

Official rules of the prize game "Buy a Vignette through Bulbank Mobile and Win", organised by
UniCredit Bulbank AD

SECTION 1: GAME ORGANISER

1.1. UniCredit Bulbank AD (PLC), with Unified Identification Code (UIC): 831919536, hereinafter referred to as the "Organiser" or the "Bank", organises the "Buy a Vignette through Bulbank Mobile and Win" award game (hereinafter referred to as the "Game"/"Game") for the payment of a vignette through the **"My Vehicle"** functionality of the mobile banking application of UniCredit Bulbank AD – **Bulbank Mobile** during the period and under the conditions specified in these Official Rules.

1.2. These Official Rules of the Prize Game organised by UniCredit Bulbank AD are published on the corporate website of UniCredit Bulbank AD and are available for the entire period of the Game: <https://www.unicreditbulbank.bg/en/bulbank-mobile/promotions/get-a-vignette-via-bulbank-mobile-and-participate-for-prizes/>

1.3. The Organiser has the irrevocable right unilaterally to terminate or extend the Campaign at any time, without giving reasons, as well as to change the Official Rules, in the case of force majeure, only after prior notification of the changes by disclosing such on the site: <https://www.unicreditbulbank.bg/en/bulbank-mobile/promotions/get-a-vignette-via-bulbank-mobile-and-participate-for-prizes/> In these cases, no compensation is owed to the participants.

SECTION 2: CONDITIONS AND MECHANISM FOR PARTICIPATION IN THE GAME

2.1. All adult physical person with the status of "consumers" within the meaning of the Payment Services and Payment Systems Act who at the date of launch of the Game (December 02, 2025) have a contract for payment services with the Bank and use the free mobile banking application Bulbank Mobile have the right to participate in the Game.

2.2. In order to participate in the Game, the consumer must make at least one purchase of a vignette through their mobile banking application Bulbank Mobile through the relevant "My Vehicle" functionality. In order to make the purchase of a vignette, the client must first have registered a car through the "My Vehicle" functionality in Bulbank Mobile. Every purchase of a vignette through Bulbank Mobile offers an additional chance of winning a prize (1 paid vignette = 1 chance to participate, 2 paid vignettes = 2 chances to participate, etc.).

2.3. Participation in the Game is not related to the purchase of a banking product or service, but only to the completion of a vignette payment transaction for which no fee is due from the client to the Bank. The client only pays the price of the type of vignette selected.

2.4. Every client of the bank, who fulfils the conditions referred to in 2.1. and 2.2. above, automatically receives the right to be included in the prize draw during the period of the Game, and by making at least one vignette payment through its mobile banking application Bulbank Mobile, the client accepts these Official Rules and the conditions for participation in the Game. In the event that a client of the Bank, who fulfils the conditions in Section 2, does not wish to continue their participation in the Game, they must declare their explicit disagreement at a branch of the bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.5. Employees of UniCredit Bulbank AD and its subsidiaries are not entitled to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The game starts at 0:00 on December 02, 2025 and continues until 23:59 on January 31, 2026.

SECTION 4: PRIZES

4.1. The Organiser will provide the following prizes on the basis of a prize draw:

- **1 voucher for a weekend break for two from Balkan Holidays**, including two nights with breakfast at Four Points Hotel by Sheraton Bansko 4*, a ski lift card for two days for two people and ski/snowboard equipment for both.
- **5 vouchers worth EUR 100.00 (BGN 195.58)** for tyres and services from Diana Centers.
- **1 fuel card worth EUR 100.00 (BGN 195.58)** from Benzin.bg.

4.2. The voucher for a weekend break for two is valid for 2 (two) months and is valid for the period from February 22, 2026 to April 30, 2026. The ski lift card and ski/snowboard equipment included can be used depending on weather conditions, and by using the voucher, the winner agrees to these conditions. The organiser bears no responsibility in the event that the conditions in the resort do not allow the use of the ski facilities, respectively the ski lift card and ski/snowboard equipment, or in case of force majeure (bad weather, natural disasters, bans, etc.).

4.3. The vouchers from Diana Centers are valid for 6 (six) months - for the period from February 01, 2026 to July 31, 2026. They can only be used in the commercial outlets of Diana Tire Centers and are not applicable in the online store. The vouchers can be used to purchase car, van and 4x4 tyres and/or services such as installation, removal and balance of tyres provided at Diana Centers.

4.4. The fuel card is valid for 10 (ten) months for the period from March 01, 2026 to December 31, 2026.

4.5. The prizes provided in the Game cannot be exchanged for their cash equivalent.

4.6. A client may win only one of the prizes listed in Item 4.1.

4.7. Pursuant to art. 12, Paragraph 1, in conjunction with Art. 13, Paragraph 1, Item 21, as well as Art. 38, Paragraph 14 of the Personal Income Tax Act (PITA), cash and material prizes with a value over BGN 100.00 (one hundred Bulgarian leva) from games are taxable income for the physical person who receives them. The Bank shall charge and pay at its own expense the final tax due.

4.8. The prize received is deemed income not subject to declaration by the winners in the annual tax return under Art. 50 of the Personal Income Tax Act, since the prizes are subject to final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF WINNERS

5.1. The winners of the Game will be drawn on a lottery basis in the presence of a notary on February 04, 2026.

5.2. In addition, 2 (two) reserve winning participants for the weekend break, 5 (five) reserve winning participants for the Diana Center vouchers and 2 (two) reserve winning participants for the fuel card will be drawn on a lottery basis.

5.3. The winning participants will be notified of the prize they have won by a representative of the Bank by telephone call, according to the available contact details of the persons in the banking information system, unless they have explicitly declared their opt-out to participate in the Game, in accordance with Section 2, Item 2.4. above.

5.4. In the event that a winning participant is not contacted within 48 (forty-eight) hours of the telephone call, the first reserve winning participant shall be considered the winner, and the method of notification shall be the same. In the event that the winner does not respond within the deadline referred to in this Item, the second reserve winning participant shall be considered the winner, and the same steps to notify them will be taken, etc.

5.5. After the explicit consent of the winner during a call from the Customer Contact Centre, their names or initials will be published on the corporate website of UniCredit Bulbank AD – www.unicreditbulbank.bg.

5.6. UniCredit Bulbank AD does not bear responsibility in the event that a winner of the Prize Game as a client of the bank has provided incorrect or outdated contact details.

SECTION 6: PRIZE DISTRIBUTION

6.1. The prizes will be awarded to the winning participants in a branch of the Bank suitable for them, and which is explicitly indicated by each client when notified of the prize. The winner will be able to receive their prize after signing the protocol which will be provided to them by a representative of the bank.

6.2. When awarding the prize, photographs of the winner with the respective prize will be taken if the client gives their consent and signs a declaration in a form for this purpose in the respective bank branch.

6.3. Upon receipt of the prize, the winning entrant will be required to present an ID to identify themselves as the winner of the Game.

6.4. In the event that a selected winning participant declares their disagreement to further participate in the Game, or respectively to provide data for receiving the prize won by them, the Organiser will not be able to award the prize won by the participant and does not owe any compensation.

SECTION 7: PROCESSING OF PERSONAL DATA

7.1. The personal data of the participants in the game will be used by UniCredit Bulbank AD solely to ensure the normal conduct of the Game, including receipt of the prize won, and in accordance with the requirements of the applicable legislation in the field of personal data protection.

7.2. The organiser of the Game is UniCredit Bulbank AD, with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the city of Sofia, 7, Sveta Nedelya Square, Tel. 0700 1 84 84.

7.3. For the purposes of conducting and participating in the Game, the Organiser collects and processes information constituting personal data about the participants such as: names, contact details, customer phone number or e-mail address.

7.4. When awarding a prize to a participant, in compliance with the requirements of the tax legislation, personal data will be processed for the purposes of declaring the taxable income (names, ID number and other data required under the tax legislation). The personal data processed for the purposes of complying with the requirements of tax legislation will be provided to the relevant state revenue authorities.

7.5. In the event that a participant to whom a prize has been awarded does not agree with the processing of their personal data for the purposes of declaring the prize received to the relevant tax authorities under the applicable tax law, they must explicitly declare their disagreement to the Organiser. The participant may declare their disagreement when notifying winning of the prize by telephone or by notifying the Organiser by calling the Customer Contact Centre at Tel. 0700 1 84 84 or visit a convenient bank branch/office within 5 (five) business days of the notification of the prize. When expressing disagreement with the processing of their personal data for the purposes of declaring under the Personal Income Tax Act a prize received, the participant is not entitled to further participation in the Game or to receive a prize.

7.6. For the purposes of sending the prize on the part of the Organiser and receiving it with the consent of the winning participant, personal data such as names, contact details: phone, e-mail address of the participant will be processed.

7.7. The personal data of the non-winning participants processed only for the purposes of conducting the Game will be deleted by the Organiser immediately after the drawing of the winners on the date specified in Item 1.

7.8. The personal data of the winning participants, processed only for the purposes of conducting the Game, will be deleted after the expiration of one year from the end of the Game and the data necessary for tax purposes will be stored in accordance with the procedure, requirements and within the terms of the applicable tax legislation.

7.9. Each participant in the Game has the right to request access to correct, delete or restrict the processing of their personal data, as well as the right to data portability, as well as may object to processing based on a legitimate interest.

7.10. Participation in the Game is entirely voluntary and each participant has the right to refuse to participate in the Game in accordance with Item 2.4. In this case, such participant loses the right to continue to participate in the Game, or to receive a prize won.

7.11. The Personal Data Protection Officer of UniCredit Bulbank AD may be contacted by email: DPO@UniCreditGroup.BG or at: 7, Sveta Nedelya Square, Sofia 1000, Republic of Bulgaria.

7.12. A participant in the Game who believes that their rights regarding the processing of personal data have been violated may file a complaint with the Commission for Personal Data Protection at: 2, Tsvetan Lazarov Street, 1592, Sofia, Republic of Bulgaria.

7.13. Clients of UniCredit Bulbank AD may receive the full information regarding the personal data processed, in accordance with Regulation (EU) 2016/679, at the following internet address:

www.unicreditbulbank.bg in the Personal Data Protection section, as well as at a convenient bank branch.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the prizes to the winning participants in the form in which they are received by the respective supplier.

8.2. The Bank shall not be responsible for the quality, suitability and proper functioning of the goods/services purchased from/provided to the winning participants with the prizes provided for in this Game. The responsibility for this, as well as for their warranty support and/or claim, lies entirely with the respective trader and/or manufacturer.

8.3. The Bank shall not be liable in the event that a winner is unable to use the voucher for a weekend break for two or some of the services included in it due to force majeure, actions of third parties or changes in the conditions of the resort/hotel. By participating in the game, the winner accepts all conditions, including restrictions related to weather conditions and availability of services.

8.4. The Bank shall not be liable in the event that the prize cannot be received due to the inability of the winning participant and/or their representative to be identified upon receipt of the prize or part of it in the order above or due to other technical and/or legal obstacles.

8.5. The Bank shall not be liable in the event that a winner is unable to receive a prize by a winning participant due to an inaccurate, incorrect or invalid email address and/or contact phone number provided in the banking information system.