

# Official rules of the prize game Premium card that Unlocks Rewards and Delights organized by UniCredit Bulbank AD

## SECTION 1: GAME ORGANIZER

1.1. UniCredit Bulbank AD, UIC 831919536, hereinafter referred to as 'the Organiser' or 'the Bank', organises a Prize Game entitled Premium Card that Unlocks Rewards and Delights (hereinafter referred to as 'the Game') involving the use, by individuals and legal entities, of Premium Debit (Mastercard Gold Debit, Mastercard Business World Debit and Mastercard World Elite) and Credit/Payment Cards (Mastercard Gold Credit, Gold Smart Credit; Mastercard Platinum Credit, Mastercard Business Credit) issued by UniCredit Bulbank AD, for the period and under the conditions specified in these Official Rules.

1.2. The present Official Rules of the Prize Game organized by UniCredit Bulbank AD are published on the corporate website of UniCredit Bulbank AD: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) and shall be available for the entire period of the Game.

1.3. The Organizer has the irrevocable right to unilaterally, without the requirement to provide any reasons for doing so, terminate or extend the Game at any time, as well as to amend the Official Rules of the Game in the event of force majeure circumstances, but only after prior promulgation of such changes through an announcement on its website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases, no compensation whatsoever shall be due to entrants.

## SECTION 2: CONDITIONS AND MECHANISM OF PARTICIPATION

2.1. All adult legally capable individuals and legal entities that are customers of UniCredit Bulbank AD shall be eligible to participate in the Game, provided that they simultaneously meet the following criteria:

- Hold a Premium Debit Card (Mastercard Gold Debit, Mastercard Business World Debit and Mastercard World Elite) and/or Credit/Payment Card (Mastercard Gold Credit, Gold Smart Credit; Mastercard Platinum Credit, Mastercard Business Credit) issued prior to the start of the Game.
- Have made, during the period of the Game, payments of a total minimum value of BGN 100 at a POS terminal or online with their Premium debit and/or credit/payment card as listed above. Each 100-leva payment made during the period of the Game entitles the cardholder to one entry into the prize draw, regardless of whether one or more payments at a POS terminal or online has

been made (BGN 100 = 1 entry, BGN 200 = 2 entries, BGN 300 = 3 entries, etc.).

- Have registered for the Game by completing a special online form within the Game period referred to in point 3.1., which form shall be accessible from the promo page for the Game on the Bank's corporate website at the following link: <https://www.unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/mastercard-premium-promo-campaign/registration/>

2.2. Payments entitling to participation in the draw can be made via physical card and/or digital wallet. On the date of the prize draw, the card used to make the payments must be 'Active'.

2.3. Any customer of the Bank who meets the conditions set out in clause 2.1. shall be entitled to be entered in the draw for the Game described in clause 4.1. of Section 4 of these Official Rules; by registering via the special online form referred to in clause 2.1., the customer accepts these Official Rules and the terms and conditions of the Game. Where a customer of the Bank, who meets the conditions under this Section and is registered for participation pursuant to clause 2.1., wishes to withdraw from further participation in the Game, he/she must declare his/her withdrawal at a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

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

### **SECTION 3: GAME DURATION**

3.1. The Game commences at 00:00 on 14.11.2024 and lasts until 23:59 on 14.12.2024.

### **SECTION 4: PRIZES**

4.1. The Organizer shall award 50 prizes for the Game period. Each prize shall constitute a voucher in the value of BGN 300. This voucher can be used by the winner at his/her discretion for:

- personal whiskey tasting in Caldo Bar in Sofia, 125, G. S. Rakovski Str. for two;
- purchase of goods offered by Duka Bulgaria up to the stated value of the voucher (in the case of a purchase exceeding the value of the voucher the difference shall be covered by the Winner, and in the case of a purchase of a smaller value than that of the voucher, the difference up to the full value of the voucher shall not be paid to the Winner).

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 of the Game.

4.3. The prizes shall be awarded with the assistance of All Channels Communication EOOD, UIC 131350957, registered office and address: Sofia, 245, Slivnitsa Blvd., floor 2 (the 'Agency').

4.4. In order for a prize to be awarded, the relevant payment card must be active on the date of awarding.

4.5. An entrant may win only one prize for the entire Game Period.

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

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

## **SECTION 5: DRAWING OF THE PRIZES AND NOTIFICATION OF THE WINNERS**

5.1. The winners of the Game shall be drawn by lottery in the presence of a notary public on 20.12.2024.

5.2. Additionally, 50 reserve (alternate) winners for each type of prize shall be drawn by lottery for the duration of the Game.

5.3. All winners shall be notified of their win by a representative of the Bank by telephone call or by email, in accordance with the contact details provided by the winner in the registration form pursuant to item 2.1. of Section 2, unless the winner has expressly opted out of the Game pursuant to Section 2, item 2.3. above. Upon notification, the winning entrant must provide consent for his/her full name, telephone number and e-mail address to be sent to the Agency for contact purposes so that the prize can be claimed.

5.4. In the event that contact with a winning entrant has not been successfully made within forty-eight (48) 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 to be the winner and the method of notification shall be the same. In the event that such alternate winner also fails to respond within the time limit under this clause, the second alternate

winning entrant shall be deemed the winner and the same steps shall be taken to notify him/her.

5.5. After the winners have given their express consent during a call from the Customer Contact Centre, their names or initials shall be published on the corporate website of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg).

5.6. UniCredit Bulbank AD shall not be liable where a winner of the Prize Game has provided incorrect or outdated contact details in the registration form.

## **SECTION 6: PRIZE DISTRIBUTION**

6.1. The method of receipt of the prizes referred to in 4.1. shall be further specified with the Agency within 10 working days from the day on which the Organiser provides the list of winners containing details of their full names, telephone number and e-mail address. Prizes shall be awarded to winners in the form of a Promocode by e-mail. Such Promocode shall be sent to the customer upon completion, signing and filing of a declaration delivered by courier at the Agency's expense, or via electronic filing, for the purpose of prize taxation. Completion of the declaration and its delivery through the courier or its electronic signing shall be a mandatory condition for receiving the prize. Prizes shall be distributed within 30 days of the Agency's notification call.

6.2. On receipt and signing of the declaration, winning entrants shall be required to produce proof of identity to identify themselves as winners of the Game.

6.3. In the event that a entrant selected as a winner declares his/her disagreement to further participate in the Game in accordance with clause 2.3., respectively to provide the data required for receiving the prize and/or its declaration, the Organizer shall not be able to award the prize won by the entrant.

## **SECTION 7: PERSONAL DATA PROCESSING**

7.1. The personal data of entrants in the Game shall be used by UniCredit Bulbank AD solely for the purpose of ensuring smooth organisation of the Game, including for the purpose of awarding the prize and always in accordance with the requirements of applicable legislation in the field of personal data protection.

7.2. The organiser of the Game is UniCredit Bulbank AD, UIC 831919536, registered office and address in Sofia, 7, Sveta Nedelya Square, tel. 0700 1 84 84. The game is organized in partnership with 'All Channels Communication EOOD, UIC 131350957, registered office and address in Sofia, 245, Slivnitsa Blvd., floor 2 ('the Agency'),

which together with the Organizer sets out the rules and conditions for participation in the Game and provides the prize fund.

7.3. For the purposes of organising the Game, the Organizer collects and processes information representing personal data relating to the entrants such as: names and contact details – customer's telephone number and e-mail address.

7.4. The Organizer may promote the Game and publish photos or information about the Game on social networks (Facebook, LinkedIn, Twitter, etc.), including the names of winning entrants on the corporate website of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) with the consent of the respective winning entrant.

7.5 By completing the online registration form referred to in clause 2.1, the customer agrees that the personal data of winning entrants may be processed by the Agency in connection with the Game for the purpose of receipt of the prizes referred to in clause 4.1 (full name, delivery address, telephone, email) and respectively accepts the Agency's Policy on the processing of personal data in campaigns pursuant to clause 7.14. The Customer grants his/her consent to the processing of his/her personal data (full name, telephone, email) for the purposes of award of the prize by the Agency in accordance with clause 5.3. Refusal to provide the necessary personal data by winning entrants shall constitute an obstacle to receiving the respective prize, in which case the prize shall be awarded to an alternate winning entrant in accordance with the sequence of the draw and clause 5.4. When a prize, which constitutes taxable income, is awarded to a entrant, personal data shall be processed by the Agency for the purposes of declaring such taxable income and paying the relevant tax (names, Personal ID number and other data required by tax law) in accordance with the requirements of tax legislation. Personal data processed for the purpose of complying with tax legislation shall be provided to the relevant state revenue authorities.

7.6. Where an entrant to whom a prize has been awarded does not agree with the processing of his/her personal data for the purposes of declaring the prize to the relevant tax authorities in accordance with applicable tax legislation, he/she must expressly state his/her disagreement to the Organizer. The Entrant may state his/her disagreement when notified by telephone of the prize won or by notifying the Organizer by calling the Customer Contact Centre at 0700 1 84 84 or by visiting a convenient bank branch/office within 5 working days of notification of the win. If the Entrant does not agree to the processing of his/her personal data for the purposes of declaring the prize under the Personal Income Tax Act, he/she shall not be entitled to further participation in the Game or to receive the prize.

7.7. The personal data of non-winning entrants processed solely for the purposes of the Game shall be deleted by the Organiser immediately after the draw on the date specified in clause 5.1.

7.8. The personal data of winning entrants, processed solely for the purposes of the Game, shall be deleted one year after completion of the Game while the data necessary for tax purposes shall be stored in accordance with the terms, requirements and time limits set out in applicable tax legislation.

7.9. Each entrant in the Game has the right to request access to, rectification, erasure or restriction of the processing of their personal data, as well as the right to 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 loses the right to continue participating in the Game and to receive a prize.

7.11. The Personal Data Protection Officer of UniCredit Bulbank AD can be contacted by e-mail: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG) or at the following address: 7, Sveta Nedelya Square, 1000, Sofia, Bulgaria.

7.12. A 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 Commission for Personal Data Protection at 2, Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.13. UniCredit Bulbank AD customers may obtain full information on the personal data processed in accordance with Regulation (EU) 2016/679 at the following internet address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) in the Personal Data Protection section, as well as at any of the bank's branches.

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

## **SECTION 8: GENERAL PROVISIONS**

8.1. The Bank, respectively the Agency, shall award the prizes to the winners in the form of Promocodes provided by DUKA Bulgaria and Caldo Whiskey Bar in Sofia.

8.2. The Bank, respectively the Agency, is not responsible for the quality and proper functioning of the goods/services purchased by/provided to winning entrants with the vouchers won in this Game. The responsibility for this, as well as for warranty

maintenance and warranty claims, lies entirely with the respective merchant and/or manufacturer, for which the necessary documents shall be provided.

8.3. The Bank, respectively the Agency, shall not be held liable 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 claiming the prize or any part thereof in accordance with the above or due to other technical and/or legal obstacles.

8.4. The Bank or the Agency, as the case may be, shall not be held liable where a winning entrant is unable to receive his/her prize due to an inaccurate, incorrect or invalid email address and/or contact telephone number provided on the registration form.