

LEGAL BASES OF THE CAMPAIGN
"WIN A YEAR OF GROCERIES WITH RIA"

1. Campaign organiser and official terms and conditions.

1.1 "WIN A YEAR OF GROCERIES WITH RIA", hereinafter referred to as the "**Campaign**", is jointly organised and conducted by the RIA entities referred in Schedule 1 of this Terms and Conditions (hereinafter referred as "**RIA**") with regards to the customers of each one of the countries participating in this Campaign and referred in Section 2 below (the "**Territories**"), and, for the purpose of organizing the Campaign in the territory of Romania, SC. BALLOONLINE SRL, (hereinafter referred as "**BALLOONLINE**") with registered office at 31 Razboieni Street, 1st Floor, Cluj County, Cluj-Napoca, Romania, with registration number RO37077887. RIA and BALLOONLINE, each designated as a "Co-Organiser", shall be jointly referred to as the "**Organisers**". For the purposes of this Campaign, BALLOONLINE's responsibilities and rights with regards to participants and winners are limited to the management of tax and similar obligations applicable to the Prizes in Romania.

1.2 The Campaign will be conducted in accordance with the terms and conditions set out in this document. By registering in this Campaign in the website www.cumparaturia.ro (the "**Website**") as stated in section 5.1 below, all Participants (as defined in Section 3.1) agree to be bound by the terms and conditions set out in this document and any changes thereto. RIA reserves the right to change these terms and conditions at any time, which may be communicated to all Participants via its website www.cumparaturia.ro/regulament.

1.3 Participants acknowledge that, prior to commencing the registration process, they have read and understood all the terms and conditions described herein, as well as any conditions relating to conditions of participation and registration into the Campaign. For any questions or concerns regarding this Campaign or the terms and conditions described herein, Participants may contact RIA Customer Service at the telephone numbers provided for each RIA entity participating in the Campaign, depending on the country of residence of the Participant, as specified in Schedule 1.

2. Campaign Period and geographical scope of the Campaign

The Campaign will run from February 1st, 2024, to April 21st, 2024 inclusive (the "**Campaign Period**") in the national territories of Romania, Austria, Germany, Spain, United Kingdom, Ireland, France, the Netherlands and Belgium (the "**Territories**"). For the purposes of this paragraph, all times shall be deemed to correspond to the time zone legally in Central Europe (CET – GMT+1) and the period for each day shall start at 00:00 hours and end at 23:59 hours.

3. Conditions for participating in the Campaign

3.1 During the Campaign Period, any person wishing to participate in the Campaign, in accordance with the requirements described in Section 4, must (i) order a money transfer from within any of the Territories (including Romania) to Romania, or (ii) receive a money transfer in Romania from within any of the Territories (including Romania), or (iii) order a money transfer from Romania to any payment point of RIA's international network (the "**Participants**"). For clarification purposes, money transfers from within any of the Territories to Romania may serve for customers to participate when registering in the Campaign as the sender and/or as the beneficiary of the same money transfer.

3.2 Money transfers to Romania may be received by the beneficiary at any of the offices of C.N. POSTA ROMANA S.A. ("**Posta Romana**") or SC SMITH & SMITH SRL ("**Smith & Smith**") that are integrated as payment points of RIA's international network anywhere in Romania and money transfers from Territories may be ordered from any of the offices of RIA, RIA agents and RIA Correspondents, including Posta Romana and Smith & Smith, integrated as sending points of RIA's international network anywhere in the Territories. Participants can view the full list of RIA locations, including own stores, agents and correspondents at <https://app.riamoneytransfer.com/en-ie/locations>.

3.3 Money transfers from Territories to Romania may be also ordered online via Ria Money Transfer app (available at Google Play Store for Android devices and Apple App Store for IOS devices) or website www.riamoneytransfer.com through (i) Ria Lithuania UAB from any of the Territories (except the United Kingdom) or (ii) Euronet Payment Services Limited from the United Kingdom subject to the terms and conditions applicable to the online money transfer service. Online money transfers shall be registered under the Territory from which the money transfer was ordered online, irrespectively of the Participant's country of residence or other location elements.

3.4 Each person who orders or receives a money transfer is assigned a unique transaction number corresponding to the respective money transfer which appears on the receipt under the heading "Reference Number" (for money transfers ordered from Smith & Smith) or "Order Number" (in any other cases)(hereinafter, the "**Order Reference Number**") by means of which the customer can register for this Campaign on the Website (hereinafter the "**Participants**"). A Participant, whether as a sender or as a beneficiary, may participate in the Campaign as many times as he/she has ordered or received a money transfer and complies with the Participant Requirements referred in Section 4 below. Participation in the Campaign is personal, free and, accordingly, participation by other than the Participant is not permitted.

4. Participant Requirements

4.1 To be a Participant all the following cumulative conditions must be fulfilled:

- (a) persons over 18 years of age on the date of the order or receipt of the money transfer.
- (b) being in any of the Territories with valid identification at the time of ordering or receiving the money transfer;
- (c) Participant must (i) order or receive a money transfer as described in Section 3.1 above, and (ii) such money transfer at the time of the Prize Draw must have been properly paid to the beneficiary to whom the funds were sent (in accordance with the payment order issued) no later than the day before the end of the Campaign Period. For this reason, money transfers that have not been paid and/or that have been cancelled for any reason before that date will not be accepted in the Campaign; and
- (d) the Participant must register in the Website as stated in Section 5.1 below.

4.2 RIA reserves the right to reject any entry or registration (and award the Prize to a winner from the Reserve List), in its sole discretion and without prior notice, to any Participant who (i) fails to comply with any of the terms and conditions described herein or fails, in RIA's sole discretion, to comply with any of the terms applicable to the money transfer, including, without limitation, the provision of erroneous details. For the purposes of this Section, "erroneous" shall mean: (i) the details of the beneficiary or the sender are incorrectly or incompletely stated on the document under which the money transfer orders have been placed; (ii) the Participant acts fraudulently or unlawfully; or (iii) the Participant does not participate in good faith.

4.3 Family members and affiliates of the persons responsible for this Campaign may not participate in this Campaign.

5. Campaign Mechanism

5.1 Registration

To register for this Campaign, Participants must fill in the online form on the Website with the following details: the Order Reference Number, first and last name, telephone number and e-mail address. First and last name of the Participant must be the same as specified in the receipt provided upon pay-out or ordering of the money transfer (i.e. the beneficiary's information in case of money transfers received in Romania from the Territories and the sender's information in case of money transfers ordered from Romania to any payment point of RIA's international network).

In the event that a Participant does not have a telephone number, he/she may register using a telephone number of a first-degree relative. With the exception of the e-mail address, all of the data listed above is mandatory for the Participant to successfully complete the registration for this Campaign. Registration is only valid if all personal data has been correctly provided and if the first and last names are correct according to the valid identity document used when ordering or receiving the money transfer. Registration is conditional upon acceptance of the terms and conditions of this Campaign and RIA's global privacy policy. After successful registration, Participants will be redirected to the confirmation website as: www.riapromos.com/home/ro/cumparaturia/succes/

5.2 Free nature of the campaign

ENROLMENT IN THIS CAMPAIGN IS FREE OF CHARGE. Participants are not obliged to pay any additional fees, other than the fees already paid for ordering or receiving a money transfer, which is one of the conditions of participation in this Campaign, as set out in Section 4 above, and which shall constitute the legal consideration for participation in this Campaign. Participants and Winners, as defined in Section 7 below, will be responsible for all costs and expenses not expressly included in these legal terms and conditions.

6. Campaign Prizes

6.1 The total amount of the Prizes of this Campaign is TWELVE THOUSAND TWO HUNDRED EUROS (€12,200) (the equivalent in Romanian Leu and Great Britain's Pounds will be established according to the exchange rate on the day the Winner selects the supermarket's Vouchers) and represents the net value after withholding of applicable taxes by the Organisers, if applicable. The Prizes, as defined below, will consist of vouchers of various amounts and terms to be redeemed at one of the supermarket chains listed below depending on the Territory in which the Winner ordered or received the money transfer (the "Vouchers"):

Country	Supermarket Chain
Romania	Carrefour, Kaufland or Auchan
Spain	Carrefour

Germany	Kaufland
Austria	Kette
United Kingdom	Sainsbury or Tesco
Ireland	Lidl
France	Carrefour
Belgium	Carrefour or Delhaze
Netherlands	Jumbo or Alberthein

The redemption of such Vouchers may be subject to the terms and conditions of the relevant supermarket chain.

The Prizes consist of:

- (a) Two (2) first prizes consisting each of them of twelve (12) Vouchers of THREE HUNDRED Euros (300 €) each (the "**First Prizes**"); and
- (b) Twenty-five (25) Vouchers of TWO HUNDRED Euros (200 €) each (the "**Second Prizes**");

all referred to as the "**Prizes**" and individually as the "**Prize**".

It is also understood that only customers who have registered their entry form in accordance with the conditions set out in section 5.1 may be awarded a Prize.

6.3 Additional conditions

By accepting the Prizes and redeeming the Vouchers, Participants agree to the additional and separate terms and conditions stipulated by the Voucher issuer (the supermarket chains are listed above).

6.4 Limitations on Awards

Prizes are non-transferable and consist only of the above. No alternative price will be offered. Prizes are not redeemable for cash. RIA accepts no liability to the Winners for any dissatisfaction with the Prize.

7. Election of the Winners

7.1 Between 22 and 28 April 2024, RIA will hold the prize draw to randomly select the Winners of all Prizes among the Participants who comply with all terms and conditions of this Campaign by means of web-based digital tool (the "**Prize Draw**"). A screen recording of the computer and selection process and the resulting Winners will be used. All data of validly registered Participants will be centralised into a single list prior to participation in the Prize Draw.

The Prize Draw will consist of twenty seven (27) individual draws for the Prizes listed in Section 5 above to select the Winners that will take the Prizes offered in the Campaign from the Participants on the said list in the following order (the "**Winners**"):

- **One (1) Winner of one (1) First Prize** to be selected between the Participants that registered in the Campaign for (i) having received a money transfer in Romania from within any of the Territories

(including Romania), or (ii) having order a money transfer from Romania to any payment points of RIA's international network;

- **One (1) Winner of one (1) First Prize** to be selected between the Participants that registered in the Campaign for having ordered a money transfer from within any of the Territories (including Romania) to Romania; and
- **Twenty-five (25) Winners for the Second Prizes**, to be selected between the Participants that registered in the Campaign for (i) having received a money transfer in Romania from within any of the Territories (including Romania), or (ii) having order a money transfer from Romania to any payment points of RIA's international network.

Ten (10) additional winners will be also randomly selected as a back-up for all Prizes (the "**Reserve List**"), which will be assigned with the Prizes in the same order of their selection in the Prize Draw in case any Prize cannot be assigned to the corresponding Winner. The Prize Draw will be conducted in the presence of a committee appointed by RIA.

7.2 Notification of Winners

Winners will be notified no later than 30 days after the Prize Draw. Each Winner will be contacted by telephone a maximum of 5 times, on at least 2 different days. If a Winner cannot be contacted, the Prize will be forfeited and an alternative winner from the Reserve List will be selected. Each Winner must communicate at the time of receiving the call that he/she accepts the assigned Prize. In the event of forfeiting the Prize, the next Winner on the Reserve List will be contacted. If the Reserve List is exhausted, the Prize will not be awarded.

7.3 Promotion of the Winners

By entering this Campaign, Winners agree to participate in such publicity as RIA deems reasonable subsequent to the Campaign. The list of Winners will be announced on the Website by 15 May 2024. Express consent will requested to Winners if required by local applicable laws.

RIA will notify the Winners by email of the publication of such list (the "**Winners Publication**").

8. Awards Ceremony

The Prizes will be awarded to the Winners following the announcement as described in Section 7.3 above. The Winner must show his/her identification document to receive the Prize. Each Winner will be able to choose the supermarket chain of his/her Territory from the list provided in Section 6.1 above, from which they would like to receive the Voucher(s). RIA will communicate the list of locations where the Winners can collect the Vouchers.

In respect of the First Prize, the Winners must collect the 12 Vouchers from the Payment Agent of his/her choice within a maximum of 30 days from the Publication of the Winners. The Vouchers may be redeemed at the supermarket chain of the Winner's choice within the time limit established by each of them.

In respect of the Second Prizes, Winners will have 30 days from the Publication of the Winners to collect the Voucher. The Voucher can be redeemed at the supermarket chain of their choice within the period established by each of them.

Vouchers can only be redeemed in person by the Winners, upon presentation of the identification document at the nearest location communicated by RIA (<https://app.riamoneytransfer.com/en-ie/locations>). In the event that a Participant is unable to contact any such store, agent or correspondent, the Prize may be received by another person holding power of attorney to act on behalf of the Winner.

9. Limitation of liability

9.1 RIA shall be exempt from any liability arising from the delivery of the Voucher to the person appointed as proxy, as well as from the settlement of any indemnity or claim.

9.2 The Organisers or any of their service providers shall in no event be liable to compensate the Winner or accept any responsibility for any loss, damage or liability whatsoever arising out of winning the Prize.

9.3 The Organisers have the right to take all necessary measures in case of attempted fraud, abuse or any other attempt that may affect the image of the Campaign, the Organisers or the supermarket chains.

9.4 In the event of a dispute over the validity of the registration to the Campaign, the decision of the Organisers is final. The Organisers are released from any liability resulting from any of the following cases:

- (i) registrations outside the Campaign Period and any technical problems that may allow them;
- (ii) registrations lacking any of the mandatory data any technical issue that allows it;
- (iii) any dispute regarding the rights to Participants' telephone numbers/email addresses;
- (iv) any errors in the data provided by the selected Winners. The Organisers are not responsible for missing or inaccurate contact information, which is the sole responsibility of the Participants. The Organisers are under no obligation in the event that the details provided by the Participants are incorrect, which would result in the impossibility of contacting the Winner to give the relevant Prize;
- (v) in the event that a Participant is unable to redeem the Prize for any reason unrelated to the Organisers;
- (vi) in the event that any Participant registered for the Campaign is partially or fully unable to participate in the validation process, if the inability is due to factors beyond the control of the Organisers, such as information that is incorrect, incomplete, transmitted with interruptions or delays or otherwise distorted as a result of the actions of those using the Website, malfunctioning of electronic devices, applications or technical equipment used in the current Campaign. These circumstances may also be due to technical difficulties that may affect Internet connections and/or technical applications/equipment of the Internet provider or malfunctioning of the email platform, in the case of the Organisers or Participants. These circumstances may also be due to changes in legislation that may influence the conduct of the Campaign (such as decisions taken by authorities, wars, natural disasters or similar events), the Prizes acquired as a result of the Campaign, their value, function, conditions of acquisition and/or distribution;
- (vii) in the event that a Winner does not respect the validation conditions of this document;
- (viii) situations where the telephone number with which the Participants registered cannot be identified or called (incorrect, unassigned, deactivated, blocked, not in the coverage area of the telephone service provider, etc.), which leads to the Organisers being unable to contact the Participant; interruptions/malfunctions of telephone service providers due to network congestion or periods of heavy traffic; or

- (ix) for any damages that the Winners may suffer in relation to the Prizes awarded, regardless of the nature of these damages, except in the cases expressly provided for by law and which require another type of liability.

Participation in this Campaign implies the obligation of the Participants to respect the provisions of these terms and conditions.

10. Privacy policy

The Organisers are committed to protecting the privacy of Participants. The personal information provided by the Participants will be kept private and will only be used to contact the Winners, unless the person requests otherwise. The RIA entities referred in Schedule 1 responsible for the Campaign at the Territories are responsible for the personal data collected. The contact detail of the data protection officer of the RIA entities is: dpo@riamoneytransfer.com. The data provided by the Participants, in this case their full name, telephone number, e-mail address, and "Order Reference Number" of the money transfer, will hereinafter be referred to as the "Data". The processing of Participants' Data in this Campaign is necessary to manage their participation, and by registering for the Campaign the Participant acknowledges that he/she is informed of RIA's Data Protection Policy available at <https://www.riamoneytransfer.com/en-ie/privacy-policy/>. RIA will only store such Data until the end of this Campaign and after the expiry of the statute of limitations for possible legal action. However, the Data provided may be blocked for as long as required by applicable personal data protection legislation. Participants' Data will be disclosed to third parties if necessary in order to comply with legal or fiscal obligations. Participants' Data will also be accessible to external service providers connected with the Campaign (such as RIA's agents and the service provider in charge of managing this Campaign), with whom RIA has entered into the necessary agreements to ensure compliance with its obligations as data processors.

Participants may exercise their rights of access, rectification, opposition to processing, limitation of processing, data portability and deletion by sending their requests by letter addressed to RIA at calle Cantabria nº2-2ª planta, CP 28108, Alcobendas (Madrid) or by e-mail to dpo@riamoneytransfer.com, attaching to their request a copy of their valid identification document. For further information, please refer to RIA's Data Protection Policy.

11. Force majeure

Only in the event of force majeure that makes it impossible to carry out the Campaign or if RIA so decides and communicates the timely modification of the terms and conditions set out herein, the Campaign may end even before the beginning of the Campaign Period.

12. Disputes

Any misunderstanding that may arise between the Organisers and the Participants shall be resolved by mutual agreement or, in cases where this is not possible, disputes shall be resolved by the competent court as set out in Section 15 below.

13. Taxes and associated fees

Calculation, withholding and payment of all taxes applicable to the Prizes as required by applicable law shall be done by (i) BALLOONLINE for Winner/s resident in Romania and (ii) RIA for Winner/s resident in any other Territory. Any other financial obligations of any other kind are the sole responsibility of the Winners.

14. Divisibility

If any provision or part provision of these terms and conditions described is or becomes invalid, illegal or unenforceable, it shall be deemed modified to the minimum extent necessary to make it valid, legal and enforceable. If such modification is not possible, the provision or part thereof shall be deemed deleted. Any modification or deletion of a provision or part of a provision under this Section shall not affect the validity and enforceability of the remaining terms and conditions described in that Section.

15. Applicable law and venue

The terms and conditions of this document are governed by the law of the Territory of residence of the Participant. RIA and the Participants submit to the exclusive jurisdiction of the courts and tribunals of Alcobendas (Madrid, Spain) for the resolution of any dispute, unless, by law, the courts and tribunals of another location are competent, in which case disputes arising from this Campaign shall be submitted to the courts and tribunals established by law.

Schedule 1 - Ria Entities acting as organizers

Name and identification number of the RIA entity	Territory responsible for	Registered Address	Contact Details
Ria Payment Institution, EP, S.A. (VAT no. A80696792)	Romania	Calle Cantabria nº 2, Planta 2ª, Edif. Amura, 28108 Alcobendas (Madrid), Spain	+40312295480
	Spain		+34 917613760
	Germany		+4930221521950
Ria Financial Services Austria GmbH (Registernummer, 475371a)	Austria	Marokkanergasse 7, 1030 Vienna, Austria	+431205776505
RIA France SAS (SIRET 493 473 003 00280)	France	1-3 Rue du 19 Mars, 1962 92230 Gennevilliers, France	+33172285020
RIA Financial Services Netherlands B.V. (KVK number 54883997)	Netherlands	Rozengracht 12 1, 1016 NB, Amsterdam, Netherlands	020 262 40 88
RIA Envia Financial Services Belgium SPRL (Enterprise number 0891.796.224)	Belgium	Rue Joseph II 36-38. Boîte 6, 1000 Brussels (Belgium)	+32 2808 65 73
RIA Financial Services Ireland Limited (registration number IE481946)	Ireland	40 Dominick Court Dominick Street lower, Dublin 1 (D01 YX44), Dublin (Ireland)	+35312332145
Ria Financial Services Limited (Company number 04263192)	United Kingdom	Part 7th Floor, North Block, 55 Baker Street, London, W1U 7EU, United Kingdom	+442074672539
RIA Lithuania UAB (registration number 305592651)	Online Money transfers from any of the above countries (except UK)	Ukmergės g. 126, LT- 08100Vilnius, Lithuania	Call the telephone number indicated for each country above
Euronet Payment Services Limited (Company number 06975932)	Online Money transfers from UK	Part 7th Floor, North Block, 55 Baker Street, London, W1U 7EU, UK	