

Annex #1

Joint VTB Bank (Georgia) and VISA raffle - Pay with VTB Bank (Georgia) emitted VISA card via Apple Pay and win a 2-nights getaway for 2 person to the best hotels in Georgia.

Raffle Terms and Conditions:

Raffle period:

From 04.09.2019 to 01.12.2019.

Eligible cards:

All types of VTB Bank (Georgia) emitted VISA cards that will be used to make a payment via Apple Pay during a raffle period.

Following types of cards and individuals are not eligible to participate in a raffle:

- Cards held by underage individuals.
- Cards held by non-residents of Georgia.
- Individuals prohibited under Georgian legislation to participate in a raffle.
- Cards held by legal entities.
- VTB Bank (Georgia) employees.

Raffle rules:

- A winner shall be identified by the end of each week, no later than the second business day of the following week.
- The first winner will be identified immediately upon end of the first week, on the next business day.
- A winner shall be customer who makes the most transactions via Apple Pay using VTB Bank (Georgia) emitted VISA cards. If there are more than one winning results, the winner shall be identified by below principle:
 - Priority I: customer with the largest Apple Pay transaction.
 - Priority II: customer who makes the earliest Apple Pay transaction during the reporting week.
- Any dishonest action will lead to disqualification of a cardholder and he/she will not be presented with a prize won in unjust manner.
- Hereunder, if several winning cards are emitted under one and the same name, respective transactions will be summarized.
- Winners are not entitled to transfer prizes to third parties.

- Winners are not entitled to request monetary remuneration instead of a prize.
- Winner of any week will no longer be eligible to participate in following weeks' raffles.

The best performing cards will be awarded with prizes below:

	Prizes
Week I (4-15 sept.)	“Paragraph Resort & Spa Shekvetili, Autograph Collection”
Week II (16-22 sept.)	“Paragraph Resort & Spa Shekvetili, Autograph Collection”
Week III (23-29 sept.)	“Paragraph Resort & Spa Shekvetili, Autograph Collection”
Week IV (30 sept. – 6 oct.)	“Radisson Collection Hotel, Tsinandali Estate Georgia”
Week V (7-13 oct.)	“Radisson Collection Hotel, Tsinandali Estate Georgia”
Week VI (14-20 oct.)	“Radisson Collection Hotel, Tsinandali Estate Georgia”
Week VI (21-27 oct.)	“Radisson Collection Hotel, Tsinandali Estate Georgia”
Week VII (28 oct. – 3 nov.)	“Radisson Collection Hotel, Tsinandali Estate Georgia”
Week VIII (4-10 nov.)	“Rooms Hotels Kazbegi“
Week IX (11-17 nov.)	“Rooms Hotels Kazbegi“
Week X (18-24 nov.)	“Rooms Hotels Kazbegi“
Week XI (25 nov. – 1 dec.)	“Rooms Hotels Kazbegi“

*Prize package includes: Two-nights stay in a double room for two person; (rooms are subject to availability and a deadline for using a prize is December 19 (inclusive)).

Raffle rating publication principle:

Throughout the raffle, a leaderboard containing following information will be published on the VTB Bank (Georgia) web-site each Monday:

- 1 . Initials and date of birth of a cardholder;
- 2 . Number of eligible transactions.
- 3 . If there are two winners, the one with the largest transaction shall prevail. Therefore, respective data will additionally be displayed on a rating page.
- 4 . If parameters stipulated in clauses 2 and 3 hereinabove fail to yield a winner, the one with the earliest transaction of the reporting week shall prevail. Therefore, respective data will additionally be displayed on a rating page.

Note:

The Bank reserves a right to make changes hereto any time and undertakes to publish them immediately, whereas the participant undertakes to read Terms and Conditions available on the web-site.