

Raffle Regulations and Terms of Arrangement

These regulations and the terms of the Raffle (hereinafter referred to as the "Rules") define the general rules for participation in the Raffle, drawing of the prize fund and the selection of the winners.

1. The Parties ordering and organizing the Raffle:

1.1 The Raffle ordered by: Visa International Service Association ("The Client"), registered at: 900 Metro Center Boulevard, Foster City, California 94404, USA.

1.2 Organizer of the Raffle: Saatchi & Saatchi LLC, registered address: 97 Gorgasli St., Tbilisi, Georgia (actual address: 23 Vasil Petriashvili St., Tbilisi, Georgia) i/c 406 049 057, which is the official representative of Visa International Service Association in Georgia for the purpose of organizing the Incentive Raffle.

1.3. International advertising firm Saatchi & Saatchi LLC (i/c 406 049 057) has been active on the Georgian market for an extended time and works with a number of prominent businesses, including Visa.

2. Raffle partners: financial organizations issuing Visa cards in Georgia, partner banks producing cards (hereinafter - "Partners"):

1. JSC "Bank of Georgia" JSC 204378869 (identifying prefix: BOG)
2. JSC "Cartu Bank" JSC 204891652 (identifying prefix: CAR)
3. JSC "Halyk Bank" JSC 205236537 (identifying prefix: HAL)
4. JSC "TBC Bank" JSC 204854595 (identifying prefix: TBC)
5. JSC "Liberty Bank" JSC 203828304 (identifying prefix: LIB)
6. JSC "Basisbank" I/C 203841833 (identifying prefix: BAS)
7. JSC "Terabank" I/C 204546045 (identifying prefix: TER)
8. JSC "Credo Bank" JSC 205232238 (identifying prefix: CRE)
9. JSC "Pasha Bank" JSC 404433671 (identifying prefix: PAS)
10. LLC "Pay Unicard" JSC 404519455 (identifying prefix: PAY)

3. The reason for the Raffle and its objective:

The reason for the Raffle is that customers are unaware of the possibility of utilizing a VISA card using a digital wallet. The aforementioned product is new to the market and is less popular among consumers than the plastic card. Encouraging the use of the product will contribute to its increased awareness and usability.

The objective of the Raffle is to encourage Visa card payments through digital wallets, such as Apple Pay, Google Pay, Garmin Pay and/or card issuer wallets, to increase transactions at POS terminals and online payments.

4. Timelines for holding the Raffle:

4.1. The Raffle begins on May 1, 2023 at 00:00:01 and ends at May 31, 2023 at 23:59:59 (the "Raffle Period"), and the winners will be announced on June 23, 2023 at 3:00 p.m. Accordingly, the Raffle will run from 0:00:01 on May 1 through 5:00 on June 23, 2023.

5. Place of holding the Raffle:

5.1. Georgia, as both international and local payments made with Visa cards issued in Georgia, recorded by the partner banks specified in paragraph 2 of these regulations, the place of recording the final results of which is Georgia.

5.2. Winners will be announced at: Georgia, Georgia, Rose Revolution Square 1, Ballroom Room #1

6. Persons entitled to participate in the Raffle:

6.1. A resident of Georgia (citizen of Georgia and persons equal to a citizen - residents of Georgia) a natural person who has turned 18 years old (hereinafter referred to as "participant of the Raffle") and owns a Visa brand card issued by partner banks in Georgia (hereinafter referred to as "card") and with the said card, By means of a digital wallet, such as Apple Pay, Google Pay, Garmin Pay and/or the bank's own digital wallet, will carry out at least 40 GEL or its equivalent transaction in other currencies at POS terminals located in trade and service facilities in Georgia or abroad and/or online, 2023 From May 1 00:00:01 to May 31, 2023 23:59:59 inclusive, you automatically become a participant in the Raffle.

6.2. By participating in the raffle, the participant fully agrees to the rules and conditions of the raffle.

7. The following are not allowed to participate in the Raffle:

- Individuals under the age of 18;
- non-resident persons;
- employees of the partners of the Raffle, the Client and/or the Organizer;
- as well as persons defined by the legislation of Georgia who are prohibited from participating in the Raffle;
- legal entities.

8. Raffle prize fund

Composition of the raffle prize fund: the prize fund consists of 35 travel units, which are divided into 3 categories:

- I. Category - 3 pieces - tickets worth 24368.75 GEL (retail value in GEL (including income tax)
- II. Category - 12 pieces - tickets worth 10,560.00 GEL (retail value in GEL (including income tax)

III. Category - 20 pieces - tickets worth 1250.00 GEL (retail value in GEL (including income tax))

See the detailed data of the prize fund in the form of a table:

Gift category	Gift name	(Retail value in GEL (including income tax))	Total amount
Super prize - Category 1	Tanzania "Desert Tour", trip for 2 people	24368.75 GEL	3 units
	Barcelona "Disney Cruise", guide for 2 people	24368.75 GEL	
	Norway "Northern Lights", travel for 2 people	24368.75 GEL	
	Cuba - Havana - Varadora, trip for 2 people	24368.75 GEL	
prize Category 2	Dubrovnik, Croatia, trip for 2 people	10560.00 GEL	12 units
	Nepal, Kathmandu, trip for 2 people	10560.00 GEL	
	Malta, Sicily, travel for 2 people	10560.00 GEL	
	Ibiza, Spain, trip for 2 people	10560.00 GEL	
	Amalfi, Positano, Italy, trip for 2 people	10560.00 GEL	
	Goa, India, travel for 2 people	10560.00 GEL	
	Sri Lanka, travel for 2 people	10560.00 GEL	
	Trip for 2 people to Kazbegi - Hotel Rooms	1 250 GEL	20 units
	Travel for 2 people in Tsinandali - Hotel Radisson Collection	1 250 GEL	
	Travel for 2 people in Batumi - Radisson Blu Hotel	1 250 GEL	

The total prize fund of the raffle is GEL 224826.25 (two hundred and twenty-four thousand eight hundred and twenty-six GEL and 25 tetri), including taxes stipulated by the law.

- The winner has the right to choose any 1 prize from the list specified in the column of the prize fund of the category corresponding to the order of the winner in the table above;
- The winner has the right to use only the corresponding trip specified by the organizer in these regulations. Changing the travel direction at the initiative of the winner will not be allowed.

- It is not allowed to pay the corresponding prize money and transfer it to someone else by the winner.
- The organizing company and the Client are not responsible for non-use of the gift/prize received by the winner, for any personal reason.
- The organizing company is not responsible if the winner does not receive the prize within the stipulated time. In case of non-acceptance of the prize within the established terms and in the established manner, it will be voided/cancelled.
- The organizing company does not cover any other additional costs of receiving/using the prizes.
- Prizes may differ (difference in color, size or other details) from the image shown in the promotional/informational material.

9. Organizational and informational support of the Raffle

9.1. The organizer of the raffle uses the personal pages of the social network Facebook and Instagram to provide information about the raffle:

- On the Facebook page: <https://www.facebook.com/VisaGeorgiaGE>
- On the Instagram page: @visa_georgia

The rules and conditions of the raffle will be posted on the mentioned social network(s), and the website www.visa.com.ge will be used as an advertising/information source, where the names of the winners will be published.

10. Place, time and members of the commission for the winner's announcement:

10.1. The winners will be announced on: June 23, 2023 at 15:00 at the address: Rose Revolution Square 1, Ballroom Room #1, Georgia, Georgia

10.2. The Client, the organizers of the campaign and third parties (persons not related to the organizer) - members of the commission - will attend the winner's announcement.

11. Mechanics of conducting the Raffle:

11.1. A resident of Georgia (citizen of Georgia and persons equal to a citizen - residents of Georgia) a natural person who has turned 18 years old (hereinafter referred to as "participant of the Raffle") and owns a Visa brand card issued by partner banks in Georgia (hereinafter referred to as "card") and with the said card, By means of a digital wallet, such as Apple Pay, Google Pay, Garmin Pay and/or the bank's own digital wallet, will carry out at least 40 GEL or its equivalent transaction in other currencies at POS terminals located in trade and service facilities in Georgia or abroad and/or online, 2023 From May 1 00:00:01 to May 31, 2023 23:59:59 inclusive, you automatically become a participant in the Raffle.

11.2. For each transaction made in accordance with these rules, the participant of the drawing is awarded one ticket and one chance to win a prize. The number of transactions during the Raffle period is unlimited and depends on the activity of "Raffle participants".

11.3. During one day, only 3 payments from the same source - POS terminal may be recorded as transactions participating in the Raffle, in order to exclude the artificial division of the payment into 40 GEL or its equivalent transactions in another currency.

11.4. The Client assigns a unique ticket code (**unique code: the bank's identifying prefix and numbering from 0 000 001 to 2 000 000 inclusive) to each transaction carried out in accordance with these rules, which he sends to the organizer in an Excel file. The organizer sends the Excel file received from the Client (with the data of unique codes) to the ticket maker, who will put on the ticket the unique numbering of the ticket (*ticket #: numbered from 0 000 001 to 2 000 000 inclusive) and the unique code of the ticket received from the organizer (**unique Code: identifying prefix and numbering of the bank from 0 000 001 to 2 000 000 inclusive).

Bank identifying prefixes are:

1. JSC "Bank of Georgia" JSC 204378869 (identifying prefix: BOG)
2. JSC "Cartu Bank" JSC 204891652 (identifying prefix: CAR)
3. JSC "Halyk Bank" JSC 205236537 (identifying prefix: HAL)
4. JSC "TBC Bank" JSC 204854595 (identifying prefix: TBC)
5. JSC "Liberty Bank" JSC 203828304 (identifying prefix: LIB)
6. JSC "Basisbank" I/C 203841833 (identifying prefix: BAS)
7. JSC "Terabank" I/C 204546045 (identifying prefix: TER)
8. JSC "Credo Bank" JSC 205232238 (identifying prefix: CRE)
9. JSC "Pasha Bank" JSC 404433671 (identifying prefix: PAS)
10. LLC "Pay Unicard" JSC 404519455 (identifying prefix: PAY)

11.5. A maximum of 2,000,000 tickets will be printed in total, numbered from 0,000,001 to 2,000,000 inclusive, depending on Raffle activity. In accordance with the progress of the raffle, the number of tickets to be printed will increase as necessary to the amount of transactions that will be carried out during the entire period of the raffle. In case of an increase in the number of tickets, the organizer informs the "Revenue Service" of the LSI in accordance with the law of Georgia.

11.6. The raffle participant can use any number of Visa brand cards. A transaction made from an additional card account will be considered equivalent to a transaction made from the main card account.

11.7. The ticket is not given directly to the participant of the Raffle, he can understand the number of tickets in his account by the bank statement of a specific card: through a digital wallet, such as Apple Pay, Google Pay, Garmin Pay and/or the bank's own digital wallet, with a transaction of at least 40 GEL or its equivalent in another currency In POS terminals located in trade and service facilities in Georgia or abroad and/or online, from 00:00:01 on May 1, 2023 to 23:59:59 on May 31, 2023, equal to 1 (one) ticket.

11.8. The Raffle will be held in 1 stage:

- On the day of the Raffle, all Raffle tickets generated in accordance with the present rules will participate in the Raffle and will be placed in Drum.
- A total of 35 prizes will be drawn with tickets drawn at random from Drum. For this purpose, 35 winners of the Raffle will be identified by the organizer. The first 20 winners will receive a third category prize as a gift; The next 12 winners of the Raffle will receive the second category prize as a gift; And the last 3 winners of the Raffle will receive the first category prize as a gift.
- With the ticket data (identifying code) extracted from Drum, a specific bank and transaction are identified through a single Excel file by the Raffle organizer.
- An employee - operator will be allocated by all partner financial organizations (banks) for the purposes of the Raffle. According to the data of the ticket extracted from Drum, the identified transaction number will be sent to the operator of the corresponding bank. With the mentioned transaction data - the operator of the partner bank identifies the person carrying out the winning transaction, the owner of the relevant Visa card, it also ensures the verification of the extent to which the winning person meets the requirements provided for in clause 7 of these regulations. In particular, does the winner represent:
 - individuals under the age of 18;
 - non-resident persons;
 - employees of the Raffle Partners, the Client and/or the Organizer;
 - as well as persons defined by the legislation of Georgia who are prohibited from participating in the Raffle;
 - legal entities

In the event that the Operator determines that a person meets any of the criteria listed above, the relevant ticket will be void, will not be considered issued, and the winner will not be contacted by the Operator.

- If the operator determines that the person does not meet any of the criteria in the list provided for in Article 7 of these Regulations, the operator will contact the winner (within a maximum of 2 working days after the Raffle).
- The winner must: 1. answer the phone call (after 3 attempts the call will not be made again), 2. give permission to the bank operator to transfer his personal data (name, surname, personal number and phone number) to the organizer of the raffle and 3. express his consent to participate in the raffle, to be announced as a winner, to be mentioned as a winner in communication channels and to receive the prize, otherwise the cardholder will not be recognized as a winner. After this, the operator will provide the winner with information related to receiving the prize.
- The raffle ticket of the person who does not agree to provide the mentioned information and/or receive the prize, and/or does not ensure receiving the prize within the 30-day period stipulated by these regulations and/or the ticket of the person who does not answer the operator's call is not considered issued.

• **By participating in this raffle, the person declares his unequivocal consent to the processing of the user's personal data stored in the same banks by the partner banks and the organizer for the purposes of this raffle, in particular, the bank winning person's data (name, surname, personal number and phone number, according to the rules established by the user in this raffle) the amount of transactions performed accordingly and the relevant dashed data reflected on the raffle ticket), in accordance with the winner's consent, will be transferred to the raffle organizer for the purpose of awarding the prize to the respective winner at the following email addresses: levan.gigilashvili@saatchicaucasus.com and alexander.tskhvediani@publicis.ge**

• After the end of the Raffle, the undrawn tickets will be removed from the Drum and will be used, while the winning tickets will be sealed in a separate envelope in the presence of the commission and will be archived/stored in the archive of the organizer of the Raffle together with the drawing protocol.

• Audio-video recording of the prize drawing process in the presence of the commission is provided by the organizer of the drawing.

• Information about the winners will be posted on the website within 2 days:

- web: www.visa.com.ge

• The winner must report to receive the prize within 30 calendar days after the Raffle with an identity card at the address: 23 Vasil Petriashvili St., Tbilisi, Georgia.

12. The following do not participate in the Raffle:

- Before May 1, 2023 at 00:00:01 and after May 31, 2023 at 23:59:59, cashless payments made with a Visa card through a digital wallet (Apple Pay, Google Pay, Garmin Pay and/or the bank's own digital wallet) payment;
- cashless payments made with a card and not with a digital wallet such as Apple Pay, Google Pay, Garmin Pay and/or the bank's own digital wallet;
- ATM withdrawal;
- Transfer of money from the card account to the account of another individual or legal entity
- A transaction carried out by filling up a telephone account;
- transaction for utility and other bills;
- Transactions related to participation in gambling games;
- Illegal transactions of any kind.

* Corresponding MCC codes are excluded from bank transactions according to the above conditions.

13. General Provisions

- Prizes will be awarded to the winners based on the presentation of the identity card and signing of the act of acceptance, no later than 6 days after the presentation of the identity card.
- When receiving the prizes (by presenting their ID card), with the additional written consent of the winners, the organizer is authorized to use the photo-video material of the winners for any kind of advertising purposes, for use on any media and social channels.
- The claim is considered during the Raffle and within 30 calendar days after its end, at the following address: Vasil Petriashvili #23, Tbilisi, Georgia
- Complaint review procedure: Complaints must be submitted in writing to the following address of the company: Tbilisi, Georgia, Vasil Petriashvili #23 in the complaint letter, together with the content of the complaint, the complainant must indicate his residential address, where he wants to receive the company's response (decision) to his submitted Regarding the claim. Claims will be reviewed by the company's administration (legal, financial and executive management units) within 5 (five) working days after the claim is submitted. The claimant will be notified of the decision made no later than 10 (ten) working days after submitting the claim, by sending a reply letter to the claimant's residential address.
- Information about the identified winners will be posted on the website:
 - web: www.visa.com.ge
- Participation in the Raffle is voluntary. The organizer is responsible for the collection and processing of personal data within the Raffle.
- In case of any kind of error, misunderstanding, mistake or any other disputed situation related to the Raffle as a whole or any part thereof and/or these rules, the decision of the campaign organizer is final and not subject to appeal.
- In order to avoid misunderstanding, the initiator of the campaign is Visa Inc. and any person affiliated with it does not represent the organizer. They do not participate in the process of conducting the raffle, identifying the winner and awarding the prizes, and they are not responsible for the organizer's compliance with these rules and the applicable legislation of Georgia, and they are not responsible for the claims of campaign participants.a