

Official rules of the prize game “Use your UniCredit Shopping card and/or Gold Smart Credit and participate in a prize lottery” promoted by UniCredit Bulbank AD.

SECTION 1: GAME PROMOTER

1.1. UniCredit Bulbank AD, with Unified Identification Code (UIC): 831919536, hereinafter referred to as the “Promoter” or the “Bank”, promotes a Prize Game “Use your UniCredit Shopping card and/or Gold Smart Credit and participate in a prize lottery” (hereinafter referred to as the “Game”/“The Game”) related to making payments with UniCredit Shopping card and/or Gold Smart Credit – Standard and premium payment cards bearing the registered trademark of UniCredit Bulbank AD and UNICREDIT CONSUMER FINANCING EAD, with Unified Identification Code (UIC): 175070632, and issued by UniCredit Bulbank AD during the period and under the terms and conditions specified in these Official Rules.

1.2. These Official Rules of the Prize Game are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available for the entire period of the Game.

1.3. The Promoter has the irrevocable right to terminate or extend unilaterally and without justification the Game at any time, as well as to change the Official Rules thereto, if force majeure circumstances occur, only after prior notification of the changes by publishing them on the website: www.unicreditbulbank.bg. In such cases, the participants are not given any compensation.

SECTION 2: CONDITIONS AND MECHANISM FOR JOINING THE GAME

2.1. All adult capable individuals who are customers of UniCredit Bulbank AD and have a UniCredit Shopping and/or Gold Smart Credit card may join the Game before the start of the campaign, if meeting all of the following conditions:

- During the term of the Game under item 3.1, they have only once filled out the online registration form available on the promo page of the Game on the bank's corporate website at the following link:
<https://www.unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/mission-shopping-in-action-there-are-prizes-too/registration/>

by entering the following data: three names, a contact phone number, and an email address.

- During the period of the Game, they made at least one payment (for goods and services) at a POS terminal or online with a main UniCredit payment card Shopping Card and/or Gold Smart Credit of at least BGN 100. Each subsequent payment of at least BGN 100 automatically entitles the cardholder to one additional participation in the prize draw for the Game (1 payment = 1 participation, 2 payments = 2 participations, 3 payments = 3 participations, etc.).

2.2. Payments giving the right to participate in the prize draw may be made with a physical plastic card and/or digital wallet. By the date of the prize draw, the card with which the payments were made must have an “Active” status.

2.3. Each customer of the bank who meets the terms and conditions specified in item 2.1 may be included in the drawing of the prizes for the Game described in item 4.1 of Section 4 of these Official Rules, and by registering through the dedicated online form under item 2.1, the customer accepts these Official Rules and the terms and conditions for joining the Game. If a customer of the Bank who meets the conditions under this Section and has joined under item 2.1 wishes to terminate its participation in the Game, the customer must declare such termination at a branch of the bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.4. Employees of the Bank and employees of companies of the UniCredit Bulbank AD group cannot join the Game.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 00:00 on 01.04.2025 and ends at 23:59 on 31.05.2025.

SECTION 4: PRIZES

4.1. For the duration of the Game, the Promoter will provide the following prizes:

- 5 iPhones 16 Pro 256 GB (big prizes);
- 5 vouchers (in the form of promo codes) each for BGN 200 for shopping on the website of Ozone Entertainment AD (small prizes). Each voucher may be

used **once** for purchasing goods and/or services. When purchasing goods/services for a value lower than the value of the voucher, the balance cannot be reused, paid in cash, or refunded. When purchasing goods/services for a value greater than the value of the voucher, the balance is paid by the winner at his expense.

4.2. All prizes in the Game are provided by Mastercard.

4.3. The prizes awarded in the Game cannot be exchanged for their cash equivalent or transferred to other persons who are not winners of the Game.

4.4. A prize may be awarded only if the payment card status is “Active” by the date of the award.

4.5. Each participant may only win one prize within the Game period.

4.6. According to Article 12, Paragraph 1, in conjunction with Article 13, Paragraph 1, item 21, and Article 38, Paragraph 14 of the Personal Income Tax Act (PITA) cash prizes and in-kind winnings worth over BGN 100.00 from games are taxable income for the individual who receives them. The Bank shall calculate and pay at its expense the final tax due.

4.7. The prize received is income that is not subject to declaration by the winners in the annual tax declaration under Article 50 of the Personal Income Tax Act because the prizes are taxable with a final tax.

SECTION 5: DRAWING PRIZES AND NOTIFYING THE WINNERS OF THE GAME

5.1. The winners of the Game will be drawn by lottery in the presence of a notary on 10.06.2025.

5.2. Twenty additional reserve winners will be drawn by lottery for the period of the Game, 10 reserve winners for big prizes and 10 for small prizes.

5.3. Each winner will be notified about the prizes won by a representative of the Bank with a phone call or e-mail depending on the available contact details of the person specified in the registration form under item 2.1 of Section 2, unless such winner has explicitly terminated its participation in the Game under the procedure of Section 2, item 2.3 above.

5.4. If no contact has been made with a winner within 48 (forty-eight) hours of the call and/or no confirmation of the notification and acceptance of the prize has been received within 48 (forty-eight) hours of the sent e-mail, the first reserve winner will be deemed the winner, while the method of notification will be the same. If such winner also does not respond within the period under this item, the second reserve winner will be deemed the winner, while the same steps will be taken to notify such winner.

5.5. After receiving the explicit consent of 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 is not liable if a winner of the Prize Game has provided incorrect or outdated contact details in the registration form.

SECTION 6: DELIVERY OF THE PRIZES

6.1. A prize will be delivered to the respective winner at a branch of the Bank convenient for the winner, as explicitly indicated by the customer when being notified about the prize.

6.2. Each winner may receive his prize after signing a handover protocol and a declaration provided by a representative of the Bank. Filling out the declaration is a mandatory condition for handing over the prize, in view of its taxation. If the customer gives his consent and signs a declaration on-site at the relevant bank branch, photos of the winner with the respective prize will be taken when handing over the prize.

6.3. Upon receiving the prize, the winner will be required to present an identity document to identify himself as a winner in the game.

6.4. If a winner does not wish to further participate in the Game under item 2.3 and to provide data for receiving the won prize and/or declaring it, respectively, the Promoter will not be able to award the prize won by the participant.

SECTION 7: PERSONAL DATA PROCESSING

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 for receiving the prize won, and observing the provisions of the applicable data protection law.

7.2. The Promoter of the Game is UniCredit Bulbank AD with UIC 831919536, with registered office and address of management: Sofia, 7 Sveta Nedelya Square, tel. 0700 1 84 84.

7.3. For the purposes of conducting and joining the Game, the Promoter collects and processes the personal data of the participants such as names and contact details - the customer's telephone number and e-mail address.

7.4. When awarding a prize to a participant, in compliance with the requirements of tax law, personal data will be processed for the purposes of declaring taxable income /names, personal identification number and other required data under the tax law/. Personal data processed for the purposes of complying with the provisions of tax law will be provided to the relevant state revenue authorities.

7.5. The Promoter may promote the Game and publish photos or information about the Game on social networks (Facebook, LinkedIn, Twitter, etc.), including publishing three names of the winner on the corporate website of UniCredit Bulbank AD, www.unicreditbulbank.bg with the consent of the respective winner.

When providing to a participant a prize, which is a taxable income, in compliance with the provisions of tax law, personal data will be processed by the Bank for the purposes of declaring taxable income and paying the relevant tax /names, personal identification number and other required data according to tax law/. Personal data processed for the purposes of complying with the provisions of tax law will be provided to the relevant state revenue authorities.

7.7. If a participant who has been awarded a prize does not agree with the processing of his personal data for the purposes of declaring the received prize to the relevant tax authorities under the applicable tax law, such participant must explicitly state such disagreement before the Promoter. The participant may state his disagreement when notified by telephone about the prize won or by notifying the Promoter by calling the Customer Contact Centre at tel. 0700 1 84 84 or by visiting a convenient bank branch/office within 5 business days of the notification of the winning. If the winner has expressed disagreement with the processing of his personal data for the purposes of declaring the prize received under the Personal Income Tax Act, the participant is not entitled to further participation in the Game and receiving a prize.

7.8. Personal data of non-winning participants, which is processed solely for the purposes of conducting the Game, will be deleted by the Promoter immediately after the winners are drawn on the date specified in item 5.1.

7.9. Personal data of winners, processed only for the purposes of conducting the Game, will be deleted after one year from the end of the Game, while the data necessary for tax purposes will be stored depending on the procedure, provisions and deadlines specified by the applicable tax law.

7.10. Each participant in the Game has the right to request access to, correction, deletion or restriction of the processing of its personal data, as well as the right to data portability, and may object to processing on the grounds of legitimate interest.

7.11. Participation in the Game is entirely voluntary, and each participant has the right to terminate his participation in the Game under item 2.3. In this case, the participant loses the right to continue participating in the Game, as well as to receive any prize won.

7.12. The Data Protection Officer of UniCredit Bulbank AD may be contacted by e-mail: DPO@UniCreditGroup.BG or at the address: 7 Sveta Nedelya Square, 1000, Sofia, Bulgaria.

7.13. A participant in the Game who believes that his rights regarding the processing of personal data have been violated may lodge a complaint at the Commission for Personal Data Protection at the address: 2 Tsvetan Lazarov Blvd., 1592 Sofia, Bulgaria.

7.14. Customers of UniCredit Bulbank AD may obtain full information regarding the processed personal data in accordance with EU Regulation 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.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank provides the big prizes to the winners in their original packaging and in the form in which they have been received from the respective supplier. The Bank provides small prizes to the winners in the form of vouchers (promo codes) provided by Ozone Entertainment AD.

8.2. The Bank is not responsible for the quality and proper functioning of the goods/services purchased by/provided to the winners with the prizes won in this Game. The responsibility for this, as well as for their warranty support and complaints, lies entirely with the respective merchant and/or manufacturer, for which the necessary documents are provided.

8.3. The Bank is not liable if the prize cannot be received due to the inability of the winner and/or his representative to be identified upon receipt of the prize or part of it under the procedure above or due to other technical and/or legal obstacles.

8.4. The Bank is not responsible for the inability of a winner to receive a prize due to an inaccurate, incorrect or invalid e-mail and/or contact telephone number provided in the registration form.