

Official Rules of a Prize Winning Game “Pay by a 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 the prize winning game “Pay by a Visa Card and Win” (hereinafter referred to as the “Game”) for making payments by Visa debit or credit cards issued by UniCredit Bulbank AD included in a digital wallet 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 entire period of the Game.

1.3. The Organizer shall have the irrevocable right, unilaterally and without motivating its decision, to terminate or extend the Game at any time, as well as to amend its General Terms and Conditions in case force majeure circumstances occur, only after publishing a notification of the changes in advance on the following website: www.unicreditbulbank.bg. In such cases no compensation shall be payable to the participants.

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

2.1. All individuals of legal age and legal entities that have a Visa debit and/or credit card added to a digital wallet through Bulbank Mobile or in Apple Pay Wallet and issued by UniCredit Bulbank AD before the start of the Game (before 18.08.2022) are eligible to participate. Digitalizing the card in Bulbank Mobile or in Apple Pay Wallet is also possible after the start of the Game.

2.2. **1 POS payment** (for goods and/or services) made by a Visa card through a digital wallet automatically entitles the cardholder to participate in the prize draw for the **small prizes** for the respective subperiod of the Game.

2.3. **Every 10 POS terminal payments** (for goods and/or services) made by a Visa card through a digital wallet automatically entitle the cardholder to one entry in the

big prizes draw for the respective subperiod of the Game, i.e. 10 payments = 1 entry, 20 payments = 2 entries, 30 payments = 3 entries, etc.

2.4. Each cardholder who has made at least 10 payments by a digitized Visa card in each of the subperiods of the Game individually will be included in the draw for the special prizes at the end of the Game.

2.5. Payments which entitle to participate in the prize draw must be made by only one Visa card added to a digital wallet. As at the date of the prize draw, the card which was used for the payments must have an “Active” status.

2.6. Each customer of the bank, in accordance with point 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 by a Visa card that meets the requirements of Section 2, the customer accepts these Official Rules and the terms and conditions for participation in the Game. If a customer of the Bank who meets the terms and conditions of item 2.1. and item 2.2 does not want to participate in the Game, he/she shall explicitly express his/her disagreement at a bank office or by contacting the Call Center of UniCredit Bulbank AD.

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

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 0:00 h. on 18.08.2022, lasts until 23:59 h. on 18.10.2022 and will be held in two subperiods as follows:

- **First subperiod:** 18.08.2022 – 17.09.2022;
- **Second subperiod:** 18.09.2022 – 18.10.2022;

SECTION 4: PRIZES

4.1. The Organizer will provide the following prizes in each of the two subperiods:

- **Small prizes branded FIFA World Cup 2022** – 150 prizes for each subperiod (a total of 300 prizes for the entire duration of the Game):
 - 50 sports t-shirts;
 - 50 footballs;
 - 50 sports bags;

- **Big prizes** - 6 prizes for each subperiod (a total of 12 prizes for the entire duration of the Game):

- 3 Samsung 55" smart TVs;
- 3 gaming consoles Play Station 5+ FIFA 2023.

4.2. The **special prizes** to be awarded at the end of the Game will be 3 (three) in total and represent a package for two with tickets for the Grand Opening of FIFA World Cup 2022, which includes: airline tickets to Qatar (Doha), airport transfers, 4 nights at a 5-star hotel with breakfast, transport to/from World Cup™ matches and scheduled activities, group activities, access to Visa Everywhere lounge, visa concierge at the hotel, medical insurance.

4.3. The prizes awarded in the Game cannot be replaced with their cash equivalent, nor can they be awarded to other people who are not prize winners in the Game.

4.4. One and the same participant cannot win more than one prize within one subperiod of the Game. The winners in one subperiod shall have the right to participate in the prize draw for a next subperiod until the end of the Game, provided they have fulfilled the terms and conditions of Section 2.

4.5. According to Article 12, paragraph 1 in conjunction with Article 13, paragraph 1, item 21 and Article 38, paragraph 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 of chance constitute a taxable income of the individual who receives them. The Bank shall accrue and pay at its own expense the payable final tax.

4.6. The non-monetary prize received is an income which is not subject to declaration by the winners in the annual tax return under Article 50 of the ITNPA due to the fact that the prizes are taxable with a final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF THE PRIZE WINNERS

5.1. All prize winners in the Game shall be drawn in a lottery in the presence of a notary public according to the following distribution scheme:

- **Prize draw date for the first subperiod:** 28.09.2022
- **Prize draw date for the second subperiod:** 25.10.2022

5.2. In addition, for each of the subperiods, 20 alternate winners for the small prizes and 2 alternate winners for the Grand Prize will be drawn on a lottery basis.

5.3. Two alternate winners will be drawn for the special prizes.

5.4. All winners will be notified of the prizes won by a representative of the Bank by phone or by email, according to the available contact details of the person in the Bank's information system, unless they have explicitly refused to participate in the Game, in accordance with Section 2, item 2.6. above.

5.5. If the winner is a legal entity, the prize will be awarded to the person in whose name the card used for the transactions was issued, provided that the card fulfills the requirements of the Game.

5.6. In case a winner cannot be reached within 48 (forty-eight) hours from the phone call, and/or no confirmation has been received about the receipt of the notification and accepting the prize within 48 (forty-eight) hours 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 manner. 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.

5.7. 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.

5.8. 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 or outdated contact information.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The prizes will be sent to the winners by courier to the mailing address entered in the system of UniCredit Bulbank AD or to an address explicitly indicated by the customer upon notification of the prize he/she has won.

6.2. Each winner will be able to receive his/her prize after signing a handover protocol, which will be provided to him/her by the courier or a representative of the Bank.

6.3. Upon receiving the prizes, prize winners shall present an ID document in order to identify themselves as winners in the Game.

6.4. In view of the specifics and scope of the special prizes of the Game, it may be necessary to send part of the accompanying special prize documents electronically to the respective winner. For this purpose, the winner will be explicitly notified by a representative of the Bank.

6.5. If a selected winner expresses his/her disagreement to further participate in the Game following the procedure of item 2.6., or respectively 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 the 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 won and in accordance with the requirements of the applicable legislation on personal data protection.

7.2. The Organizer of the Game is UniCredit Bulbank AD, UIC: 831919536, with its registered office and management address: City of Sofia, 7 Sveta Nedelya Sq., phone number: 0700 1 84 84. The Game is organized in partnership with Visa Europe Limited, with its registered office and management address at: 1 Sheldon Square, London, W2 6TT, UK, Reg. Number 05139966 (VISA). Visa determines the terms and conditions of participation in the Game and provides the prize pool.

7.3. For the purposes of conducting and participation in the Game, the Organizer shall collect and process information which constitutes personal data of the participants, such as: names, contact details, telephone number/address of the customer, or delivery address, in case of winning a prize.

7.4. In compliance with the requirements of the tax legislation, upon providing a prize to a participant, his/her personal data shall be processed for the purpose of declaring the taxable income /names, personal number and other data required as per the tax legislation/. The personal data processed for the purposes of observing the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.5. If a participant who has been awarded a prize does not agree with the processing of his/her personal data for the purposes of declaring the prize received to the relevant tax authorities in accordance with the applicable tax legislation, he/she

must explicitly state his/her disagreement to the Organizer. A participant may also express disagreement when he/she is contacted by phone regarding the prize he/she has won, or he/she may inform the Organizer by contacting the Call Center at 0700 1 84 84 or by visiting a convenient bank branch/office within 5 business days after he/she has been notified of the prize. If the participant does not agree to the processing of his/her personal data for the purposes of declaring the received prize under the ITNPA, he/she cannot further participate in the Game or receive a prize.

7.6. For the purposes of sending the prize by the Organizer and in order for the prize can be received, with the consent of the winning participant, personal data will be processed such as names, delivery address, contact details: telephone number, address of the participant.

7.7. The personal data of non-winning participants processed solely for the purposes of conducting the Game shall be deleted by the Organizer immediately after the drawing of the winners on the date set forth in item 5. 1. Date.

7.8. The personal data of the prize winners processed solely for the purposes of the Game shall be deleted after the expiry of one year following the end of the Game. The data required for tax purposes shall be stored in accordance with the procedures, requirements and within the periods specified in the applicable tax legislation.

7.9. Each participant in the Game shall have the right to request access to, rectification, erasure or restriction of his/her 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.

7.10. Participation in the Game is completely voluntary and each participant has the right to refuse to participate in the Game 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.

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

7.12. 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: No 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.13. 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 in the Personal Data Protection section, as well as at a convenient bank office.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the non-monetary prizes to the winners in their original packaging and as they have been received from the respective provider.

8.2. The Bank is not to be held liable for the suitability, quality and proper functioning of the prizes provided in this Game. The responsibility for this, as well as for their warranty maintenance and claims, shall be entirely borne by the respective merchant and/or manufacturer, for which the necessary documents shall be provided.

8.3. The Bank shall not be held liable for the quality of the services provided, accompanying the special prizes provided in this Game. The sole responsibility for this lies with the relevant merchant and/or agent, which will be clearly described in the accompanying documents.

8.4. The Bank shall not be held liable in case the prize cannot be received because of impossibility for the winner and/or his/her representative to be identified upon receiving the prize or part thereof pursuant to the above provisions, or because of other technical and/or legal obstacles.

8.5. The Bank shall not be held liable in case a winner cannot receive a prize due to an incorrect, inaccurate or invalid e-mail address, mailing address and/or telephone number provided in the Bank's information system.