

GAME RULES AND REGULATIONS

"DIGITAL GAME WITH QUOTATION AND/OR APPOINTMENT FOR 2019 ADULTS"

Article 1- Organising company

Caisse Régionale de Crédit Agricole Mutuel de Normandie (CRCAM), an open-ended cooperative company, approved as a credit institution - 478,834,930 RCS Caen - Insurance brokerage company registered in the Register of Insurance Intermediaries under number 07 022 868 whose registered office is located: 15, Esplanade Brillaud de Laujardière - CS 25014 - 14050 CAEN Cedex 4, hereinafter referred to as the "CRCAM Normandie", is organising a game entitled "Digital Game with Quote and/or Major Appointments 2019" using the mechanics of the "drawing of lots", free of charge subject to requesting a quote and/or telephone or physical appointment concerning our products or services, taking place in the Crédit Agricole Normandie branch, online on the Ca-normandie website.fr, britline.com or fairs and exhibitions described hereafter.

Article 2- Data subjects

Participation in this game is open to any person aged 18 years and over, prospect or client of CRCAM Normandie, residing in France, the UK or Ireland and having requested a quote and/or made a telephone or physical appointment concerning the product or service stipulated in the appendix of the game.

The employees and administrators of the CRCAM Normandie as well as their families, any person who has contributed in any capacity to the organisation of this game as well as their families, may not participate.

The CRCAM Normandy reserves the right to have all necessary verifications carried out in order to ensure compliance with this article.

Any entry that does not meet all the conditions set out, and in particular those in Article 2 of these rules, will be considered void and will not be considered for participation in the game.

Article 3- Participation procedures

To participate in the draw, participants must complete in full the form provided for this purpose on the tablet that will be made available on the event, in Crédit Agricole Normandie branches or on the online form on the website ca-normandie.fr, britline.com by requesting a quote and/or making an appointment concerning the product or service stipulated in the annex to the game.

For the draw: the winner(s) will be drawn from among all participants, as described in the annex to the game.

Any entry that does not meet all the conditions set out, and in particular those in Article 2 of these rules, will be considered null and void and cannot be taken into consideration for the draw.

Only one registration is allowed per event and per participant. In the event of multiple registrations by the same participant, his participation will be automatically cancelled.

The CRCAM Normandie declines any responsibility in the event of disruptions related to the proper functioning of the tablet or online form. In case of force majeure, the game may be suspended or cancelled.

Article 4- Dates

The game will begin according to the dates and times described in the appendix.

Article 5- Endowments of the game

The nature of the prizes and their unit value are mentioned in the appendix to these rules of the game and may be consulted at the place where the draw is organised. Each annex shall be deposited prior to the game with the bailiff indicated in article 12 hereof.

It is not possible to obtain the prize in the form of cash.

Article 6- Information to the winners

The person who has requested a quote and/or made an appointment for the product or service stipulated in the annex of the game from which the entry form will be drawn will be notified by telephone or e-mail within the time limits provided in the annex.

The CRCAM Normandie cannot be held liable for any change in the contact details of the drawee(s) or for incorrect contact details.

The prizes may be withdrawn at the dates, place and time indicated in the appendix.

Prizes that cannot be given to the winners (e.g. absence of a form, error in the address on the form, postal service incidents) cannot be claimed from the organising company and will remain the property of the organiser.

Article 7 - Awarding of prizes

In regard to the awarding of prizes, the CRCAM Normandie reserves the right to have all necessary verifications carried out with regard to the identity, age of participants, the request for an estimate and/or appointment concerning one of our products or services and compliance with the provisions of Article 2 of these regulations. No financial compensation will be required.

Article 8- Data Protection Act

The personal data collected by the CRCAM Normandie, in its capacity as controller, on the entry forms in the context of these draws may be processed by computer for the purposes indicated when participating in the game

The data are stored and processed for the periods indicated in the Regional Bank's data protection policy (<https://www.ca-normandie.fr/politique-de-protection-des-donnees-personnelles-des-sites.html> or <https://www.britline.com/data-protection-policy.html>)

In accordance with the Regulation of 27th April 2016 on the protection of personal data, you have the right to access, rectify, delete, limit and transfer your data to a third party service provider if necessary. You may also object at any time to the processing of your data and the sending of our messages. You can assert these rights by writing by simple letter to the following address: CRCAM de Normandie - Service Qualité Satisfaction Client, 15, esplanade Brillaud-de-Laujardière - CS 25014 - 14050 CAEN CEDEX 4 Stamp fees will be refunded upon request.

Article 9 - Liability of the organising company

The CRCAM Normandie declines any responsibility in the event of disruptions related to the correct functioning of the tablet or online form.

It cannot be held responsible for incidents occurring to the winners during the use of their prize.

The organising company cannot be held liable if, for reasons beyond its control (fortuitous event or force majeure as well as any other event considered by the Organiser as making it impossible to carry out the draw under the conditions initially laid down), the draw was partially or totally modified, postponed or cancelled

In the event that these same circumstances prevent the awarding of the prize(s), the major winner(s) may not seek the liability of the Normandy CRCAM or request the equivalent in euros.

Article 10- Acceptance of the rules

The fact of participating in this game implies the pure and simple acceptance of these rules.

For any dispute relating to the interpretation or application of these rules, arbitration as a last resort shall be carried out by a jury composed of members of the Management of the CRCAM Normandie.

Article 11 - Contestation

Any dispute occurring after the game date will not be accepted. No request for information regarding the identity of the winners will be answered.

A jury constituted by the members of the Management of the CRCAM Normandy reserves the right to judge without appeal any point of dispute not provided for in these rules.

These regulations and their appendices are filed with SELARL ACTOHUISMANCHE, Bailiffs, - 23, route de Villedieu - 50000 SAINT-LO and can be obtained free of charge on simple written request to: CRCAM de Normandie - Commercial communication department - 15 Esplanade Brillaud de Laujardière - CS 25014 - 14050 CAEN Cedex 4.

The cost of simple postage at the slow rate in force thus caused will be reimbursed by the CRCAM of Normandy upon your written request.

Caen, May 29th, 2019

For the branch CA Britline

*The game will be carried out via Britline.com

*Applicable to CA Britline customers or prospects residing in France, the UK or Ireland renting or owning a property in France not covered by Pacifica home and contents insurance.

*Game in place between the 3rd June 2019 to the 2nd August 2019 until 12pm

* Home and contents insurance quote form "home insurance quotation" available on the website.

* Global allocation:

-From the 1st to the 4th prize: a discount of up to 409€ including VAT for the 1st year of a new PACIFICA home and contents insurance contract (for example in the INTEGRAL OWNERSHIP formula for a 4 room house) subject to admission to the insurance subject to the criteria below:

- the underwriting conditions = during the 3 years preceding the effective date of the contract, no more than 2 claims of any kind and no termination by the insurer.

- exclusions = houses permanently uninhabited for more than 10 years or in a state of ruin, second homes in Corsica (except apartments), of which part of is uninsurable, risks located in the overseas departments and territories (except Reunion Island, Martinique, Guadeloupe, Guyana and Mayotte)*, caravans and trailers, mobile homes, condominium trustees *.The risks must be taken out by the Regional Banks concerned. The refund will be made to the insured's insurance premium payment account 94 days after the effective date of the contract if the contract is still in force.

The home and contents insurance policy is insured by PACIFICA, the property and belongings insurance company, a subsidiary of Crédit Agricole Assurances, a company governed by the French Insurance Code. S.A. Limited company with a consolidated capital of 281 415 225€ untied fees - Siège social: 8/10, Boulevard de Vaugirard 75724 Paris Cedex 15 - 352 358 865 RCS Paris. Guaranteed events and conditions indicated in the contract.

Non-transferable voucher valid from 17th June 2019 to 2nd October 2019 to be issued by CA Britline . 1 prize only over the 4 outlined dates per participant.

* date, time and place of the draw:

-1st draw on June 17th, 2019 at 12pm at CA Britline

-2nd draw on July 1st, 2019 at 12pm at CA Britline

-3rd draw on July 15th 2019 at 12pm at CA Britline

-4th draw on August 2nd 2019 at 12pm at CA Britline

* Winner(s) information period: within a maximum of 4 working days after each draw until 2nd August 2019 by telephone or e-mail according to the contact details indicated during the electronic entry.

* date, time and place of withdrawal of the lots: from 17th June 2019 to 2nd October 2019 at CA Britline -(0033) (0)2.31.55.55.67.89.