

Terms and Conditions for Using Universal Card Corporation Loyalty Card “Unicard”, Agreement with Consumer

These Terms and Conditions referred hereto shall define your rights and responsibilities and form a legally binding Agreement between you and Universal Card Corporation regarding the use of “Unicard”. The Agreement shall come into force immediately upon:

- Signing the Card application form;
- Accepting these Terms and Conditions electronically;
- Making a single Card Operation by Unicard;
- Registering your personal and/or other data or information through Information/ Telephone Center or at the Service Center of the Company;
- Registering your personal and/or other data or information through electronic channel of the Company
- Participating (in any manner) in incentive games conducted by the Company.

Through entering into this Agreement, you confirm your willingness to collect Bonus Points by using Unicard that shall enable you to choose and receive goods and/or services for such Bonus Points.

Through execution of this Agreement, you confirm that you have read and accept the present Terms and Conditions.

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1. Definition of Terms for the Purposes of Using Unicard

- 1.1 **Agreement** -Present Terms and Conditions;
- 1.2 **Website** – Electronic channel of Unicard, internet site www.unicard.ge;
- 1.3 **Mobile Application** – Unicard’s electronic channel for mobile phones (smart phones);
- 1.4 **Company** - Owner of “Unicard” - Universal Card Corporation LLC, place of business: Tbilisi, Vazha-Pshavela avenue #71, 3rd floor, identification code: 202461406, website: www.unicard.ge; Information/ Telephone Center No: (032) 2 555 222;
- 1.5 **Partner Company** – Contractor of Universal Card Corporations LLC, sole proprietor and/or legal entity which conducts Card Operations in accordance with Cardholder’s will for the purposes of collection/use of Bonus Points;
- 1.6 **Cardholder/Consumer** – Natural person who is entitled to use Unicard pursuant to the present Agreement;
- 1.7 **Registration** – for the purpose of a complete utilization of Unicard services providing of information to the company by the means of any channel of the company;
- 1.8 **Bonus Point**- Non-monetary advance unit, which is collected by the Cardholder and accumulated on his/her Account in the Company while making any Card related purchase or any other action that is pre-determined by the Company;
- 1.9 **Card, “Unicard”** - Plastic or virtual card issued by the Company for the purposes of collecting and using Bonus Points;
- 1.10 **Primary card** - a plastic or virtual card emitted by the company, which represents the means of collection of bonus points and usage (writing off) of the collected bonus points, only a holder of the primary card is authorized to exchange the bonus points collected on the primary card for a desired item and / or service after the registration in the database of the company;
- 1.11 **Additional card** – a plastic or virtual card that operates along with the primary card and represents the instrument of collection and accounting of the bonus points on the account of the primary card;
- 1.12 **Virtual Card** - Principal or Supplementary Card issued by the Company through electronic channels;
- 1.13 **Account Statement** – Information regarding the balance and Card Operations carried out during the certain period of time on Bonus Points’ Account of the Cardholder(s);
- 1.14 **Card Operation** – Process of collecting, recording and using Bonus Points;
- 1.15 **Card Blocking** - Suspension of effectiveness/activity of the Card;
- 1.16 **Account / Account of a primary card** - an account of a primary card opened for a cardholder by the company, where the bonus points collected through the card operations performed with primary and additional cards are reflected/collected and the usage (writing off) of the collected bonus points;

1.17 **Active Account** – Bonus Points’ account, on which Card Operations are systematically carried out. The Active Account is effective for an unlimited period of time;

1.18 **Passive Account** – Bonus Points’ account, on which Card Operations of accumulative type have not been carried out by the Cardholder(s) for the last 12 (twelve) months;

1.19 **Single Authentication Code** - Single password (effective for 10 minutes) used for safety purposes and for the identification of the Cardholder via electronic or remote channels; such password is sent by the Company in by of SMS to the Cardholder’s telephone number registered in the Company’s database;

1.20 **Catalogue** – Particular list of goods and/or services distributed through electronic channels and/or in a printed form;

1.21 **Order Unique Code** - Special code generated over the course of ordering goods and/or the services listed in the catalogue of Company and used for delivering goods/services to the Cardholder;

1.22 **Suspicious Operation** - Card Operation that, as a result of evaluating specific cases and circumstances, may be considered by the issuer and/or the Partner Company as an unauthorized, fraudulent operation.

2. General Rules

2.1 Unicard is the property of the Company and its effective period is unlimited;

2.2 The Card does not have a status of financial debit or credit card;

2.3 The Principal Cardholder may only be an individual above the age of 18 (eighteen); as for the Supplementary Cardholder - it may only be an individual above the age of 12 (twelve);

2.4 A Unicard card can be primary and additional. On the account of a unique/primary card with 1 (one) primary card 4 (four) additional plastic cards and the same amount of virtual cards can be issued;

2.5 The Principal Cardholder shall be entitled to choose the Supplementary Cardholder and shall make him/her aware of the present Terms and Conditions. By accepting the Supplementary Card, the Cardholder declares his/her consent to the present Terms and Conditions;

2.6 During data registration process the Cardholder shall submit to the Company contact information, personal data, information on sphere of interest and other type of information, which shall be used for special offers, terms and/or commercial privileges offered by the Company; such information shall also be used for identification purposes, as well as to secure the Card Operations while providing services by the Company and its Partners;

2.7 Cardholder’s data may be registered at the Company’s service centers and/or through Information/ Telephone Center (+995 32) 2 555 222), as well as through Company’s website and/or mobile application. For the moment of data registration process the Cardholder should carry out at least one Bonus Point collection Card Operation.

2.8 Using collected Bonus Points in any manner (ordering of goods and services listed in the catalogue online, receipt of detailed information on Bonus Points, as well as any information regarding the Catalogue, Partner Companies, Offers etc.) shall be available exclusively for the Cardholders registered in Company database if any other condition is not defined by the foregoing terms;

2.9 By declaring his/her consent to the present Agreement, the Cardholder confirms that information/data provided by her/him during the registration is accurate and true;

2.10 Any change in personal data/information of the Principal and/or Supplementary Cardholder (telephone (cellphone, landline), address, name, surname, e-mail address, etc.) shall immediately be notified to the Company. The Company shall not be responsible for any undesirable result, including unauthorized/fraudulent use of collected Bonus Points by third parties, if such result is caused by the provision of improper data/information and/or by non-provision of modified data;

2.11 If the Company becomes aware of the change of data provided independently from the Cardholder, the Company shall be entitled to suspend the recording of collection/use of Bonus Points and/or shall refrain from performing Cardholder's order until further check of relevant information with the Cardholder;

2.12 The Principal Cardholder shall be entitled to terminate the present Agreement and/or cancel the Supplementary Card(s) at any time by serving a prior written notice to the Company. Termination of the present Agreement means the termination of primary and additional cards and the annulment of the bonus points collected on a primary card account at that moment of time. The Supplementary Cardholder may cancel the Supplementary Card at any time by serving a prior written notice to the Company;

2.13 Alienation (sale, transfer, pledge) of Principal and Supplementary Cards is not allowed;

2.14 Change of the Card's status (registration of the Supplementary Card as the Principal Card and *vice versa*) shall be allowed only for family members of the Principal Cardholder. For the purposes of the present Article, family member shall include spouse (registered marriage), parent (mother, father) and/or adult child. Re-registration of the Principal or Supplementary Card shall also be allowed in case of inheritance;

2.15 In order to avoid unsanctioned use of Bonus Points accumulated on the Card, the Cardholder shall notify the Company regarding the loss, theft or damage of the Card through Information/ Telephone Center 's number (+995 32) 2 555 222 or via Unicard Service Centers; or block the lost card number using online services: www.unicard.ge / Services / Card Blocking

2.16 In case the Cards are exchanged/mixed between the Cardholders accidentally or intentionally, the Company shall not be liable for damages resulting from the unsanctioned use of the Card by third parties;

2.17 Information regarding the amount of accumulated Bonus Points shall be available for the Cardholder upon his/her request made at Company Service Centers, through Information/ Telephone Center , Company's website, SMS and/or mobile application;

2.18 In case the Cardholder disagrees on the amount of accumulated Bonus Points, he/she shall be entitled to apply to the Company within 2 weeks after the Card Operation and submit the relevant bill to the Company in order to clarify the matter; otherwise, the silence shall be considered as a consent;

2.19 During the registration process of Unicard through electronic channels, the Cardholder shall be entitled to receive special password (by means of a single code) for opening his/her personal page/account;

2.20 Username and password granted to the Consumer upon registration shall be confidential and its alienation and transfer to third parties is hereby prohibited. The Consumer himself/herself shall be responsible for the safety of his/her username and password. In case of loss, transfer or theft of the Card, the Consumer shall be liable for any of undesirable result;

2.21 The Cardholder shall observe the safety rules for using a plastic and virtual Card and shall not transfer Unicard, mobile application pin code, Consumer's username and password, safety single code, etc., to third parties. If the mobile application is left open or the pin code not in use, the Company shall not be liable for the results thereof;

2.22 In order to ensure the safety, the Principal Cardholder shall receive SMS to the phone number registered in the Unicard system after carrying out the Operation regarding the use of Bonus Points in trade objects. In case the Consumer disagrees on the executed Card Operation, he/she shall immediately contact Information/ Telephone Center and/or Service Centers of Unicard in order to clarify the Suspicious Operation status;

2.23 In case the technical problems or force majeure circumstances occur, the Company shall be entitled to suspend the provision of services until such circumstances are eliminated;

2.24 The Company is entitled to make amendments (additions) at least 10 (ten) calendar days before amending (additions) the text of the terms by placing the relevant information on the website of Unicard. If before the amendments become effective the cardholder does not inform the company that he/she does not agree with the planned amendments, the amendment / supplement will be deemed to be agreed with the cardholder and the amendments will automatically enter into force on the 11th day after placing this information on the web-site of the company. For the purpose of convenience/easy perception of a cardholder the company is entitled to periodically update the text of the terms and conditions/the contract in accordance with the amendments. Herewith, if a cardholder does not agree with the amendments and supplements, he/she is authorized to terminate this Agreement in accordance with the rules defined by the clause 2.12.

3. Collection of Bonus Points

3.1 For the purpose of collecting and accounting of the bonus points on the account of the primary card, primary and additional cards of the Unicard are emitted with "active" status - a cardholder can collect the bonus points right on receipt of a card; collection/transfer of the bonus points takes place on the account of a primary card, moreover the Unicard bonus points are transferred/collected through card's or other accumulative operations, that took place within the framework of specific project(s) of Unicard, on the automatically created account specifically within the project, unless any different conditions are not established in accordance with the terms of a specific project(s);

3.2 To collect Bonus Points in trade/service points of the Partner Company, while purchasing goods/services the Cardholder shall present the Card to a responsible person performing settlement (cashier, operator or other authorized person). The person performing settlement shall connect/swipe the Card to a special device in compliance with the rules established by the Partner Company;

3.3 In order to collect Bonus Points through electronic channels online, the Cardholder shall indicate the Card number and/or Consumer's username and password during the registration or payment process;

3.4 Collected Bonus Points shall be immediately Reflected on the Cardholder's Account as soon as the Partner Company provides information regarding the conducted Card Operation to the Company;

3.5 During the recording process of collected Bonus Points on the Cardholder's Account the amount of collected Bonus Points shall be rounded up to decimals;

3.6 If the Cardholder complies with certain preconditions pre-determined by the Company, the Company shall be entitled to credit Bonus Points to the Cardholder's Account in the amount and within the periods determined by the Company;

3.7 Bonus Points shall not be collected:

- If the Card is not presented and the Card Operation is not carried out at the trade/service object during the purchase process;
- If the Card number or any other identification data is indicated inaccurately while conducting the identification or Card Operation;
- If, during the activities carried out by the Company, the Cardholder fails to meet with any precondition predetermined by the Company and its Partner Company, and the Company or its Partner detect a Suspicious Operation;
- If an agreement between the Company and the Partner Company is terminated for the moment of purchase (the amount of collected Bonus points shall remain unchanged from the date of such termination).

4. Using Bonus Points

4.1 Collected Bonus Points may be used for the purchase of predetermined goods/services presented in the trade objects of the Partner Company or listed in the Company's Catalogue;

4.2 While ordering the goods/services by the Principal Cardholder, the amount of accumulated Bonus Points on his/her account shall be at least equal to the value indicated/determined in the Catalogue or with the value indicated/determined for goods/services of the Partner Company;

4.3 In case of discrepancy between the information indicated in the printed catalogue and in electronic channels, the information indicated in electronic channels shall prevail;

4.4 At the moment of purchasing goods or services, the amount of Bonus Points that is equivalent to the value of such goods/services shall be blocked on the Cardholder's Account. Selected item shall be transferred and/or the chosen service shall be rendered to the Principal Cardholder or his/her authorized representative (unless there is a specific term in relation to the goods/services listed in the Catalogue); subsequently, the equivalent of the blocked Bonus Points shall be written off from the Cardholder's Account;

4.5 Rules on receipt of a specific item/service are determined individually. Detailed information is published through Unicard's electronic channels. Information may also be received through Information/ Telephone Center , as well as at Service Centers;

4.6 Goods/services may be transferred/rendered by the Company after the confirmation of their availability and upon the submission of ID Card and Order Unique Code by the Principal Cardholder or his/her authorized representative. Order Unique Code is transferred by the Company to the Principal Cardholder during the ordering process in accordance with data indicated by the Principal Cardholder in the Company's database;

4.7 Goods or services may be ordered through electronic channels, Information/ Telephone Center and/or at Service Centers;

4.8 The list of Trade objects of the Partner Company, where Bonus Points may be used directly, could be subject of changes. Information on such objects is distributed by The Company's electronic channels. In the Partner Company's object the Principal Cardholder may choose goods/services with the price equivalent to the monetary value of collected Bonus Points;

4.9 The monetary value that is equivalent to Bonus Points collected by the Cardholder may differ in Partner Companies, i.e. collected Bonus Points may be converted into monetary sum at different rates. Information on ration of Bonus Points is available through the Company's Information/ Telephone Center or at Service Centers, as well as at the trade object's cashier upon submitting the Unicard and responding to the control question;

4.10 It is not allowed to request money for collected Bonus Points.

5. Writing Off Collected Bonus Points

5.1 Collected Bonus Points shall be written off:

- a. Upon the receipt of goods/services by the Cardholder, in accordance with the amount of Bonus Points indicated in the Catalogue;
- b. Under paragraph 4.8 of this Agreement, in accordance with the amount of Bonus Points that is equivalent to the price of the item;
- c. In case of detection of a mistake in the collection process of Bonus Points;
- d. In case of detection of a Suspicious Operation in the process of collection of Bonus Points;
- e. In case a Cardholder or a Partner Company cancels the purchase operation (return of the purchased goods, etc.), which served as the basis for the accumulation of Bonus Points;
- e1 In case a Cardholder or a Partner Company cancels the purchase operation (return of the purchased goods, etc.), which served as the basis for the accumulation of Bonus Points (this paragraph concerns partner companies, which perform distant payment service (“Pay Unicard”, LLC / Upera, etc.));
- f. In case of cancellation of an order by the Principal Cardholder or his/her authorized representative under paragraph 7.9 of this Agreement;
- g. In other instances determined by the Georgian legislation.

6. Writing off the Points from Passive Account

- 6.1 Bonus Points shall be written off from the Passive Account, on which no Card Operation of accumulative type has been conducted by the Principal and/or Supplementary Cardholder for the last 12 (twelve) months;
- 6.2 Information on expected write-off will be sent to the Cardholder in a form of SMS, to the telephone number indicated/registered in the Company’s database.

7. Important Information

- 7.1 If the Consumer has received Unicard through Company’s any channel without filling in/signing the application, it is necessary to conduct at least one Bonus Point collection operation before the commencement of data registration. During the data registration process through Company’s any channel, details of the last Bonus Point collection operation shall be required (time, place, amount) for the purposes of Consumer’s correct identification;
- 7.2 In case the Company conducts raffle game, the data received from the Consumer for the purposes of such game equals to the application submitted to the Company for receiving the Card;
- 7.3 The Company shall not be responsible for suspending the Unicard’s operation or decreasing the amount of collected Bonus Points that is the result of the Partner Company’s announced sales or other promotions;

7.4 The collection rate of Bonus Points may be changed in different trade objects;

7.5 The terms offered by the Partner Company to Cardholder shall not necessarily reflect Company offers and the Company shall not be liable for such term;

7.6 At the moment of ordering the item or service by the Cardholder, the supply of such item or service indicated in the Catalogue may have already been run out. In such cases the Cardholder shall be entitled to cancel the order and chose other item and/or service considering the collected Bonus Points on balance;

7.7 In case the item selected in the Catalogue was delivered to the address indicted by the Cardholder and received by a third party, such delivery shall be effective and it shall be considered that the item was delivered to the Principal Cardholder;

7.8 Any notification sent to the Cardholder via Company's any channel (SMS, e-mail, service center, Information/ Telephone Center , website, mobile application and other) shall be considered as duly delivered in accordance with the required form; it shall have the same legal consequences for the addressee as any notification furnished on paper in compliance with the form required by the law;

7.9 If a cardholder does not receive an item/service within 20 (twenty) calendar days after the confirmation of the order, or if a delivery to the address indicated by a cardholder failed, the company is entitled to unilaterally terminate the order and to write off 10 (ten) penalty points from the amount of the points of an ordered item/service/voucher of a cardholder, and to return back the remaining difference between the bonus points on the account of a cardholder. Except the case, where in terms of an item/service/voucher, placed in the electronic catalog, a term different from this paragraph is not specified. The different term of the item/service/voucher placed in the electronic catalog prevails the provision given in the first part of this paragraph.

7.10 Goods ordered from the Unicard Catalogue may be received: 1) at Unicard Service Center; 2) by delivering goods to the address indicated by the Cardholder while ordering the item or to the address registered in the Company database; or 3) from the Partner Company's objects upon the submission of the order code that is sent to the Principal Cardholder's mobile phone number registered in the Company's database. Terms of delivery for each item shall be indicated in the electronic catalogue (in the item specification field);

7.11 If, at the time of payment cancellation, which is initiated by the Cardholder, and during the refund made to the consumer by the partner company, there are not enough points on the corresponding "Unicard" account to be written off, as stipulated in sub-paragraph e1, Paragraph 5.1 of this regulation, the company is entitled to mark the operation as "suspicious" and limit the using of Unicard card for all the partner companies of such company.

8. Confidentiality, Direct Marketing and other Terms

8.1 For improving/simplifying the quality of the service for the customers, for elaboration/ implementation new projects, with the partner and non-partner companies during different common promotions, arranging events or/and for advertising-marketing purposes, the company leaves the right to give to partner or another companies some data/segment of the card holders (also personal data), in terms of the projects of LLC "Universal Card Corporation" any statistic data, interest fields of the customers or/and segmentation data, upon which agrees the customer while forming and agreeing the foregoing agreement:

8.2 With the foregoing agreement the customer agrees and gives the right to the company that the customer's name, surname and the information about the quantity of the saved/spent points will be available for those partner

companies, where is fulfilled the card operations of saving or spending the unicard points, for the purposes of saving/spending the points for the customer.

8.3 With the foregoing agreement the customer gives right to the company to get information about customer/card holder any time and any quantity, from any source (also from JSC “Creditinfo Georgia” ID 204470740), including personal data, some kind of segmental/filtered data, bank information and so on for new promotions, planning new events, arranging-organizing, improving service quality, implementing new projects, also comparison of asked information with other data, for processing data in frame of work, using, analyzing, saving or/and completing agreement commitments and for other purposes in the frame of company work;

8.4 The customer agrees and gives the right to the company that in case of using the service of the company, to process delivered/registered, personal data, particularly: name, surname, ID number, date of birth, phone number, mobile phone number, e-mail address, actual address, also : fields of interests, personal income, family income, marital status and other registered data , also customer’s segmental/ filtered data: interest fields, age, gender, made purchases, living place, district, spent money in partner companies, spent or/and saved unicard points, according to the quantity of card operations (transactions), and/or processing data of the customer’s other conducts and fixed data, that without any limits incudes any completed behavior using any automatic, semi-automatic or non-automatic tool, particularly: saving, recording, making picture, change, restore, use or disclosure of the data, for spreading or making it available in other way, grouping or combining, blocking, deleting or destroying. In electronic channels (web page, mobile applications or/and other technical tools delivering data) of the company processing data about the customer also includes writing activities of the customer (for example, while using electronic channel and identifying the location of the customer, describing and analyzing data fixed in search, writing any statistic data or/and existing information on the web, also using and analyzing “cookies”), or/and using other customer data (for example, contact info of the customer and/or of the third persons’)

8.5 For implementation of direct marketing which will be according to the customers’ needs and wishes (post, calls, e-mails or offering service, good through other tool of tele communication), the customer agrees and gives the company right to process segmentation/filtering of the data according to interest fields, age, gender, made purchases, living place, region, spent money in partner companies, spent or/and saved unicard points, numbers of card operations (transactions) or/and other available information.

Also the customer agrees and gives the right to the company to send messages (sms), voice or/and other kind of electronic form advertising/marketing messages or offers time to time, for segmental and non-segmental customers in stated phone numbers or/and e-mail in card application (or in other channels), not only for the partner but also other company interests. This happens until other kind of instruction will be given by the customer of the company.”

8.6 The company is not responsible after refusal of the customer of processing data for the purpose of direct marketing if relevant sms text is wrong or/and the number is indicated wrong by the operator and the result will be unwanted. The customer has right to double check the information about switching off the service automatically with information/call center operator on the following phone number: (+995 32) 2 555 222.

8.7 The company uses technical, organizational – legal norms in order to provide the confidentiality of the registered personal data of the customer, interest fields and also other data connected to customer, also protecting it from sudden or unauthorized access, destroying, modifying, blocking, copying, spreading or other illegal activities.”

9. Copyright

9.1 The Consumer hereby acknowledges that the information indicated by him/her in the Company's web-page, mobile application and other electronic channel (printed, audio and/or visual) shall be considered as the Company's property and the Company shall receive the copyright over such information if it does not represent personal information of the Consumer;

9.2 Name/title "Unicard" represents the trade mark/service mark of the Company; all materials published on the Company's webpage, including, software, pictures, graphics, photos, animations, video material, video advertisement/clips, music, audio material, texts, is under the Company's or Partner Company's ownership and right on their use is protected by the copyright. The Consumer shall not be entitled to use materials and trademarks without prior written consent of the Company or the Partner Company (in case when the Partner Company owns the copyright over the published material).

10. Unilateral termination by the Company

10.1 If the Principal or Supplementary Cardholder fails to comply with the present Terms and Conditions, deliberately provides the Company with inaccurate information and/or wrongfully uses the Card or the rights related thereto;

10.2 In other cases set forth by the Georgian legislation.

11. Confidentiality Policy

The Confidentiality Policy unifies the rules which are collected by Unicard on the Consumers of the Website and used on the following webpage: <http://unicard.ge>. The Policy includes any page of the webpage.

Personal Identification Information

We may obtain Consumer's personal identification information by other means, including when the Consumer visits our Website through registration, subscription and other services.

Non-personal Identification Information

We may also obtain non-personal identification information on the visitors of our Website, which includes type of a browser, operation system, information received from internet providers, activities carried out on our Website, e.g. which pages you have visited, what you have added to your shopping bag and other technical details.

Opt-out

Our Website may use "cookies" in order to improve the quality of interaction with the Consumer. Consumer's browser will locate cookies to the hard drive. The Consumer may adjust the parameters of the browser in order to avoid locating the cookies or to receive a signal when the data is sent. However, if you adjust the parameters, you may not be able to use some functions of the Website.

How We Use Collected Information

Unicard collects the personal information of the Consumers for the following purposes:

- To improve the service- the information provided by you helps us to meet your demands and provide the support more efficiently;
- To consider the personal experience of the Consumers;
- To improve our Website;
- To conduct advertising activities in order to enable you to receive the information on interesting topics.

Advertisement

Advertisements regarding our Website may be provided to the Consumers through our advertising partners. Webpage of Unicard obtains the browser information (cookies, tracking pixels, IP address, types of devices and other similar technologies), with which the support of the third parties may be used for the improvement of the quality of advertising information on other websites. You may check your browser's status on the following link: networkadvertising.org/choices/#completed. Also see the link: www.aboutads.info. The information provided to the third parties through our Webpage shall be protected to the extent as it is protected in Georgia and shall be used solely within the scope of the services provided by us.

Consent to Terms

By using this Website you declare your consent to these terms. If you have any questions regarding the terms of the Website, please contact us on the following number: (+995 32) 2 555 222.

AMENDMENTS AND ADDITIONS TO THE TERMS AND CONDITIONS FOR USING UNIVERSAL CARD CORPORATION LOYALTY CARD "UNICARD", AGREEMENT WITH CONSUMER

Amendments to the terms and conditions of Cardholder Agreement on Using "Universal Loyalty Card, "Unicard", takes effect on 19.12.2017. Additions and amendments shall be placed on the website on 08.12.2017.

On the web site www.unicard.ge, by universal saving card, in the using terms of "Unicard", the agreement (later on unicard terms) with the card holder in article 2, according to paragraph 2.24. "LLC Unicard Corporation", offers to put the following amendments and additions in the agreement:

1. Change article 8 of Unicard terms and form as follow:

"8.1 For improving/simplifying the quality of the service for the customers, for elaboration/ implementation new projects, with the partner and non-partner companies during different common promotions, arranging events or/and for advertising-marketing purposes, the company leaves the right to give to partner or another companies some data/segment of the card holders (also personal data), in terms of the projects of LLC "Universal Card Corporation" any statistic data, interest fields of the customers or/and segmentation data, upon which agrees the customer while forming and agreeing the foregoing agreement:

8.2. With the foregoing agreement the customer agrees and gives the right to the company that the customer's name, surname and the information about the quantity of the saved/spent points will be available for those partner companies, where is fulfilled the card operations of saving or spending the unicard points, for the purposes of saving/spending the points for the customer.

8.3. With the foregoing agreement the customer gives right to the company to get information about customer/card holder any time and any quantity, from any source (also from JSC "Creditinfo Georgia" ID

204470740), including personal data, some kind of segmental/filtered data, bank information and so on for new promotions, planning new events, arranging-organizing, improving service quality, implementing new projects, also comparison of asked information with other data, for processing data in frame of work, using, analyzing, saving or/and completing agreement commitments and for other purposes in the frame of company work;

8.4 The customer agrees and gives the right to the company that in case of using the service of the company, to process delivered/registered, personal data, particularly: name, surname, ID number, date of birth, phone number, mobile phone number, e-mail address, actual address, also : fields of interests, personal income, family income, marital status and other registered data , also customer's segmental/ filtered data: interest fields, age, gender, made purchases, living place, district, spent money in partner companies, spent or/and saved unicolor points, according to the quantity of card operations (transactions), and/or processing data of the customer's other conducts and fixed data, that without any limits includes any completed behavior using any automatic, semi-automatic or non-automatic tool, particularly: saving, recording, making picture, change, restore, use or disclosure of the data, for spreading or making it available in other way, grouping or combining, blocking, deleting or destroying. In electronic channels (web page, mobile applications or/and other technical tools delivering data) of the company processing data about the customer also includes writing activities of the customer (for example, while using electronic channel and identifying the location of the customer, describing and analyzing data fixed in search, writing any statistic data or/and existing information on the web, also using and analyzing "cookies"), or/and using other customer data (for example, contact info of the customer and/or of the third persons')

8.5. For implementation of direct marketing which will be according to the customers' needs and wishes (post, calls, e-mails or offering service, good through other tool of tele communication), the customer agrees and gives the company right to process segmentation/filtering of the data according to interest fields, age, gender, made purchases, living place, region, spent money in partner companies, spent or/and saved unicolor points, numbers of card operations (transactions) or/and other available information.

Also the customer agrees and gives the right to the company to send messages (sms), voice or/and other kind of electronic form advertising/marketing messages or offers time to time, for segmental and non-segmental customers in stated phone numbers or/and e-mail in card application (or in other channels), not only for the partner but also other company interests. This happens until other kind of instruction will be given by the customer of the company."

8.6. The company is not responsible after refusal of the customer of processing data for the purpose of direct marketing if relevant sms text is wrong or/and the number is indicated wrong by the operator and the result will be unwanted. The customer has right to double check the information about switching off the service automatically with information/call center operator on the following phone number: (+995 32) 2 555 222.

8.7. The company uses technical, organizational – legal norms in order to provide the confidentiality of the registered personal data of the customer, interest fields and also other data connected to customer, also protecting it from sudden or unauthorized access, destroying, modifying, blocking, copying, spreading or other illegal activities."

Amendments to the terms and conditions of Cardholder Agreement on Using "Universal Loyalty Card, "Unicolor", takes effect on 08.10.2017. Additions and amendments shall be placed on the website on 28.09.2017.

According to paragraph 2.24 of Article 2 of the terms and conditions of Card Owner Agreement on Using “Universal Loyalty Card, “Unicard” (hereinafter referred to as “the Agreement”), “Universal Card Corporation”, LLC, proposes the following amendments and additions to the agreement:

1. Sub-paragraph “e” of paragraph 5.1, Article 5 (Writing off collected bonus points) of the Agreement 5.1. shall be altered and formulated as follows:

“e. In case a Cardholder or a Partner Company cancels the purchase operation (return of the purchased goods, etc.), which served as the basis for the accumulation of Bonus Points;

2. Sub-paragraph “e1” is to be added to sub-paragraph “e” of paragraph 5.1, Article 5 (Writing off collected bonus points) of the Agreement, which shall be formulated as follows:

“e1. In case a Cardholder or a Partner Company cancels the purchase operation (return of the purchased goods, etc.), which served as the basis for the accumulation of Bonus Points (this paragraph concerns partner companies, which perform distant payment service (“Pay Unicard”, LLC / Upera, etc.)).

3. Paragraph 7.11, added to Article 7 (Important Information) of the Agreement, shall be formulated as follows:

„7.11. If, at the time of payment cancellation, which is initiated by the Cardholder, and during the refund made to the consumer by the partner company, there are not enough points on the corresponding “Unicard” account to be written off, as stipulated in sub-paragraph e1, Paragraph 5.1 of this regulation, the company is entitled to mark the operation as “suspicious” and limit the using of Unicard card for all the partner companies of such company.”