

## Prize game rules

### “THE WORLD IS SPARKLING AT YOU!”

According to the Law of Games of chance (Fig. newspaper of the Republic of North Macedonia, no. 24/2011, 51/2011, 148/2011, 74/2012, 171/2012, 27/14,139/14, 61/15, 154/15, 23/2016 and 178/2016), the following rules of the Prize Game are established:

#### **Article 1 Organizer**

The organizer of the Prize Game "THE WORLD IS SPARKLING AT YOU!" is Halkbank AD Skopje, with the address of St.Cyril and Methodius No.54, 1000 Skopje.

#### **Article 2 The official name and duration of the prize game**

The official name of the prize game is "THE WORLD IS SPARKLING AT YOU!" The prize game will begin on 25.12.2023 and last until 25.02. 2024.

#### **Article 3 TERRITORY**

The prize game is organised and implemented throughout the territory of the Republic of Northern Macedonia at all sales points where there are payment terms with mastercard payment card for individuals (Mastercard Debit Contactless; Mastercard Standard, Mastercard Credit Contactless; Mastercard World Contactless ) issued by Halkbank AD Skopje, on the POS or Ecommerce network or by transactions made through the HalkPay mobile app and GarminPay as a contactless payment service available to each customer with active Payment Cards from the Mastercard brand issued by Halkbank AD Skopje.

#### **Article 4 THE GOAL OF THE PRIZE GAME**

The prize game aims to advertise products and services for individuals:

- HalkPay mobile app,
- Garmin Pay contactless payment service and
- Mastercard debit and credit payment cards for individuals (Mastercard Debit Contactless; Mastercard Standard, Mastercard Credit Contactless; Mastercard World Contactless) issued by Halkbank AD Skopje.

## **Article 5**

### **Terms and conditions of participation**

All adults who are clients of Halkbank AD Skopje and are users of Mastercard debit and/or credit payment cards (Mastercard Debit Contactless; Mastercard Standard, Mastercard Credit Contactless; Mastercard World Contactless ), are entitled to participate in the Prize Game and who have made a valid transaction using the cards on the POS network and/or virtual POS terminals, transactions with the mobile application and transactions made with Garmin Pay available for garmin watch, which on the day of completion of the prize game do not have more than 90 days of outstanding obligations to Halkbank AD Skopje. If the winner is extracted with more than 90 days of outstanding commitments to Halkbank AD Skopje, it will be disqualified and replaced by a reserve winner who fully meets the rules of the Prize Game.

Conditions for participation in the prize game:

- One chance to participate is given to customers who have made 10 valid Transactions with Mastercard debit card issued by Halkbank AD Skopje on the POS network and/or virtual POS terminals
- Double chance to participate is given to customers who have made 10 valid Mastercard credit card transactions issued by Halkbank AD Skopje on the POS network and/or virtual POS terminals
- Triple chance to participate is given to customers who have made 10 valid transactions through the HalkPay mobile app and the GarminPay contactless payment option with a digitized Mastercard credit or debit card

A review of transactions made with a Mastercard debit and credit payment card for individuals or transactions made through the HalkPay mobile app and the GarminPay contactless payment option will be considered as a confirmation of participation in the Prize Game for transactions made at sales points. A successful and valid transaction is considered a slip from the POS terminal, a text message obtained for a successful transaction or a statement for transactions made.

In the draw on 05.03.2024, all transactions made from the beginning of the prize game will be taken from 25.12.2023 from 00:00 to 23:59 until the end of the prize game on 25.02.2024.

Customers who get the chance to participate in the prize game must be qualified to participate in the prize game in accordance with the rules and conditions.

Customers of the bank who meet the above conditions for participation in the prize game for the duration of the Prize Game provided for in Article 2 of these rules should fill in a statement for consent to participate in the Prize Game on the official WEB page of Halkbank AD Skopje [www.halkbank.mk](http://www.halkbank.mk), and that statement will be considered as a confirmation of participation in the prize game and consent to the processing of personal data for the purposes of the prize game.

By participating in the Prize Game, participants confirm that they are fully aware of the provisions of these rules and express their consent in terms of them.

Employees of Halkbank AD Skopje and members of the narrowcircle of their families (parent, child, brother, sister and spouse/unmarried partner) are not entitled to participate in the prize game. If the extracted winner is part of this group of persons, he will not be entitled to the prize and will be replaced by the first ordered by the reserve winners to fully meet the rules of the Prize Game.

## **Article 6 PRIZE FUND**

<b>Num.</b>	<b>Type of prize</b>	<b>Quantity</b>	<b>Single price without VAT in MKD</b>
1	Travel voucher	15	62.000,00 MKD
<b>Total</b>		15	930.000,00 MKD

The total prize pool for this Prize Game is 930.000,00 denars.

Replacement for the prize with other prizes, such as replacing the voucher with a cash prize is not allowed. The organiser is not obliged to offer another type of award in the same contradiction of the planned prize.

Participants in the Prize Game are not allowed to claim prizes of greater value or of a different kind than those appointed in the rules by the Organizer.

## **Article 7**

### **PLACE, TIME, MANNER, PROCEDURE AND CONTROL OF EXTRACTION**

The award will be made by random choice electronically with special software for that purpose in the premises of Halkbank AD Skopje with the address of St. Cyril and Methodius No. 54, 1000 Skopje

The drawing of the winners will take place on 05.03.2024, at 12 noon.

The draw will be public, in the presence of a three-member commission, composed of three officials:

- Two representatives from Halkbank AD Skopje and
- Notary from the Republic of Northern Macedonia

who will keep a record of the draw or determination of the winners.

Potential winners will be selected using a programming/computer solution in accordance with the conditions for participation previously set. The selection will be random and conducted using

computerized solutions for a second time. During the drawing, one winner and one alternate winner will be selected at a time. The winners will be drawn first and then the alternate winners will be selected.

In order to confirm regularity in the participation of the prize game for all winners, Halkbank AD Skopje will issue an official detailed report confirming that the winners have met the requirements for participation in the prize game.

**Article 8**  
**VERIFICATION OF QUALIFIED PARTICIPANTS AND ELIGIBILITY.**

The prize will only be awarded if participants are qualified, have the right to participate, have a completed statement through the official WEBSITE of Halkbank A.D Skopje [www.halkbank.mk](http://www.halkbank.mk) for consent to participate in the prize game, have been declared as consenting to the processing of personal data for the purposes of the prize game and if they fully respect the Rules of the Prize Game.

**Article 9**  
**PUBLICATION OF WINNERS AND METHOD OF LIFTING**

The results of the drawing will be published on the official website of Halkbank A.D. Skopje [www.halkbank.mk](http://www.halkbank.mk) within three days of the end of the drawing at the latest. In publication, based on previously obtained consent of the winners, their first and last name will be published, and if the winner does not give consent, the publication will be made in a way that will publish the type of one of the cards used and the disguised card number (the last four numbers will be published, and the remaining figures will be hidden – XXX).

The winners will be known by phone to be awarded the prize and will have to sign the winning certificate prepared and certified by the prize game organiser before they raise the prize. After confirming personal data (first name, surname, address and ID card), the winner of the prize can pick it up from the premises of Halkbank AD Skopje with the address of St. Cyril and Methodius No. 54, 1000 Skopje at the latest 30 days from the day of the winners' announcement.

**Article 10**  
**TAX LIABILITIES OF AWARD WINNERS**

The organiser is responsible for all taxes, allowances and responsibilities related to the awards, including personal income tax.

Each of the winners will receive confirmation of a winnings with a settled personal tax, prepared and certified by the organiser of the prize game for the purposes of submitting an annual tax return by the winners.

## **Article 11 USING PERSONAL DATE**

For the purposes of realizing the prize game, only personal data (full name and surname, pseudo payment card number) of customers who agreed to process their personal data will be processed through a completed statement on the official website of Halkbanka A.D Skopje [www.halkbank.mk](http://www.halkbank.mk).

Only authorized persons from Halkbank AD Skopje have access to personal data. Halkbank AD Skopje guarantees and takes all technical and organisational measures to protect personal data from accidental or unlawful destruction, loss, change, unauthorized disclosure or unauthorized access to personal data. Halkbank AD Skopje will have the right to use the personal data of the winners in its future marketing activities to promote the Bank's products and services if the winners have given prior written and express consent to the use of their personal data for the above purpose.

The organizer will delete the published personal data of the winners of the website within 60 days of the end of the prize game. The organiser undertakes not to forward the personal data of third parties, unless necessary for the performance of the prize game, in accordance with the law.

Participants in the prize game are notified for all information in accordance with the Personal Data Protection Act at the time of the collection of personal data and are familiar with the [Privacy Policy](#) and the way personal data are processed in accordance with the Personal Data Protection Act of Halkbank AD Skopje, published on the Organizer's website.

All participants in the prize game for any questions and requests regarding the processing of personal data may contact the Personal Data Protection Officer by email of [privacy.officer@halkbank.mk](mailto:privacy.officer@halkbank.mk)

## **Article 12 CANCEL THE PRIZE GAME**

The prize game can only be interrupted if circumstances arise for which the Organizer of the prize game is not responsible, i.e. if there are circumstances that the Organizer could not prevent, remove or avoid, and after obtaining consent from the Ministry of Finance.

## **Article 13 Removal of possible disputes**

Possible disputes between the Organiser and participants in the Prize Game will be resolved by the competent court in Skopje in accordance with the applicable laws in the Republic of Northern Macedonia.

**Article 14**  
**RIGHT TO OBJECT**

A disgruntled participant in the Prize Game is entitled within 3 days of the date of publication of the award winners to submit a complaint in writing to the Organizer. The organizer is obliged to respond in writing to the objection within 8 days of the admission.

**Article 15**  
**IMPORTANCE OF PRIZE GAME RULES**

The rules will begin to apply after the Finance Ministry issues a permit to host a prize game and will apply until the prize game is complete. By participating in the Prize Game, each participant accepts all the rights and obligations laid down in these rules.

**Article 16**  
**INTRODUCING PARTICIPANTS TO THE RULES OF THE PRIZE GAME**

The rules of the Prize Game will be published on the official website of Halkbank AD Skopje [www.halkbank.mk](http://www.halkbank.mk), before the start of the prize game, and after obtaining consent from the Finance Ministry of the Republic of Northern Macedonia. Additionally, participants in the prize game will be known for the way and conditions for participation and through advertising messages on the website of Halkbank AD Skopje [www.halkbank.mk](http://www.halkbank.mk), social networks, posters and flyers, promotional materials placed in the branches/branches of Halkbank AD Skopje and through other communication channels that are part of the marketing mix intended for the campaign.

**Article 17**  
**FINAL PROVISIONS**

By fulfilling the Rules of Participation in the Prize Game, users accept the provisions of these rules. These rules will apply after obtaining consent from the Ministry of Finance of the Republic of Northern Macedonia and after their public announcement, and will apply until the end of the Prize Game, until the end of the deadline for the lifting of the awards.

HALKBANK AD SKOPJE