

Official Rules of the prize-winning game “Pay with your phone by a digitalized Mastercard 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 with your phone by a digitalized Mastercard card and win” (hereinafter referred to as the “Game”) for making payments through a digital wallet using Mastercard debit or credit cards issued by UniCredit Bulbank AD. The Game shall be conducted 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 are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg, and will be available throughout the period of the Game.

1.3. The Organizer shall have the irrevocable right, unilaterally and without motivating its decision, to terminate or extend the Game at any time, as well as to amend its General Terms and Conditions in case of force majeure circumstances, only after publishing in advance a notification of the changes on the following 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 and legal entities with a Mastercard debit and/or credit card issued by UniCredit Bulbank AD prior to the start of the Game (prior to 07.07.2021) who have added the card in their digital wallet through Bulbank Mobile or in Apple Pay Wallet, are eligible to participate in the Game. Digitalizing the card in Bulbank Mobile or in Apple Pay Wallet may also be performed after the start of the Game.

2.2. Each client who, within at least one of the two subperiods of the Game makes at least 15 (fifteen) contactless mobile payments (for goods and services) at a POS terminal with his/her digitalized Mastercard card (through a smartphone or a smart watch), each payment being at the value of minimum BGN 1 (one), will be included

automatically in the prize draw for the respective period of the Game. For each 15 mobile payments which meet the above requirements, the cardholder shall be granted the right to 1 participation in the respective draw, i.e. 15 mobile payments = 1 participation, 30 mobile payments = 2 participations, 45 mobile payments = 3 participations, etc .

2.3. The payments which entitle to participation in the prize-winning draw must be made only by one Mastercard card which has been added in the digital wallet. As at the date of the prize draw, the card with which the payments have been made must have an “Active” status.

2.4. Pursuant to item 2.1. above, each client of the Bank shall be automatically granted the right to be included in the prize draw during the respective subperiod of the Game. By making a mobile payment with a digitalized Mastercard card which meets the requirements of Section 2, the client shall accept these Official Rules as well as the Terms and Conditions for Participation in the Game. If a client of the Bank who meets the terms and conditions of item 2.1. and item 2.2 does not want to participate in the Game, he/she shall explicitly express his/her disagreement at a bank branch or by contacting the Call Center of UniCredit Bulbank AD.

2.5. Employees of the companies of 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 07.07.2021 and shall continue until 23:59 h. on 06.09.2021. It shall include 2 (two) subperiods, as follows:

- **First subperiod:** 07.07.2021 – 06.08.2021;
- **Second subperiod:** 07.08.2021 – 06.09.2021;

SECTION 4: PRIZES

4.1. The Organizer will provide the following prizes in each of the two subperiods:

- 500 promo codes for a free three-month subscription to the A1 Xplore TV GO platform (a total of 1,000 prizes for the whole period of the Game);
- 500 promo codes for a free three-month subscription to the Storytel application for Bulgaria (a total of 1,000 prizes for the whole period of the Game).

4.2. 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.

4.3. One and the same participant cannot win more than one prize within one subperiod of the Game. If they have fulfilled the terms and conditions of Section 2, the winners from the first subperiod shall have the right to participate in the prize draw for the following subperiod until the end of the Game.

4.4. According to Art. 12, Para. 1 in conj. with Art. 13, Para. 1, item 21 and Art. 38, Para. 14 of the Income Taxes on Natural Persons Act (ITNPA), the 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.

4.5. The non-monetary prize received is an income which is not to be declared by the winners in the annual tax return under Art. 50 of the ITNPA due to the fact that the prizes are taxable with a final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF THE PRIZE WINNERS

5.1. All prize winners in the Game shall be drawn by lottery in the presence of a notary public under the following distribution scheme:

- **Prize-draw date for the first subperiod:** 12.07.2021
- **Prize-draw date for the second subperiod:** 12.08.2021

5.2. Additionally, for each of the subperiods, 100 alternate winning participants will be drawn by lottery.

5.3. A Bank representative shall notify all prize winners of the won prizes by phone or e-mail, depending on their contact details available in the Bank's information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to section 2, item 2.4 above.

5.4. If the winner is a legal entity, the prize will be awarded to the person in whose name the card used for the transactions was issued, provided that the card fulfills the requirements of the Game.

5.5. 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 shall be the first alternate winner, who shall be informed in the same manner. If the first selected alternate winner cannot be contacted within the period specified hereunder, the second alternate winner shall be deemed a prize winner, who shall be notified following the same procedure.

5.6. After receiving the explicit consent of the winners 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.

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

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The Prizes in the form of promo codes will be provided to the winners via an SMS text message sent to the mobile telephone number registered in the system of UniCredit Bulbank AD or to the mobile telephone number explicitly indicated by the client upon his/her notification of the prize.

6.2. If a selected winner expresses his/her disagreement to further participate in the Game under the terms and procedure of item 2. 4., 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 that prize to the winner.

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 won 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: Sofia, 7 Sveta Nedelya Sq., telephone number 0700 1 84 84.

7.3. For the purposes of conducting and participation in the Game, the Organizer shall collect and process information which constitutes personal data of the participants, such as: names, contact details, telephone number/address of the client, 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 observing the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.5. If a participant who was provided a prize does not accept the processing of his/her personal data for the purposes of reporting the prize before the respective tax bodies pursuant to the applicable tax legislation, he/she must explicitly express his/her disagreement before the Organizer. A participant may also express 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. Should the participant not agree that his/her personal data is processed 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 purposes of providing the prize by the Organizer and in order that the prize can be received, personal data, such as names, telephone number and e-mail address, will be processed with the consent of the winning participant.

7.7. The personal data of non-selected participants, which is processed solely for the purposes of conducting the Game, shall be deleted by the Organizer immediately after the drawing of the prize winners on the date determined in item 5. 1.

7.8. The personal data of the prize winners, processed solely for the purposes of the Game, shall be deleted after the expiry of one year following the end of the Game. The data required for tax purposes shall be stored in accordance with the procedures, requirements and within the periods specified in the applicable tax legislation.

7.9. Each participant in the Game shall have the right to request access to, rectification, erasure or restriction of the 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.

7.10. Participation in the Game is entirely voluntary and every participant has the right to refuse to participate in the Game under the terms and procedure of item 2. 4. In that 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.

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

7.12. If a participant in the Game believes that his/her rights regarding the processing of personal data have been violated, he/she can file a complaint with the Commission for Personal Data Protection at the following address: 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.13. The participants in the Game can receive the complete information about the processed personal data pursuant to Regulation (EU) 2016/679 at the following web address: www.unicreditbulbank.bg in the Personal Data Protection section, as well as at a convenient bank branch.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the prizes specified in Section 4 in the form of promo codes and shall not be held liable for the quality of the prizes provided in this Game. The responsibility for any claims shall be borne by the respective merchant and/or provider of the prize.

8.2. The Bank shall not be held liable for the suitability, quality and the proper functioning of the prizes provided in this Game. The responsibility for this, as well as for their claims, shall be entirely borne by the respective merchant and/or provider for which the necessary documents shall be provided.

8.2. The Bank shall not be held liable in case the prize cannot be received because of impossibility for the winner and/or his/her representative to be identified upon receiving the prize or a part of it pursuant to the above provisions or because of other technical and/or legal obstacles.

8.3. The Bank shall not be held liable in case a winner cannot receive a prize due to an incorrect, false or invalid e-mail address, mailing address and/or telephone number provided in the Bank's information system.