

Conditions for organizing a encouraging lottery (Regulation)

22 August 2018

1. The organizer of the lottery:

Taxpayer Identification Number: 202461406
 Address: Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor
 Serving Bank: TBC Bank
 Bank Code: **TBCBGE22**
 A / A: **GE71TB1182836020100005**

2. List of specific products (services) and description of products (services)

"Universal Card Corporation" (hereinafter "Organizer Company" or "Unicard") was founded in 2009 in Georgia. It is engaged in servicing loyal accumulated cards. In 2010, the organizing company issued an accumulated card-Unicard. Unicard is a unique accumulation program of loyalty, with the help of which the Unicard holders, in various sectors of trade and services, are contractual partners of the organizer company, collect points on the Unicard / Unicard account when purchasing goods, things or services. It is possible to exchange accumulated points for various items, vouchers or services by means of the organizer company. Currently over 2,000,000 Unicard are issued and up to 350 companies (hereinafter "partner company") in the field of trade and services are involved in the project.

3. Term and place / date and address of the prize fund of the winning lottery

3.1. The encouraging lottery will start from 00:00 pm on September 17, 2018 and will last until 22:00, November 11, 2018 (hereinafter "the full period of the lottery"). Unicard holders will receive lottery tickets in accordance with the rules of procedure of 9.3 paragraph of the 9th section of this regulation from 00:00 on September 17, 2018 - until 24:00 of October 31, 2018. At the same time, the cardholder who will receive (generate) the tickets automatically will be involved in the lottery and will have the chance to win a prize.

3.2. The promoencouraging lottery will be held in two stages as follows:

In the first stage, the drawing will be carried out with the principle of "small" drum. The drawing of the prize fund will be carried out from September 20, 2018 every day, except Sunday, total 39 times, as follows:

The drawing #	The first stage –the drawing place of the prize fund of the small drum	The addresses of the drawing	The drawing dates	Lottery start time interval	Date of receiving the ticket (generating) *
1	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	20.09.2018	12:00-14:00	17.09.2018
2	Spar Store # 173	Batumi-Chavchavadze 78/88	21.09.2018	17:00-20:00	18.09.2018
3	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	22.09.2018	12:00-14:00	19.09.2018
4	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	24.09.2018	12:00-14:00	20.09.2018
5	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	25.09.2018	12:00-14:00	21.09.2018

6	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	26.09.2018	12:00-14:00	22.09.2018 23.09.2018
7	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	27.09.2018	12:00-14:00	24.09.2018
8	Spar Store # 130	Kutaisi - Rustaveli 141	28.09.2018	17:00-20:00	25.09.2018
9	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	29.09.2018	12:00-14:00	26.09.2018
10	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	01.10.2018	12:00-14:00	27.09.2018
11	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	02.10.2018	12:00-14:00	28.09.2018
12	Aversi Pharmacy	Tbilisi, Al. Kazbegi Ave. # 8	03.10.2018	17:00-20:00	29.09.2018 30.09.2018
13	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	04.10.2018	12:00-14:00	01.10.2018
14	Spar Store #221	Tbilisi, Kostava, the territory nearby May 26	05.10.2018	17:00-20:00	02.10.2018
15	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	6.10.2018	12:00-14:00	03.10.2018
16	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	8.10.2018	12:00-14:00	04.10.2018
17	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	9.10.2018	12:00-14:00	05.10.2018
18	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	10.10.2018	12:00-14:00	06.10.2018 07.10.2018
19	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	11.10.2018	12:00-14:00	08.10.2018
20	Spar Store #166	Rustavi, Meskhishvili Str. 12	12.10.2018	17:00-20:00	09.10.2018
21	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	13.10.2018	12:00-14:00	10.10.2018
22	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	15.10.2018	12:00-14:00	11.10.2018
23	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	16.10.2018	12:00-14:00	12.10.2018
24	Aversi Pharmacy	Tbilisi, Vazha-Pshavela Ave. # 39	17.10.2018	17:00-20:00	13.10.2018 14.10.2018
25	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	18.10.2018	12:00-14:00	15.10.2018

		Ave. # 71, 3rd floor			
26	Spar Store #190	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	19.10.2018	17:00-20:00	16.10.2018
27	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	20.10.2018	12:00-14:00	17.10.2018
28	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	22.10.2018	12:00-14:00	18.10.2018
29	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	23.10.2018	12:00-14:00	19.10.2018
30	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	24.10.2018	12:00-14:00	20.10.2018 21.10.2018
31	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	25.10.2018	12:00-14:00	22.10.2018
32	Spar Store	Tbilisi, Vazha-Pshavela avenue №2	26.10.2018	17:00-20:00	23.10.2018
33	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	27.10.2018	12:00-14:00	24.10.2018
34	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	29.10.2018	12:00-14:00	25.10.2018
35	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	30.10.2018	12:00-14:00	26.10.2018
36	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	31.10.2018	12:00-14:00	27.10.2018 28.10.2018
37	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	01.11.2018	12:00-14:00	29.10.2018
38	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	02.11.2018	12:00-14:00	30.10.2018
39	Organizer company Unicard Office	Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor	03.11.2018	12:00-14:00	31.10.2018

* The date of receipt of tickets (generation) - the date of generation of those tickets that will participate in the dates of the drawing in the corresponding field of the table given.

At the second stage, the drawing will be carried out with the principle of "big" drum. The drawing of the prize fund will be held on November 11, 2018, at the studio of Imedi, located on the following address: Tbilisi, Lubliana Street # 5. The drawing of the prizes and announcement of winners will be shown live from 18:30 within 30 minutes.

4. The place of issuance of the lottery winning, date and time limit
The timeframe for reviewing the claim

4.1. The first and second stages ("small" and "big" lottery drums) of the encouraging lottery prize fund on the second working day from the lottery the winning ticket numbers will be posted on the Unicard website-www.unicard.ge. If the second working day coincides with the week ends / holidays, the winning ticket numbers will be posted on the first working day after the week ends / holidays, but no later than 3 (three) calendar days from the drawing.

4.2. The holders of the winning card on the principle of "Small" lottery drum (the first stage of the lottery) will be able to appear for getting a prize in the course of **30 (thirty) calendar days** from the drawing to the next place and at the following time:

Prize type	The place of issuance (object) of winning	Address	Day and time of issuance of winning
All kinds of prizes	Organizer Company Service Center	Tbilisi, Vazha Pshavela Ave. # 71	Monday-Friday 09:30-18:30 Saturday 10:00-17:00
All kinds of prizes	Organizer Company Service Center	Kutaisi, I. Chavchavadze ave. №67 (T / C Grandmall)	Monday-Friday 10:00-18:00 Saturday 10:00-17:00
All kinds of prizes	Organizer Company Service Center	Batumi, I.chavchavadze str. № 31, (Altaokay store)	Monday-Friday -10:00-18:00 Saturday 10:00-17:00
All types of vouchers and Unicard points *	Altaokay Store	Dighomi, Aghmashenebeli Alley, 16th km, (T / C Tbilisi Mall)	Monday-Friday 10:00-19:00 Saturday 10:00-17:00
All types of vouchers and Unicard points *	Altaokay Store	Samgori II Settlement, Aleksandre Tvalchrelidze street, 2, (T / C East Point)	Monday-Friday 10:00-19:00 Saturday 10:00-17:00სთ
All types of vouchers and Unicard points *	Altaokay Store	New Kukia, Station Square, 2, (T/ C Tbilisi Central)	Monday-Friday 10:00-19:00 Saturday 10:00-17:00

*The holder of Unicard winner who wins Unicard 20 (twenty) points from the organizer company without the appearance at the place of winning, will be awarded 20 Unicard points on the Unicard account remotely after the identification of the winner if it is possible to identify the winner remotely.

4.3. The holders of the winning card on the principle of "Big" lottery drum (the second stage of the lottery) will be able to appear for getting a prize in the course of 30 (thirty) calendar days (general term at the organizer company service center on the following address: Tbilisi, Vazha Pshavela Ave. # 71, 3rd floor. Working hours: Monday-Friday from 09:30 am to 18:30 pm, Saturday from 10:00 am to 17:00 pm.

4.4. The awarding of the prize to the holder of the winning card according to the principle of "big" and "small" lottery drums will be awarded at the place of issue of the prize and after its identification no later than 6 (six) calendar days;

4.5. The person whose identification data (name and surname, personal number) coincides with the cardholder's data on the winning ticket existing in the Unicard system;

4.6. The winner cardholder is obliged to submit an identification document to the organizers of the company, the winner card holder identification will be made based on the submitted ID.

4.7. If the UNICARD cardholder who collected lottery tickets during the lottery process, but during the drawing and announcement of the winner, terminated the contract with the organizer of the company (canceled the UNICARD account - so-called closed account) in this case the accumulated Unicard points on Unicard will be canceled and accumulated / received lottery tickets will be canceled.

4.8. If the identity of the cardholder is not identified with the existing data in the Unicard system, the winner will be considered the cardholder whose card number will match the number in the winning ticket and if he will pass the internal standard procedure for determining the authenticity / identification of the cardholder of the organizer company;

4.9. The cardholder who will be declared at the place of getting the prize and the card number will coincide with the number on the winning ticket, but the identification data (name and surname, personal number) will not coincide with the identification data indicated in the system of the organizer company will not be considered as the winner. The organizer does not participate in a dispute arising from the possession of a card of one or another person. In addition, the organizer company reserves the right to identify the winner with other forms by the internal identification of the organizer company, in which case the organizer company reserves the right to correct mechanical / minor errors in the winner's data (if any).

4.10. Identification of the cardholder is carried out during the issuance of the prize:

- On the basis of identity document - if the person is identified in the Unicard system;
- On the basis of the ID card and Unicard - if the person in the Unicard system can not be identified, in this case the procedure of authenticity / identification of a person in the Unicard system will be realized;

4.11. The owner of the winner card in the drawing has no right to claim the amount in exchange for the prize;

4.12. The organizer company reserves the right, in its own discretion, in case of impossibility of awarding the prize (if any) to the winner, to offer an alternative of the same face value or equivalent amount;

4.13. In case of no-show the winner in the deadline (30 calendar days) to receive the prize, the prize is considered to be unclaimed;

4.14. The claim (s) to the organizer company of the issues related to the prize drawing are accepted at the address of the organizer company Tbilisi, Vazha Pshavela 71, 3rd floor or by e-mail - info@unicard.ge, every working day from 11:00 to 18: 00.

The consideration of the claim (s) to the company on the issues related to the prize drawing takes place no later than 5 (five) business days from the presentation of the claim / application to the organizer company.

At the same time, the presentation of the claim (s) in the first and second stages of the rally is possible no later than 5 (five) business days from the drawing.

4.15. In the event of winning USA and Venice tour in the encouraging lottery, the organizer company removes any responsibility on the restrictions imposed by the embassy;

5. Number and numeration of lottery tickets of the winning drawing.

5.1. The number of tickets for encouraging lottery is totally 1 000 000 tickets;

5.2. The tickets will be published by subsequent numbering: from 0000001 to 1000000; The name of the, the address, the identification code, the Unicard logo, the ticket number and the permit number company are located on the ticket.

5.3. In order to reveal the winner, the uncard number consisting of 16 digit numbers will be indicated on the ticket. For example, XXXX XXXX XXXX XXXX, also to facilitate accounting there will be the ticket number in the form of a barcode on the ticket.

5.4. Provision of publicity

According to the sample of the presented lottery ticket, because of the small ticket size, it can not be technically provided with the information specified in the legislation. The organizers company ensure publicity and uninterrupted supply for players, providing full information on their website www.unicard.ge.

6. Tickets calculation

6.1. Number of promotional drawing tickets is generated (generated) based on the following actions:

- Unicard points accumulated on Unicard Account (related to the account Unicard all accumulated with the help of Unicard points.

- Converted according to Unicard points (in exchange of points for tickets);
 - As a result of the renewal / verification of the data registered in the profile of the cardholder on the Unicard web page;
 - As a result of various activities on Unicard page; social network Facebook,
- (See section 9 of the Regulation, general description of the encouraging lottery, terms of getting 9.3 paragraph).

6.2. So many tickets of Unicard holders will be placed in the "Big" Lottery drum, how many lottery tickets will be received by the cardholder before the end of the lottery from different sources. At the same time, tickets generated by suspicious transactions and / or closed accounts will not be able to participate in the encouraging lottery, such type of tickets will not be placed in the drum in case of their identification.

7. Reason for organizing encouraging lottery

7.1. The Reason for organizing encouraging lottery is:

- Increase in company recognition
- Create additional motivation for cardholders to use unicard services; active use of Unicard services
- Promoting the habit of using a unicard:
- Increase of the level of satisfaction of Unicard holders.

8. The goal of organizing of the encouraging lottery

8.1. The goal of organizing of the encouraging lottery is:

- Encouraging of Unicard holders - Stimulation;
- Increase the recognition in the organizer company and its services, which will lead to rapid growth of the number of customers interested in the service offered by the organizer company;
- Increase loyalty of cardholders;
- Create additional motivation for users to activate unicard services;
- Increasing customer satisfaction level;
- Promote products / services sales of partner companies;
- Attract new partner companies.

9. General description of the encouraging lottery

9.1. The period of encouraging lottery: from 17 September 2018 to November 11, 2018 (hereinafter "the full period of the lottery"), and the cardholder's receipt of tickets will be in accordance with 9.3 paragraph of the 9th section of this regulation from 00:00 on September 17, 2018 - until 24:00 of October 31, 2018. (hereinafter the generating period of tickets).

9.2. All Unicard Holders who will receive the encouraging lottery tickets during generating tickets will automatically participate in the drawing.

9.3. The term of the receipt of the lottery ticket is:

- 1) Totally accumulated 10 points on Unicard Account during the drawing. In this case the cardholder will automatically receive 2 (two) separate lottery tickets and for every additional 10 points accumulated, the cardholder will also automatically receive 2 (two) separate tickets (there is no withdrawal of points instead of tickets)
- 2) By converting 15 points accumulated on the Unicard account, the consumer will receive 2 (two) lottery tickets (exchanging 15 Unicard points for 2 separate tickets);
- 3) During the lottery period, for a one-time update / recheck registered in the cardholder's profile data on the Unicard website www.unicard.ge, will receive 2 (two) lottery tickets (there is no withdrawal of points instead of tickets).
- 4) On the Unicard page in the social network Facebook during various activities, when the identification of the respective winner will depend on his knowledge, intelligence, skill and dexterity. The winner of each of these activities will be awarded / generated 1 (one) ticket.

9.4. Unicard holders who are participating in the drawing are authorized to check the number of tickets collected in the encouraging lottery on the Unicard website (www.unicard.ge), in the personal profile. The cardholders who do not possess the personal profile are authorized to create a personal profile at any time for the purpose of checking accumulated tickets and access to other possibilities.

9.5. Points can be accumulated at all Unicard partner during the lottery period, throughout the whole Georgia;

9.6. The drawing will be carried out in two stages; at the first stage the drawing will be performed by "small" lottery drum and at the second stage by "big" lottery drum

- 9.7. The drawing will be executed on the principle of randomness on the basis of a ticket taken from a lottery drum;
 9.8. The lottery ticket has a double chance to win, regardless of whether it won a ticket from a “small” lottery drum or not, all lottery tickets will get in the “big” lottery drum (with the exception of a ticket, with suspicious transactions or closed accounts);
 9.9. Cardholders will receive information about the drawing at the Unicard Service Center, on the Unicard website, through television advertising and / or through other media channels and partner companies of the organizer company;

The rule of the drawing

- 9.10. The drawing on the principle of “small” lottery drum will start from September 20, 2018 and continue until November 3, 2018, except Sunday (see Table of 3.2 paragraph).
 9.11. On November 11, 2018, the prize fund of the lottery on the principle of a “big” lottery drum, all tickets (except tickets with suspicious transactions or closed accounts) will be placed into the lottery drum;
 9.12. In the course of the encouraging drawing on the principle of randomness on the basis of a ticket taken from a lottery drum will be announced the number of lucky card;
 9.13. By means of the Unicard number in the Unicard system, the identity and contact details of the holder of the winning card are identified, after which we will contact the unicard holder (in case of identification of the person);
 9.14. The organizer company reserves the right to conduct the telephone conversation with the winner in the case of identification of the cardholder, and the organizer company reserves the right to make a telephone call with the winner during the drawing of “small” lottery drum;
 9.15. The cardholder is considered to be the winner, regardless of whether they can contact him or if he refuses to participate live on the day of the drawing.
 9.16. The sequence of the prize drawing is given in the 11th section in the Annex # 1.

10. The necessary condition for participating in the encouraging lottery

- 10.1. A physical person, Unicard holder, will have the right to participate in the lottery, that will meet the specified conditions in this Regulation;
 10.2. In case of a sufficient number of Unicard points, the cardholder automatically becomes a participant of the lottery;
 10.3. The employee of the organizer company and their family members (spouse, children, parents, and siblings) will not take part in the drawing.

11. Prize fund, list of prizes, their number, unit cost and drawing sequence

- 11.1. The total value of prize fund of the encouraging lottery includes the amount of prizes of 155,843.1749, including income taxes; the total value of the lottery prize fund is 519,454.0874 GEL, including income tax, the total value of the first stage prizes (according to the "small" lottery drum principle) of the marked prize fund is 155,843,1749 GEL, including income tax, while the second stage of the lottery (according to the "big" lottery drum) of the prize fund is 363 610,9125 GEL, including income tax.
 11.2. The list of the first and second stage prizes of the encouraging drawing, the number, unit value and other data are given in the table below:

#	Listing of the prizes	The name of "big" lottery drum prizes	Quantity	Unit cost Income Tax Including	Total cost Income Tax Incl
1	Real estate under construction in Tbilisi	Real estate under construction in Tbilisi 1	1	83302.8375	83302.8375
2	Real estate under construction in Tbilisi	Real estate under construction in Tbilisi 2	1	90959.5750	90959.5750
3	Automobile	Car	2	70934.0000	141868.0000
4	Scooter	Scooter	2	9981.2500	19962.5000
5	Travel	Travel in USA and tour to NASA's center	1	11055.5000	11055.5000



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6	Travel	Travel to Venice	1	5962.5000	5962.5000
7	Unicard salary of 5.000 points	Unicard Salary for 12 months	2	5250.0000	10500.0000
Total			10		363610.9125
#	Listing of the prizes	The name of "small" lottery drum prizes	Quantity	Unit cost Income Tax Including	Total cost Income Tax Including
1	Mobile phone	Iphone X	1	3,874.3250	3,874.3250
2	Domestic Appliances	TV	3	487.5041	1,462.5124
3	Computer Hardware	Notebook	2	749.9875	1,499.9750
4	Domestic Appliances	Washing Machine	2	690.0000	1,380.0000
5	Small Appliances	Blender	45	62.4875	2,811.9375
6	Clothing voucher	Adress Group Voucher for 50 GEL	30	62.5000	1,875.0000
7	Unicard Point	1000 Points	2	87.5000	175.0000
8	Small Appliances	Mixer	46	61.8750	2,846.2500
9	Small Appliances	Iron	100	56.2500	5,625.0000
10	The Pharmacy/Voucher	Aversi Pharmacy Voucher for 50 GEL	50	62.5000	3,125.0000
11	Supermarket/ Voucher	Spar / Foodmart / Ioli Voucher for 50 GEL	90	62.5000	5,625.0000
12	Textile	TAC Voucher for 50 GEL	30	62.5000	1,875.0000
13	Small Appliances	Toster	100	43.7500	4,375.0000
14	Unicard Point	500 Points	12	43.7500	525.0000
15	Small Appliances	Kettle	100	36.2500	3,625.0000
16	Fuel Tickets	10 Liters of EUR Regular Fuel	300	29.1250	8,737.5000
17	The Pharmacy/Voucher	Aversi Pharmacy Voucher for 20 GEL	800	25.0000	20,000.0000
18	Supermarket Voucher	Spar / Foodmart / Ioli Voucher for 20 GEL	501	25.0000	12,525.0000
19	Food	Azzato Voucher for 15 GEL	100	18.7500	1,875.0000
20	Entertainment	Cinema Voucher 2 pcs.	100	20.0000	2,000.0000
21	Computer Hardware	Flash Memory	400	25.0001	10,000.0500
22	Car Washing Coupon	Car Washing Service	300	12.5000	3,750.0000

23	Unicard Point	100 Points	1000	8.7500	8,750.0000
24	Unicard Point	50 Points	2257	4.3750	9,874.3750
25	The Pharmacy/Voucher	Aversi Pharmacy Voucher for 30 GEL	50	37.5000	1,875.0000
26	Supermarket Voucher	Spar / Foodmart / Ioli Voucher for 30 GEL	136	37.5000	5,100.0000
27	Clothing / Accessories Voucher	Parfois Voucher for 30 GEL	150	37.5000	5,625.0000
28	Unicard Point	20 Points	2522	1.7500	4,413.5000
29	Supermarket Voucher	Spar / Foodmart / Ioli Voucher for 15 GEL	760	18.7500	14,250.0000
30	House items	Knife set	1	653.6250	653.6250
31	House items	Vera Wang Champagne 2 Flutes	1	506.2500	506.2500
32	House items	Royal Albert's Set (Teapot, Sugar bowl, Milk Jug)	1	1,012.5000	1,012.5000
33	House items	Rogaska Whiskey Set (Decanter and 2 Whiskey Glasses)	1	1,068.7500	1,068.7500
34	House items	Lennox Bowls Set	1	626.6250	626.6250
35	Wedgwood Store Voucher	Wedgwood Store Voucher for 500 GEL	2	625.0000	1,250.0000
36	Wedgwood Store Voucher	Wedgwood Store Voucher for 250 GEL	4	312.5000	1,250.0000
Total			10000		155843.1749

* If the US Embassy refuses to issue a visa to the winner card holder, the corresponding value indicated in the regulation will be transferred to him/her

** In case of Venice tour, if the relevant structure /authorities refuses to issue the visa to the winner card holder, the corresponding value indicated in the regulation will be transferred to him/her

11.3. The sequence of the lottery prizes on the principle of "Big" lottery drum of the encouraging lottery is given in the table below:

The drawing sequence	The name of the prizes	The name of the prizes	Quantity
1	Unicard Salary	Unicard Salary for 12 months	1
2	Unicard Salary	Unicard Salary for 12 months	1
3	Travel	Travel in USA and tour to NASA's center	1
4	Travel	Travel to Venice	1
5	Scooter	Scooter	1
6	Scooter	Scooter	1
7	Automobile	Car	1
8	Real estate under construction in Tbilisi	Real estate under construction in Tbilisi	1

9	Automobile	Car	1
10	Real estate under construction in Tbilisi	Real estate under construction in Tbilisi	1

11.4. The sequence of the lottery prizes on the principle of "Small" lottery drum of the encouraging lottery is given in Annex # 1 attached to the Regulations.

12. Additional Information

12.1. If the organization-company considers the operation of accumulating points at any stage of the drawing dubious or fraudulent, it has the right not to take into account the number of tickets received during this operation, if the detection of a suspicious operation occurred timely from the side of the company.

12.2. If the cardholder terminates the contract with the organizer company / cancels the Unicard account during the drawing, the tickets accumulated on this account in accordance with Paragraph 4.7 of the current regulation will be canceled.

/Nana Qeburia/

Director of Universal Card Corporation Ltd.