

CONTEST TERMS AND CONDITIONS

1. CONTEST ORGANISER

The organiser of the Contest is Balcia Insurance SE, with its registered office in Riga, K. Valdemāra Street 63, Riga, LV-1010, Latvia, entered in the Register of Enterprises of the Republic of Latvia under No. 40003159840, operating in Poland through Balcia Insurance SE Spółka Europejska Oddział w Polsce, with its registered office in Warsaw at Aleje Jerozolimskie 96, 00-807 Warsaw, entered in the Register of Entrepreneurs of the National Court Register maintained by the District Court for the Capital City of Warsaw in Warsaw, 12th Commercial Division of the National Court Register, under KRS No. 0000493693, NIP No. 1080016534 and REGON No. 147065333 (hereinafter referred to as the "Organiser" or "Balcia").

2. CONTEST TERRITORY AND DURATION

2.1. The Contest is held in the territory of the Republic of Poland and is available in Balcia app.

2.2. The Contest period runs from 30 September 2026, 10:00 a.m. until 30 September 2026, 11:59 p.m.

3. ELIGIBILITY CONDITIONS

3.1. Any natural person who is at least 18 years old, has full legal capacity and meets the conditions set out in these Terms and Conditions during the Contest period may participate in the Contest, subject to clause 3.2.

3.2. The following persons are excluded from participation in the Contest:
a) employees and associates of the Organiser, regardless of the form of employment or cooperation;
b) immediate family members of the persons listed in item a).

3.3. A Contest participant is any natural person who, during the Contest period (i.e. on 1 September 2026), meets the following conditions:
a) registers an account in the Balcia app;
b) takes part in the poll available in the "What's New?" section.

4. CONTEST PRIZES

4.1. A total of 3 prizes are available in the Contest, as defined in the following categories:
a) Main Prize I – one individual entry in the Men's Open category for the HYROX Gdańsk event;
b) Main Prize I – one entry in the Men's Doubles category for the HYROX Gdańsk event;
c) Main Prize I – one entry in the Men's Doubles category for the HYROX Gdańsk event.

4.3. One Participant may win only one Prize in the Contest.

4.4. Prizes cannot be exchanged for a cash equivalent or other prizes in kind. The right to a Prize may not be transferred to a third party.

4.6. Each Prize includes an additional cash prize amounting to 11% of the value of the relevant Prize. This amount will be used by the Organiser to cover the flat-rate personal income tax due pursuant to Article 30(1)(2) of the Polish Personal Income Tax Act and paid directly to the account of the competent tax office.

4.7. The Prizes will be awarded to the first three participants who create an account in the app and take part in the poll.

5. PERSONAL DATA PROCESSING

5.1. By participating in the Campaign by submitting an entry on the dedicated website, the Participant consents to the processing of their personal data by the Organiser for the purposes of participation in the Campaign.

5.2. Participants' personal data shall be processed in accordance with Regulation (EU) 2016/679 (GDPR) and the Balcia Privacy Policy available at:
<https://www.balcia.pl/pl/page/polityka-prywatnosci>.

5.3. The legal grounds for processing personal data include:
a) the Participant's consent to the processing of their personal data;
b) the Organiser's legitimate interest, including the retention of data for the purpose of conducting the Campaign and handling any potential complaints.

5.4. Participants' personal data will be retained for one year after the end of the Campaign period.

6. COMPLAINTS

6.1. Participants may submit complaints concerning the Contest until 1 November 2026.

6.2. Complaints may be submitted:

- in writing to: Aleje Jerozolimskie 96, 00-807 Warsaw;
- electronically (with a secure electronic signature) to: [EMAIL_REDACTED].

6.3. Complaints will be reviewed within 30 business days from the date of their receipt.

6.4. Additional information about the Campaign can be obtained by email at info@balcia.pl or by telephone at +48 22 274 22 22.