

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 Promotion to its users subject to the Terms and Conditions contained herein.

NAGA is running this Promotion (the “Promotion”) and invites all its new and existing users residing in Cyprus to register. By registering and participating in the Promotion, you agree to be bound by the Terms and Conditions (the “Terms”) set out below.

By accepting to participate in this Promotion, 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 Promotion, you must have:
 - (a) Register with NAGA Pay and use the NAGA PAY app and/or NAGA Pay Visa until the specified deadlines here below in order to buy the season ticket of APOEL FC. All accounts are opened subject to our standard account opening compliance criteria, and as such not all applicants will be successful in their application;
 - (b) agree and comply with the present Terms and Conditions and with all the other legal documents of the Company.
2. NAGA shall have sole and absolute discretion in determining whether the Promotion can be awarded to you.

3 | THE REWARD

Get the chance to win any of the below:

1. Refund of € 20 directly to your personal NAGA PAY account; and
2. 15% discount at the Orange Shop of Apoel F.C. until the end of the football season 2022-2023; this is valid only if you pay with the NAGA pay or NAGA Pay Visa; and
3. Earn extra 100 points in the Loyalty Card; and
4. Right to participate in a draw to win any of the below:
 - a. 20 signed official appearances of APOEL FC; or
 - b. 4 travel packages for Bulgaria to watch the football game of BOTEV vs APOEL FC (flight tickets, hotel accommodation and football tickets paid); or
 - c. 4 upgrades of season tickets to VIP Boxes; or
 - d. NAGA PAY meet and greet: 5 lucky NAGA PAY users will get the chance to attend the

“NAGA PAY Training Center, Archaggelos”, in order to dine together with their favourite football player; or

- e. NAGA PAY Team Experience: 15 lucky NAGA PAY users shall have the sole chance to attend the training center of NAGA PAY – Archaggelos and watch the training of APOEL football team.

4 | DEADLINES:

- Start date of Season Ticket sales 24/6/2022;
- End date of raffle participation for Travel Tickets on 7/7/2022;
- Raffle for Travel Tickets to be done on 11/7/2022 at Naga Pay Operational Offices in Limassol;
- The ones who will be eligible to participate in the draw as mentioned above in point 4 and get the chance to win any of the gifts in points 4(a)-(e), should buy a season ticket with APOEL FC on or before 19/8/2022 and the draw will take place on 22/8/2022 at NAGA PAY Offices in Limassol.

5 | GENERAL

1. The Promotion 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 Promotion at any time and at its sole discretion, or cease this Promotion without any prior notice.
4. This Promotion shall start on 24/06/2022 and be valid until further notice.
5. The Promotion may be revoked or withdrawn from participants who abuse the spirit or intention of it, or from participants who are suspected of abuse of the Promotion. 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 Promotion, NAGA reserves the right to stop or withdraw payment of the rewards or any attempted withdrawal of the same.
6. 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 Promotion.
7. 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.

8. If the Company suspects that a NAGA PAY user has abused the rules of this Promotion 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 Promotion 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.

9. For the purpose of clause 7 above, abusive behavior 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 Promotion within the specified deadline provided in the correspondence with the Company;
 - c. The participation to this Promotion of third parties on behalf of the NAGA PAY user without the proper authorization or right to act.

10. The terms and conditions of this Promotion are updated on 24/06/2022.