

Social Media Terms and Conditions Instagram Contest – Oil Chevron

1- The promoter is FlowBank SA whose registered office is at Esplanade de Pont-Rouge 6, P.O. Box 1303, 1211 Geneva 26, Switzerland.

2- The competition is open to residents of Switzerland aged 18 years or over, except employees of FlowBank SA and their close relatives and anyone otherwise connected with the organization or judging of the competition.

3- There is no entry fee and no purchase necessary to enter this competition.

4- By entering this competition, the participant acknowledges and agrees to be bound by these terms and conditions.

5- To participate in the competition, details relating to the entry process can be accessed at the following link: <https://www.instagram.com/flowbank/>

6- Only one entry is accepted per person. Multiple entries from the same person will trigger his/her disqualification.

7- Closing date to enter the competition will be 13.01.2023, 12PM CET. After this date, no further entries to the competition will be allowed.

8- No responsibility shall be incurred for entries not received for whatever reason.

9- Winner will be chosen randomly and shall be notified within 16 days following the end of the competition.

10- The promoter reserves the right to cancel or amend the competition and these terms and conditions without notice in the event of a catastrophe, war, civil or military disturbance, act

of God or any actual or anticipated breach of any applicable law or regulation or any other event outside of the promoter's control. Any changes regarding the competition's rules will be notified to participants as soon as possible by the promoter.

11- The promoter is not responsible for inaccurate prize details supplied to any entrant by any third party connected with this competition.

12- The prize is 1 stock of CVX.NYSE (Chevron)

No cash will be offered. The prize is not transferable. Prize is subject to availability and we reserve the right to substitute it with another product of equivalent value without giving notice.

13- Winner will be the closest to the market price. In case of a tie between several participants, the winner will be chosen randomly by our computer system, from all entries received and verified by the promoter.

14- The winner will be notified by email and/or direct message on Instagram within 16 days of the closing date. If the winner cannot be contacted or does not claim his/her prize within 14 days following the notification, the promoter reserves the right to withdraw the prize from the winner and allocate it to a new winner.

15- The promoter will notify the winner when the prize can be delivered and where it can be collected.

16- The promoter's decision in respect of all matters to do with the competition will be final and no correspondence will be entered into.

18- The winner agrees to the use of his/her name and image in any publicity material related to his/her participation. Any personal data relating to the winner or any other participant will be used in accordance with current Swiss data protection legislation and will not be disclosed to a third party without the participant's prior consent.

19- The winner's name will be available 16 days after the closing date and will be provided by email upon request to the following address: marketing@flowbank.com.

21- This competition is in no way sponsored, endorsed or administered by, or associated with, Facebook, Instagram, or any other Social Network. You are providing your information to FlowBank SA and not to any other party. The information provided will be used in accordance with the following Privacy Policy found at <https://www.flowbank.com/website-terms-and-conditions>.

22- FlowBank SA shall have the right, at its sole discretion and at any time, to change or modify these terms and conditions. Such change shall be effective immediately upon posting to this webpage.

23- These terms and conditions shall be governed by Swiss law and any disputes shall be subject to the exclusive jurisdiction of the courts of Geneva, Switzerland.