

1 | INTRODUCTION

NAGA Pay GmbH (hereinafter referred to as “NAGA Pay” or “Company”), which is an entity duly incorporated under the laws of Germany, offers the following Competition to its users subject to the Terms and Conditions contained herein.

NAGA Pay is running this “APOEL VIP Experience “Competition (the “Competition”) and invites all its new and existing users to participate. By registering and participating in the Competition, you agree to be bound by the Terms and Conditions (the “Terms”) set out below.

By accepting to participate in this Competition, the present Terms and Conditions as well as the Company’s Terms and Conditions and all the other legal documents which are accessible anytime by everyone through the Company’s website, namely <https://pay.naga.com/>, are binding to the user.

2 | WHO CAN PARTICIPATE

Eligibility:

1. To be eligible to participate in the Competition, you must have:
 - (a) Review, Understand and Accept the present Terms and Conditions along with the other legal documents of the Company, which are always publicly available on the website of the Company.
 - (b) Successfully complete the registration process in the period beginning on 19/04/2023 and ending on 27/04/2023 at 23:59 EET.
 - (c) Properly register an approved account with full KYC documents in place (i.e. a proof of identity and a proof of residency) until 28/04/2023 at 12:00 EET, or have an already approved account.
 - (d) Follow the steps on Instagram (www.instagram.com) and/or Facebook www.facebook.com (as explained below).

Steps to be followed:

The Competition will take place on the official accounts of NAGA Pay on Facebook and Instagram.

A. Instagram

- i. Follow @nagapayapp on Instagram.
- ii. Like the competition post.
- iii. Tag 2 friends in the comment section.
- iv. Follow the link in bio to download the app and complete your free NAGA Pay registration. (This step does not apply to existing Naga Pay users).

B. Facebook

- i. Like the page of @nagapayapp.
- ii. Like the competition post.
- iii. Tag 2 friends in the comment section.
- iv. Download the app at <https://pay.naga.com/> and complete your free NAGA Pay registration. (This step does not apply to existing Naga Pay users)

Each participant is allowed for 1 entry in the Competition, either on Facebook or Instagram. If a participant enters the Competition with more than once on either platform, the Company will take into consideration the first chronological entry of that Participant.

2. NAGA Pay shall have sole and absolute discretion in determining whether the reward can be awarded to you.

3 | THE REWARD

The winners, along with one friend of their choosing, will be able to attend the home match between APOEL FC and OMONOIA FC, on 01/05/2023, from the VIP seats or boxes of the GSP Stadium in Nicosia. The “VIP Experience” will also include food & beverage from the bar that is available in the VIP Section of GSP Stadium.

The 5 winners will be decided via a raffle, which will take place at the premises of the Company by the 28th of April 2023.

The winners of this Competition will receive their rewards upon meeting all the criteria mentioned in paragraph 2 (1), above.

All winners and their tagged friends must be holders of the CFA card (“Κάρτα Φιλάθλου”) in order to be able to enter the stadium.

* The number of winners may change in case of not sufficient participation in the competition or as we may see fit.

The announcement of the winners will be made through the official accounts of NAGA Pay on Facebook and Instagram.

4 | GENERAL

1. The Competition is not open to employees of NAGA PAY or any NAGA Group company or employees of any other NAGA affiliated company.

2. NAGA Pay has the right to amend the present terms and conditions without any notice unless the change is material. If a material change is affected, we will notify you immediately. Such amendment will become effective on the date specified in the notice. Unless otherwise agreed, an amendment will not affect any outstanding order or transaction or any legal rights or obligations which may already have arisen.
3. The Company reserves the right to modify or cancel this Competition at any time and at its sole discretion or cease this Competition without any prior notice.
4. This Competition shall start on 19/04/2023 and end on 27/04/2023 (inclusive).
5. The draw will take place on the 28th of April at the offices of NAGA Pay.
6. Winners will be contacted via email and phone.
7. This is a cross platform competition. There will be a total of 5 winners from both Facebook and Instagram.
8. The Competition may be revoked or withdrawn for participants who abuse the spirit or intention of it, or for participants who are suspected of abuse of the Competition. Where any of these Terms and Conditions are breached or there is any reason to suspect a participant has acted fraudulently or obtained an unfair advantage pursuant to this Competition, NAGA Pay reserves the right to stop or withdraw the payment of the rewards.
9. NAGA PAY and/or any of its representatives shall not be held liable for any losses incurred by you as a result of participation in this Competition.
10. If at any time all or any part of any provision of these Terms and Conditions are or become illegal, invalid or unenforceable in any respect under the law of any jurisdiction(s), NAGA PAY will not affect or impair the validity or enforceability of the law in the respective jurisdiction of the remainder of that provision or all other provisions of these Terms.
11. If the Company suspects that a NAGA PAY user has abused the rules of this Competition and/or has been identified to have engaged in an abusive behavior in any way, then the Company reserves the right at any time and at its sole discretion to immediately exclude the NAGA PAY user from this Competition and take additional actions depending on the abuse. The Company will be entitled to take any action it deems necessary in order to protect the Company.
12. For the purpose of clause 7 above, abusive behaviour is considered (list not exhaustive):
 - a. Any actions that can be counted as fraud, manipulation or attempts to garner risk free profits;
 - b. Failure by the NAGA PAY user to meet certain requests by the Company related to this Competition within the specified deadline provided in the correspondence with the

Company;

c. The participation to this Competition of third parties on behalf of the NAGA PAY user without the proper authorization or right to act.

13. The terms and conditions of this Competition are updated on 10/04/2023.