

Contest rules

2021 ING SOLIDARITY AWARDS

General terms and conditions for the ING Solidarity Awards contest

1. General information

1.1. The contest

As part of the **ING Solidarity Awards** competition, ING Luxembourg S.A., whose registered office is at 26 Place de la Gare, L-2965 Luxembourg (hereinafter "ING") is holding a contest between 20 April 2021 and 30 June 2021 as part of its corporate social responsibility approach.

1.2. Purpose

ING is looking to reward and support the Luxembourg charity sector.

The **ING Solidarity Awards** competition is open to any Luxembourg non-profit organisation/foundation or Social Impact Company (SIS) that is based in Luxembourg and meets the requirements of Article 15 of these Rules.

1.3 Description:

This contest is organized through a "jury vote": the vote allows participating charities/foundations/SIS to present a project by submitting their application to ING before the 20th of May 2021 at midnight. Charities/foundations/SIS can submit their application through the online form available on the website www.ing.lu/solidarityawards, only if they meet the 2021 contest conditions.

At the end of this registration process, the projects will be submitted to a vote by jury.

Each project will be filed in one of two (2) distinct categories. Within each category, the jury can choose to reward up to two (2) projects.

The two categories are defined as follows:

Financial inclusion: Any project whereby a participating entity works towards improving the financial situation of individuals, e.g. through education or social and economic integration.

Environmental protection: any project whereby a participating entity works towards promoting biodiversity or the circular economy, mitigating climate change or reducing pollution.

For each category, up to two (2) projects will be rewarded by the jury:

One prize will be awarded to a 100% volunteer-run entity, and another prize may be awarded to an entity with at least one employee.

1.4. Amount of donations

ING is making a total of EUR 20,000 available, to be divided among the four (4) projects.

This amount will be distributed as follows:

- Up to two (2) charity/foundation/SIS, 100% volunteer-run with no employees, can win EUR 5000 each
- Up to two (2) charity/foundation/SIS, run partially on a volunteer-basis, with at least one employee, can win EUR 5000 each.

To boost the winners' visibility, ING will produce a video for every winner at ING's expenses. It will be published on social media in the fall of 2021.

1.5. Eligibility criteria

Any non-profit charitable organisation, foundation or SIS with legal personality, duly registered in the Trade and Companies Register and whose registered office is located in the Grand Duchy of Luxembourg can participate (hereinafter the "Participant").

A charitable organisation or SIS acquires legal personality with effect from the day on which its Articles of Association are published in the *Mémorial, Recueil des Sociétés et Associations*, unlike the foundation which only acquires legal personality when its Articles of Association have been approved by Grand Ducal decree.

Only Participants that meet the following requirements can be candidates:

- having been in existence for at least 12 months as of 20 April 2021;
- having been accredited for at least 12 months as of 20 April 2021, as a SIS by the competent Minister (this criterion is only applicable to the SIS, not to organisations/foundations);
- having a project of national or international scope;
- duly completing the registration form;
- producing the most recent published annual financial statements;
- .

ING reserves the right to eliminate any Participant at any point during the competition with no explanation required, especially if one or more of the following situations arises:

- a Participant fails to comply with legal, accounting and tax rules;
- a Participant incites racist, xenophobic, violent, fascist, sexist, nationalist or other discriminative behaviour towards certain groups of people;
- a Participant submits photographs that contain slanderous or illicit content or are contrary to human dignity;
- a Participant fails to display values that guarantee that its activities are available to beneficiaries irrespective of any ideological, philosophical or religious considerations, and that users of the services are entitled to privacy and respect for their religious and philosophical convictions;
- a Participant has direct or indirect links with countries that are considered to be Non-Cooperative Countries and Territories (NCCT) by the Financial Action Task Force (FATF);
- a Participant has the characteristics of a trade union;
- a Participant has made false statements or has submitted one or more documents that proved forged, inaccurate and/or incomplete;

- a Participant that generally fails to promote the image sought and/or values promoted by ING Luxembourg.

2. Terms of participation

2.1. Scope and acknowledgement of the Terms of participation

By submitting an application, the Participant accepts the present rules in their entirety.

2.2 Manager

Participants designate a contact person that is qualified and responsible to represent them. The contact person confirms that they have sufficient authorisations to act for and on behalf of the Participant.

2.3 Procedure and Execution

2.3.1. Costs

The contest is free and entails no obligation to buy.

Each Participant must cover its own expenses incurred in connection with the contest. ING will not reimburse any charges or costs.

2.3.2. Submission

Participants submit their application by completing the ad hoc form online via the website <http://www.ing.lu/solidarityawards>. When so requested, the Participant's legal representative must produce a copy of the mandate authorising it to act on behalf of the charity or the foundation, together with the Participant's bank details in Luxembourg (RIB).

The following information is also required:

- scope of the project: national (Luxembourg) or international;
- a summary of the project, including the following information: What is your project? What are its aims? How will it be implemented? What are the expected results? How is your project alleviating the impact of the current Covid-19 crisis?
- A description of the expected impact on financial inclusion or on the environment:
- number of beneficiaries, budget allocated, number of persons involved in running the project, societal impact (improving people's financial condition, e.g. through education or social and economic integration) or impact on the environment (improving biodiversity, promoting the circular economy, mitigating climate change, or reducing pollution) and
- the Participant must enclose a recent financial statement with the form.

Only one registration per Participant is permitted.

The fields provided in the online registration form must be duly completed (including name, address, phone number, email address, etc.). ING reserves the right to vet or screen the applications submitted.

Participants may put the charity's/foundation's/SIS' logo on ING's website at www.ing.lu/solidarityawards. The size of the logo is restricted to 2MB. Participants must ensure that

they have the necessary authorisations to submit an application for and on behalf of the charity/foundation/SIS, and must comply with intellectual property legislation.

Participants may upload a photograph directly via the website www.ing.lu/solidarityawards. The size of this image is restricted to 2MB. The permitted formats are jpg, jpeg, gif, png. Participants must ensure that any person appearing in the photograph to be published on the website has given consent to do so. In order to avoid legal disputes, photographs must not contain anything that could offend public decency and/or public order.

ING reserves the right to decide whether photographs or video links submitted meet the content requirements stipulated in these Rules.

ING may also remove them at any time without explanation; complaints or monetary claims will not be accepted from the Participants.

Participants will not hold ING accountable for any direct or indirect loss or damage that results from the use of the information published on the website by the Participant or its representative.

Each Participant certifies that the media and/or photographs, drawings and ideas supplied are its property and were not based on an existing work.

For further details about the terms and conditions of participation please send an email to: solidarityawards@ing.lu

2.3.3. Timetable

Applications to participate in the contest will be accepted between 20 April 2021 and midnight on 20 Mai 2021.

After this deadline, the website will be closed to submission.

A submission can only be accepted if all the participation conditions are met.

The projects and annexes (photographs and logos) must be received by this deadline.

Projects received after these dates or without acceptance of the Rules will not be accepted. Projects received cannot be returned to Participants.

All submissions will be checked and approved by ING and then submitted to the jury.

The panel of judges will meet to select the winners by 21 June 2021 at the latest. The award ceremony will be held on 30 June 2021, at ING Lux House in Luxembourg. The date or venue are subject to change at ING's sole discretion. In this case the Participants will be informed, by any means deemed appropriate by ING, including via the email address provided by the Participant.

2.4. Voting

The jury of seven, (three ING staff members, three non-ING persons and a chairman) will decide which projects are the most convincing in terms of value, impact and implementation method used.

The jury will meet on one or several occasions before 21 June 2021 to select the winning projects.

The jury members will hold their own vote on the pre-screened projects using a weighting system based in particular on the following criteria: compliance with the requirements and themes stipulated in the rules, quality, originality, etc.

The jury will vote on each project category (financial inclusion, environmental protection).

Up to four (4) projects will be rewarded:

- Up to two (2) prizes with a value of EUR 5,000 (five thousand Euros) each will be awarded to 100% volunteer-run charities (one project per category);
- Up to (2) prizes with a value of EUR 5,000 (five thousand Euros) each will be awarded to partially volunteer-run charities (one project per category).

If none of the projects in one of the above categories is deemed satisfactory by the jury, it reserves the right not to award the prize.

In addition, the jury may, at its own discretion, award a "panel favourite" or some other prize to some of the Participants.

The jury's decision is binding.

2.5. Notification

After the decision of the jury, managers of the winning charities or foundations will be informed by phone or email and invited to the closing ceremony on 30 June 2021 (unless the date and venue are changed at ING's sole discretion and in accordance with health regulations).

The donation will be paid to the account indicated by the Participant.

Before receiving a donation, Participants must send ING an email with proof of their non-profit activity and legal personality. The exact contact details will be sent to ING.

The results of the contest will also be published on the website www.ing.lu/solidarityawards.

3. Suspension of the competition and payment of donations

ING reserves the right to temporarily suspend or definitively close the competition, especially if payment of the donations cannot be made for technical or legal reasons. Where appropriate, the donations will be paid by a manager designated by ING for this purpose.

If, in the event of force majeure, the competition must be cancelled or postponed, ING shall not be liable for compensating the Participants.

4. Right of use

By submitting participation documents, the Participants grant ING all rights to use the documents given to it in connection with the contest, and in particular the right to publish content and mention the Participants, especially in press articles and media following the competition.

The Participants agree to give interviews and make statements that may be made public. By extension, the guarantee of rights includes the subsequent use of content by ING for editorial and advertising purposes.

ING reserves the right to publish or not publish the names of the winners, the photographs, the relevant logos and the type of prize won, with no rights resulting for the winners other than the awarding of the competition prize.

The Participants authorise ING to take photographs and to use their names, addresses, photographs and logos for no fee (i.e., to reproduce and/or publish them to the public) for the purpose of managing the competition.

5. Limitation of liability

The liability of ING and its managing bodies, employees and agents in connection with this competition, for any legal reason whatsoever, is limited to cases of wilful misconduct and gross negligence.

ING shall not be responsible for lost or misdirected registration forms, or their late receipt by ING.

6. Data protection

By participating in the competition, the Participant expressly consents to ING Luxembourg collecting and processing the data required during the duration of the competition and for the purposes described below.

ING has the exclusive right to use this data for the payment of donations and for issuing discharges for donations, where appropriate in its own name, and in connection with its statutory data protection obligations.

Using data beyond these limits is prohibited. Competition participants may revoke their prior authorisation at any time and thus withdraw from the competition.

Participants' personal data collected via online registration forms is processed by ING exclusively for the purposes of:

- registration of entries to the "ING Solidarity Awards";
- management of this contest;
- and payment of donations.

Each Participant acknowledges that they have been informed that the personal information and data of private individuals communicated to ING shall be processed in accordance with the Confidentiality Declaration, available on the public website www.ing.lu and with data protection legislation (including UE Regulation 2016/679 relative to the protection of individuals with regard to the processing of their personal data).

Furthermore, each Participant is informed that, in accordance with personal data processing regulations in force in the Grand Duchy of Luxembourg, they have a right of access, rectification, objection to, transfer or, where relevant, deletion of their personal data.

For any questions concerning the processing of personal data, Participants can contact solidarityawards@ing.lu

7. Acceptance of the rules

Participating in the contest entails acceptance of these contest rules, which are available on the website <http://www.ing.lu/solidarityawards>.

8. Language

The language of this contest is French, German or English.

The forms to be completed by Participants online must be completed in French, German or English.

9. Other

The competition and any question relating to the interpretation, validity and execution of its rules are governed by the laws of Luxembourg.

No complaints will be accepted in connection with the competition other than in the event of gross or wilful negligence by ING.

ING reserves the right to withdraw or add prizes.

The courts in and of Luxembourg shall have sole jurisdiction.

In case these clauses are or become invalid, the other terms and conditions of participation shall remain unchanged.

In case of discrepancy among the French, English or German version or any diverging interpretations, the French version of these contest rules shall prevail