

**OFFICIAL RULES of the game with prizes organized by UniCredit Bulbank AD  
'Take a UniCredit Shopping Card and Compete for a Prize'**

**SECTION 1: ORGANIZER OF THE GAME**

1.1. UniCredit Bulbank AD with UIC 831919536, hereinafter referred to as 'The Organizer' or 'the Bank', organizes a game with prizes – 'Take a UniCredit Shopping Card and Compete for a Prize' (hereinafter referred to as 'Game' / 'the Game') connected with the issuance of a UniCredit Shopping Card – a standard payment card with a registered trademark of UniCredit Bulbank AD and UNICREDIT CONSUMER FINANCING EAD, with UIC 175070632, issued by UniCredit Bulbank AD during the period and under the terms specified in the present Official Rules.

1.2. The present Official Rules of the Game with Prizes organized by UniCredit Bulbank AD are published in the corporate website of UniCredit Bulbank AD: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) and are accessible over the entire period of holding the Game.

1.3. The Organizer shall be irrevocably entitled to unilaterally, without giving reasons therefor, terminate or extend the Game at any point of time, as well as to modify the Official Rules thereto, in the event of occurrence of events of insuperable force, only after prior notification of the changes by way of promulgation on the site: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases the participants will not be owed any compensation whatsoever.

**SECTION 2: CONDITIONS AND MECHANISM OF PARTICIPATION IN THE GAME**

2.1. Entitled to participate in the Game shall be all legally capable individuals of full age customers of UniCredit Bulbank AD who meet simultaneously the following conditions:

- During the period of running the Game they have submitted a request for issuance of a basic payment card UniCredit Shopping Card, have received an approval on the part of UniCredit Consumer Financing EAD for the issuance of the respective credit card, where after they have activated the UniCredit Shopping Card payment card issued by UniCredit Bulbank AD in their name. Every UniCredit Shopping Card basic payment card newly issued and activated during the period of the Game shall entitle to one participation in the drawing of prizes.
- upon receipt of the physical plastic card and its activation they register for participation in the Game while completing within the time limit instructed in it. 3.1. a special online form that will be accessible from the promo page for the Game in the corporate site of the bank in the following link:

<https://unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/unicred-shopping-card-and-mastercard/registration/>

2.2. Every bank customer who meets the conditions specified in it. 2.1. will be entitled to be included in the drawing of prizes in the Game, as described in it. 4.1. to Section 4 of the present Official Rules with the customer accepting the present Official Rules and conditions for participation in the Game by making a registration via the special online form under it. 2.1. In the event of a customer of the Bank meeting the conditions under this Section and registered for participation in accordance with it. 2.1. who desires to withdraw from further participation in the Game, he/she shall state his/her withdrawal at a branch of the bank or by calling the Customer Contact Center of UniCredit Bulbank AD.

2.3. Not entitled to participate in the Game shall be employees of the Bank and from companies of the UniCredit Bulbank AD group.

### **SECTION 3: DURATION OF THE GAME**

3.1. The Game shall start at 00:00 hours on 10.10.2024 and continue through 23:59 hours on 10.11.2024.

The newly issued credit card may be registered until 17.11.2024.

### **SECTION 4: PRIZES**

5.1. The Organizer will provide as prizes for the period of the Game 100 voucher-cards each of them being at the value of 200 Levs, for shopping in the Kaufland Bulgaria EOOD stores.

4.2. The prizes awarded in the Game may not be exchanged for their cash equivalent or assigned to other persons who are not winners in the Game.

4.3. Prizes are provided with the assistance of All Channels Communication EOOD, with UIC 131350957, having its seat and address of management in the city of Sofia, 245 Slivnitsa Blvd., floor 2 (referred as the 'Agency' for short).

4.4. In order to provide the prize the payment card shall have be of 'Active' status as on the day of its handover.

4.5. One and the same participant may win only one prize within the period of the Game.

4.6. Pursuant to Art. 12, par. 1, in connection with Art. 13, par. 1, it.21, as well as Art. 38, par.14 of the Law on Taxation of Income of Natural Persons (LTINP), prize money and material rewards valued at more than 100.00 Levs from games represent a taxable income for the natural person receiving them. Such tax shall be declared and paid to the Agency.

4.7. The received material prize is an income that is not subject to declaring by winners in the annual tax return under Art. 50 LTINP as the prizes are subject to taxation with the ultimate tax.

### **SECTION 5: DRAWING OF PRIZES AND INFORMING THE WINNERS IN THE GAME**

5.1. Winning participants in the game will be drawn on a lottery principle in the presence of a notary on 02.12.2024.

5.2. A 100 reserve winning participants will be drawn additionally on a lottery principle for the period of the Game.

5.3. All winners shall be notified about the prizes won by a representative of the Bank by a telephone call or by e-mail, in accordance with the available details for contact with the person specified in the registration form in conformity with it. 2.1. of Section 2, unless they have explicitly expressed their refusal to participate in the Game in accordance with section 2, it. 2.3. here above. Upon being notified the winning participant ought to grant his/her consent that his/her three names, telephone number and e-mail address could be forwarded to the Agency for establishing contact for the purpose of receiving the prize.

5.4. In the event of failure to establish contact with a winning participant within the framework of 48 (forty-eight) hours from making the call and/or no confirmation is received for receipt of the notice and acceptance of the prize within the framework of 48 (forty-eight) hours from forwarding of an e-mail, considered a winner shall be the first reserve winning participant, with the manner of notification being the same. Again, in the event of failure to respond within the term under this item, the second reserve winning participant shall be accepted as a winner, with the same steps being taken for his/her notification.

5.5. After receiving an explicit consent on the part of the winning participants during a call from the Customers Contact Center, their names or initials will be published in the corporate site of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg).

5.6. UniCredit Bulbank AD shall bear no liability on the condition that a winning participant in the Game with prizes had provided untrue or outdated contact details in the registration form.

## **SECTION 6: DISTRIBUTION OF PRIZES**

6.1. The procedure of receiving the prizes under 4.1. shall be additionally particularized by the Agency within a term of 10 business days from the day on which the Organizer provides a list of winners to the Agency containing details of their three names, contact telephone and electronic mail address (e-mail). The prizes shall be provided to the winners by courier with such delivery being at the expense of the Agency. Prizes shall be handed over following completion, signature and delivery of a declaration provided by the courier. Completion of the declaration and its returning back to the courier is a mandatory condition for prize receipt in view of its taxation. Prizes will be distributed within 30 days of being contacted by the Agency.

6.2. Upon receipt by courier and signature of the declaration winning participants must present their identity document in order to identify themselves as winners in the Game.

6.3. In the event of a selected winning participant stating his/her refusal to further participate in the Game under the procedure of it. 2.3., respectively – to provide details for receiving the prize thereby won, to declare it – accordingly, the Organizer will not be able to hand in the prize won by the participant.

## **SECTION 7: PERSONAL DETAILS PROCESSING**

7.1. Personal details of participants in the Game shall be used by UniCredit Bulbank AD solely for ensuring the normal course of the Game, including – for receiving the prize won and in compliance with the requirements of the legislation applicable in the field of personal details protection.

7.2. Organizer of the Game is UniCredit Bulbank AD with UIC 831919536, having its seat and address of management in the city of Sofia, 7 Nedelya Square, phone 0700 1 84 84. The Game is organized in partnership with All Channels Communication EOOD, with UIC 131350957, having its seat and address of management in the city of Sofia, 245 Slivnitsa Blvd., floor 2 (‘the/Agency’), the latter determining jointly with the Organizer the rules and conditions for participation in the Game and providing the prize pool.

7.3. For the purposes of participation in the Game and its conduct the Organizer shall collect and process information representing personal details of the participants, such as: names, contact data – telephone of the customer and e-mail address.

7.4. The Organizer may promote the Game and publish photographic materials or information about the Game in social networks (Facebook, Linked in, Twitter, etc.), including to also publish the three names of a winning participant in the corporate site of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) with the consent of the respective winning participant.

7.5. By filling in the registration online form under it. 2.1. the customer makes him/herself acquainted with the present General Terms and Conditions, respectively – the Policy of the Agency for personal details processing in the conduct of campaigns in accordance with it. 7.14. and it will be considered that the respective participant has accepted and agrees to observe the General Terms and Conditions of the current campaign. Customers shall declare their consent to provide personal details (three names, delivery address, telephone, e-mail) for the purposes of receiving a prize from the Agency in conformity with the procedure of it. 5.3. Any refusal to provide the requisite personal details on the part of winning participants shall represent an obstacle to receive the respective prize and in such event the prize shall be provided to a reserve winning participant in accordance with the order of drawing and in conformity with it. 5.4. When providing a prize to a participant, which represents a taxable income, and in compliance with the requirements of the tax legislation, personal details will be processed on the part of the Agency for the purposes of declaring the taxable income /names, PIN and other data requisite under the tax legislation/. Personal details processed for the purposes of observing the requirements of the tax legislation will be provided to the relevant government revenue authority.

7.6. In the event of a participant to whom a prize has been delivered does not agree to have his/her personal details processed for the purposes of declaring the received prize before the respective tax authorities in compliance with the applicable tax legislation, he/she shall state his/her disagreement before the Organizer. A participant may state his/her disagreement when notified by telephone about the prize thereby won or by advising the Organizer in a call to the Customer Contact Center at phone no. 0700 1 84 84 or by visiting a bank branch/office of his/her convenience within a term of 5 business days from being notified about the win. Upon expressing a disapproval to the processing of his/her personal details for the purposes of declaring under LTINP a prize thereby received, the participant shall not be entitled to further participate in the Game and to receive the prize.

7.7. Personal details of non-winning participants processed for the purposes of conducting the Game only, shall be deleted by the Organizer immediately after the wins are drawn on the date defined in it. 5.1.

7.8. Personal details of winning participants processed for the purposes of conducting the Game only, shall be deleted after expiration of one year from ending the Game, with the details needed for taxation purposes being stored under the procedure, requirements and time limits of the applicable tax legislation.

7.9. Every participant in the Game shall be entitled to request access to, correction, deletion or limitation on the processing of his/her personal details, as well to the right of data portability, and he/she may also object to any processing on the basis of legitimate interest.

7.10. Participation in the Game is entirely voluntary with each participant being entitled to withdraw from participation in the Game under the procedure of it. 2.3. In such event he/she shall lose the right to continue his/her participation in the Game, as well as to receive a prize won.

7.11. Contact with the Personal Details Protection Officer of UniCredit Bulbank AD may be established at e-mail: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG) or at the following address: 7 Sveta Nedelya Sq., 1000 Sofia, Bulgaria.

7.12. Any participant in the Game considering that his/her rights with regard to the processing of personal details are violated may submit a complaint to the Personal Details Protection Commission at the following address: 2 Tsvetan Lazarov Blvd., 1592 Sofia, Bulgaria.

7.13. UniCredit Bulbank AD customers can obtain the complete information concerning processed personal details in accordance with Regulation EC 2016/679 at the following e-mail address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) at the section Personal Details Protection, as well as on the spot in a bank branch of convenience.

7.14. The Agency shall process personal details in accordance with its Personal Details Processing Policy, which can be found at <https://www.all-channels.com/privacy-policy/>

## **SECTION 8: GENERAL PROVISIONS**

8.1. The Bank, the Agency – respectively, shall provide the prizes to winning participants under the form of voucher cards provided by Kaufland Bulgaria EOOD.

8.2. The Bank, the Agency – respectively, shall bear no responsibility as to the quality and correct functioning of the goods purchased by winning participants with the prizes won in the present Game. Responsibility for this, as well as for their warranty support and claim (where applicable) shall rest entirely with the respective dealer and/or manufacturer, with the necessary documents being provided therefor.

8.3. The Bank, the Agency – respectively, shall bear no responsibility in the event that the prize can not be received owing to impossibility to identify the winning participant and/or a representative thereof at receipt of the prize, or any part thereof, under the procedure here above or owing to other technical and/or legal obstacles.

8.4. The Bank, the Agency – respectively, shall bear no responsibility in case of impossibility to receive a prize on the part of a winning participant owing to an incorrect, untrue or invalid e-mail address, postal address and/or contact telephone provided in the registration form.