

Official Rules of a Prize Winning Game “Pay by a Visa card and win”, organized by UniCredit Bulbank AD

SECTION 1: ORGANIZER OF THE GAME

1.1. UniCredit Bulbank AD, with UIC 831919536, hereinafter referred to as the “Organizer” or the “Bank”, organizes the prize-winning game “Pay by a Visa debit card and win” (hereinafter referred to as the “Game”) for making payments/purchases using Visa debit cards 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-winning Game organized by UniCredit Bulbank AD are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg, and will be available throughout the entire period of the Game.

1.3. The Organizer shall have the irrevocable right, unilaterally and without motivating its decision, to change the time period or terminate the Game at any time as well as to change its Official Rules, whereby it shall communicate these changes by publishing them on the website: www.unicreditbulbank.bg. In such cases no compensation shall be payable to the participants.

SECTION 2: TERMS AND CONDITIONS AND MECHANISM FOR PARTICIPATION IN THE GAME

2.1. All individuals of legal age who possess a Visa debit card issued by UniCredit Bulbank AD prior to the beginning of the Game (before 09.01.2023) are eligible to be selected to participate in the Game.

2.2. For the purposes of conducting the Game, a selection will be made among all customers of UniCredit Bulbank AD fulfilling the conditions of item 2.1. The first 10,000 customers who purchased a Daily Banking Plan (Start, Plus, or Max) in the period after 02.12.2021 and before the start of the Game (before 09.01.2023) will be selected and only the selected 10,000 customers will have the right to participate in the Game. During the period of the Game, the selected participants will receive messages (Viber/SMS or push notifications) in real time, based on the way their Visa debit card is being used.

2.3. Each payment at a real and/or virtual POS terminal device (for goods and services) made with a Visa debit card (using a digital wallet or a physical card) for at least BGN 30 (thirty), automatically entitles the selected cardholder to one entry in the small prizes draw in the respective sub-period of the Game, i.e. 1 payment = 1 entry, 2 payments = 2 entries, 3 payments = 3 entries, etc.

2.4. Every 5 payments at a real and/or virtual POS terminal device (for goods and services) by a Visa card (using a digital wallet or a physical card) for at least BGN 30 (thirty) each, automatically entitle the selected cardholder to one entry in the big prizes draw in the respective sub-period of the Game, i.e. 5 payments = 1 entry, 10 payments = 2 entries, 15 payments = 3 entries, etc.

2.5. The payments which entitle to participation in the prize-winning draw must be made by one Visa card only. As at the date of the prize draw, the card which was used for the payments must have an "Active" status.

2.6. Each customer of the Bank who is selected to participate in the Game in accordance with item 2. 2. above, is automatically entitled to participate in the prize draw of the Game. By making a mobile payment or a card payment using a Visa card which meets the requirements of Section 2, the customer accepts these Official Rules and the terms and conditions for participation in the Game. If a customer of the Bank who meets the requirements of this Section and is selected to participate in accordance with item 2.2., does not want to participate in the Game, he/she shall explicitly express his/her disagreement at a bank office or by contacting the Call Center of UniCredit Bulbank AD.

2.7. Employees of the companies of the bank and the companies from the group of UniCredit Bulbank AD are not eligible to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 0:00 h on 09.01.2023 and will end at 23:59 h on 09.02.2023.

SECTION 4: PRIZES

4.1. The Organizer will provide the following prizes during the Game:

- **Small prizes:** 10 Instant digital cameras (FUJIFILM INSTAX MINI 11)
- **Big prizes:** 2 Coffee Robots

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

4.3. The prizes awarded in the Game cannot be replaced with their cash equivalent, nor can they be awarded to other people who are not prize winners in the Game.

4.4. One and the same participant can win only one prize during the Game.

4.5. According to Article 12, paragraph 1 in conjunction with Article 13, paragraph 1, item 21 and Article 38, paragraph 14 of the Income Taxes on Natural Persons Act (ITNPA), cash prizes and non-monetary prizes with a value exceeding BGN 100.00 from games of chance constitute a taxable income of the individual who receives them. The Bank shall accrue and pay at its own expense the payable final tax.

4.6. The non-monetary prize received is an income which does not require declaration by the winners in the annual tax return under Article 50 of the ITNPA due to the fact that the prizes are subject to a final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF THE PRIZE WINNERS

5.1. All prize winners in the Game shall be drawn in a lottery in the presence of a notary public on 15.02.2023. Additionally, 5 alternate winners for the small prizes and 1 alternate winner for the big prize will be drawn in a lottery.

5.2. All winners will be notified of the prizes won by a representative of the Bank by phone or by email, according to the available contact details of the person in the Bank's information system, unless they have explicitly refused to participate in the Game, in accordance with Section 2, item 2.6. above.

5.3. In case a winner cannot be reached within 48 (forty-eight) hours from the phone call, and/or no confirmation has been received about the receipt of the notification and accepting the prize within 48 (forty-eight) hours from the sending of the e-mail, the person to be considered a winner will be the first alternate winner, who will be informed in the same manner. In case the drawn alternate winner cannot be contacted within the period specified hereunder either, then the second alternate winner shall be deemed to be the prize winner and the same notification procedure shall be followed.

5.4. After the explicit consent of the winners is received in a phone call from the Call Center, their names or initials will be published on the corporate website of UniCredit Bulbank AD – www.unicreditbulbank.bg.

5.5. UniCredit Bulbank AD shall not be held liable in case a winner in the prize winning Game has provided, as a customer of the Bank, false or outdated contact information.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The Prizes will be sent to the winners by courier to the mailing address entered in the system of UniCredit Bulbank AD or to an address explicitly indicated by the customer upon his/her notification of the prize.

6.2. Each winner will receive his/her prize after signing a Statement of Acceptance which will be provided by the courier.

6.3. Upon receiving the prizes, prize winners shall present an ID document in order to be identified as winners in the Game.

6.4. If a selected winner expresses his/her disagreement to further participate in the Game following the procedure of item 2.6., or respectively expresses his/her disagreement to provide data in order to receive the prize he/she has won, the Organizer will not be able to award the prize won by the participant.

SECTION 7: PROCESSING OF PERSONAL DATA

7.1. The personal data of the participants in the Game will be used by UniCredit Bulbank AD only for ensuring the normal course of the Game, including for receiving the prize and in accordance with the requirements of the applicable legislation on the protection of personal data.

7.2. The Organizer of the Game is UniCredit Bulbank AD, UIC: 831919536, registered seat and management address: City of Sofia, 7 Sveta Nedelya Sq., phone number: 0700 1 84 84.

7.3. For the purposes of conducting and participation in the Game, the Organizer shall process information available in the Bank's information system which constitutes personal data of the participants, such as: names, personal number, IBAN of bank account, contact details and delivery address in case of winning a prize.

7.4. In compliance with the requirements of the tax legislation, upon providing a prize to a participant, his/her personal data shall be processed for the purpose of declaring the taxable income /names, personal number and other data required as per the tax legislation/. The personal data processed for the purposes of compliance with the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.5. In case a participant who has been awarded a prize does not agree with the processing of his/her personal data for the purposes of declaring the prize received to the relevant tax authorities in accordance with the applicable tax legislation, he/she must explicitly state his/her disagreement to the Organizer. A participant may also state his/her disagreement when he/she is contacted by phone regarding the prize he/she has won, or he/she may inform the Organizer by contacting the Call Center at 0700 1 84 84 or by visiting a convenient bank branch/office within 5 business days after he/she has been notified of the prize. In case a participant does not agree to the processing of his/her personal data for the purposes of declaring the received prize under the ITNPA, he/she cannot further participate in the Game or receive a prize.

7.6. For the purpose of sending the prize by the Organizer and for the prize to be received, with the consent of the winning participant personal data will be processed such as names, delivery address, contact details: telephone number, address of the participant.

7.7. After the prize draw in the presence of a notary public has finished, the winners in the prize-winning Game shall be listed in a dedicated Statement which shall be certified by the notary public. The Statement shall contain the names and personal numbers of the winning participants, and shall be prepared in two copies (one for the Bank and one for the notary public certifying the Statement).

7.8. Personal data of non-winning participants processed solely for the purposes of conducting the Game shall be deleted by the Organizer immediately after the drawing of the winners on the date specified under item 5. 1. Date.

7.9. The personal data of prize winners processed solely for the purposes of the Game shall be deleted after the expiry of one year after the end of the Game. The data required for tax purposes shall be stored in accordance with the procedures, requirements and time limits foreseen in the applicable tax legislation.

7.10. Each participant in the Game shall have the right to request access to, rectification, erasure or restriction of his/her personal data processing, as well as the right to data portability, and can also object to the processing on the basis of a legitimate interest.

7.11. Participation in the Game is entirely voluntary and every participant shall have the right to refuse to participate in the Game at any time under the procedure of item 2.5. In such case he/she shall lose the right to continue his/her participation in the Game or to receive the prize that he/she has won.

7.12. You can contact UniCredit Bulbank's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 7 Sveta Nedelya Sq., 1000 Sofia, Bulgaria.

7.13. If you believe that your rights concerning the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection at the following address: No 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.14. Customers of UniCredit Bulbank AD can receive the full information about their processed personal data in accordance with Regulation EU 2016/679 on the following web address: www.unicreditbulbank.bg, Personal Data Protection Section, as well as at a bank branch or office convenient for them.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the non-monetary prizes to the winners in their original packaging and as they have been received from the respective provider.

8.2. The Bank is not to be held liable for the suitability, quality and proper functioning of the prizes provided in this Game. The responsibility for this, as well as for their warranty maintenance and claims, shall be entirely borne by the respective merchant and/or manufacturer.

8.3. The Bank shall not be held liable in case the prize or any part of it cannot be received because the winner and/or his/her representative cannot be identified when receiving the prize or a part of it in accordance with the above procedure, or due to any other technical and/or legal obstacles.

8.4. The Bank shall not be held liable in case a winner cannot receive a prize due to incorrect, false or invalid contact details provided in the Bank's information system.