

Official rules of the "The card that gives you more" rewards campaign

SECTION 1: CAMPAIGN ORGANISER

1.1. The campaign "The card that gives you more " (hereinafter referred to as the "Campaign", "" and/or the Promotional Campaign ") is organised and conducted by UniCredit Bulbank AD, UIC 831919536, with the following registered office and management address in the city of Sofia, Vazrazhdane District, 7 Sveta Nedelya Str. (hereinafter referred to as the "Organizer", "UniCredit Bulbank" or the "Bank"), with the assistance of Mastercard Europe SA, a Belgian joint stock company ("Mastercard"), which together with the Organiser 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 are available for the entire period of its implementation.

1.3. The prizes are provided with the assistance of Mastercard Europe SA with registered office and address of management in the city of Sofia, 88 Dondukov Boulevard, (hereinafter referred to as "Mastercard").

1.4. Mastercard is not the Organiser of the Promotional Campaign, and is not responsible to state institutions, individuals and legal entities, including the participants in the Campaign in connection with the conditions for participation and the mechanism of the Campaign. For any questions related to participation in the Campaign, participants should contact the Organiser.

1.5. The Organiser has the irrevocable right unilaterally to terminate or extend the Campaign at any time, without giving reasons, as well as to change the Official Rules, in the case of force majeure, only after prior notification of the changes by disclosing this on the site: www.unicreditbulbank.bg. In these cases, no compensation is owed to the participants.

SECTION 2: CONDITIONS AND MECHANISM FOR PARTICIPATION IN THE GAME

2.1. All adult, capable individuals who are new or existing clients of UniCredit Bulbank AD and fulfil the following conditions are entitled to participate in the Campaign:

2.1.1. For new clients or existing clients without a credit card issued by UniCredit Bulbank AD: during the period of the Campaign, if they apply for a credit card, activate it and make at least 1 (one) transaction at a real or virtual POS terminal, during the period of the Campaign, they receive a bonus of 5% of the transactions made with the card, but not more than BGN 20. A customer can only receive one bonus, no matter how many transactions they have made. Cash withdrawals from ATMs, transfers to digital wallets and betting-related transactions do not participate in the Campaign.

2.1.2. For new clients or existing clients, with a credit card issued by UniCredit Bulbank AD: during the period of the Campaign, if they make one or more purchases at a real and/or virtual POS terminal and the same are deferred for a period other than 3 installments, they receive a refund of the deferral fee. One customer receives a refund of the deferral fee for each deferred transaction, during the campaign period.

2.2. The credit card must have active status as of the date of receipt of the bonus under item 2.1.1. and the deferral fee under item 2.1.2.

2.3. Every client of the Bank who meets the conditions set out in item 2.1. and item 2.2. shall be entitled to be included in the Campaign and shall receive the awards described in item 4.1. of SECTION 4 of these Official Rules. Should a client of the Bank, who meets the conditions under this Section, wish to renounce further participation in the Campaign, they must declare their opt-out at a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

SECTION 3: DURATION OF THE CAMPAIGN

3.1. The campaign starts at 00:00 on 05.11.2025 and lasts until 23:59 on 28.12.2025, and will be conducted in two subperiods as follows:

- **First subperiod:** 05.11.2025 – 30.11.2025
- **Second subperiod:** 01.12.2025 – 28.12.2025

SECTION 4: PRIZES

4.1. The Promoter will provide the following prizes for each of the two subperiods of the Campaign:

- **A bonus** of 5% of the transactions made, but not more than BGN 20, with a newly issued and activated credit card on which at least one transaction has been made.

- **Reimbursement of the deferral fee value** of all deferred transactions, during the Campaign period, with a newly issued or existing credit card.

4.2. One and the same participant may win both a bonus and a refund of a deferred purchase fee during the Campaign period.

4.3. All clients who have fulfilled the conditions under item 2.1.1 and/or item 2.1.2 receive a reward during the campaign period, **up to 15 days** after the end of the respective sub-period.

4.4. The prizes received under items 2.1.1 and 2.1.2 are taxable income that is not subject to declaration by the winners in the annual tax return under Art. 50 of the Personal Income Tax Act, since the prizes are subject to final tax.

SECTION 5: DISTRIBUTION OF PRIZES

5.1. Within 15 working days after the expiration of the respective sub-period, the prizes referred to in item 2.1.1 and/or item 2.1.2 shall be paid to the account servicing the card from which the transactions were made.

SECTION 6: PROCESSING OF PERSONAL DATA

6.1 The personal data of the participants in the Campaign will be used by UniCredit Bulbank AD solely to ensure the normal running of the Campaign, and in accordance with the requirements of the applicable legislation in the field of personal data protection.

6.2. The organizer of the Game is UniCredit Bulbank AD with UIC 831919536, with registered office and address of management in the city of Sofia, 7 Sveta Nedelya Str., tel. 0700 1 84 84. The campaign is organized in partnership with Mastercard Europe SA, with UIC....., with registered office and address of management in the city of Sofia, 88 Dondukov Boulevard, ("Mastercard"), the latter taking part in the payment of the prizes in the Campaign.

6.3. For the purposes of conducting and participating in the Game, Mastercard processes information which constituted data relating to the payments made.

6.4. The personal data of participants will be deleted after one year from the end of the Campaign.

6.5 Each participant in the Game has the right to request access to correct, delete or restrict the processing of their personal data, as well as the right to data portability, as well as may object to processing based on a legitimate interest.

6.6. Participation in the Campaign is entirely voluntary and each participant has the right to refuse to participate in the Campaign in the manner referred to in item 2.3. In this case, such participant loses the right to continue to participate in the Game, or to receive a prize won.

6.7 The Personal Data Protection Officer of UniCredit Bulbank AD may be contacted by email: [DPO@ UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG) or at: 7 Sveta Nedelya Str., 1000, Sofia, Bulgaria.

6.8 A participant in the Game who believes that their rights regarding the processing of personal data have been violated may file a complaint with the Commission for Personal Data Protection at: 2 Tsvetan Lazarov Str., 1592, Sofia, Bulgaria.

6.9 Clients of UniCredit Bulbank AD may receive the full information regarding the personal data processed, in accordance with Regulation EU 2016/679, at the following internet address: www.unicreditbulbank.bg in the Personal Data Protection section, as well as at a convenient bank branch.

6.10. Mastercard processes personal data in accordance with its Personal Data Processing Policy, which can be found at <https://www.all-channels.com/privacy-policy/>