

PRAVILA NAGRADNOG KONKURSA –

„Visa te vodi na Love Fest“

(U daljem tekstu: Pravilnik)

1) UVODNE NAPOMENE

PRIVREDNO DRUŠTVO ZA MARKETING
KOMUNIKACIJE MMS COMMUNICATIONS DOO,
BEOGRAD, Bulevar Zorana Đinđića br. 144. mb:
17303040 (u daljem tekstu: Organizator) utvrđuje
sledeća pravila Visa Instagram nagradnog
konkursa: „**Visa te vodi na Love Fest**“
(u daljem tekstu: Nagradni konkurs).

Vreme trajanja Nagradnog konkursa je od **24. jula 2025. u 15:00 časova do 30. jula 2025. godine, u 15:00 časova**, sa ciljem da promoviše proizvode i usluge koje nudi Visa.

Pravila nagradnog konkursa će biti objavljena na zvaničnoj Visa SRB veb stranici (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) i na Visa SRB Instagram stranici (<https://www.instagram.com/visa.srbija/>).

2) PRAVO NA UČEŠĆE

Sva lica koja imaju minimum 18 godina starosti i koja imaju prebivalište na teritoriji Republike Srbije imaju pravo da učestvuju u ovom nagradnom konkursu.

Pravo na učešće će biti odbijeno:

- Zaposlenima kod Organizatora i/ili članovima njihove uže porodice (roditelji, supružnici, deca, sestre i braća);
- Licima direktno uključenim u organizaciju nagradnog konkursa i proglašenje pobednika;
- Svim drugim licima koja imaju pristup podacima u vezi sa nagradnog konkursa ili članovima njihove uže porodice;

RULES OF THE PRIZE COMPETITION –

"Visa leads you to Love Fest "

(Hereinafter: the Regulations)

1) INTRODUCTORY NOTES

MARKETING AND COMMUNICATIONS COMPANY
MMS COMMUNICATIONS DOO, BELGRADE, 144
Zorana Đinđića Blvd., Reg.No: 17303040
(hereinafter: the Organizer) sets out the following
rules for the Visa Instagram contest: „**Visa leads
you to Love Fest**“ (hereinafter: Prize Competition).

The duration of the Prize Competition is from **24th of July 2025 at 15:00 until 30st of July 2025 year, at 15:00**, in order to promote the products and services offered by Visa.

The rules of the competition will be published on the official Visa SRB website (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) and on the Visa SRB Instagram page (<https://www.instagram.com/visa.srbija/>).

2) RIGHT TO PARTICIPATE

All persons who are at least 18 years old and who have a residence in the territory of Republic of Serbia have the right to participate in this competition.

The right to participate will be denied to:

- Employees of the Organizer and/or members of their immediate family (parents, spouses, children, sisters and brothers);
- Persons directly involved in the organization of the competition and the announcement of the winner;
- All other persons who have access to the data related to the prize competition or

3) KAKO UČESTVOVATI

Za učešće u nagradnom konkursu „**Visa te vodi na Love Fest**“ potrebno je:

1. Imati otključan (javni) tj. jasno vidljiv lični nalog na društvenoj mreži Instagram tokom trajanja Nagradnog konkursa.
2. Pratiti Visa Instagram nalog [@visa.srbija](https://www.instagram.com/visa.srbija) u periodu trajanja konkursa.
3. U komentaru nam napišeš šta je ono što najviše voliš u vezi Lovefest-a.
4. Označi jednu osobu u komentaru koja deli sa tobom ljubav prema muzici i Lovefest-u

Komentar koji konkuriše za nagradu, postavljen od strane učesnika mora biti originalan, ovlašćen ili lično kreiran od strane učesnika.

Organizator neće uzeti u razmatranje komentare koji imaju neprikladan sadržaj kao što je, ali ne isključivo, izvršenje krivičnog dela, propagiranje korišćenja ili samo korišćenje opojnih droga i alkohola.

Samo komentari koji zadovoljavaju kriterijume konkursa ulaze u izbor za nagrade.

Učesnik može postaviti neograničen broj komentara, ali može dobiti samo jednu nagradu.

4) IZBOR – DEKLARACIJA POBEDNIKA

Organizator će pobednike proglasiti na osnovu celokupnog utiska komentara kao i na osnovu toga da li isti ispunjavaju sve uslove i pravila konkursa.

Žiri koji će proglasiti pobednike se sastoji od sledećih osoba:

1. Tijana Pavlović
2. Ivana Jovanović

members of their immediate family;

3) HOW TO PARTICIPATE

To participate in the "**Visa Leads you to Love Fest**" contest, you need the following:

1. To have unlocked (public), ie. clearly visible personal account on the social network Instagram during the Prize Contest.
2. To follow the Visa Instagram account [@visa.srbija](https://www.instagram.com/visa.srbija) during the competition.
3. In the comment you write us what you like the most about Lovefest.
4. Tag one person in the comments who shares your love for music and Lovefest

The comment that competes for the award, submitted by the participant must be original, authorized or personally created by the participant.

The organizer will not consider comments that have inappropriate content such as, but not limited to, the commission of a crime, propaganda of the use or mere use of narcotics and alcohol.

Only comments that meet the criteria of the competition are selected for the awards.

A participant can post an unlimited number of comments, but can only win one prize.

4) SELECTION – DECLARATION OF WINNERS

The organizer will announce the winners based on the overall impression of comments as well as on whether they meet all the conditions and rules of the competition.

The jury that will announce the winners consists of the following people:

1. Tijana Pavlović
2. Ivana Jovanović

3. Anna Lashta

Pobednici su učesnici sa najkreativnijim komentarima, čije komentari zadovoljavaju sve unapred postavljene kriterijume konkursa. Najkreativniji komentari će biti oni koje ostave najsnažniji kreativni utisak na žiri.

Organizator će proglasiti pobednike i nazive njihovih Instagram naloga (sa kojih su učestvovali u Nagradnom konkursu) istaći na zvaničnoj Visa SRB veb stranici (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) i na Visa SRB Instagram stranici (<https://www.instagram.com/visa.srbija/>) tako što će ih objaviti u Story formatu najkasnije do 31.07.2025. godine u 12:00.

➤ NAGRADE

Svi učesnici koji u toku trajanja Konkursa budu učestvovali u istom imaju mogućnost da osvoje nagrade.

Dobitnike će utvrđivati tročlani žiri. Pobednici su učesnici sa najkreativnijim komentarima, čiji komentari zadovoljavaju sve unapred postavljene kriterijume konkursa. Najkreativniji komentari će biti oni koje ostave najsnažniji kreativni utisak na žiri.

Utvrđivanje dobitnika glavne nagrade biće vršeno:

- 31.07.2025. godine najkasnije u 12:00 časova (utvrđuju se 3 dobitnika koja su postavila najkreativnije komentar po oceni žirija u periodu od 24.07.2025. u 15:00 časova do 30.07.2025. godine, u 15:00 časova).

5) NAGRADNI FOND

Nagradni fond se sastoji od:

3. Anna Lashta

The winners are the participants with the most creative comments, whose comments meet all the pre-set competition criteria. The most creative comments will be the ones that leave the strongest creative impression on the jury.

The organizer will announce the winners and the names of their Instagram accounts (from which they participated in the Prize Competition) will be highlighted on the official Visa SRB website (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) as well as on Visa SRB Instagram page (<https://www.instagram.com/visa.srbija/>) by publishing them in Story format no later than 31.07.2025. at 12:00.

➤ PRIZES

All participants who will participate in the competition during the competition have the opportunity to win prizes.

The winners will be determined by a three-member jury. The winners are the participants with the most creative comments, whose comments meet all the pre-set competition criteria. The most creative comments will be the ones that leave the strongest creative impression on the jury.

The winner of the main prize will be determined:

- On 31.07.2025 no later than 12:00 hours (3 winner is determined who submitted the most creative comments according to the jury in the period from 24.07.2025, at 15:00 to 30.07.2025, at 15:00).

5) PRIZE FUND

The prize fund consists of:

➤ **3x2 VIP karate za sva 3 dana Love Fest (7-09.8.2025).**

Broj nagrada: 6 (šest)

Vrednost nagradnog fonda je 52.800 RSD.

6) PREUZIMANJE NAGRADA

Dobitnici nagrada će biti kontaktirani porukom na društvenoj mreži Instagram, sa profila [@visa.srbija](#) na dan objavljivanja liste pobednika, i tim putem biti zamoljeni da dostave svoje podatke radi preuzimanja nagrade.

Dobitnici nagrade su u obavezi da dostave svoje lične podatke (ime i prezime), aktivni broj telefona i e-mail adresu.

Nakon dostavljanja ovih podataka, sa dobitnicima će biti dogovoreno vreme, mesto i način preuzimanja nagrade. U zavisnosti od celishodnosti, nagrade će biti dodeljene slanjem istih putem e-mail adrese u vidu koda koji predstavlja ulaznice za 3 dana Love Fest-a.

Lični podaci učesnika koji su proglašeni za pobednike biće obrađeni od strane Organizatora kako bi (1) kontaktirali i potvrdili pobednike, (2) dodelili nagrade (3) rešili upite.

Odbijanje davanja ličnih podataka dovodi do nemogućnosti dodele nagrada.

Ako dobitnik nagrade ne dostavi tražene podatke Organizatoru u ostavljenom roku, Organizator ne snosi dalju odgovornost oko dodele nagrada, a dobitnik neće imati dodatno pravo na nagradu.

Pobednici Nagradnog konkursa nemaju pravo da traže nagradu osim navedenih u ovim Pravilima.

Nagrade se ne mogu zameniti za novac, druge proizvode ili usluge ili preneti na drugo lice nakon

3x2 VIP tickets for all 3 days for the Love Fest (7-09 August 2025).

Number of awards: 6 (six)

The value of the prize fund is 52.800 RSD.

6) RECEIPT OF PRIZES

The winners of the prizes will be contacted by a message on the social network Instagram, from the profile [@visa.srbija](#) on the day of publishing the list of winners, and thus be asked to submit their data in order to collect the prize.

The winners of the award are obliged to submit their personal data (name and surname), active phone number and e-mail address.

After submitting this information, the time, place and manner of collecting the prize will be agreed with the winners. Depending on the expediency, prizes will be awarded by sending them via e-mail address in form codes that represent the tickets for 4 days of the Love Fest-a.

Personal data of participants who have been declared winners will be processed by the Organizer in order to (1) contact and confirm the winners, (2) award prizes (3) resolve inquiries.

Refusal to provide personal data leads to the impossibility of awarding prizes.

If the winner of the prize does not submit the requested information to the Organizer within the set deadline, the Organizer does not bear further responsibility for the awarding of prizes, and the winner will not have an additional right to the prize.

The winners of the Prize Competition do not have the right to claim a prize other than those specified in these Rules.

što je nagrada prihvaćena.

Nakon prikupljanja nagrada sve obaveze organizatora prema dobitnicima će biti prekinute.

7) UČESNICI NAGRADNOG KONKURSA

Samo punoletna fizička lica sa prebivalištem na teritoriji Republike Srbije imaju pravo da učestvuju u ovom Nagradnom konkursu.

Učesnik Nagradnog konkursa prihvata prava i obaveze predviđene ovim Pravilnikom.

Organizator se obavezuje da ne otkrije informacije dobijene tokom identifikacije dobitnika trećim licima i da će štititi privatnost i poverljivost ličnih podataka učesnika u najvećoj mogućoj meri.

Svi učesnici su odgovorni za bilo kakve troškove ili troškove koji bi mogli nastati zbog učešća u Nagradnom konkursu (uključujući i troškove pristupa Internetu).

Organizator zadržava pravo da oceni sledeće učesnike u bilo kom trenutku u sledećim slučajevima:

1. Učesnik je prekršio pravila Nagradnog konkursa u kojem učestvuje;
2. Učesnik nema otključan profil;
3. Učesnik nije autor komentara, odnosno nije postavio originalni, lično smišljeni komentar.
4. Učesnik je postavio sadržaj koji je uvredljiv na rasnoj, etničkoj, polnoj ili bilo kojoj drugoj osnovi.
5. Učesnik krši zakone Republike Srbije, uključujući, ali ne ograničavajući se na Zakon o autorskim i srodnim pravima;
6. Za vreme Nagradnog konkursa učesnik je na bilo koji način prekršio poverljivost, integritet i dostupnost računarskih podataka, programa ili

Prizes may not be exchanged for cash, other products or services or be transferred to another person after the prize has been accepted.

After collecting the prizes, all obligations of the organizers towards the winners will be terminated.

7) PARTICIPANTS OF THE PRIZE COMPETITION

Only adult natural persons residing in the territory of the Republic of Serbia have the right to participate in this Prize Competition.

The participant in the Prize Competition accepts the rights and obligations provided by this Rulebook.

The organizer undertakes not to disclose information obtained during the identification of winners to third parties and to protect the privacy and confidentiality of personal data of participants to the greatest extent possible.

All entrants are responsible for any costs or expenses that may be incurred due to participation in the Prize Competition (including Internet access costs).

The organizer reserves the right to evaluate the following participants at any time in the following cases:

1. The participant violated the rules of the Prize Competition in which he participates;
2. The participant does not have an unlocked profile;
3. The participant is not the author of the comments, if he did not post the original, personally thought-out comment.
4. The participant posted content that is offensive on racial, ethnic, gender or any other grounds.
5. Participant violates the laws of the Republic of Serbia, including, but not limited to, the Law on Copyright and Related Rights;
6. During the Prize Competition, the participant in

sistema, ili izvršio krivično delo računarskog falsifikovanja i/ili kompjuterske prevare, u skladu sa odredbama Krivičnog zakonika Republike Srbije.

9) SPOROVI

U slučaju spora između Organizatora i učesnika, strane će nastojati da sve sporove koji proizilaze iz ovog nagradnog konkursa reše sporazumno, a ako to nije moguće, spor će rešiti nadležni sud.

10) PRESTANAK OBAVEZA

Nakon dodele nagrada ili po isteku roka za dodelu nagrada prestaju sve obaveze Organizatora prema pobjedniku.

11) MOGUĆNOST PREKIDA NAGRADNOG KONKURSA

Organizator zadržava pravo da prekine nagradni konkurs u bilo kom trenutku bez prethodnog objašnjenja.

Učesnici će biti obavješteni o takvom prekidu na zvaničnoj Visa SRB veb stranici (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) i na zvaničnoj Visa SRB Instagram stranici (<https://www.instagram.com/visa.srbija/>).

12) OGRANIČENJE ODGOVORNOSTI

Organizator ne prihvata nikakvu odgovornost ako učesnik iz bilo kog razloga ne može da pristupi Visa SRB Instagram stranici (<https://www.instagram.com/visa.srbija/>).

Organizator ne prihvata nikakvu odgovornost za eventualni gubitak sadržaja na samoj društvenoj

any way violated the confidentiality, integrity and availability of computer data, programs or systems, or committed the crime of computer falsification and / or computer fraud, in accordance with the provisions of the Criminal Code of Republic of Serbia.

9) DISPUTES

In case of a dispute between the Organizer and the participants, the parties will try to resolve all disputes arising from this competition by agreement, and if this is not possible, the dispute will be resolved by the competent court.

10) TERMINATION OF OBLIGATIONS

After the award ceremony or after the deadline for the award ceremony, all obligations of the Organizer towards the winner cease.

11) POSSIBILITY OF TERMINATION OF THE PRIZE COMPETITION

The organizer reserves the right to terminate the contest at any time without prior explanation.

Participants will be notified of such termination on the official Visa SRB website (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) and on the official Visa SRB Instagram page (<https://www.instagram.com/visa.srbija/>).

12) LIMITATION OF LIABILITY

The organizer does not accept any responsibility if the participant for any reason cannot access the Visa SRB Instagram page (<https://www.instagram.com/visa.srbija/>).

The organizer does not accept any responsibility for any loss of content on the social network

mreži Instagram ili za pogrešna usmerenja, oštećenja ili neuručene podatke, bilo u smislu tehničkih poteškoća koje bi mogle da utiču na elektronsku komunikaciju ili bilo koje druge okolnosti.

Organizator prema trećim licima nije odgovoran za eventualnu povredu autorskog prava ili prava intelektualne svojine.

Da bi se izbegle bilo kakve zablude Visa Inc. i njeni ogranci se ne smatraju organizatora ovog nagradnog konkursa i zbog toga, oni neće učestvovati u nagradama, izvlačenju i/ili distribuciji, kao i prilikom odlučivanja pobednika i neće biti odgovorni za saglasnost po važećim propisima Republike Srbije i neće biti odgovorni za bilo kakva potraživanja učesnika prema Organizatoru.

Pravo svojine na poredničkim komentarima stiče Organizator konkursa.

Organizator je autor predmetnog nagradnog konkursa i odgovoran je za njegovu realizaciju od početka do kraja.

13) PRAVO NA IZMENU PRAVILA NAGRADNOG KONKURSA

Organizator zadržava pravo da jednostrano izmeni pravila nagradnog konkursa u bilo koje vreme i u tom slučaju će ista biti naknadno objavljena na zvaničnoj Visa SRB veb stranici (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) i na Visa SRB Instagram stranici (<https://www.instagram.com/visa.srbija/>)

Instagram or for wrong directions, damage or undelivered data, either in terms of technical difficulties that could affect electronic communication or any other circumstances.

The organizer is not liable to third parties for any infringement of copyright or intellectual property rights.

To avoid any misconceptions Visa Inc. and its branches are not considered the organizers of this competition and therefore, they will not participate in the prizes, draws and / or distribution, as well as in deciding the winner and will not be responsible for compliance with applicable regulations of the Republic of Serbia and will not be responsible for any claims. participants according to the Organizer.

The right to own the winning comments is acquired by the Organizer of the competition.

The organizer is the author of the subject competition and is responsible for its implementation from start to finish.

13) RIGHT TO CHANGE THE RULES OF THE PRIZE COMPETITION

The organizer reserves the right to unilaterally change the rules of the contest at any time and in that case it will be subsequently published on the official Visa SRB website (<https://rs.visa.com/pay-with-visa/promotions/love-fest.html>) and on the Visa SRB Instagram page (<https://www.instagram.com/visa.srbija/>)