

The official rules of the prize campaign entitled "Pay for Business and the Team Wins!"

SECTION 1: CAMPAIGN ORGANISER

1.1. The **Pay Today Travel Tomorrow** campaign hereinafter referred to as the "Campaign", "Game" and/or "Promotional Campaign") is organised and conducted by UniCredit Bulbank AD (PLC), with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the city of Sofia, Vazrazhdane municipal district, 7 Sveta Nedelya Square (hereinafter referred to as the "Organiser", "UniCredit Bulbank" or the "Bank"), with the assistance of Mastercard Europe SA, a Belgian joint stock company ("Mastercard"), which together with the Organiser provides the prize fund for the Campaign.

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

1.3. The prizes are awarded in cooperation with "ALL CHANNELS COMMUNICATION" EOOD (Solely-owned LLC), with Unified Identification Code (UIC): 131350957, having its registered office and headquarters address in the city of Sofia, 245 Slivnitsa Blvd., Floor 2 (hereinafter referred to as "the Agency").

1.4. Mastercard and the Agency are not the Organiser of the Promotional Campaign, and are not responsible to state institutions, individuals and legal entities, including the participants in the Campaign in connection with the conditions for participation and the mechanism of the Campaign. For any questions related to participation in the Campaign, participants should contact the Organiser.

1.5. The Organiser has the irrevocable right unilaterally to terminate or extend the Campaign at any time, without giving reasons, as well as to change the Official Rules, in the case of force majeure, only after prior notification of the changes by disclosing this on the site: www.unicreditbulbank.bg. In these cases, no compensation is owed to the participants.

SECTION 2: CONDITIONS AND MECHANISM FOR PARTICIPATION IN THE CAMPAIGN

2.1. All legal entities, clients of UniCredit Bulbank AD, which fulfil the following conditions have the right to participate in the Campaign:

- Prior to the start of the Campaign, the legal entity has an active business debit card issued by UniCredit Bulbank AD under the brand Mastercard.
- The legal entity holder of Mastercard-branded business debit card (s) **shall make payments at a real and/or virtual POS terminal, in Bulgaria and/or abroad, at a total minimum value of € 500.00 with one or more transactions**, in the respective subperiod of the Campaign, in order to be eligible to win a prize. Transactions can be made with one or more debit cards issued to the respective legal entity. Each subsequent accumulated turnover of € 500 entitles to additional participation in the raffle (€ 500.00 – 1 participation; € 1,000.00 – 2 participations; € 1,500.00 – 3 participations, etc.), which increases the chances of winning a prize.
- The right to participate in the prize draw and the right to receive a prize belong to the legal entity which is the owner of the card(s), through its legal representatives or duly authorised employees, regardless of the fact that the transactions are carried out by an authorised user (s) – cardholder (s) whose name is present on the plastic card.
- The legal entity registers to participate in the Game by completing within the term of the Game under item 3.1. a special online form, which will be available from the promo page for the Game on the Bank's Corporate Website at the following link: <https://www.unicreditbulbank.bg/en/small-business/banking/bank-cards/promotions/pay-for-business-and-the-team-wins/registration/>

The business debit card shall be active as of the date indicated as the end of the Campaign in SECTION 3 of these Official Rules.

For the avoidance of doubt, participation in the Campaign is not tied to the purchase of a specific good or a specific service.

2.2. Each client of the bank who meets the conditions set out in item 2.1. shall receive the right to be included in the Campaign and the opportunity to win a prize from those described in item 4.1. to SECTION 4 of these Official Rules. Should a client of the Bank, who meets the conditions under this Section, wish to renounce further participation in the Campaign, they must declare the opt-out in a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.3. Employees of the Bank, the Agency and Mastercard and their subsidiaries, affiliates involved in the organisation and conduct of the Game, as well as members of their families (children and spouses) are not entitled to participate in the Game.

SECTION 3: DURATION OF THE CAMPAIGN

3.1. The campaign starts at 00:00 **on May 15, 2026** and continues until 23:59 **on August 14, 2026 with three subperiods:**

- First subperiod: May 15, 2026 – June 14, 2026
- Second subperiod: June 15, 2026 – July 14, 2026
- Third subperiod: July 15, 2026– August 14, 2026

SECTION 4: PRIZES

4.1. The Organiser will provide the following as prizes:

- **36 prizes - voucher (s) from ECO petrol station, each worth € 200.00, as follows:**
 - First subperiod: 12 ECO petrol station vouchers, each worth € 200.00
 - Second subperiod: 12 ECO petrol station vouchers, each worth € 200.00
 - Third subperiod: 12 ECO petrol station vouchers, each worth € 200.00

The vouchers are valid..... months from their issue. Each voucher can be used once or many times, until its value is exhausted.

The voucher can only be used to purchase fuel at ECO petrol stations. All products and services related to the use of the prize, beyond those defined by these official rules, are the responsibility of and are provided by the Winners at their expense.

All conditions regarding the organisation and use of the prize are subject to agreement between the winner and the petrol station; the Organiser, the Agency and Mastercard are third parties to this relationship.

Vouchers may be used to purchase fuel or goods from ECO petrol stations, except for goods for which there are legal restrictions on the purchase with vouchers, including excise goods, tobacco products, alcoholic beverages and others excluded from the applicable legislation. The purchase value cannot exceed the voucher value and no surcharge can be made.

4.2. The prizes referred to in item 4.1. shall be provided within 30 days after the end of the Campaign in accordance with Section 3 of these Rules and after receiving the necessary data.

4.3. Within 5 working days from the date of drawing the names of the winners referred to in item 5.1., the Organiser shall contact them by telephone, informing them of the prize they have won, and to receive their explicit consent to receive the prize.

4.4. All clients who have fulfilled the conditions referred to in item 2.1. shall be given the opportunity to participate to win a prize.

4.5. A higher number of entries in the Game only increases the participant's chance of being selected as a winner in each individual subperiod of the game, but does not entitle them to be selected more than once in the respective subperiod.

4.6. All prizes provided within the campaign to legal entities constitute taxable income within the meaning of the applicable Bulgarian tax legislation, including the Corporate Income Tax Act (CITA).

The prizes are considered as income for the respective legal entity and are subject to inclusion in the accounting and tax financial result.

4.7. The winning legal entities are fully responsible for declaring and reporting the value of the prize received.

They are obliged to include the value of the prize in their accounting registers according to the applicable accounting standards.

All taxes, fees or other public obligations due in connection with the receipt of the prize shall be entirely at the expense of the winning legal entity.

4.8. The tax base for taxing the prize is its market value at the date of provision.

The Organiser reserves the right to determine and declare the value of the prize to be awarded to the winning legal entity for accounting and tax purposes.

4.9. The Organiser is not responsible for the individual tax treatment of the prizes by the winning legal entities.

The Organiser is not obliged to withhold and/or remit taxes on behalf of the legal entities, except in the cases expressly provided for in the current legislation.

4.10. Pursuant to art. 12, para. 1 in connection with para. 38, 14 of the Personal Income Tax Act (PITA), cash and prizes from games represent taxable income for the individual receiving them and are subject to 10% final tax. The tax shall be declared and paid by the Organiser at the expense of the Organiser.

The prize received is deemed income not subject to declaration by the winners in the annual tax return under Art. 50 of the Personal Income Tax Act, as it is subject to a final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF WINNERS

5.1. The winners of the Game will be drawn by the Organiser on a lottery basis in the presence of a notary as follows:

- Draw date for the first subperiod: June 22, 2026
- Draw date for the second subperiod: July 20, 2026
- Draw date for third subperiod: August 24, 2026

5.2. In addition, a total of 12 reserve winning participants will be drawn on a lottery basis for each subperiod for winning prizes under item 4.1.

5.3. In the event that a winning participant cannot be contacted within 3 (three) working days, the first reserve winning participant shall be considered the winner according to the sequence of their prize draw.

5.4 After explicit consent is received 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.

5.5 UniCredit Bulbank AD is not responsible provided that a Winner of the Prize Game as a customer of the bank has provided incorrect or outdated contact details.

SECTION 6: AWARDING THE PRIZES

6.1. The prizes referred to in item 4.1. shall be received at a branch of UniCredit Bulbank convenient for the winning participant.

6.2. The Prize shall be awarded to the Winner after completing, signing and submitting a declaration in relation to the taxation of the Prize (in connection with the small prizes), at a branch of the Bank upon receipt of the Prize, or by signing it with an qualified electronic signature (QES), by filling in the data from their identity document (identity card/international passport). Completing the declaration and submission to a bank official in the branch, or signing it electronically, is a mandatory condition for receiving the prize. The winner is responsible for the correctness and truthfulness of the data provided.

6.3 Upon receipt and signing of the declaration, the Winning Participants will be required to present their identity card for verification, in order to identify themselves as Winners in the Game.

6.4 In the event that a selected winning participant declares their disagreement for further participation in the Game in accordance with item 2.2., respectively for the provision of data for the receipt of the prize won by them or declaration of such a prize, the Organiser will not be able to award the prize won by the winning participant, in which case the procedure referred to in item 5.3 shall apply.

SECTION 7: PROCESSING OF PERSONAL DATA

7.1 The personal data of the participants in the Campaign will be used by UniCredit Bulbank AD solely to ensure the normal running of the Campaign, and in accordance with the requirements of the applicable legislation in the field of personal data protection.

7.2. For the purposes of conducting and participating in the Game, the Organiser collects and processes information constituting personal data about the participants such as: names, contact details, customer phone number or e-mail address.

7.3. The Organiser may promote the Game and publish photo material or information about the Game on social networks (Facebook, Linked in, Twitter, etc.), including publishing the names of a winning participant on the Corporate Site of UniCredit Bulbank AD – www.unicreditbulbank.bg with the consent of the respective Winning Participant.

7.4. By completing the registration online form referred to in item 2.1., each participant in the Game accepts that their personal data will be processed in the event that they are selected as a Winner in connection with the receipt of the Prizes, respectively accepts the Bank's Policy for processing personal data during campaigns. The winner consents to the processing of personal data (full name, contact telephone and e-mail) for the purpose of receiving a Prize. The refusal to provide the necessary personal data on the part of the Winning Participants shall constitute an obstacle to the receipt of the respective Prize, in which case the Prize shall be provided to a reserve Winning Participant according to the order of the withdrawal and according to item 5.3. When providing a Prize to a Winning Participant, which represents taxable income, in compliance with the requirements of the tax legislation, personal data will be processed by the Bank for the purposes of declaring taxable income /full name/Personal ID number/Foreigner ID Number, date of birth and country of citizenship as per identity document/. Personal data

processed for the purposes of complying with the requirements of tax legislation will be provided to the relevant state revenue authorities.

7.5. The organiser of the Game is UniCredit Bulbank AD (PLC), with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the city of Sofia, 7 Sveta Nedelya Square, Tel. 0700 1 84 84. The game is organised in partnership with All Channels Communication EOOD (Solely-owned LLC), with Unified Identification Code (UIC): 131350957, having its registered office and headquarters address in the city of Sofia, 245 Slivnitsa Blvd., Floor 2 (the "Agency"), the latter taking part in providing the prizes in the Campaign.

7.6 The personal data of participants will be deleted one year after the end of the Campaign.

7.7. In order to avoid doubt, the Agency and Mastercard do not have access to the personal data of participants/winners and do not carry out activities of collecting, processing and storing such data.

7.8 Each participant in the Game has the right to request access to correct, delete or restrict the processing of their personal data, as well as the right to data portability, as well as may object to processing based on a legitimate interest.

7.9 Participation in the Campaign is entirely voluntary and each participant has the right to refuse to participate in the Campaign in the manner referred to in item 2.2. In this case, such participant loses the right to continue to participate in the Game, or to receive a prize won.

7.10 The Personal Data Protection Officer of UniCredit Bulbank AD (PLC) may be contacted by email: DPO@UniCreditGroup.BG or at: 7, Sveta Nedelya Square, 1000, Sofia, Bulgaria.

7.11 A participant in the Game who believes that their 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 Street, 1592, Sofia, Bulgaria.

7.12. Clients of UniCredit Bulbank AD may receive the full information regarding the personal data processed, in accordance with Regulation EU 2016/679, at the following website: www.unicreditbulbank.bg in the Personal Data Protection section, as well as at a convenient bank branch.