

# **Official rules of a game with prizes “Make utility payments via Bulbank Mobile and you could 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 game with prizes called “Make utility payments via Bulbank Mobile and you could win a prize” (hereinafter referred to as “Game”/“the Game”) for making utility payments via the mobile banking service Bulbank Mobile within the period and under 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 change the term or to suspend the Game at any time, as well as to change its Official Rules, communicating the changes by publishing them on the website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases, no compensation whatsoever is payable to the participants.

## **SECTION 2: MECHANISM AND TERMS AND CONDITIONS FOR PARTICIPATION**

2.1. Private individuals who have reached the legal age of majority and who have a registration as clients of UniCredit Bulbank AD, which was made before the start of the Game, namely before 00:00 h. on 01.06.2021, who within the period of the Game and under the below specified conditions have made minimum 12 utility payments to utility services providers via the mobile banking app Bulbank Mobile, are eligible to participate in the Game.

2.2. Participation in the Game is possible only in observance of the present Official Rules. Where a utility payment is made via the Bulbank Mobile service within the period of the Game by clients of the Bank who have registered before the start of the Game, it is assumed automatically that the participant accepts to be included in the Game and that he/she agrees with the present Official Rules and requirements for participation. In case a client of the Bank does not accept the present terms and conditions of the Game or a client who activates the Bulbank Mobile service in his/her profile during the period of the Game and is not willing to participate, he/she

must explicitly express his/her disagreement by contacting the Call Center of UniCredit Bulbank AD on 07001 84 84 or at a branch of the Bank.

2.3. Employees of companies within the group of UniCredit Bulbank AD do not have the right to participate in the Game.

2.4. Payments to utility services providers, which are made by a standard bank transfer via the Bulbank Mobile service, are not eligible to participate in the Game.

2.5. By entering the Game, every participant shall be considered to be familiar with and accepting the information provided in section 7 of these Official Rules with regard to the protection of the personal data of the participants.

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

3.1. The Game starts at 00:00 h. on 01.06.2021 and will continue until 23:59 h. on 31.08.2021.

### **SECTION 4: PRIZES**

4.1. There will be 30 prizes to be won in the Game, each prize constituting a **money transfer on a bank account for the amount of BGN 300**.

4.2. Pursuant 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), cash prizes and non-monetary prizes with a value exceeding BGN 100.00 from games represent a taxable income of the individual person who receives them. The Bank will incur and pay for its own account the final tax due.

4.3. The received cash prize represents income, which is not subject to declaration by the winners in the annual tax return under Art. 50 of the Income Taxes on Natural Persons Act due to the fact that the prizes are subject to a final tax.

### **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 in the presence of a notary on 08.09.2021;

5.2. Additionally, 10 alternate winning participants will be drawn by a lottery.

5.3. All winners will be notified of the prizes won by a message in the mobile application of the Bulbank Mobile service and by a phone call from a representative of the Bank on the phone number provided by the client in the system of the Bank,

unless an explicit refusal to participate in the Game has been expressed in accordance with section 2, item 2.2. above.

5.4. The winning participants are not obliged to accept and have the right to refuse the prizes provided to them by the Bank. In such case, the winner of the prize will be the first alternate participant for the respective prize and the procedure under Art. 5.5. shall be followed.

5.5. In case no contact can be made with a winning participant within 48 (forty-eight) hours from the time of the call from a representative of the Bank to a winning participant, the winner of the prize will be the first alternate participant for the respective prize, and the notification shall be made as per the above procedure – with a message to the personal profile of the selected winning participant in the mobile application of the Bulbank Mobile service and with a subsequent call to the participant from a representative of the Bank. In case the first alternate winner does not respond within the term referred in this item, the second alternate winner will be considered a winner and he/she will be notified following the same procedure. The mechanism for selection of alternate winners shall be repeated until there are no more alternate participants.

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](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 client of the Bank, has provided false contact details or has failed to update his/her contact details with the Bank.

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

6.1. Each participant who wins a cash prize will receive his/her prize via a bank transfer on the account from which he/she has made a utility payment in Bulbank Mobile.

6.2. In case a winning participant declares disagreement for providing data to receive 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 personal data of the participants in the Game will be used by UniCredit Bulbank AD only to ensure the normal course of the Game, including the

receipt of the prize won, and in accordance with the requirements of the applicable legislation in the area of personal data protection.

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

7.3. For the purposes of conducting and participation in the Game, the Organizer will process information from the bank system, representing personal data about the participants such as: Names, Personal Number, bank account IBAN and contact details.

7.4. In case the announced winning participant does not agree with the processing of his/her personal data for the purposes of declaring the received prize to the relevant tax authorities in accordance with the applicable tax legislation, he/she must explicitly state his/her disagreement to the Organizer. The disagreement can be stated at the time when the participant is notified by phone about the prize won. The participant can also state his/her disagreement by notifying the Organizer by calling the Call Center at tel. 0700 1 84 84 or by visiting a convenient bank branch/ office within 5 working days from the notification about the prize won by a phone call from a representative of the Bank. In case of expressing disagreement with the processing of his/her personal data for the purposes of declaring a prize received, pursuant to the Income Taxes on Natural Persons Act (ITNPA), the participant is not entitled to further participation in the Game or to receive a prize.

7.5. After the prize draw in the presence of a notary is completed, the winners in the Game with prizes will be named in a special protocol, which will be verified by the notary. The protocol will contain the names and Personal Numbers of the winners and will be made in two copies (one for the bank and another one to be held by the notary performing the verification of the protocol).

7.6. 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.

7.7. 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 when 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.

7.8. 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 processing, based on a legitimate interest.

7.9. Participation in the Game is entirely voluntary and each participant has the right at any time to refuse to participate in the Game as per item 2.2. In such case, he/she will lose the right to continue his/her participation in the Game as well as to receive the prize won.

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

7.11. 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.

7.12. The customers of UniCredit Bulbank AD can receive 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 personally at a convenient bank branch.

## **SECTION 8: GENERAL PROVISIONS**

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

8.2. 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 contact details in the bank's information system.