

Terms and Conditions

The regulations for conducting the Visa-Digital Wallet promotional campaign aimed at increasing the use of Visa cards issued by JSC ProCredit Bank within Georgia (hereinafter the Regulations) determine the sequence of conducting the Visa-Digital Wallet promotional campaign (hereinafter the Promotional Campaign).

1. Organizer and customer of the Promotional Campaign

1.1. The customer of the Promotional Campaign is JSC ProCredit Bank (hereinafter PCB).

2. Name of the Promotional Campaign

2.1. The name of the Promotional Campaign is Visa-Digital Wallet.

3. Purpose of the Promotional Campaign

3.1. The purpose of the Promotional Campaign is to encourage payments with PCB Visa card digital wallet (Apple Pay).

4. Participants in the Promotional Campaign

4.1. Any full-aged citizen, who has a PCB Visa card and conducts a card transaction of at least GEL 50 with a Visa classic card or a card transaction of at least GEL 100 with a Visa Business card via POS terminals using the digital Apple Pay during the promotional campaign both within Georgia and abroad, is eligible to take part in the Promotional Campaign.

5. By participating in the Promotional Campaign, the participant fully agrees to the terms and conditions of the Promotional Campaign.

6. The following are not eligible to take part in the Promotional Campaign:

6.1 A person who cannot meet the conditions established by this document

6.2 A person who has an employment relationship with JSC ProCredit Bank

6.3 Persons who are prohibited from participating in the Promotional Campaign under the legislation of Georgia

7. Period of the Promotional Campaign and transaction entry - starting on 1 August 2023, 00:00:01, and continuing through the end of the month, 23:59:59 inclusive.

8. Prize pool of the Promotional Campaign



Card type	Prize type	Quantity
Visa Classic	GEL 25 cash-back	250
Visa Business	Invitation to the event - Business Insights: Navigating the Future	250

*The Organizer reserves the right to replace/change the prize pool, determine the value and quantity of prizes at the sole discretion, or add prizes that are not covered by these Terms and Conditions.

9. Procedure for taking part in the Promotional Campaign

- 9.1. PCB Visa cardholders, who will perform card operations in shopping and/or service facilities using the digital Apple Pay during the promotion period, will automatically participate in the Promotional Campaign,
- 9.2. Transactions that are already entered in the current account(s) and recorded in the bank statement will participate in the Promotional Campaign.
- 9.3. Transactions performed in the scope of the Promotional Campaign include transactions of at least GEL 50 (or equivalent at the exchange rate of the National Bank of Georgia applicable at the time of payment) performed by PCB Visa Classic cardholders and/or transactions of at least GEL 100 (or equivalent at the exchange rate of the National Bank of Georgia applicable at the time of payment) performed by PCB Visa Business cardholders using the digital Apple Pay. Visa cards issued before and during the Promotional Campaign will automatically participate in the Promotional Campaign.
- 9.4. Participation in the Promotional Campaign can be canceled by sending an Internet Banking message with the text - "I do not want to participate in the Promotional Campaign".
- 9.5. Payment in a foreign currency will be calculated at the exchange rate of the National Bank of Georgia applicable on the transaction date (time of entering in the statement).

10. The following will not participate in the Promotional Campaign:

- 10.1. Transactions that will be canceled or returned during the promotional period
- 10.2. Second and subsequent payments made with Visa Classic/Visa Business cards via Apple Pay
- 10.3. POS terminal cash withdrawals
- 10.4. Online payments
- 10.5. ATM cash withdrawals/deposits
- 10.6. Non-cash transactions through card-to-card money transfers
- 10.7. Internal money transfers between own cards within PCB Internet Banking systems
- 10.8. Utility payments
- 10.9. Gambling/lottery payments; dating service payments; charity payments; tax/tender payments

10.10. Any other illegal transactions.

11 Promotional Campaign winner announcement

11.1 The winners of the Promotional Campaign will be the cardholder individuals who will make a payment of at least GEL 50 via the POS terminals with the PCB Visa Classic cards using the digital Apple Pay and will be among the first 250; also, the cardholder legal entities who will make a payment of at least GEL 100 with the PCB Visa Business cards using the digital Apple Pay and will be among the first 250.

11.2 The first 250 winning individuals will be credited with a cash-back of GEL 25 to their current account opened with JSC ProCredit Bank, and the first 250 winning legal entities will be given the invitation cards specified by the Customer hereunder.

11.3 Time of announcing winners:

11.4 The Promotional Campaign winners will be announced after the transaction has been completed with a notification sent to the client.

11.5 Winners will be announced at the earliest time (the earliest in time compared to other participants) according to payment confirmation.

11.6 A total of 500 winners - 250 individuals and 250 legal entities - will be announced.

11.7 The Bank may, at the sole discretion, exclude the participant if there is a suspicion of dishonest performance of the Promotional Campaign rules or the fact of a deliberate violation of the Promotional Campaign rules by the participant.

11.8 The Bank may additionally determine the winner(s) at the sole discretion.

11.9 Transactions that can be canceled or returned will not participate in the Promotional Campaign, and the Bank will receive a corresponding notification of this.

12 Terms for receiving prizes and informing the winners

12.1 The winners will be informed through the communication channels agreed upon between JSC ProCredit Bank and its clients. The winner of the Promotional Campaign will receive a message of winning the Promotional Campaign during the cash withdrawal when performing the corresponding card transaction/payment.

12.2 A Visa Classic card holder identified as the winner of the Promotional Campaign will receive a cash-back of GEL 25 with an informative message on the day the amount is deducted from the account or on the next business day of receiving the message, and a Visa Business card holder identified as the winner of the Promotional Campaign will be sent a message of invitation on the day the amount is deducted from the account and the invitation card will be handed no later than 31 October 2023 from receiving the message.

12.3 If a transaction is returned or canceled by the client, the Bank may return the funds paid as cash-back.

12.4 The Organizer may request additional documents to receive the prize.

12.5 In case of submission of incomplete/inaccurate documents or failure to submit documents within the relevant time limits or if there is any doubt regarding the reliability of the documents, the winner will lose the winner status.

- 12.6 If the winners do not receive the prize within the time limits established by the Promotional Campaign Regulations, or if it is impossible to contact the winners to notify them of the win and/or give them the prize because of incorrect information about them, change of the winner's contact data or the winner's refusal to accept the gift, also due to the winner's refusal to provide the necessary information established by the Regulations, or for any other reason independent of the Organizer, the prize will remain with the Organizer.
- 12.7 Payment of cash equivalent of the prize or its substitution for another prize shall not be allowed. The Organizer's liability for awarding prizes is limited exclusively to the amount and type of prizes specified above.
- 12.8 In case of violation of the Promotional Campaign Regulations, the participant will automatically lose the right to participate in the Promotional Campaign. Besides, the participant may not claim any compensation from the Organizer/third party.

13 Confidentiality

- 13.1 For the purposes of the Promotional Campaign, JSC ProCredit Bank will process personal data according to the relevant rules developed by the Bank and stipulated in the Banking Service Conditions available on the Bank's website at www.procreditbank.ge.
- 13.2 For the purposes of the Promotional Campaign, the Organizer will process personal data (copy of passport, first name, surname, address, e-mail, and telephone number) according to the Law of Georgia on Personal Data Protection.

The Organizer will use any kind of personal data collected in the scope of the Promotional Campaign only for the purpose of conducting the Campaign, namely, to announce winners and award prizes.

The Bank may, at any time and at the sole discretion, define additional terms and conditions of the Promotional Campaign and post the relevant information on the Campaign website at www.procreditbank.ge and/or inform the Promotional Campaign participant through Internet Banking.

For the details of the Promotional Campaign, please contact us at +995 32 2202222.

