Terms & Conditions of Participation for the «13th Salary» Prize Draw

These Terms and Conditions govern the marketing campaign «13th Salary» (hereinafter the «Prize Draw»). By participating, you fully accept these Terms and Conditions.

1. Organiser

The organiser of the Prize Draw is neon Switzerland AG, Buckhauserstrasse 24, 8048 Zurich, Switzerland (hereinafter «neon»).

2. Eligibility

You may participate if you:

- have an active neon account,
- are at least 18 years of age,
- are resident in Switzerland, and
- receive a salary from an employer to your neon account.

You may participate regardless of your neon plan (free, plus, global or metal).

You may not participate if you are:

- an employee of neon Switzerland AG, or
- an employee of a partner company involved in the Prize Draw.

3. Participation Period

The participation period runs from 02.11.2026 to 24.12.2026 inclusive.

The Prize Draw takes place on the 4th business day of January 2027, i.e. on 07.01.2027.

4. How to Participate

In all cases, you must meet the eligibility requirements in section 2. How you take part then depends on whether your salary is already paid into your neon main account.

A) Your salary is not yet paid into your neon main account: you must meet both of the following conditions:

- you have generated the salary switch form (PDF) in the neon app by tapping «Add money» on the «Home» screen and then «Add salary», and
- your salary of at least 500.00 CHF has been credited to your neon main account at least once between 02.11.2026 and 24.12.2026 inclusive (a «qualifying salary payment»).

To generate the salary switch form, open the neon app, tap «Add money» on the «Home» screen, then «Add salary», fill out the short form and tap «Create PDF». You are responsible for sending the PDF to your employer's HR team. Generating the PDF alone does not qualify you for the Prize Draw: a qualifying salary payment must also be credited within the participation period. neon has no influence on when your employer processes the change and accepts no responsibility if your salary payment is not credited to your neon main account within the participation period.

B) Your salary is already paid into your neon main account: you do not need to generate the salary switch form. You take part automatically as long as your salary keeps being paid into your neon main account, i.e. if at least one qualifying salary payment is credited to it between 02.11.2026 and 24.12.2026 inclusive.

A qualifying salary payment means a regular salary transfer of at least 500.00 CHF from your employer or your employer's payroll provider, booked to your neon main account. neon determines whether an incoming payment qualifies as a salary payment on the basis of the transaction data available to it.

Important: The following payments do not qualify as salary payments, even if they reach the minimum amount:

- freelance invoices or other payments for self-employed work,
- self-transfers, including transfers from your own accounts with other banks or providers,
- transfers from private individuals, such as friends or family, and one-off gifts,
- payments made for other purposes, such as rent, refunds, reimbursements or loans, and
- pension, unemployment, social security or other benefit payments, as well as tax refunds and lottery winnings.

Important: Payments credited to a joint account or after 24.12.2026 are not taken into account.

neon reserves the right to ask you for proof of employment, such as a recent payslip or employment contract, to verify that a payment is a genuine salary payment. neon's decision on whether a payment qualifies as a salary payment is final.

You take part in the Prize Draw once, regardless of how many qualifying salary payments are credited during the participation period. No registration is required.

If you do not wish to participate, you may opt out of the Prize Draw at any time by sending an email to service@neon-free.ch (customer support).

5. Prize

neon is giving away 1 prize in the form of a «13th salary», to be won by one participant. The gross prize amount corresponds to the highest qualifying salary payment credited to the winner’s neon main account during the participation period, up to a maximum gross price amount of 7’000 CHF. The relevant salary payment is the net amount actually credited, after social security contributions, taxes and any other deductions, rather than the corresponding gross salary.

Customers whose qualifying net salary exceeds 7’000 CHF are equally eligible to participate. If they win, the prize amount is limited to 7’000 CHF. The prize cannot be paid out in physical cash and is non-transferable.

To the extent required by applicable law, neon will deduct Swiss withholding tax (Verrechnungssteuer) from the prize and remit it to the competent tax authority. Accordingly, the amount paid out to the winner may be lower than the gross prize amount. Any other fees, taxes, or duties arising in connection with the prize shall be borne exclusively by the winner, subject to applicable law.

6. Determination and Notification of Winner

The winner will be determined by random lottery draw on 07.01.2027. Everyone taking part has one equal chance to win.

If you win, you will be notified by email on the 5th business day of January 2027, i.e. on 08.01.2027. You do not need to take any action to claim the prize.

neon will credit the prize by bank transfer directly to your neon main account within 3 business days of notifying you. Your neon account must still be active at the time of payout.

If you opt out of the Prize Draw or close your neon account before the prize has been credited, any entitlement to the prize lapses.

7. Withdrawal

If you win, you may withdraw from the prize at any time by sending an email to service@neon-free.ch (customer support). Upon withdrawal, any entitlement to the prize lapses.

8. Exclusion from the Prize Draw

As the organiser of the Prize Draw, neon reserves the right to exclude you from the Prize Draw, suspend or amend the Prize Draw, or reclaim a prize, in particular if:

- fraud, manipulation, or abuse is suspected, or your account is connected to suspicious or illegal activity,
- payments are made to appear as salary payments without an underlying employment relationship,
- technical interference or automated tools (e.g. bots, scripts) have been used,
- you have breached these Terms and Conditions, or
- other significant reasons justify immediate exclusion.

In such cases, you have no entitlement to payment of the prize or to compensation.

9. Liability

To the extent permitted by law, neon excludes all liability in connection with:

- your participation in the Prize Draw,
- the timing of salary payments by employers,
- technical availability, and
- redemption or use of the prize.

This exclusion does not apply to damage caused by gross negligence or wilful misconduct.

10. Data Protection

Data controller: neon Switzerland AG, Buckhauserstrasse 24, 8048 Zurich, Switzerland.

For the purpose of conducting the Prize Draw, neon processes the following personal data about you:

- User ID,
- first name,
- email address,
- age, and
- incoming salary payments and their amounts, for verification of eligibility and calculation of the prize amount.

The data will not be used for any additional marketing purposes and will not be shared with third parties, except service providers that process it on neon's behalf for the purpose of conducting the Prize Draw.

neon's **Data Privacy Policy** also applies.

You have the right to:

- obtain information about your stored personal data,
- request a copy of such data,
- request rectification or deletion,
- request restriction of processing, and

- withdraw any consent given at any time.

Please address your requests to service@neon-free.ch (customer support).

11. Final Provisions

No correspondence will be entered into regarding the Prize Draw.

Legal recourse is excluded.

Should any provision of these Terms and Conditions be invalid, the remaining provisions shall remain valid.

Swiss law shall apply exclusively.