

Official Rules for participation in the campaign for testing the beta version of the “Bulbank Mobile” application for mobile banking, organized by UniCredit Bulbank AD

SECTION 1: ORGANIZER

1.1. UniCredit Bulbank AD, UIC 831919536, hereinafter referred to as the “Organizer” or the “Bank”, organizes a campaign for testing the beta version of the Bulbank Mobile application for mobile banking (hereinafter referred to as the “Beta Test Campaign”) in the period and under the terms and conditions specified in these Official Rules.

1.2. These Official Rules are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg, and will be available for the entire period of carrying out the Beta Test.

1.3. The Organizer shall have the irrevocable right, unilaterally and without motivating its decision, to change the time period or terminate the Beta Test Campaign at any time as well as to change its Official Rules, whereby it shall communicate these changes by publishing them on the website: www.unicreditbulbank.bg. In such cases, no compensation shall be payable to the participants.

SECTION 2: MECHANISM AND TERMS AND CONDITIONS FOR PARTICIPATION

2.1. Eligible for participation in the Beta Test Campaign are all individuals of legal age, registered as customers of UniCredit Bulbank AD before 09.02.2021, who have stated their wish to participate in the campaign by completing in advance a special registration form on the website of the Bank, have downloaded the beta version of the “Bulbank Mobile” application for mobile banking from the respective online store for mobile applications, and have installed it on their smartphone, which uses Android operating system (version 5.1 or higher) or iOS operating system (version 13 or higher). The beta version of the application will be available for downloading on the day of launching the beta test, depending on the operating system used - as an update via Google Play for Android devices and via the TestFlight app for iOS devices.

2.2. The participants in the Beta Test shall have the right to report any faults and issues related to the use of the beta version of the Bulbank Mobile application, as well as to make recommendations for changes and improvements in the following way:

2.2.1. **For Android devices** – via the Private Feedback to Developer option in the Bulbank Mobile (Beta) section in Google Play.

2.2.2. **For iOS devices** – via the Send Beta Feedback option in the Bulbank Mobile section in the TestFlight application, which must be previously installed.

2.3. In order for a customer's participation in the Beta Test Campaign to be valid, he/she must previously register by filling in a special registration form on the website of the Bank. The registration will be carried out during the period of the Beta Test Campaign pursuant to item 3.1, and will continue until the necessary number of participants is reached, after which the registration form on the website of the Bank will not be active.

2.4. All registered participants who within the period of carrying out the Beta Test have submitted their alerts and/or recommendations based on their experience with the beta version of the application under the terms and procedure described in item 2.2, will be included in the lottery prize draw. A description of the prizes is available in Section 4. Each individual alert or recommendation gives the participant an additional right to participate in the lottery and increases the chances for winning a prize (1 alert/recommendation = participation once, 2 alerts/recommendations = participation 2 times, 3 alerts/recommendations = participation 3 times, etc.).

2.5. Alerts and/or recommendations by people without a previous registration for the Beta Test Campaign under the terms and procedure of item 2.3. do not entitle them to participation in the lottery.

2.6. By registering for participation in the Beta Test Campaign, the participant shall be considered to give his/her consent for participation in the campaign and to accept the Official Rules for participation in it. It is also considered that he/she is acquainted with and accepts the information about the personal data protection of the participants, provided in Section 7 of these Official Rules. In case a customer of the Bank registers for participation in the campaign but subsequently does not wish to participate in it, the customer has to state that explicitly in a branch of the Bank or by contacting the Call Center of UniCredit Bulbank AD.

2.7. Employees of the companies of UniCredit Bulbank AD Group cannot participate in the Beta Test Campaign.

SECTION 3: DURATION OF THE BETA TEST CAMPAIGN

3.1. The Beta Test Campaign starts at 0:00 h. on 09.02.2021 and lasts until 23:59 h. on 07.03.2021, whereby:

3.1.1. Attracting participants for the beta test will be carried out throughout the whole period of the Beta Test Campaign until the required number of participants is reached.

3.1.2. The beta version of the Bulbank Mobile application will be available for carrying out the beta test from 0:00 h. on 22.02.2021 until 23:59 h. on 07.03.2021.

3.2. All registered participants will receive information from the Bank on the email indicated by them in the registration form about the start of the Beta Test, its

duration, as well as instructions on the downloading and installation of the beta version of the application, information about the required activities while the Beta Test is being carried out and about the terms and procedure for reporting issues and faults and giving feedback.

SECTION 4: PRIZES

4.1. 3 *PlayStation 5* console games will be distributed as prizes in the Beta Test Campaign.

4.2. The prizes provided in the Beta Test Campaign cannot be replaced with their cash equivalent or awarded to other people who are not winners.

4.3. Pursuant to Art. 12, Para. 1 in conjunction with Art. 13, Para. 1, item 21 and Art. 38, Para. 14 of the Income Taxes on Natural Persons Act (ITNPA), the cash prizes and non-monetary prizes from games of chance with a value exceeding BGN 100.00 represent a taxable income of the individual who receives them. The Bank incurs and pays for its own account the final tax that is due and payable. The non-monetary prize received is an income which is not subject to declaration by the winners in the annual tax return under Art. 50 of the ITNPA because prizes are subject to a final tax.

SECTION 5: PRIZE DRAW AND INFORMING THE WINNERS OF THE CAMPAIGN

5.1. All winners of the Beta Test Campaign will be drawn by lottery in the presence of a notary public on 31.03.2021.

5.2. Additionally, 2 alternate winning participants will be drawn by lottery.

5.3. A representative of the Bank will inform all winners of the prizes by phoning them or sending them an e-mail, depending on their contact details available in the Bank's information system and the filled in registration form for participation, unless they have explicitly stated their refusal to participate in the Campaign, pursuant to Section 2, item 2.6. above.

5.4. In case a winner cannot be reached within 48 (forty-eight) hours from the phone call, and/or no confirmation has been received about the receipt of the notification and accepting the prize within 48 (forty-eight) hours from the sending of the e-mail, the person to be considered a winner will be the first alternate winner, who will be informed in the same manner. In case the first alternate winner does not respond within the term referred in this item, the second alternate winner will be considered a winner and he/she will be informed following the same procedure.

5.5. After receiving explicit consent from the winners in a phone call from the Call Center, their names or initials will be published on the corporate website of UniCredit Bulbank AD – www.unicreditbulbank.bg.

5.6. UniCredit Bulbank AD shall not be held liable in case a winner in the Beta Test Campaign as a customer of the Bank has provided false or outdated contact details, including in the registration form for this Beta Test Campaign.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The prizes will be sent out to the winners by courier to the address entered in the system of UniCredit Bulbank AD or to another address explicitly indicated by the customer upon his/her notification about winning the prize.

6.2. To receive his/her prize, each winner must sign a statement of acceptance, which will be provided to him/her by the courier.

6.3. Upon receiving the prizes, the winners must present their ID documents in order to identify themselves as winners in the campaign.

6.4. In case a winning participant withdraws his/her consent for further participation in the Beta Test Campaign as per item 2.6., or respectively for providing data for receiving the prize won by him/her, the Organizer will not be able to award the prize to the participant.

SECTION 7: PROCESSING OF PERSONAL DATA

7.1. The Organizer of the Beta Test Campaign is UniCredit Bulbank AD, with UIC 831919536, with registered seat and management address: city of Sofia, 7 Sveta Nedelya Sq., phone number: 0700 1 84 84.

7.2. For the purposes of conducting and participation in the Beta Test Campaign, the Organizer will process information representing personal data about the participants, such as: names, customer number, contact details (email, telephone number, address of the customer or delivery address, in case of winning a prize) and data concerning their activity in the Bulbank Mobile application.

7.3. Upon providing a prize to a participant, his/her personal data will be processed as per the requirements of the tax legislation for the purpose of declaring the taxable income of the participant (names, personal identification number and other data required pursuant to the tax legislation). The personal data processed for the purposes of observing the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.4. In case a participant who has received a prize does not agree for his/her personal data to be processed for the purposes of declaring the received prize before the respective tax authorities as per the applicable tax legislation, he/she must explicitly state his/her disagreement before the Organizer. The participant can also state his/her disagreement when he/she is notified by phone about the prize won, or by notifying the Organizer by calling the Call Center at tel. 0700 1 84 84, or by

visiting a convenient bank branch/office within 5 business days of the date on which he/she has been notified about the prize. Should the participant express disagreement with the processing of his/her personal data for the purposes of declaring the received prize under the ITNPA, he/she shall have no right to further participate in the Beta Test Campaign and receive a prize.

7.5. For sending the prize by the Organizer and receiving it, with the consent of the winning participant, personal data will be processed such as names, mailing address, contact details: phone number, address of the participant.

7.6. The personal data of the non-winning participants, which are processed only for the purposes of carrying out the Campaign, will be erased by the Organizer immediately after the names of the winning participants are drawn on the date specified in item 5. 1.

7.6. The personal data of the winning participants, which are processed only for the purposes of carrying out the Beta Test Campaign, will be erased after one year from the date on which the campaign ends, and the data necessary for tax purposes will be kept in the manner, as per the requirements and within the time limits foreseen in the applicable tax legislation.

7.7. Each participant in the Campaign has the right to request access, rectification, erasure or restriction of the personal data processing, as well as the right to data portability, and can also object to the processing on the basis of a legitimate interest.

7.8. The participation in the Beta Test Campaign is completely voluntary, and every participant has the right to express his/her refusal to participate in it as per item 2.6. In such case, he/she shall lose the right to continue his/her participation in the Beta Test Campaign, as well as to receive the prize that he/she has won.

7.9. You can contact UniCredit Bulbank AD's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 7 Sveta Nedelya Sq., 1000 Sofia, Bulgaria.

7.10. If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection at the following address: 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.11. The customers of UniCredit Bulbank AD may receive the full information about their processed personal data as per Regulation EU 2016/679 on the following web address: www.unicreditbulbank.bg, Personal Data Protection Section, as well as personally at a bank branch or an office convenient for them.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the non-monetary prizes to the winners in their original packaging and as they have been received from the respective provider.

8.2. The Bank shall not be held liable for their suitability, quality and proper functioning. The responsibility for this, as well as for their warranty maintenance

and claim shall be entirely borne by the respective merchant and/or manufacturer, for which the necessary documents shall be provided.

8.3. The Bank shall not be held liable in case the prize cannot be received due to impossibility to identify the winner and/or his/her representative upon the delivery of the prize or a part thereof as per the above procedure, due to uninstalling the Bulbank Mobile application, or because of other technical and/or legal obstacles.

8.4. The Bank shall not be held liable in case a prize cannot be received by a winner because of incorrect, false, incomplete or non-valid e-mail address, mailing address and/or contact telephone number provided in the Bank's information system or in the registration form.

8.5. By registering to participate in the Beta Test Campaign, the participant is considered informed and voluntarily agrees to download, install and be a user of a version of the Bulbank Mobile application, which is still in a preliminary stage of development and is subject to testing before its official version is released. The version may have certain faults, run slow or have issues with its functioning, and sometimes it might be impossible to perform certain operations via the application. The Bank does not guarantee, whether explicitly or implicitly, the suitability or the usability of the beta version of the application, or any part of its content and functionalities.

8.6. The Bank shall not be held liable about any losses, regardless of whether direct, indirect, special or subsequent, suffered by the participant in the Beta Test Campaign or a third party as a result of using the beta version of the application.

8.7. If during the Beta Test the participant decides that he/she disagrees with all or a part of the terms and conditions, he/she may unilaterally terminate his/her participation in it at any time by uninstalling the beta version of the application and downgrading to the previous official version free of charge. The Organizer shall provide the necessary information and assistance in this regard.