
Visa's Junior Inventors' Day 2024 (the "Event") - T&Cs

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER THIS PROMOTION OR THE EVENT.

THIS VISA JUNIOR INVENTORS' DAY PROMOTION (THE "PROMOTION") AND THE EVENT ARE ONLY OPEN TO RESIDENTS OF THE UNITED KINGDOM AND NORTHERN IRELAND

By entering the Promotion and participating in the Event, you agree to be bound by these terms and conditions (the "Terms"). Promotional materials relating to the Promotion, including all information on how to enter the Promotion and attend the Event, also form part of these Terms.

- 1. DESCRIPTION:** The Event is scheduled to be held at Visa's European Headquarters in London at 1 Sheldon Square, London, W2 6TT in early 2024 (the specific date is yet to be determined). This Event centres on the notion that the expectations and ideas of young people can have a transformative impact on economies. Successful applicants will have the opportunity to attend a creative one-day workshop and be appointed Visa's first "Junior Chief Innovation Officer". Grayling will communicate via email (to your submitted email address below) further details of the Event at least 30 days prior to the Event taking place. On the day of the Event the young person appointed Visa's first Junior Chief Innovation Officer will have the opportunity to experience what it is like to work at Visa firsthand, gaining exclusive access to the magic behind the network. In addition, you will learn how Visa enables people and businesses to move money safely and securely powering economies around the world and have the chance to share your perspective and expectations for the future as Visa continues to enhance a payment experience. As set out below, Visa will cover the cost of transportation and subsistence costs on the day. Travel will be capped as set in clause 12 below.
- 2. PROMOTER:** The Promoter of the Event is Visa Europe at London at 1 Sheldon Square, London W2 6TT in early 2024 ("Visa"). Grayling Communications Limited ("Grayling") will handle applicant data on behalf of Visa Europe as set out below in Section 0.
- 3. SELECTION OF EVENT ATTENDEES:** Event participants will be chosen via a process whereby 30 names will be picked out of a hat at random. Promotion attendees shall be selected on 5 February 2024. There shall be 30 attendees who attend the Event only. Grayling will contact you and your legal guardian via email to the email address provided pursuant to your acceptance of the terms of the conditions of entrance. Grayling will contact you at least 30 days prior to the Event taking place to inform you if you have been chosen and will provide you with further details surrounding the Event. Participants may not enter the Promotion more than once. Any additional entries to this may result in disqualification. The Promotion opens on 14 November 2023. All Promotion entries must be received by Grayling by no later than 31 January on 2024 (the "Closing Date") in accordance with Section 6 below (How to Get Involved). All entries received after the Closing Date are automatically disqualified.
- 4. ACCEPTANCE OF THE TERMS:** By entering the Event, each entrant unconditionally accepts and agrees to comply with and abide by the decisions of Visa and/or Grayling, which shall be final and binding on all matters pertaining to the Event. By entering the Event, each entrant

agrees to these and terms conditions.

5. ELIGIBILITY: We will require you to provide proof that you are eligible to enter the Promotion/Event. The Promotion and attending the Event is open to any person who meets all the following eligibility requirements:

- Be between 8 – 14 years old
- Live in the United Kingdom and Northern Ireland
- Have a parent or legal guardian's permission to enter who also resides in the UK & Northern Ireland and consents/agrees to these Terms. You must also provide evidence of this permission when requested by Visa and/or Grayling
- Have a parent or legal guardian with a valid email address
- Have a parent or legal guardian with internet access

Employees and agents of either Visa or Grayling, or any of their respective subsidiary or affiliated companies, and their immediate families and members of their households and anyone otherwise connected with operation or fulfilment of the Event are not eligible to take part in the Promotion/Event. However, Visa reserves the right and at Visa's discretion, Visa is entitled to invite employee's children (who will not be eligible as participants in the competition) but who will be entitled to attend the event).

The Promoter reserves the right to require participants to prove that they are eligible and they have the parental permissions required. If the entrants to the Promotion are found to be ineligible, the Promoter reserves the right to draw another entrant from the Promotion and the ineligible entrant(s) shall not be entitled to attend the Event. At Visa's discretion, prior to the event taking place, Visa reserves the right to invite children of employee's and/or agents to attend the event (who will not be eligible as participants in the competition)

6. HOW TO GET INVOLVED:

For those interested in taking part in the Event, please ask your parent / legal guardian to send your application to Visainventorsday@grayling.com, once you have acknowledged the Terms and confirmed your consent with the following information:

- Parent / legal guardian's name
- Parent / legal guardian's contact details (address, telephone and email)
- Your name
- Your date of birth
- Have a parent or legal guardian's permission to enter who also resides in the United Kingdom and Northern Ireland and consents/agrees to these terms and conditions. You must provide evidence of this permission when requested by Visa and/or Grayling.

Grayling may disqualify any entrant, its sole discretion, should the entry not comply with any of the above requirements, eligibility criteria or otherwise with these Terms.

7. ACCEPTANCE

Successful applicants will be selected via the Promotion and notified by Grayling via email with additional details closer to the time. If you do not respond within three (3) days of receiving

confirmation that you have been selected from Grayling, Grayling reserves the right to revoke your application and choose another entrant.

8. LIMITATION OF LIABILITY Insofar as is permitted by law, both Grayling and Visa, its agents or distributors will not in any circumstances be responsible or liable to compensate any individual or accept any liability for any loss, damage, personal injury or death occurring as a result of entering into this Promotion or the Event except where it is caused by the negligence, agents or distributors or that of their employees.

9. INTELLECTUAL PROPERTY ("IP"):

All concepts, content, data, information, materials, ideas, suggestions, improvements, modifications, comments, technology, works of authorship and any and all IP embodied or incorporated therein that is submitted by an Entrant ("Submission") will be owned by the Entrant, except to the extent of any Visa Content (defined below), including, without limitation, Visa technologies, materials, content, ideas or IP embodied or incorporated therein. Entrant agrees not to use any materials or submit any Submission that infringes any third party IP or other rights. Visa reserves the right to request proof that Entrant maintains all necessary rights in the Submission in a form acceptable to Visa.

By entering the Event, each Entrant and their parent/legal guardian acknowledges and expressly agrees that:

- Their Submission may be promoted by Visa on its website and/or in various media (including via paper, data and digital media) at Visa's discretion, without the right of review, modification or approval.
- Their Submission is not being submitted in confidence or in trust to Visa and that no confidential or fiduciary relationship is intended or created. Visa's only obligations to Entrants regarding their Submissions are to award the prizes to the winning Submissions.
- Visa has a strong reputation for innovation and may be working on similar ideas independently whether now or in the future. Visa and other Entrants may have created ideas and concepts that may have familiarities or similarities to their own Submission, and that Entrants (and their parents/legal guardians) will not be entitled to any compensation or credit for use of similar or the same ideas presented in their Submission or right to negotiate with Visa because of these familiarities or similarities in Visa products/services/communications.
- Submissions are and shall be given entirely voluntarily and no Entrant (or their parent/legal guardian) shall have any obligation to give or provide a Submission. If Entrant does make a Submission, then Visa shall have and is hereby granted the perpetual right to use, disclose and otherwise exploit all such IP in the Submission for any and all purposes, including, without limitation, incorporation and distribution as part of the programs, products or services of Visa.

The Entrant (or their parent/legal guardian) shall not acquire any rights of any kind to the name, trademark or other IP owned or controlled by Visa (including any improvements irrespective of who created them). As Entrants may include ideas, materials or content provided by Visa for inclusion in Submissions (collectively, "Visa Content"), Visa permits Entrants to use such Visa Content provided by Visa for the purposes of participating in the Event only and such Visa Content may not be used for any other purpose.

10. BULK ENTRIES: Bulk entries made from trade, consumer groups or third parties will not be accepted. Incomplete or illegible entries and entries which do not satisfy the requirements of these Terms in full will be disqualified and will not be counted. If it becomes apparent that a participant is using a computer(s) to circumvent this condition by, for example, the use of 'script', 'brute force', masking their identity by manipulating IP addresses, using identities other than their own or any other automated means, that person's entries will be disqualified.

11. THE EVENT

- Successful applicants agree to take part in any promotional activities reasonably requested by Grayling or Visa.
- Prior to the Event, Grayling Communications will email each selected entrant in order to seek dietary and mobility issues.
- Grayling Communications will email you prior to the Event with full details relating to the day and in order to seek any further information require from you.

12. TRAVEL

Visa Europe will reimburse you after the Event for any travel expenses to attend the Event which you have incurred up to a maximum amount of £150.00, provided you have submitted via email to Visainventorsday@grayling.com all your proof of itemised travel and expenses. The train tickets or other expenses not associated with attendance to the Event cannot be applied to the cost of any previously purchased reservations or other miscellaneous charges. Participants are otherwise responsible for paying all associated costs that are not specifically stated in these Terms, including (where applicable) meal costs, spending money and all other incidentals. Participants must be accompanied by his or her parent or legal guardian (at their own expense) at the Event.

13. DATA PROTECTION & PRIVACY NOTICE:

Visa processes your personal information as necessary for the performance of a contract (as set out in these terms and conditions) and, where relevant, to comply with legal obligations. Visa processes your personal information in accordance with Visa's Global Privacy Notice available at the following link <https://www.visa.co.uk/legal/global-privacy-notice.html>. For the purposes of this Event, Grayling Communications will be collecting your personal data and coordinating the processing of your personal data on behalf of Visa. Grayling Communications' Privacy notice can be found here <https://grayling.com/privacy-policy/>.

You have various rights under data privacy laws. You also have the right to file a complaint with Visa or with a supervisory authority if you believe that Visa has processed your personal information in violation of the applicable law.

If you seek to exercise your data privacy rights, please reach out to Visainventorsday@grayling.com.

Similarly, if you have any questions in relation to your personal information, you can contact Visainventorsday@grayling.com.

In order to enter the event please read and agree to the following terms

I understand that by providing my contact details and the name of the child entering Visa's Junior Chief Inventor's day promotion, that these details will be used for the sole purpose of entering my child into a ballot to attend Visa's Junior Inventors' Day. My personal information and that of my child will be processed by Visa's partner company Grayling communications who are administering the promotion. I represent and warrant that I am the parent or legal guardian of the child. I, on behalf of the child as their parent or legal guardian, have read, understand, and agree to these Terms on their behalf and take full responsibility for the child.

If I am not successful in the promotion, my personal data and that of my child will be deleted by Grayling at the completion of the promotion. If I am successful in the promotion and attend the event, my personal data will be deleted by Grayling and Visa at the completion of the event.

Both Grayling and Visa Europe's privacy Policies can be found here: <https://www.visa.co.uk/legal/privacy-policy.html> and <https://grayling.com/privacy-policy/>.

Send your entry to the promotion by email to Visainventorsday@grayling.com

GENERAL

14. Neither Visa nor Grayling accept any responsibility for late, incomplete, incorrectly submitted, corrupted or misdirected entries, claims or correspondence whether due to error, omission, alteration, tampering, deletion, theft, destruction, transmission interruption, communications failure or otherwise.
15. In the event you are chosen to participate at the Event, such participation is not transferable or exchangeable and cannot be redeemed for cash or any other form of compensation.
16. If for any reason any aspect of the Event and promotion is not capable of running as planned, including by reason of infection by computer virus, network failure, bugs, tampering, unauthorised intervention, fraud, technical failures or any cause beyond the control of Visa which corrupts or affects the administration, security, fairness, integrity or proper conduct of the Event, Visa and Grayling in its sole discretion reserve the right to cancel, terminate, modify or suspend the Event. In the event this is required, you will receive notification from Grayling that it has been cancelled.
17. If there is any reason to believe that there has been a breach of these terms and conditions, the Promoter may, at its sole discretion, reserve the right to exclude you from participating.
18. In the event of any conflict between any terms referred to in any promotion materials relating to the Event and these terms and conditions, these terms and conditions take precedence.
19. These Terms are governed by the law of England and Wales. If any entrants to this promotion wish to take court proceedings, then they must do this within the English courts.