

# **Official rules for a prize game “Pay utility bills via Bulbank Mobile and win a prize”, 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 a Prize Game (hereinafter referred to as Game/the Game) for utility bills payments via the mobile banking service - Bulbank Mobile.

1.2. These Official Rules are published on the corporate website of UniCredit Bulbank AD: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) and will be available during the entire period of the Game.

1.3. The Organizer has the irrevocable right to change the duration or to terminate the Game at any time, as well as to amend the Official Rules by publishing the changes on the website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases no compensation is payable to the participants.

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

2.1. Any individual of legal age, who has been registered as a customer of UniCredit Bulbank AD before the start date of the Game, namely before 00:00 on 06.04.2020, and has paid a bill payable to a utility services provider via the mobile banking application Bulbank Mobile within the period of the Game and in accordance with the terms and conditions described below, shall be eligible to participate in the Game. The customers will be informed of the Game in a message in the Bulbank Mobile application.

2.2. Any successful payment of a utility bill via the Bulbank Mobile service of UniCredit Bulbank AD automatically enters the participant in the draw for the small prizes in the Game during the respective subperiod. With every 4 payments of utility bills via Bulbank Mobile the respective participant will be automatically included in a draw for the big prizes for the respective subperiod of the Game (4 utility bills payments = 1 entry, 8 utility bills payments = 2 entries, 12 utility bills payments = 3 entries, etc.)

2.3. The participants who have won a small prize during a particular subperiod of the Game can participate in the draw for the big prizes during the respective subperiod of the Game.

2.4. The participants who have won a prize (regardless of whether it is small or big) during a particular subperiod of the Game can participate in the prize draw in the following subperiods of the Game.

2.5. Participation in the Game is possible only by adhering to these Official Rules. Payment of a utility bill via Bulbank Mobile during the period of the Game by customers of the Bank who have been registered as customers prior to the beginning of the Game, shall be considered as an automatic consent of the customer to be included in the Game, accepting the terms and conditions and the rules for participation in it. In case a Bank customer does not accept these terms and conditions of the Game, or a customer who activates his/her profile for the Bulbank Mobile service during the period of the Game does not want to participate in it, he/she has to express explicit disagreement by contacting the Call Center of UniCredit Bulbank AD at 07001 84 84 or by visiting a Bank branch.

2.6. Employees of UniCredit Bulbank AD are not eligible to participate in the Game.

2.7. Payments of bills to utility providers with standard bank transfer through the Bulbank Mobile service are not allowed to participate in the Game.

2.8. By taking part in the Game, each participant shall be considered to have become familiar with and accepted the information for participants' personal data protection specified in Section 7 of these Official Rules.

### **SECTION 3: DURATION OF THE GAME**

3.1. The Game starts at 00:00 on 06.04.2020 and continues to 23:59 on 30.06.2020. The Game will be carried out in 3 subperiods, as follows:

- **First subperiod:** 06.04.2020 – 30.04.2020;
- **Second subperiod:** 01.05.2020 – 31.05.2020;
- **Third subperiod:** 01.06.2020 – 30.06.2020;

3.2. During each of the three subperiods of the Game, 100 small and 20 big prizes will be given.

### **SECTION 4: PRIZES**

4.1. The following prizes will be awarded during each of the three subperiods of the Game:

- **Small prizes** – 100 vouchers for a discount of 10 BGN for ozone.bg (a total of 300 small prizes during the entire Game);
- **Big prizes** – 20 cash transfers of the amount of BGN 100 (a total of 60 big prizes during the entire Game).

4.2. Pursuant to Art.12, para.1 in conjunction with Art. 13, para. 1, item 21, as well as Art. 38, para. 14 of the Natural Persons' Income Taxes Act, (NPITA), any monetary prizes and merchandise awards from games of chance exceeding BGN 100.00 shall be considered taxable income for the individual who receives them. The Bank shall pay the tax payable by the winner and shall issue a certificate as per a template according to the requirements of the tax legislation.

4.3. Each prize winner shall be personally responsible to submit an annual tax return adhering to the terms and procedures stipulated in NPITA.

4.4. If a participant who has been announced as a prize winner does not accept the processing of his/her personal data for the purposes of declaring the received prize to the relevant tax authorities as per the provisions of the applicable tax legislation, he/she shall explicitly express his/her disagreement before the Organizer. Disagreement can be expressed when the participant is informed over the telephone of the won prize. The participant may also express disagreement by informing the Organizer via the Call Center at 0700 1 84 84 or by visiting a suitable bank branch/office within 5 business days after he/she has been informed of the award in phone call by a representative of the Bank. In case the participant does not agree with the processing of his/her personal data for the purposes of the declaration of the prize as per NPITA, the participant shall be no longer eligible to participate in the Game or receive a prize.

## **SECTION 5: PRIZE DRAW AND NOTIFICATION OF THE WINNERS**

5.1. The names of all winners shall be drawn at random in the presence of a notary according to the following scheme:

- **Date of drawing the prizes for the first subperiod:** 11.06.2020;
- **Date of drawing the prizes for the second subperiod:** 11.06.2020;
- **Date of drawing the prizes for the third subperiod:** 14.07.2020;

5.2. Additionally, for each of the subperiods another 30 alternate small prize winners will be selected at random. Five alternate big prize winners will also be drawn for each of the draws.

5.3. Each winner will be informed of the won prize in a message via Bulbank Mobile – the mobile banking application of the Bank, and in a phone call by a representative of the Bank, as per the phone number specified by the customer and entered into the system of the Bank.

5.4. The winners are not obliged to accept and have the right to reject the prizes provided by the Bank. In this case the first participant drawn as an alternate participant for the respective prize shall be considered winner and the procedure under Art.5.5 shall be followed.

5.5. If the winner has not been contacted within 48 (forty-eight) hours following the phone call of a representative of the Bank to a drawn winner, the alternate participant drawn first shall be considered winner of the respective prize. The method of informing him/her follows the procedure above – in a message to the personal account of the drawn participant in the mobile application Bulbank Mobile and by a subsequent call to the participant by a representative of the Bank. If he/she does not respond within the term under this item, the second alternate participant shall be considered winner and the same steps of informing him/her shall be undertaken. The alternate participants drawing mechanism shall be carried out until the exhaustion of the list with drawn alternate participants.

5.6. Following receipt of the winners' explicit consent, their names or initials will be published on the corporate website of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg).

5.7. UniCredit Bulbank AD shall not be liable if a winner in the Prize Game has provided the Bank with false information in his/her capacity as customer, or has not updated his/her contact information with the Bank.

## **SECTION 6: DISTRIBUTION OF THE PRIZES**

6.1. The small prizes will be provided via promo code which the winner will be able to use [www.ozone.bg](http://www.ozone.bg). Promo codes will be sent in messages in the Bulbank Mobile application.

6.2. Every winner of a big prize will receive it in the form of a bank transfer to the account used for the payment of the utility bill via Bulbank Mobile.

6.3. If a drawn winner withdraws his/her consent for further participation in the Game, for provision of data for receiving the prize he/she has won, respectively, the Organizer will not be able to award the prize won by the participant.

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

7.1. The organizer of the Game, UniCredit Bulbank AD, UIC: 831919536, with registered seat and management address: 7, Sveta Nedelya Sq., Sofia, telephone number 0700 1 84 84.

7.2. For the purposes of conducting and participating in the Game, the Organizer shall process information from the banking system which is personal information of the participants, such as names, IBAN of the banking account and contact information.

7.3. When announcing a prize winner, in compliance with the requirements of the tax legislation, personal data will be processed for the purposes of declaring the taxable income /names, personal number and other required data 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.

7.4. After drawing the names of the winners in the presence of a notary, the winners in the Prize Game shall be specified in a special statement, certified by the notary. The statement contains the names and personal numbers of the winners and is drawn up in two copies (one for the Bank and one for the notary who certified it).

7.5. The personal data of the winners, required for tax purposes will be kept as per the procedure, requirements and within the terms stipulated by the applicable tax legislation.

7.6. Participation in the Game is voluntary and each participant has the right to refuse to participate in the Game at any time. In this case, he/she loses the right to continue participating in the Game and receive the won prize.

7.7. You can contact the Data Protection Officer of UniCredit Bulbank AD at the following address: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG), 7 Sveta Nedelya Sq., 1000, Sofia, Bulgaria.

7.8. If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection.

7.9. The customers of UniCredit Bulbank AD can receive complete information regarding the processed personal data pursuant to Regulation (EU) 2016/679 at the following address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), Personal Data Protection Section, as well as at a suitable bank branch/office.

## **SECTION 8: GENERAL PROVISIONS**

8.1. The Bank shall not assume any warranty obligation and obligation for the quality of the merchandise awards provided in this Game. The respective retailer and/or merchandise award manufacturer shall be liable for any return claims and for the fulfillment of the warranty obligations.

8.3. The Bank shall not be held liable if 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 part of it as per the procedure above or due to other technical and/or legal obstacles.

8.4. The Bank shall not be held liable in case a winner cannot receive a prize because of false, inaccurate or invalid contact data such as telephone number and/or mail address/delivery address, provided for the banking information system.