

Terms & Conditions

Disneyland Paris – Trip for Four for Miles&Smiles TBC Concept Visa Signature Cardholders

1. Campaign Terms

1.1. Campaign period: **10 July 2026 – 10 August 2026 (inclusive).**

1.2. The campaign applies to domestic and international card payments made with a **Miles&Smiles TBC Concept Visa Signature Card**, using POS terminals of any bank or through e-commerce merchants.

For transactions made in a foreign currency, the amount will be converted into GEL using the **official exchange rate of the National Bank of Georgia applicable on the transaction date.**

1.3. The following transactions are excluded from the campaign:

- Transactions not related to the purchase of goods or services.
- Transactions made by employees of TBC Bank or companies within the **TBC PLC Group**, individuals employed under service agreements with these organizations, and their immediate family members (spouse, child, sibling, or parent).
- Transactions made by Visa employees and their immediate family members (spouse, child, sibling, or parent).
- Payments made to gambling service providers.
- Utility and government (budget) payments.
- Cash withdrawal transactions through any channel.
- Payments made in favor of financial institutions.
- Any type of card transfer to an individual or legal entity.
- Any illegal or suspicious transactions as defined by Georgian legislation and/or the Bank's policies and terms.
- Any type of fund deposit transaction.
- Transactions made to purchase or convert cryptocurrencies or similar assets, including transactions made for the purpose of using the Investment Module.

1.4. The Bank reserves the right, at its sole discretion and in accordance with its internal policies, to prohibit any individual from participating in the campaign and/or refuse to award the prize.

2. Campaign Description

2.1. During the campaign period, the customer who makes **eligible card payments totaling at least GEL 1,500** with a **Miles&Smiles TBC Concept Visa Signature Card** and completes the **highest number of eligible transactions** will be declared the winner and will receive a **Disneyland Paris trip for four.**

2.2. Each participant may receive the campaign prize **only once** during the campaign period.

3. Prize Award

3.1. The Bank will contact the winner regarding the prize **within no later than 10 business days** after the campaign ends.

3.2. If the winner declines the prize, it will be awarded to the participant with the **next best qualifying result.**

3.3. The winner may **not transfer, gift, assign, or sell** the travel package to a third party. In such cases, the winner's result will be voided, and the prize will be awarded to the participant with the next best qualifying result.

3.5. The Bank shall not be responsible if the winner encounters any issues during travel, at border control, or is denied entry into France.