

Official Rules of a prize-winning game 'Pay Utility Bills through 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-winning game 'Pay Utility Bills through Bulbank Mobile and win a prize' (hereinafter referred to as the "Game") for payment of utility bills through the service for mobile banking "Bulbank Mobile" 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 change the time period or terminate the Game at any time as well as to change its Official Rules, whereby it shall communicate these changes by publishing them on the website: www.unicreditbulbank.bg. In such cases, no compensation shall be payable to the participants.

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

2.1. Eligible for participation in the Game are all individuals of legal age registered as customers of UniCredit Bulbank AD before the start date of the Game, and more specifically, before 00:00 am on 28.04.2021, who, for the duration of the Game and under the terms and conditions specified below, have made a payment of a due and payable bill to a provider of utility services through the application for mobile banking - Bulbank Mobile.

2.2. Each successful payment of a utility bill through the Bulbank Mobile service of UniCredit Bulbank AD to a provider to which the customer has not made any payments in the 3 months preceding the start of the Game shall automatically give the customer the right to participate in the prize draw. If a customer makes several payments to one and the same provider meeting the conditions above, he/she shall participate only once in the prize draw in the period of the Game. In case of making payments to different providers in compliance with the terms and conditions above, the customer shall have the right to participate additionally in the prize draw (1 payment of a utility bill to 1

provider = 1 participation, 2 payments of utility bills to 2 different providers = 2 participations, 3 payments of utility bills to 3 different providers = 3 participations, etc.).

2.3. Participation in the Game is possible only by adhering to these Official Rules. By making a payment of a utility bill through the Bulbank Mobile service in the period of the Game, whereby the payment was executed by customers of the Bank registered as such prior to the start of the Game, it shall be automatically considered that the participant accepts to be included in the Game, as well as that he/she agrees with these Official Rules and with the terms and conditions for participation in it. In case a Bank customer does not accept these terms and conditions of the Game, as well as in case a customer activates the Bulbank Mobile service throughout the period of the Game but does not want to participate in it, he/she shall explicitly express his/her disagreement by contacting the Call Center of UniCredit Bulbank AD at 07001 84 84 or by visiting a Bank branch.

2.4. Employees of the companies of the Group of UniCredit Bulbank AD are not eligible to participate in the Game.

2.5. Payments of liabilities to utility services providers made by a standard bank transfer through the Bulbank Mobile service shall not be eligible to participate in the Game.

2.6. By participating in the Game, each participant is deemed to have been acquainted with and to have accepted the Information about the Protection of Personal Data of the Participants specified in Section 7 of these Official Rules.

SECTION 3: DURATION OF THE GAME

3.1. The Game will start on 28.04.2021 at 00:00 am and will end on 31.05.2021 at 23:59 pm.

SECTION 4: PRIZES

4.1. The following **prizes** will be awarded in the Game: 700 discount vouchers, each with a value of BGN 20, for online purchases from www.emag.bg;

4.2. 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), non-monetary prizes with a value of less than BGN 100.00 from games of chance constitute a non-taxable income of the individual who receives them.

4.3. 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.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF THE PRIZE WINNERS

5.1. The names of all prize winners in the Game shall be drawn by lottery in the presence of a notary public on 07.06.2021;

5.2. Additionally, 100 alternate prize winners shall also be drawn by lottery.

5.3. All prize winners shall be informed about the prizes won with a message in the mobile application of the Bulbank Mobile service and through a phone call from a representative of the Bank, as per the phone number details specified by the customer and available in the Bank's information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to section 2, item 2.6 above.

5.4. The selected winners shall not be obliged to accept and have the right to reject the prizes provided to them by the Bank. In this case, the alternate winner for the respective prize that is selected first shall be considered a winner, and the procedure as per Art. 5.5 shall be followed.

5.5. If it is impossible to contact a selected winner within 48 (forty-eight) hours from the phone call by a Bank representative, the alternate winner for the respective prize that is selected first shall be considered a winner. The selected winner shall be notified according to the procedure specified above - through a message sent to the selected winner's personal account on the Bulbank Mobile service and by a phone call by a Bank representative. 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. The alternate winner selection mechanism shall be repeated until the exhaustion of all alternate winners.

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 customer of the Bank, false data or has not updated its details for contact with the Bank.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The small prizes shall be provided through a promo code that the winning participant will be able to use for online purchases on the following website: www.emag.bg. The promo codes shall be sent via messages in the Bulbank Mobile application.

6.2. If a selected winner 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 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 process information available in the Bank's information system which constitutes personal data of the participants, such as: names, personal number, a bank account IBAN and contact details.

7.4. After the prize draw in the presence of a notary public has finished, the winners in the prize-winning Game shall be listed in a dedicated Statement which shall be certified by the notary public. The Statement shall contain the names and personal numbers of the winning participants, and shall be prepared in two copies (one for the Bank and one for the notary public certifying the Statement).

7.5. The personal data of non-selected participants which is processed solely for the purposes of the Game shall be deleted by the Organizer immediately after the drawing of the prize winners on the date determined in item 5.1.

7.6. The personal data of the selected participants which is processed solely for the purposes of the Game shall be deleted one year after the end of the Game.

7.7. 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.

7.8. Participation in the Game is entirely voluntary and every participant shall have the right to refuse to participate in the Game at any time under the terms and procedure of item 2.6. 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.

7.9. You can contact UniCredit Bulbank's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 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 detailed information about the processed personal data as per Regulation EU 2016/679 at the following address: www.unicreditbulbank.bg, Personal Data Protection Section, as well as at a Bank branch or office convenient for them.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall not be held liable for the suitability, quality and the proper functioning of the goods purchased by the winning participants with the prizes provided in this Game - discount vouchers. The responsibility for this, as well as for their warranty maintenance and claims, shall be entirely borne by the respective merchant and/or manufacturer.

8.2. The Bank shall not be held liable in case 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 a part of it in accordance with the above procedure, or due to any 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 incorrect, false or invalid contact details provided in the Bank's information system.