RULES of the "Cats Musical – Smart Banking" competition
Competition organised by ING Belgium SA

1. The ‘Cats Musical’ competition (hereinafter referred to as ‘the Competition’) is organised by ING Belgium SA (hereinafter referred to as ‘ING’) Avenue Marnix 24, B-1000 Brussels, Brussels Trade Register, VAT BE 0403 200 393.

2. The Competition will run from 4 March to 8 March 2019 23h59.

3. The competition is open to any individual aged 18 or over who has an ING account for private purposes, participating in their own name and domiciled in Belgium.

The competition is only open to ING customers who were already a customer on 22 February 2019 at 23:59 and who have installed and activated the ING Smart Banking app for smartphones.

4. Participants can take part in the Competition between 4 March and 8 March 2019 by answering the competition questions via de banner in the ING Smart Banking app for smartphone.

A total of 50 participants who answered the questions correctly and whose answer to the elimination question approaches the right answer as closely as possible will be nominated to win the prize. In the event of tie in regard of the answers to the elimination question the first participant to have answered the question will win.

The winner will receive 2 VIP tickets for the musical CATS at Palais 12 (Brussels) on Sunday 24 March 2019 at 16.30. The ticket package offers: 2 entrances, 1 parking and a walking dinner for two.

The prize does not include personal expenses, which are the responsibility of the winner and/or the accompanying person.

The winners will be contacted personally by ING through the email they provided when participating at the contest to confirm the award:

- If the winner rejects the prize or fails to respond within 7 days following the communication of ING to confirm the prize, the prize will be allocated to the next winner in the ranking.
- The winner may invite one person to accompany him/her at the musical.
- The winner must be present in person and can therefore not transfer his/her prize to any other person.
- Minors must be accompanied by a responsible person who exercises parental control or by an adult who will be charged with taking care of the child during the musical.
- Every customer may participate only once. If a customer enters into the Competition twice only his/her first round of answers will count.
- ING cannot be held responsible if the winner and/or the accompanying person is for security reasons unable to join the show.

There is no purchase obligation with regard to an ING product or service associated with participation in the Competition.

5. Neither ING employees (direct employees or self-employed) involved in the organisation of the Competition nor their family members may take part in the Competition. Neither may employees (direct employees or self-employed) of other participating companies involved in the organisation of the Competition nor their family members take part in the Competition.

6. The prizes offered within the context of the Competition are non-transferable and cannot be exchanged for other products or services. The allocation of these prizes cannot be disputed.
except of gross negligence or wilful misconduct on the part of ING. In the event of illness or cancellation the winner cannot claim any cash or material compensation.

7. Except in the case of gross negligence or wilful misconduct on their part, neither ING, nor its employees or any third party to whom an appeal was made within the context of the Competition can be held liable for any loss or damage arising from the organisation of the Competition, including participation in the Competition. Subject to the same restriction, neither ING, nor the persons referred to above, can be held liable for any technical problem arising during the course of the show affecting the itself or themselves, a Competition participant and/or a third party which result in the show being interrupted, a delay in the participation to or the organisation of the Competition or a change in or loss of the personal data of a person who has taken part in the Competition. ING will not in any case owe any form of compensation for damage if the match has to be cancelled, interrupted or changed due to force majeure or an event beyond the control of ING.

8. All participants will lose their eligibility for the prize if it comes to light that deceptive practices were used, regardless in which form, or if unlawful arrangements were made in bad faith between participants to influence their chances of winning. ING reserves the right, in such a case, to demand that the prize be returned or to exclude the parties concerned from every participation in all future promotional campaigns and competitions organised by ING. The exclusion cannot be disputed in any case whatsoever, except of gross negligence or wilful misconduct on the part of ING.

9. No information will be provided about the Competition, with the exception of informing the winners as stated in Article 4 above and informing persons about these regulations on www.ing.be/contest. Without prejudice to these exceptions no letters, telephone calls or emails will be answered about the Competition.

10. Personal data belonging to the participants which is communicated to ING within the context of the Competition will be processed by ING Belgium NV/SA, Marnixlaan/Avenue Marnix 24,1000 Brussels, for the organization of this contest. Every participant may consult his/her personal data and have this corrected. Participants are also entitled to have their personal data deleted or its processing restricted or to object to the processing of this data entirely. Additionally, participants have the right to have their data transferred.

Participants requiring more information about this can consult ING Belgium's Privacy Statement, and additionally Article 6 (Protection of Privacy) of the General Regulations for Banking Transaction on the ING website (www.ing.be) or at an ING branch office. Every participant can turn to our Data Security Officer if he/she has any questions(ing-be-PrivacyOffice@ing.com or ING Privacy Office, Sint-Michielswarande 60, B-1040 Brussels.)

11. The winners authorise ING to use their personal data (in particular their surname, first name and address) on the website www.ing.be on any medium (Facebook page, printed matter, publications, film or video, footballing site, etc.) for marketing purposes of ING, without being entitled to any compensation, with the exception of the price referred to in Article 4.

12. Any competition entrant is deemed to have familiarised themselves with the contents of these rules. Entry to this competition implies unreserved acceptance by the entrant of all of these rules and acceptance of any decision taken by the organisers to ensure that the competition is conducted in a proper manner.

13. These rules are drawn up in English and translated into French and Dutch. The contest entitled ‘Cats Musical – Smart Banking’ in French, ‘Cats Musical – Smart Banking’ in Dutch and ‘Musical Cats’ – Smart Banking’ in English is one and the same contest.

14. The contest is subject to Belgian law.

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