



Terms and Conditions

bunq Wheel of fortune

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1. General

Hi there, welcome! We're glad to see that you want to participate in bunq Wheel of Fortune. Wheel of Fortune is a product of bunq which allows you to try your luck and gain one of our many prizes by simply spinning the wheel without any effort!

The Wheel of Fortune is organised by us, bunq B.V., a fully licensed Dutch bank. Want to send us a postcard? Our address is Naritaweg 131-133, 1043 BS Amsterdam. To find us in the Dutch Trade Register (*Kamer van Koophandel*), look for bunq B.V. or the following number: 54992060.

Please note, these Terms and Conditions only apply to verified users where the feature is available and residing outside the Netherlands.

2. The Wheel of Fortune

The Wheel of Fortune is a product offered by bunq. Participating is simple and free of charge.

Each day, you are automatically granted one spin for being a bunq user. You can earn additional spins everyday by paying with your bunq card, inviting your friends, and/or depositing 100 EUR on your bunq account. Keep an eye out because your spins will expire daily. To celebrate together, you will also receive a free spin on the day of your birthday as a birthday gift from bunq!

By participating in the Wheel of Fortune, you agree with these terms and conditions. In case you do not agree with these Terms and Conditions or do not want to participate in the Wheel of Fortune, you can opt-out of participating by simply not spinning the Wheel.

Please note, the bunq Personal and business conditions apply to your account and to your usage of our services. A copy of these terms and conditions can be found [here](#).

3. Product

The Wheel of Fortune is meant to promote bunq as a whole by rewarding its users like you for using the App. Simply make a card payment with whatever card you like, invite your friends to use the App or deposit money on your bunq account to earn more spins and increase your chances of winning everyday. If these actions are performed with a business account, the extra spins will be transferred to the personal account of the company Director. Please note, personal users can earn 1 extra spin per action type per day.

4. Period

The Wheel of Fortune will be available from October 11, 2022 to March 31, 2023. If you are still able to spin the Wheel over this date, it is because bunq may have decided to extend the fun and postpone the end date. Keep an eye out.

5. Participation and eligible users

The Wheel of Fortune as described in these terms and conditions is currently only available to bunq users residing in the countries we are operating, with the exception of Italy. In addition, these Terms and conditions do not apply to the users residing in the Netherlands. In case we feel that you have not been truthful about your place of residence, or if we have any other reason to doubt the information you've provided, we may exclude you from participation.

In addition, only active bunq users with a verified account and under a bunq Plan are eligible for participation in the Wheel of Fortune. Your participation will immediately end if you cancel your bunq account or (any of) your bunq account(s) gets (temporarily or permanently) blocked.

To participate, please note you must be above 18.

Furthermore, we reserve the right to exclude you from participation if:

- a) your account is in debt with us at the time of the spin;
- b) we've made a mistake in organising the Wheel of Fortune;
- c) we have reason to doubt the integrity of the spin or your participation in the Wheel of Fortune;
- d) we have reasons to believe that you've been involved in fraudulent activities;
- e) a situation arises in which we can't reasonably be expected to accept or maintain your participation.

In the event that you gain a prize with the Wheel of Fortune, but are in debt with us, we may decide to set off your debt against the prize.

6. Winner and Announcement

The individual winners are determined by means of a computer generated pick.

You will know straight away after spinning the wheel whether you have won a prize. You will receive a notification to congratulate you and inform you of your prize. All you will need to do is to claim it or give it to someone else.

This should not happen but in case it does, please note that if a winner has been appointed as a result of an error, we may rectify this error.

7. Prizes

By participating in the Wheel of Fortune, you try your luck to gain one of the many prizes listed below. Monthly winnings of prizes will be distributed between users located in the Netherlands and other countries. Distribution will be as follows:

Prize	Total Winnings	NL Winnings (%)	Non-NL Winnings (%)
1 extra spin	40,000	28,000 (70%)	12,000 (30%)
1 tree	40,000	28,000 (70%)	12,000 (30%)
3 extra spins	10,000	7,500 (75%)	2,500 (25%)
€1	4,000	500 (12.5%)	3,500 (87.5%)
10 trees	4,000	500 (12.5%)	3,500 (87.5%)
1 free month of your plan	500	60 (12%)	440 (88%)
1 free month of Easy Green	500	60 (12%)	440 (88%)
€10	250	50 (20%)	200 (80%)
100 trees	100	20 (20%)	80 (80%)
3x last Payday	100	20 (20%)	80 (80%)
"Break Through Banking" Book	50	10 (20%)	40 (80%)
3 free months of Pack	50	10 (20%)	40 (80%)
€100	20	4 (20%)	16 (80%)
€250	4	2 (50%)	2 (50%)

Please be mindful when filing your tax returns, as (income) taxes may apply.

Bear in mind that it is not possible to exchange the prize with money. Furthermore, the prize is awarded to the winner but because sharing is caring, you as the winner will be able to give your prize to someone else. This person will need to be or become a bunq

user to claim it. No additional third party may derive any rights from this without the express written approval of bunq.

In the event that the prize you've won with the Wheel of Fortune is a money prize, we will transfer the funds to your main bank account with us. We will not transfer the funds to any other bank account outside of bunq. bunq may, at its discretion, convert prizes into their EUR cash equivalent in cases where a prize is not available.

8. Privacy

In the course of your participation in the Wheel of Fortune , we have to process your personal data. For more information on how and why we process your personal data, please see our Privacy & Cookie Statement on our [website](#) and in our app.

9. Liability

We will under no circumstances be liable for any damages, direct or indirect, as a result of your participation in the Wheel of Fortune, unless we have acted with fraudulent intent or with gross negligence.

Our liability to you is in any event limited to the prize of the Wheel of Fortune you have participated or are participating in.

10. Miscellaneous

The Wheel of Fortune and these terms and conditions are governed and interpreted in accordance with the laws of the Netherlands. Notwithstanding the above, mandatory consumer protection laws of your country of residence will remain valid/applicable. Any dispute, controversy or claim shall be resolved exclusively by the relevant courts in Amsterdam (the Netherlands) or by a court at your place of residence.

This is an English translation of the Wheel of Fortune Terms and Conditions. Small differences might exist between the English version and other versions. Your local version will prevail in case of any discrepancies or conflicts between different versions.

We might be required or might feel it necessary to change these terms and conditions. Changes will become effective two months after they are published. Changes addressing a new feature, or changes made for legal reasons, will be effective

immediately. If you do not agree to the modified terms and conditions, stop using our services and terminate the agreement (you have the right to terminate with immediate effect). By continuing to use our services you accept the modified terms and conditions.

Do you have a complaint or comment? Please contact us via the support chat, our support employees are happy to help you. Information on how to contact them can be found on [our website](#). Information about our complaints procedure to be followed can be found on our [legal page](#). Please also check out our [Together forum](#) for more information.

If a situation arises which is not (fully) covered by these terms and conditions, it shall be at bunq's sole discretion to decide what happens.