



COMPETITION FOR AN INVESTMENT GOLD BAR – IBIS InGold

RULES OF THE INSTAGRAM CONTEST (statute)

Read the detailed rules of the competition, which takes place on the Instagram accounts of IBIS InGold, a. s.

BASIC INFORMATION

1. The organizer of the competition is IBIS InGold, a. s., Company ID No.: 25525433, VAT number: CZ25525433, with its registered office at Rybná 682/14, Staré Město, 110 00 Praha, Czech Republic (hereinafter referred to as the „Organizer“).
2. The name of the competition is „Competition for an investment gold bar – IBIS InGold“ (hereinafter referred to as the „competition“).
3. The competition is organized on the occasion of an important milestone of IBIS InGold – achieving a historic profit for clients on their iiplan[®] contracts in the amount of more than 10 billion Czech crowns.
4. The competition takes place on the organizer’s Instagram profiles:
 - @ibisingold_cs
 - @ibisingold_sk
5. The competition takes place from March 17, 2026 to March 25, 2026 (inclusive).
6. The Contest is not sponsored, administered or otherwise affiliated with Instagram. Instagram has no obligations to the contest participants.

PARTICIPANTS

1. A natural person over 18 years of age with permanent or long-term residence in Europe, who has an active account on the social network Instagram and meets the conditions for participation in the competition, can become a participant in the competition.
2. Participation in the competition is voluntary.
3. Employees of the organizer and persons close to them are excluded from the competition.

CONDITIONS OF PARTICIPATION IN THE COMPETITION

1. The participant enters the competition in such a way that, during the duration of the competition:
 - follows/starts following at least one of the Organizer’s Instagram profiles @ibisingold_cs or @ibisingold_sk,
 - “like” the contest entry,
 - will write a comment under the competition entry, in which he will give an answer to the question: “What would you create your gold reserve for?”



2. A participant can add an unlimited number of comments, increasing their chance of winning.
3. The Organizer reserves the right to exclude comments that:
 - are inappropriate, vulgar or violate ethical or legal standards,
 - incite hatred, discrimination or promote illegal activities,
 - are spammy, repeat the same answer from the same profile, or otherwise violate fair play rules.
4. In the comment, the participant can also indicate another person who would be pleased with a win in the form of investment gold. However, the designation of another person is not a condition for participation in the competition.

WIN

1. The prize in the competition is a 1× investment gold bar – FINE GOLD LUNAR HORSE PAMP 2026, weight 5 g (<https://iiplan.ibisingold.com/Shop/en/detail?idGoods=146>).
2. The organizer will hand over the prize to one drawn winner.
3. The prize is not legally enforceable and is non-transferable. The prize cannot be exchanged for cash or any other prize.

DETERMINE THE WINNER

1. After the end of the competition, one winner will be randomly selected from all valid comments.
2. The draw will take place on March 26, 2026.
3. The winner will be announced on the organizer's Instagram profile in the comment under the competition post or in stories.
4. The winner will then be contacted via a private message on Instagram.
5. In the event that the winner does not respond to the Organizer's message within 5 working days, the Organizer reserves the right to draw a replacement winner.

HANDING OVER THE PRIZE

1. The prize will be handed over to the winner exclusively in person, at a place and on a date agreed between the organizer and the winner.
2. The receipt of the prize may be photographically or audiovisually recorded by the organizer for the purpose of creating marketing and promotional material of the organizer.
3. By accepting the prize, the winner grants the Organizer consent to take and publish a photograph or video recording in which his/her person may be captured, for marketing and promotional purposes of the Organizer, in particular on the Organizer's website, social networks and other online communication channels.



4. This consent is granted without remuneration and for an indefinite period of time.
5. In the event that the winner refuses to accept the prize in person or does not give consent according to point 3, the organizer reserves the right not to hand over the prize and draw a substitute winner.

PRIVACY POLICY

1. By participating in the competition, the participant agrees to the processing of their personal data to the extent necessary for the implementation of the competition and the handover of the prize.
2. Personal data will be processed in accordance with the applicable legislation on the protection of personal data.
3. The Organizer will store the winner's personal data only for the period necessary to hand over the prize, but no longer than 2 months.

FINAL PROVISIONS

1. The Organizer reserves the right to modify, shorten, extend or cancel the Competition at any time.
2. The organizer reserves the right to exclude participants from the competition who violate the rules of the competition or act contrary to good morals.
3. In the event of any complaints or objections, the organizer decides definitively.
4. By participating in the Competition, the Participant confirms that he has read these rules and agrees with them.