

# Official rules of the game with prizes "Pay with Mastercard and win", organized by UniCredit Bulbank AD

## SECTION 1: GAME PROMOTER

1.1. UniCredit Bulbank AD with UIC 831919536, hereinafter referred to as "the Promoter" or "the Bank", organizes the Prize Game "Pay with Mastercard and Win" (hereinafter referred to as "the Game"/"the Game") for making payments with Mastercard debit or credit cards from UniCredit Bulbank AD during the period and under the conditions specified in these Official Rules.

1.2. These Official Rules of the Gamewith awards 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 duration of the Game.

1.3. The Promoter has the irrevocable right to unilaterally, without giving any reasons for doing so, terminate or extend the Game at any time, as well as to change the Official Rules thereof in the event of force majeure, only after prior notification of the changes by means of a disclosure on the website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases, no compensation whatsoever will be due to the participants.

## SECTION 2: CONDITIONS AND MECHANISM OF PARTICIPATION

2.1. All adult, able-bodied individuals who have a Mastercard debit and/or credit card issued by UniCredit Bulbank AD before the start of the Game (before 14.06.2024) are eligible to participate in the Game.

2.2. In order to participate in the Game and to be included in the draw for the special prizes, each cardholder who meets the conditions in clause 2.1. must perform the following actions:

- To complete one-off online registration form, available at <https://www.unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/summer-with-mastercard/registration/> , by entering the following details: first and last name, contact telephone number and email address.
- Make at least 5 payments (for goods and services) each of a minimum value of BGN 5 at a POS terminal or online with a Mastercard card during each of the Game sub-periods separately. Each 5 payments (for goods and services)

automatically entitle the cardholder to one additional entry into the prize draw for the Game (5 payments = 1 participation, 10 payments = 2 participation, 15 payments = 3 participation, etc.).

2.3. Payments entitling an Entrant to enter the prize draw must be made from one Mastercard only and can be made via physical card and/or digital wallet. On the date of the prize draw, the card used to make the payments must be in "Active" status.

2.4. Each customer of the Bank, pursuant to clause 2.1. and clause 2.2. above, is automatically entitled to be entered into the prize draw during the Game Period, and by completing the online registration form pursuant to clause 2.2. above, the customer shall accept these Official Rules and the Game Terms and Conditions. In case a customer of the Bank, who meets the conditions set out in this Section, does not wish to participate in the Game, he/she must express his/her disagreement at a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

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

### **SECTION 3: GAME DURATION**

3.1. The Game shall start at 0:00 am on 14.06.2024 and shall continue until 23:59 pm on 14.09.2024 and will be held in three sub-periods as follows:

- **First Subperiod:** 14.06.2024 – 14.07.2024;
- **Second Subperiod:** 15.07.2024 – 14.08.2024;
- **Third Subperiod:** 15.08.2024 – 14.09.2024;

### **SECTION 4: PRIZES**

4.1. The Promoter will provide the following prizes after the end of the third sub-period of the Game:

- **Minor awards:** 100 vouchers from Glovo, each valued at BGN 100.
- **Major awards:** 3 travel vouchers, each worth BGN 5,000.

4.2. The prizes provided in the Game may not be substituted for their cash equivalent or assigned to any person who is not a winner of the Game.

4.3. The prizes are provided with the assistance of MCCANN ERICKSON SOFIA OOD, with UIC 121003246, registered office and registered address in Sofia, 23 Shipka str. (hereinafter referred to as "the Agency").

4.4. One participant can win only one prize from the Game.

4.5. Pursuant to Art. 12 par. 1 in conjunction with Art. 13 par. 1(21) and Art. 38 para. 14 of the Personal Income Tax Act (PITA), cash prizes and prizes with a value exceeding BGN 100.00 from games are taxable income for the individual who receives them. The tax shall be declared and paid by the Agency.

4.6. The awards received are income which is not subject to declaration by the winners – individuals in the annual tax return under Article 50 of the Income Tax Act, as the prizes are subject to final tax.

## **SECTION 5: DRAWING THE PRIZES AND INFORMING THE WINNERS OF THE GAME**

5.1. All Game winners will be drawn by lottery in the presence of a notary public on 19.09.2024.

5.2. Additionally, 100 reserve winners for the small prizes and 3 reserve winners for the large prizes will be drawn by lottery.

5.3. All winners will be notified of the prizes won by a representative of the Bank by telephone call or email, as per the available contact details of the person specified in the registration form as per Section 2.2 of Section 2, unless they have expressly opted out of the Game as per Section 2 of clause 2.4 above.

5.4. In the event that a winning entrant is not contacted within forty-eight (48) hours of the call and/or confirmation of notification and acceptance of the prize is not received within forty-eight (48) hours of the email being sent, the first alternate winning entrant shall be deemed the winner and the method of notification shall be the same. In the event that he/she also fails to respond within the time limit under this section, the second alternate winning entrant will be deemed the winner and the same steps will be taken to notify him/her.

5.5. After receiving explicit consent from the winners during a call from the Customer Contact Centre, their names or initials will be published on the corporate website of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg).

5.6. UniCredit Bulbank AD will not be held liable provided that a Prize Game winner has provided incorrect or outdated contact details on the registration form.

## **SECTION 6: PRIZE DISTRIBUTION**

6.1. The receipt of the small prizes referred to in clause 4.1. shall be further specified with the Agency and upon receipt of the necessary details, the prizes shall be delivered by courier company at the Agency's expense.

6.2. The vouchers for the large prizes will be delivered to the winners at a convenient branch of UniCredit Bulbank AD.

6.3. Each winner will be able to collect his/her prize after signing an acceptance report, which will be provided by a courier or by a representative of the Bank.

6.4. The Promoter may promote the Game and publish photos or information about the Game and the awarding of the grand prizes on social networks (Facebook, Linked in, Twitter, etc.), including publishing three names of a winning participant on the corporate website of UniCredit Bulbank AD – [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) with the consent of the respective winning participant.

6.5. On receipt of the prizes, the winning participants will be required to produce proof of identity to identify themselves as winners of the game.

6.6. In view of the specifics and scope of the special prizes of the Game, it may be necessary to send some of the documents accompanying the special prize electronically to the respective winner. To this end, the winner will be expressly notified by a representative of the Bank.

6.7. In the event that a participant selected as a winner declares his/her disagreement to further participate in the Game in accordance with clause 2.4., respectively to provide data for the receipt of his/her won prize, and its announcement, accordingly, the Promoter will not be able to award the prize won by the participant.

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

7.1. The personal data of the participants in the Game will be used by UniCredit Bulbank AD solely for the purpose of ensuring the normal conduct of the Game,

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

**7.2.** The PROMOTER of the Game is UniCredit Bulbank AD with UIC 831919536, headquarters and registered office in Sofia, 7 Sveta Nedelya sq., tel. 0700 1 84 84. The game is organized in partnership with MCCANN ERICKSON SOFIA OOD., with UIC 121003246, headquarters and registered office in Sofia, 23 Shipka str. ("the Agency"), the latter together with the Promoter determines the rules and conditions for participation in the Game and provides the prize fund.

**7.3.** For the purposes of conducting and participating in the Game, the Promoter collects and processes information constituting personal data about participants such as: Names, contact details, telephone/address of the customer or delivery address in the case of a prize winner.

**7.4.** By completing the online registration form referred to in clause 2.1, the customer acknowledges these Terms and Conditions, respectively the Agency's Personal Data Processing Policy for Campaigns pursuant to clause 7.14, and the respective participant is deemed to have accepted and agreed to be bound by the Terms and Conditions of the current Campaign. The Customer shall provide consent to the provision of personal data (three names, delivery address, telephone number, email) for the purposes of the Agency's provision of a Prize. Refusal by winning entrants to provide the required personal data shall constitute an obstacle to receiving the relevant prize, in which case the prize shall be awarded to a reserve winning entrant in the order of the draw and in accordance with clause 5.4. In the event of awarding a prize to a participant representing taxable income, personal data will be processed by the Agency for the purpose of declaring taxable income /names, personal ID number and other data required by tax law/ in accordance with the requirements of tax legislation. The personal data processed for the purpose of complying with tax legislation will be provided to the relevant state revenue authorities.

**7.5.** In the event that a participant to whom a prize has been awarded does not agree to the processing of his/her personal data for the purpose of declaring the prize received to the relevant tax authorities in accordance with the applicable tax legislation, he/she must expressly state his/her disagreement to the Promoter. The Participant may express his/her disagreement when notified by telephone of the prize won or by notifying the Promoter by calling the Customer Contact Centre at tel. 0700 1 84 84 or visit a convenient bank branch/office within 5 working days of notification of the win. If the Participant does not agree to the processing of his/her personal data for the purposes of declaring a prize received under the Income Tax

Act, he/she will not be entitled to further participation in the Game or to receive a prize.

**7.6.** The personal data of the non-winning participants, processed only for the purposes of the Game, will be deleted by the Promoter immediately after the drawing of the winners on the date specified in clause 5.1.

**7.7.** The personal data of the winning participants, processed only for the purposes of the Game, will be deleted after one year from the end of the Game, and the data necessary for tax purposes will be stored in accordance with the procedures, requirements and time limits of the applicable tax legislation.

**7.8.** Each participant in the Game has the right to request access to, rectification, erasure or restriction of the processing of their personal data, as well as the right to data portability, and may object to processing based on legitimate interest.

**7.9.** Participation in the Game is entirely voluntary and each participant has the right to withdraw from the Game pursuant to clause 2.4. In this case, he/she will lose the right to continue participating in the Game and to receive any prize won.

**7.10.** The Data Protection Officer of UniCredit Bulbank AD can be contacted by email: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG) or at the following address: 7 Sveta Nedelya Square, 1000, Sofia, Bulgaria.

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

**7.12.** Customers of UniCredit Bulbank AD can obtain full information on the processing of personal data in accordance with Regulation (EU) 2016/679 at: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) in the Personal Data Protection section, as well as on site at a convenient bank branch.

**7.13.** The Agency processes personal data in accordance with its Personal Data Processing Policy, which can be found at <https://www.mccann.bg/mccann-sofia-privacy-policy/>.

## **SECTION 8: GENERAL**

**8.1.** The Bank or the Agency, as the case may be, shall provide the prizes to the winners as received from the relevant supplier.

8.2. The Bank, respectively the Agency, is not responsible for the suitability and quality of the goods/services purchased with the prizes provided in this Game. This, as well as their return, is the sole responsibility of the respective merchant and/or manufacturer.

8.4. The Bank, and the Agency accordingly, shall not be liable in the event that the prize cannot be claimed due to the inability of the winning participant and/or his/her representative to be identified upon claiming the prize or part thereof as set out above or due to other technical and/or legal impediments.

8.5. The Bank, and the Agency accordingly, shall not be liable in the event that a winning entrant is unable to claim a prize due to an inaccurate, incorrect or invalid email address, postal address and/or contact telephone number being provided in the registration form.