

# **Official rules of a game with prizes “Pay with your phone with a digital 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 a game with prizes called “Pay with your phone with a digital Visa card and win” (hereinafter referred to as “Game” or “the Game”) for making payments from a digital wallet with debit or credit Visa cards issued by UniCredit Bulbank AD during the period and according to the terms and conditions specified in these Official Rules.

1.2. These Official Rules of the Game with prizes, organized by UniCredit Bulbank AD, are published on the corporate website of UniCredit Bulbank AD: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) and are available for the entire period of the Game.

1.3. The Organizer has the irrevocable right unilaterally and without motivating its decision to terminate or extend the Game at any time as well as to change its General Terms and Conditions in the event of occurrence of force majeure circumstances, only after having communicated the changes in advance on the website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases, no compensation shall be payable to the participants.

## **SECTION 2: ELIGIBILITY CRITERIA AND MECHANISM FOR PARTICIPATING IN THE GAME**

2.1. Private individuals who have reached the legal age of majority, or legal persons, with a debit and/or a credit Visa card, which are issued by UniCredit Bulbank AD before the start of the Game (i.e. before 08.01.2021) and have been added to a digital wallet in Bulbank Mobile or in Apple Pay Wallet are eligible to participate. The digitalization of the card in Bulbank Mobile or in Apple Pay Wallet can be done also after the start of the Game.

2.2. Each customer who within at least one of the two subperiods of the Game makes with his/her digital Visa card (via a smartphone or a smart watch) at least 15 (fifteen) contactless mobile payments (for goods and services) at a POS terminal, each of which should have a minimum value of at least BGN 4 (four) will be

automatically included in the prize draw for the respective period of the Game. One cardholder can be included with only one participation in the prize draws for the respective subperiod, whereas a larger number of payments does not entitle the participant to more participations.

2.3. The payments eligible for the prize draw must only be made from one Visa card.

2.4. Each customer of the bank, according to item 2.1. above automatically receives the right to be included in the prize draw during the respective subperiod of the Game, and by making a mobile payment with a digital Visa card that meets the requirements of Section 2, the customer accepts these Official Rules and Conditions for participation in the Game. In case a customer of the Bank, who meets the requirements under item 2.1. and item 2.2. of the Game, does not wish to participate in the Game, the customer has to state that explicitly in a branch of the Bank or by contacting the Call Center of UniCredit Bulbank AD.

2.5. Employees of UniCredit Bulbank AD do not have the right to participate in the Game.

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

3.1. The Game starts at 0:00 h. on 08.01.2021 and will continue until 23:59 h. on 07.03.2021, including 2 (two) subperiods, as follows:

- **First subperiod:** 08.01.2021 – 07.02.2021;
- **Second subperiod:** 08.02.2021 – 07.03.2021;

### **SECTION 4: PRIZES**

- 4.1. The Organizer will provide the following prizes in each of the two subperiods:
- 2 Apple iPhone 11, 128GB smartphones (4 prizes in total for the entire period of the Game);
  - 2 Samsung Galaxy S20+, 128GB smartphones (4 prizes in total for the entire period of the Game);
  - 2 Apple Watch 3 GPS 42 mm smart watches (4 prizes in total for the entire period of the Game);

- 2 Samsung Galaxy Watch Active2 40/44mm, Aluminum R820 smart watches (4 prizes in total for the entire period of the Game);
- 2 Apple AirPods2 smart earphones (4 prizes in total for the entire period of the Game);
- 2 Samsung Galaxy Buds+ smart earphones (4 prizes in total for the entire period of the Game);

4.2. The prizes provided in the Game cannot be replaced with their cash equivalent or awarded to other people who are not winners in the Game.

4.3. The winners from the first subperiod shall be entitled to participate in the prize draws in the next subperiod until the Game ends, provided they meet the requirements set in Section 2.

4.4. According to Art. 13, para. 1, item 21 of the Income Taxes on Natural Persons Act (ITNPA), effective from 01.01.2017, cash prizes and material prizes from games of chance with a value exceeding BGN 100.00 represent a taxable income of the individual who receives them. The Bank pays the due tax on the taxable income and the individual is provided with a certificate, as per a sample form, for the tax paid by the Bank.

4.5. The individual who has won a non-monetary prize from a game of chance could be obliged to declare as income the BGN equivalent of the received non-monetary prize, as well as the tax paid by the Bank, with an annual tax return under Art. 50 of ITNPA, to which the individual must enclose the certificate issued by the Bank. The annual tax return shall be submitted within the time limits and according to the procedure stipulated in ITNPA.

## **SECTION 5: PRIZE DRAW AND COMMUNICATION TO THE WINNERS OF THE GAME**

5.1. The names of all winners in the Game will be drawn in a lottery draw in the presence of a notary public in line with the following schedule:

- **Date of the prize draw for the first subperiod:** 10.02.2021
- **Date of the prize draw for the second subperiod:** 10.03.2021

5.2. Additionally, for each of the subperiods, 5 alternate winning participants will be drawn by lottery.

5.3. A representative of the Bank will inform all of the winners of the prizes won by phoning them or sending them an 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 winning participant is a legal person, the prize will be awarded to the person in whose name the card is issued, from which the transactions were made, meeting the conditions of the Game.

5.5. In case a winning participant cannot be reached within 48 (forty-eight) hours from the phone call and/or 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 way. In case the first alternate winner does not respond within the term referred in this paragraph, the second alternate winner will be considered a winner and he/she will be informed following the same procedure.

5.6. After a received explicit consent from 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](http://www.unicreditbulbank.bg).

5.7. UniCredit Bulbank AD shall not be held responsible in case a winner in the Game with prizes as a customer of the bank has provided false or outdated contact details.

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

6.1. The prizes will be sent to the winners by courier to the address entered in the system of UniCredit Bulbank AD or to another address explicitly indicated by the customer when he/she was informed of the prize won.

6.2. To receive his/her prize, the winner has to sign a statement of acceptance, which will be provided to him/her by the courier.

6.3. Upon receiving the prizes, the winners have to present their ID documents in order to identify themselves as winners in the game.

6.4. In case a winning participant withdraws his/her consent for further participation in the Game as per item 2.4., or respectively for providing data for receiving the prize won by him/her, the Organizer will not be able to award the prize to the participant.

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

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

7.2. For the purposes of conducting and participating in the Game, the Organizer will collect and process information representing personal data of the participants, such as names, contact details, phone number/ mailing address of the customer, in case of winning a prize.

7.3. Upon the announcement of a winning participant, 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 according to the tax legislation/. The personal data processed for the purpose of complying with the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.4. For sending the prize from the Organizer and its receiving with the consent of the winning participant, personal data such as names, mailing address, contact details will be processed: phone number, address of the participant.

7.5. The personal data of the non-winning participants, which are processed only for the purposes of conducting the Game, will be erased by the Organizer immediately after the names of the winning participants are drawn on the date specified in item 5.1.

7.6. The personal data of the winning participants, which are processed only for the purposes of the Game, will be erased after one year from the date on which the Game ends, and the data necessary for tax purposes will be kept in the manner, as per the requirements and within the time limits foreseen in the applicable tax legislation.

7.7. Each participant in the Game has the right to request access, rectification, erasure or restriction of the personal data processing, as well as the right to data portability, and can also object to the processing.

7.8. Participation in the Game is entirely voluntary and each participant has the right to refuse to participate in the Game as per item 2. 4. In such case, he/she loses the right to continue his/her participation in the Game.

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

7.10. 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 at the following address: 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.11. The customers of UniCredit Bulbank AD can receive the full information about their processed personal data as per Regulation EU 2016/679 on the following web address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), Personal Data Protection section, as well as in person at a convenient bank branch.

## **SECTION 8: GENERAL PROVISIONS**

8.1. The Bank shall not be held responsible for the quality of the prizes provided in this Game. The responsibility for claims and realization of the warranty liability shall be borne by the respective trader and/or manufacturer.

8.2. The Bank shall not be held responsible in case the prize cannot be received due to impossibility to identify the winner and/or his/her representative upon the delivery of the prize or a part thereof as per the above procedure or because of other technical and/or legal obstacles.

8.3. The Bank shall not be held responsible in case a prize cannot be received by a winner because of provided incorrect, false or non-valid e-mail address, mailing address and/or contact telephone number.