

Official rules of the WHEN ALL HEARTS AT THE STADIUM BEAT IN UNISON: PRICELESS Game

SECTION 1: GAME ORGANISER

1.1 The Campaign entitled **WHEN ALL HEARTS AT THE STADIUM BEAT IN UNISON: PRICELESS** (hereinafter referred to as 'the Campaign', 'the Game' and/or 'the Promotional Campaign') is organised and implemented by UniCredit Bulbank AD, UIC 831919536, registered office and address in Sofia, Vazrazhdane area, 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, determines and 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 shall be available for the entire Campaign Period.

1.3. The prizes shall be provided with the assistance of ALL CHANNELS COMMUNICATIONS EOOD, UIC 131350957, registered office and address: 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 shall not be liable to state institutions, natural and legal persons, including entrants in the game in connection with participation conditions and Campaign mechanisms. Entrants should contact the Organiser for any questions regarding participation in the Campaign.

1.5. The Organiser shall have the irrevocable right to unilaterally and without providing reasons terminate or extend the Game at any time, as well as to change the Official Rules of the Game in the event of force majeure, but only after prior notification by promulgating such changes on its website: www.unicreditbulbank.bg. In such cases, no compensation whatsoever shall be due to the entrants.

SECTION 2: CONDITIONS AND MECHANISM OF PARTICIPATION IN THE GAME

2.1. All adult, capable natural persons, customers of UniCredit Bulbank AD shall be eligible to participate in the Game, provided that they simultaneously meet the following conditions:

- hold UniCredit Shopping Card and/or Gold Smart Credit issued by UniCredit Bulbank AD with the Mastercard brand issued prior to launch of the Game.
- have made, during the Game period, payments of a total minimum value (with one or more transactions) of BGN 100 at a POS terminal or online with a UniCredit Shopping Card and/or Gold Smart Credit payment card with the Mastercard brand. Each BGN 100 spent per payment card during the Game period shall entitle the cardholder to one entry in the Prize draw, regardless of whether one or more payments were made at an actual POS terminal or online (BGN 100 - 1 entry; BGN 200 - 2 entries, BGN 300 - 3 entries, etc.).
- have registered for the Game by filling in a special online form within the Game period referred to in clause 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-priceless-2025/registration/>

2.2. Payments entitling to participation in the draw may 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'. All UniCredit Shopping Cards and/or Gold Smart Credit Cards bearing the Mastercard brand of the respective registered entrant, used by the latter to make payments of 100 BGN or more, shall be eligible for the Campaign.

2.3. Any customer of the Bank who meets the conditions set out in clause 2.1. shall be entitled to participate in the Prize 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 criteria 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, the Agency and Mastercard, their subsidiaries and affiliates involved in organising and conducting the Campaign, as well as members of their families (children and spouses) shall not be eligible for participation the Game.

SECTION 3: GAME DURATION

3.1. The Game shall commence at 00:00 on 15.01.2025 and shall continue until 23:59 on 31.03.2025.

SECTION 4: PRIZES

4.1. The Organiser shall award the following prizes:

4.1.1. Five prizes (grand prize), each one representing a package for two to attend the UEFA CHAMPIONS LEAGUE 2024 - 2025 Final in Munich, including:

- Double ticket (two tickets) to the UEFA CHAMPIONS LEAGUE 2024-2025 Final in Munich;
- Airplane tickets: Sofia - Munich - Sofia, with departure date 31.05.2025 and return date 02.06.2025;
- Hotel accommodation (double room) for 2 (two) nights - on 31.05.2025 and 01.06.2025;
- Transfers: airport-hotel-airport Munich;
- Insurance.

All other costs related to the trip and stay, beyond those mentioned above, shall be covered by the Winner at his/her own expense.

Changes to the dates and location of the Final and airfare accordingly are possible.

As a prerequisite for award of the Prize under clause 4.1.1, the Winner and his/her companion must hold a valid form of identification (ID card/international passport) at the time of submitting their details to claim the prize, which ID should be valid until at least the end of Year 2025 (for the international passport).

4.1.2. 150 prizes (small prizes), each one being a promotional item of UEFA CHAMPIONS LEAGUE 2024 - 2025 (at the Agency's choice).

The prizes referred to in point 4.1.2. shall be awarded within 30 days after 01.07.2025 and upon receipt of the necessary data.

4.2. The Organiser shall contact Winning Entrants by telephone within 5 business days from the date of the draw, as per clause 5.1.

4.3. The receipt of the Prize shall be further specified with the Agency, and for this purpose winning entrants shall voluntarily provide their personal data to the Agency, in connection with the current campaign for the purpose of receiving the Prize under clause 4.1.1. no later than 15.04.2025;

4.4. The prize referred to in clause 4.1.1. (and the accompanying tickets to the Final) shall be personal for the winner. The winner may not request that the Prize be exchanged, assigned or awarded in its equivalent cash value or in the form of another benefit, or to request any change in the terms and conditions of the prize. The sale, transfer, resale, gift or assignment of the tickets or any part of the Prize is prohibited. The Organiser has the right to refuse to award the Prize or to void any prize awarded for failure of the winner to comply with the present clause.

4.5. By accepting the Prize referred to in clause 4.1.1, each winner agrees to comply with the ticketing requirements set out by the organiser of the UEFA CHAMPIONS LEAGUE 2024 -

2025 Final and the Final venue access rules respectively. Failure to comply with or violation of these requirements may result in prohibited access to the Final venue or premature expulsion from the venue.

4.6. The winner and the relevant accompanying person may use the Prize under clause 4.1.1. only in compliance with the requirements of applicable law regarding personal documents, border regulations, leaving and returning to Bulgaria, entering, residing in and leaving Germany, and in compliance with the guidelines, requirements and instructions of any carriers, the relevant hotel, the organiser of UEFA CHAMPIONS LEAGUE 2024 - 2025 and any other suppliers of goods and services included in the prize. The winner and the accompanying person shall be solely responsible for compliance with regulatory and any other requirements concerning use of the Prize.

4.7. Where a Winning entrant is unable to provide a required document or fails to comply with the procedures for claiming the Prize (e.g. fails to provide the required details within the specified time limit, does not have a valid ID (ID card/international passport), the Organiser shall have the right to withdraw the Prize and award it to an alternate winner.

4.8. Where the Organiser or the Agency is unable to locate the Winning entrant or the latter refuses to claim the prize, fails to confirm that he/she wishes to claim the Prize within 2 calendar days of being notified that they have won the prize, fails to provide the necessary assistance within the meaning of these Terms and Conditions in relation to claiming the prize, the entrant shall forfeit the right to claim the prize. In the above cases, the Prize shall be awarded to an alternate entrant in accordance with the order of the draw, who shall be notified in accordance with the above terms.

4.9. A higher number of entries in the Game only increases the Entrant's chance of being selected as a winner, but does not entitle the Entrant to be selected more than once as a winner, respectively to receive more than one prize. A Participant with more than one entry shall be entitled to receive the Prize for which he/she was originally drawn and his/her subsequent selection shall not be taken into account when determining the winners.

4.10. 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 from games shall constitute taxable income for the receiving individual. Such tax shall be declared and paid by the Agency.

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

SECTION 5: DRAWING OF THE PRIZES AND NOTIFICATION OF WINNERS

5.1. The winners of the Game shall be drawn by the Organiser on a lottery basis in the presence of a notary public on 08.04.2025.

The following sequence for the distribution of prizes shall be followed in the draw, according to the order of the draw:

- Draw of five winners for the grand prize;
- Draw of one hundred and fifty winners for the small prize.

5.2. Additionally, 5 reserve winners shall be drawn by lottery for the prizes under clause 4.1.1. and 150 reserve winners shall be drawn for the prizes under clause 4.1.2. for the duration of the Game. The relevant Reserve Winners shall be ranked in the order of their draw.

5.3. Where no successful contact has been made with the Winning Entrant within 48 (forty-eight) hours, the Reserve Winner drawn first shall be deemed the Winner for the Prize under clause 4.1.1 or clause 4.1.2 respectively and the same notification method shall be used. The above order shall be applied until there are no more reserve entrants. The procedure set out

in this clause shall also apply in the event that after the draw the Winner is found not to be eligible under clause 2.1.

5.4. After receiving the Winners' explicit consent, via 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.

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

SECTION 6: PRIZE AWARD

6.1. The terms and conditions for use of the Grand Prize shall be further specified with the Agency. The Agency shall contact the Winners of the Grand Prize under clause 4.1.1. within two business days from the day on which the Winner's details – full name, telephone number and e-mail - are provided to the Agency by the Organiser. The Grand Prize shall be awarded to the Winner after the Winner completes, signs and submits a declaration relating to taxation of the Prize delivered by courier (delivery shall be at the Agency's expense) or signs such declaration via electronic signature (KEP), and provides details of his/her identity document and that of the accompanying person for the purposes of receiving the Prize. Completing the declaration and returning it to the courier or signing it electronically and sending it to the Agency is a prerequisite for receiving the prize. Failure to provide ID details relating to the provision of tickets (air and final), accommodation, transfer and insurance shall result in the Prize not being awarded and handed over. The prize referred to in clause 4.1.1. shall be delivered by 15.05.2025 at the latest, provided that the details set out above and the declaration are provided by the Winner within five business days of the Agency requesting them. The Winner shall be responsible for the accuracy of the data provided by him/her.

6.2. In view of the specific nature and scope of some of the prizes in the Campaign, it may be necessary to send some of the documents accompanying the prizes by electronic means to the relevant Winner. To this end, the Winner shall be expressly notified by a representative of the Bank or the Agency.

6.3. Upon receipt and signing of the declaration delivered by courier, Winning entrants shall be required to produce proof of identity to identify themselves as Winners of the Game.

6.4. The Agency shall contact the Winners of the small prizes referred to in clause 4.1.2. within ten business days from the day on which the Organiser has forwarded the Winners' details - full names, telephone numbers and e-mail address to the Agency, by sending an email to the respective e-mail address. Small prizes shall be awarded to the Winners once they have provided a prize collection address and contact telephone number (if different from the one originally provided). Details shall be provided by the Winners within 5 business days of receipt of the Agency's communication as a response to the email received. Failure to provide the necessary details for the award of a small prize shall result in the Prize not being delivered. The prizes referred to in clause 4.1.2. shall be dispatched within 30 days of receipt of the necessary delivery details, by courier at the Agency's expense. The winner shall be responsible for the accuracy of the data provided by him/her. Upon receipt of the Small Prize, Winners may be asked for proof of identity to identify themselves as Winners of the Game.

6.5. In the event that an entrant selected as a Winner declares his/her disagreement to further participate in the Game in accordance with clause 2.3., respectively to provide data for receiving the Prize and/or declaring it, the Organiser, respectively the Agency, shall not be able to award the Prize won by the Winning Entrant, in which case the procedure under clause 5.3. shall apply.

SECTION 7: PERSONAL DATA PROCESSING

7.1. The personal data of the entrants in the Game shall be used by UniCredit Bulbank AD solely for the purpose of ensuring smooth organisation of the Game 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 address in Sofia, 7, Sveta Nedelya Square, tel. 0700 1 84 84. The game is organised in partnership with All Channels Communications EOOD, UIC 131350957, registered office and address in Sofia, 245, Slivnitsa Blvd., floor 2 ('the Agency'), the latter participating in the distribution of the prizes in the Campaign.

7.3. For the purposes of organising the Game, the Organiser shall collect and processes information constituting personal data about the entrants such as: names, contact details – customer's telephone number and e-mail address.

7.4. The Organiser may promote the Game and publish photographs or information about the Game on social networks (Facebook, Linked in, Twitter, etc.), including the names of winning entrants on the Corporate website of UniCredit Bulbank JSC - 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., each entrant in the Game agrees that his/her personal data may be processed by the Agency in the event that he/she is selected as a Winner in connection with the receipt of the Prizes (full name, Personal ID number, address, telephone, email, identity document details), respectively accepts the Agency's Policy on the processing of personal data in campaigns pursuant to clause 7.14. The Customer shall provide consent to the processing of personal data for the purposes of the Agency's provision of a Prize in accordance with clause 5.3. Refusal by the Winning Entrants to provide the required personal data 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 order of the draw and in accordance with clause 5.3. When a Prize which constitutes taxable income is awarded to a Winning Entrant, personal data shall be processed by the Agency for the purpose of declaring such taxable income (names, Personal ID numbers 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 forwarded to the relevant state revenue authorities.

7.6. In the event that an entrant who has been selected as a Winner of the Game does not agree with the processing of his/her personal data for the purpose of declaring the Prize to the relevant tax authorities in accordance with applicable tax legislation, he/she must expressly state such disagreement to the Organiser. The Entrant may state his/her disagreement when notified by telephone of the Prize won or by notifying the Organiser by calling the Customer Contact Centre at 0700 1 84 84 or by visiting a convenient bank branch/office within 5 business 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 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 the non-winning entrants, processed solely for the purposes of the Game, shall be deleted by the Organiser immediately after the Winners and Reserve Winners are drawn on the date specified in clause 5.1.

7.8. The personal data of Winning Entrants processed solely for the purposes of the Game and the award/receipt of the prizes shall be deleted one year after conclusion of the Game and 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 shall have 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, such entrant shall lose the right to continue participating in the Game and to receive any prize won.

7.11. The Personal Data Protection Officer of UniCredit Bulbank AD can be contacted at DPO@UniCreditGroup.BG or at the following physical address: 7, Sveta Nedelya Square, Sofia, Bulgaria

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

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

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 or the Agency, as the case may be, shall provide the Prize items to the Winners in their original packaging and as received from the relevant supplier.

8.2. The Bank or the Agency, as the case may be, shall not be responsible for the suitability, quality or proper functioning of the Prize items provided hereunder. Responsibility for this, as well as for their warranty maintenance and warranty claims, if applicable, shall rest entirely with the respective merchant and/or manufacturer, for which the necessary documents shall be provided.

8.3. The Bank or the Agency, as the case may be, shall not be responsible for the quality of the services provided in connection with any of the Prizes awarded under the Game. This shall be the sole responsibility of the relevant merchant and/or agent which shall be clearly described in the documents accompanying the Prize.

8.4. The Bank or the Agency, as the case may be, shall not be held liable in the event that the Prize cannot be claimed where the identity of the Winning entrant cannot be verified upon delivery of the Prize or any part thereof as set out above or due to any other technical and/or legal impediments.

8.5. The Bank or the Agency, as the case may be, shall not be liable in the event that a Winning Entrant is unable to receive a Prize due to an inaccurate, incorrect or invalid e-mail address and/or contact telephone number provided on the registration form.