



ხეივანი ბანკი  
CREDO BANK

## Definitions of terms

Bank:	JSC “Credo Bank”
Promotion:	MoneyGram promotional campaign

1. **Conditions for the participation in the promotion:**
  - 1.1. To participate in the promotion, it is necessary to cash out or/and send international rapid money transfer using the MoneyGram system from Credo Bank;
  - 1.2. Participation is open to all adults;
  - 1.3. The promotion includes only the operations of cashing out or/and sending an international MoneyGram transfers;
  - 1.4. Transactions completed through all available channels (Mycredo/service center) are eligible for participation in the promotion.
2. **Promotion period:**  
10/11/2025-31/12/2025
3. **Promotion terms:**
  - 3.1. Only those customers of Credo Bank who cash out or/and send money via MoneyGram system are eligible to participate in the promotion;
  - 3.2. The winner will be the customer who performs the highest total amount of money transfer cash out or/and sending operations within each month. The total amount will be calculated in US Dollars;
  - 3.3. The exchange rate used for the US Dollar calculation will be the National Bank’s rate from the first day of the month the transfer happened;
  - 3.4. The winner will be announced monthly, on the first business day of the month following the reporting month;
  - 3.5. The winner will receive an Apple iPad 2025 11th Generation;
  - 3.6. A single customer can win only once;
  - 3.7. The customer will be contacted on the day the winner is revealed, the terms will be agreed and the customer’s visit will be scheduled to a bank’s service center to hand over the gift;
  - 3.8. If the winning customer cannot be reached after three attempts made at one-hour intervals, the gift will be awarded to the next eligible participant.