or public relations reasons must inform Foyer Assurances S.A. via a simple letter or email sent to it within 15 days of the announcement of the results.

ARTICLE 9 Communications



Unless otherwise stipulated in these rules, all communications relating to this competition must be sent by email to the following address: autofestival@foyer.lu

ARTICLE 10 Personal data protection

Participants authorise Foyer Assurances S.A. and other companies in the Foyer Group to record, store and process electronically data collected during their participation in the prize draw, in accordance with Regulation (EU) 2016/679 and the law of 1 August 2018 relating to the protection of natural persons in respect of the processing of personal data in criminal matters as well as in matters of national security. The data communicated in this way by the participants is strictly confidential and for the exclusive use of the Foyer Group.

The data shall be kept for the duration of the prize draw and for a maximum period of six months after the prizes are awarded to the winners, it being understood that publication on any social network shall not be deleted at the end of that six-month period (and shall remain accessible to the public) unless expressly requested by the winner.

In accordance with the General Data Protection Regulation (EU) 2016/679 of 27 April 2016, participants may request, free of charge, by simple letter or email, access to their personal information in order to have its rectified, modified, deleted, to request portability or object to its processing by the Foyer Group.

ARTICLE 11 Jurisdiction and applicable law

Relations between Foyer Assurances S.A. and entrants in this prize draw are governed by Luxembourg law. The courts of Luxembourg shall have sole competence in all disputes relating to the proposed competition, although Foyer Assurances S.A. may bring the dispute before any other court which, notwithstanding the above specified jurisdiction, would normally be competent in respect of the participant.

ARTICLE 12 Filing of the rules

These rules have been filed with the firm of Geoffrey Gallé, Associate Court Bailiff, 126 Val Ste Croix, L-1370 Luxembourg.

A copy of these rules may be obtained free of charge on simple request, throughout the duration of the prize draw, by letter sent to Foyer Assurances, whose registered office is at 12 Rue Léon Laval, L-3372 Leudelange or by email to: autofestival@foyer.lu.

It is also possible at any time to consult the rules on the website at www.autofestival.foyer.lu.