

Official Rules of a Game with Prizes „At School Again with Mastercard Teens and/or Mastercard Kids Debit Card and you May Win a Prize", Organized by UniCredit Bulbank AD

SECTION 1: GAME ORGANIZER

1.1. UniCredit Bulbank AD with UIC 831919536, hereinafter referred to as "the Organizer" or "the Bank", organizes the Prize Game "At School Again with Mastercard Teens and/or Mastercard Kids and You May Win a Prize" (hereinafter referred to as "a Game"/"the Game") related to issuing basic debit cards Mastercard Teens and/or, additionally, Mastercard Kids by UniCredit Bulbank AD during the period and under the conditions specified in these Official Rules.

1.2. These Official Rules of the Game organized by UniCredit Bulbank AD are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg, and are available through the entire duration of the Game.

1.3. The Organizer has the irrevocable right to unilaterally, without giving any reasons for doing so, terminate or extend the Game at any time, as well as to change the Official Rules thereof in the event of force majeure, only after prior notification of the changes by means of a disclosure on the website: www.unicreditbulbank.bg. In such cases, no compensation whatsoever will be due to the entrants.

SECTION 2: CONDITIONS AND MECHANISM OF PARTICIPATION

2.1. Eligibility to participate in the Game is open to all adult individuals clients of UniCredit Bulbank AD who meet the following conditions:

- During the period of the Game issue a Mastercard Teens debit card to a person aged between 14 and 18 and/or a Mastercard Kids debit card to a person aged between 10 and 14, and
- After receiving the material form of the card, register for participation in the Game by filling out within the period of time specified under 3.1. a special online form which will be available at the promo site of the Game on the corporate site of the bank at the following link:

<https://unicreditbulbank.bg/bg/individualni-klienti/bankovi-karti/promotsii-po-karti/mastercard-ucha-se/registraciq/>

2.2. The clients who meet the terms and conditions, set out under clause 2.1., are eligible to participate in the prize draw, as described under clause 4.1. of Section 4 of these Official Rules.

2.3. Each client of the Bank, registered for participation in the Game, pursuant to clause 2.1. above, shall automatically be entitled to be included in the prize draw for the Game, and by making a registration through the special online form pursuant to clause 2.1., the client shall accept these Official Rules and the terms and conditions for participation in the Game. In case a client of the Bank, who meets the conditions set out in this section and registered for participation pursuant to clause 2.1., does not wish to participate in the Game, he/she must express his/her disagreement at a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.4. Employees of the Bank and companies of the UniCredit Bulbank AD Group are not eligible to participate in the Game.

SECTION 3: GAME DURATION

3.1. The Game shall start at 00:00 a.m. on 02.09.2024 and shall continue until 11:59 p.m. on 02.11.2024, and will be carried out in two sub-periods as follows:

- **First sub-period:** 02.09.2024 – 01.10.2024 (The newly-issued debit card may be registered in the period from 02.09.2024 to 15.10.2024);
- **Second sub-period:** 02.10.2024 – 02.11.2024 (The newly-issued debit card may be registered in the period from 02.10.2024 to 15.11.2024).

SECTION 4: PRIZES

4.1. The Organizer shall provide as prizes for each sub-period of the Game **75 one-year subscriptions for the www.ucha.se** platform (a total of 150 prizes for the whole period of the Game).

4.2. The prizes provided in the Game may not be substituted for their cash equivalent or assigned to any person who is not a winner of the Game.

4.3. The prizes are provided with the assistance of All Channels Communication EOOD, UIC 131350957, with headquarters and registered address: Sofia, 245, Slivnitsa blvd., floor 2 (hereinafter referred to as “the Agency”).

4.4. One entrant may win only one prize within the period of the Game.

4.5. Pursuant to Article 12(1) in conjunction with Item 21 of Article 13 (1) and Article 38 (14) of the Personal Income Tax Act (PITA), cash prizes and prizes with a value exceeding BGN 100.00 from games are taxable income for the individual who receives them. The tax is declared and deposited by the Agency.

4.6. The prize received is income which is not subject to declaration by the winners in the annual tax return under Article 50 of the Income Tax Act, as the prizes are subject to final tax.

SECTION 5: DRAWING THE PRIZES AND INFORMING THE GAME WINNERS

5.1. All Game winners will be drawn by lottery in the presence of a notary public as follows:

- Prize draw date for the first sub-period: 22.10.2024
- Prize draw date for the second sub-period: 21.11.2024

5.2. Additionally, for each of the sub-periods, 75 reserve winning entrants will be drawn by lottery for each sub-period of the Game.

5.3. All winners will be notified of the prizes won by a representative of the Bank by a phone call or an email, according to the contact details available for the person in the Bank's information system, unless they have expressly opted out of the Game in accordance with section 2 clause 2.3 above.

5.4. In the event that a winning entrant is not contacted within 48 (forty-eight) hours of the call and/or confirmation of notification and acceptance of the prize is not received within forty-eight (48) hours of the email being sent, the first alternate winning entrant shall be deemed the winner and the method of notification shall be the same. In the event that he/she also fails to respond within the time limit set forth in this paragraph, the second alternate winning entrant shall be deemed the winner and the same steps shall be taken to notify him/her.

5.5. After receiving explicit consent from the winners 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 shall not be held liable provided that a winner of the prize game as a client of the Bank has provided false or outdated contact details.

SECTION 6: PRIZE DISTRIBUTION

6.1. The way of receiving the prizes pursuant to clause 4.1. shall be specified additionally with the Agency within a period of 10 business days from the day of provision by the Operator to the Agency a list of the winning entrants, which includes data about their full names, contact telephones and electronic mail (email). The prizes will be provided to the winning entrants after filling out, signing and handing over a declaration delivered by a courier on the account of the Agency or sent for electronic signature and received, and the winning entrants shall receive by e-mail a promo code for activation of the won subscription for the www.ucha.se platform. The promo code shall be sent to the winning entrants within a period of five business days as from receiving by the Agency of a properly filled out declaration. The receipt of the filled-out declaration is a mandatory condition for receiving the prize in view of its taxation.

6.2. Upon receiving and signing the declaration by a courier, the winning entrants should present an identity document, so that they are identified as winning entrants.

6.3. In the event that an entrant selected as a winner declares his/her disagreement to further participate in the Game in accordance with clause 2.4., to provide data for the receipt of his/her won prize, respectively, the Organizer will not be able to award the prize won by the entrant.

SECTION 7: PROCESSING OF PERSONAL DATA

7.1. The personal data of the entrants in the Game will be used by UniCredit Bulbank AD solely for the purpose of ensuring the normal conduct of the Game, including the receipt of the prize won and in compliance to the requirements of the applicable legislation in the field of personal data protection.

7.2. Organizer of the Game is UniCredit Bulbank AD with UIC 831919536, with headquarters and registered office in Sofia, 7, Sveta Nedelya sq., tel. 0700 1 84 84.

The Game is organized in partnership with All Channels Communication EOOD, UIC 131350957, with headquarters and registered office in Sofia, 245, Slivnitsa blvd., floor 2 („The Agency“), and the latter, jointly with the Organizer, shall determine the rules and the terms and conditions for participation in the Game and shall provide the prize fund.

7.3. For the purposes of conducting and participating in the Game, the Organizer collects and processes information constituting personal data about entrants such as: names, contact details, telephone of client, address of delivery and e-mail address for sending a promo code for prize won.

7.4. The Organizer may make the Game popular and publish photos or information about the Game in the social networks (Facebook, Linked in, Twitter etc.), including to publish the full name of the winner on the corporate site of UniCredit Bulbank AD – www.unicreditbulbank.bg with the consent of the respective winning entrant.

7.5. By filling out the registration online form according to clause 2.1., the client shall be acquainted with these General Terms and Conditions, with the Policy of Agency regarding processing of personal data upon conducting campaigns according to clause 7.14, respectively, and it is considered that the respective entrant has accepted and agreed to observe the General Terms and Conditions of the current campaign. The client should give consent for provision of personal data (full name, delivery address, telephone, email) related to the provision a prize by the Agency. The refusal to provide the required personal data by the winning entrants represents an obstacle for receiving the respective prize, and in such a case the prize is awarded to an alternate winning entrant according to the order of drawing in compliance to clause 5.4. In the event of awarding a prize to an entrant representing a taxable income pursuant to the requirements of the tax legislation, personal data will be processed by the Agency aiming at declaring the taxable income (names, PIN and other required data according to the tax legislation). The personal data processed for the purpose of complying with tax legislation will be provided to the relevant state revenue authorities.

7.6. In the event that an entrant who has been declared a winner does not agree to the processing of his/her personal data for the purpose of declaring the prize received to the relevant tax authorities pursuant to the applicable tax legislation, he/she must expressly state his/her disagreement to the Organiser. The entrant may express his/her disagreement when notified by telephone of the prize won or by notifying the Organiser by calling the Customer Contact Centre at 0700 1 84 84 or visit a convenient branch/office of the bank within 5 working days of the notification

of the win. If the entrant does not agree to the processing of his/her personal data for the purposes of declaring a prize received under the Personal Income Tax Act, he/she will not be entitled to further participation in the Game or to receiving a prize.

7.7. The personal data of non-winning entrants, processed only for the purposes of the Game, will be deleted immediately after the draw of the winners at the date as specified under clause 5. 1.

7.8. The personal data of non-winning entrants, processed only for the purposes of the Game, will be deleted after one year from the end of the Game, and the data necessary for tax purposes, will be stored according to the procedure, requirements and the time limits of the applicable legislation.

7.9. Each entrant in the Game has the right to request access to, correction, erasure or restriction of the processing of their personal data, as well as the right of data portability, and may object to processing based on legitimate interest.

7.10. Participation in the Game is entirely voluntary and each entrant has the right to withdraw from the Game pursuant to clause 2.3. In this case he/she will lose the right to continue participating in the Game and to receive any prize won.

7.11. The Data Protection Officer of UniCredit Bulbank may be contacted by email: DPO@UniCreditGroup.BG or at the following address: 7, Sveta Nedelya sq., 1000 Sofia, Bulgaria.

7.12. An entrant in the Game who believes that his/her rights regarding the processing of personal data have been violated may file a complaint with the Personal Data Protection Commission at: 2, Tsvetan Lazarov blvd., 1592 Sofia, Bulgaria.

7.13. Clients of UniCredit Bulbank AD may obtain full information on the processing of personal data pursuant to Regulation (EU) 2016/679 at the following Internet address: www.unicreditbulbank.bg in the Personal Data Protection section, as well as on site at a convenient bank branch.

7.14. The Agency processes personal data in compliance to its Personal Data Processing Policy which can be found at: <https://www.all-channels.com/privacy-policy/>

SECTION 8: GENERAL

8.1. The Bank, the Agency, respectively, provides the prizes to winners in the form of promo codes for access, provided by an administrator/representative of the www.ucha.se platform.

8.2. The Bank, the Agency, respectively, is not responsible for the quality and the proper functioning of the services provided to the winners with the prizes, won in this Game, of the type of subscription for use of a platform. The access to the platform, the quality of its content, the proper functioning and its maintenance are the sole responsibility of the owner of the respective platform.

8.3. The Bank, the Agency, respectively, is not responsible in the event that the prize cannot be claimed due to the inability of the winning entrant and/or his/her representative to be identified upon receipt of the prize or a part of it as set out above or due to other technical and/or legal impediments.

8.4. The Bank, the Agency, respectively, shall not be liable in the event that a winning entrant is unable to claim a prize due to an inaccurate, incorrect or invalid email address, postal address and/or contact telephone number provided in the registration form.