

Official Rules of a Prize-winning Game ‘Activate Bulbank Mobile Service’, organized by UniCredit Bulbank AD

SECTION 1: ORGANIZER OF THE GAME

1.1. UniCredit Bulbank AD, UIC 831919536, hereinafter referred to as the Organizer or the Bank organizes a prize-winning game (hereinafter referred to as the Game) for the activation of Bulbank Mobile.

1.2. These Official Rules are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available for the duration of the Game.

1.3. The Organizer has the irrevocable right to change or terminate the duration of the Game at any time as well as amend the Official Rules by publishing the changes on the website: www.unicreditbulbank.bg. In such cases no compensation is payable to the participants.

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

2.1. Any natural person who has reached the age of majority and is registered as a customer of UniCredit Bulbank AD before the start date of the Game, and more specifically, before 00:00 am on 17/07/2019, who has activated Bulbank Mobile – the mobile banking service of UniCredit Bulbank AD, for the duration of the Game, is eligible to participate.

2.2. Any successfully registered user under item 2.1. of Bulbank Mobile service provided by UniCredit Bulbank AD is entitled to enter the prize draw for the subperiod during which Bulbank Mobile has been activated as well as automatically enter the prize draw for all subperiods until the end of the Game which follow the date of the user’s registration in Bulbank Mobile. Any successfully registered user of Bulbank Mobile shall enter the big prize draw which will take place at the end of the Game. Each participant can express disagreement as to his/her entering the prize draw or his/her unwillingness to receive a prize in case s/he is selected as a prize winner under item 2.5. below.

2.3. Prize winners for a given subperiod of the Game do not have the right to enter the next small prize draws for the rest of the subperiods until the end of the Game. Each participant, including winners of small prizes throughout the

subperiods of the duration of the Game, can enter the big prize draw unless expressing explicit disagreement to participate.

2.4. The participation in the Game is entirely voluntary and is not bound by making any payment via Bulbank Mobile.

2.5. Participation in the Game is possible only by adhering to these Official Rules. By activating Bulbank Mobile throughout the duration of the Game by bank customers, registered as customers of UniCredit Bulbank AD before the start of the Game, the participant shall automatically be considered to have provided his/her consent to participate in the Game and to have accepted the terms and conditions and rules for participation. In case a bank customer activates Bulbank Mobile throughout the period of the Game but does not want to participate in it, s/he shall explicitly express his/her disagreement at a bank branch or by contacting the Call Center of UniCredit Bulbank AD at 07001 84 84 or a bank branch.

2.6. Employees of UniCredit Bulbank AD are not eligible to participate in the Game.

2.7. By participating in the Game each participant is deemed to have become familiar with and accepted the information for personal data protection of participants specified in Section 7 of these Official Rules.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 00:00 am on 15/07/2019 and lasts until 23:59 pm on 08/09/2019. The Game shall have 8 subperiods as follows:

- **First subperiod:** 15/07/2019 – 21/07/2019
- **Second subperiod:** 22/07/2019 – 28/07/2019
- **Third subperiod:** 29/07/2019 – 04/08/2019
- **Fourth subperiod:** 05/08/2019 – 11/08/2019
- **Fifth subperiod:** 12/08/2019 – 18/08/2019
- **Sixth subperiod:** 19/08/2019 – 25/08/2019
- **Seventh subperiod:** 26/08/2019 – 01/09/2019
- **Eighth subperiod:** 02/09/2019 – 08/09/2019

3.2. Eight small prizes in total shall be awarded to bank customers who have activated Bulbank Mobile during each of the eighth subperiods of the duration of the Game and one small prize during each of the subperiods respectively. At the end of the Game one big prize will be awarded too.

SECTION 4: PRIZES

4.1. The Organizer will award the winners the following prizes:

- **Small prizes: 8 electronic readers Kindle (one prize for each subperiod);**
- **Big prize: one holiday voucher of BGN 3000 of the participant's choice via a tourist agency appointed by the Organizer.**

4.2. Pursuant to Art. 13, para.1, item 21 of the Income Taxes on Natural Persons Act any prizes and merchandise awards from games of chance exceeding BGN 100.00, shall be a taxable income for the natural person who receives them. The Bank shall pay the tax payable by the prize winner at its own expense and shall issue a certificate as per a template according to the provisions of tax legislation.

4.3. Each participant shall be responsible on its own to submit an annual tax return in accordance with the period and procedures specified in the Income Taxes on Natural Persons Act.

4.4. If a prize winner does not accept processing of his/her personal data for the purposes of reporting of the prize before the respective tax bodies pursuant to the applicable tax legislation, s/he shall explicitly express his/her disagreement before the Organizer. A participant may express disagreement when s/he is contacted by phone regarding the prize s/he has won. A participant may also express disagreement by contacting the Call Center of the Organizer at 0700 1 84 84 or visit a suitable bank branch/office. The selected winner may also express disagreement by refusing to sign the Statement of Acceptance delivered by a courier in accordance with the procedure specified in Section 6. In this case, the prize winner no longer has the right to participate in the Game and receive a prize.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF PRIZE WINNERS

5.1. The names of the prize winners shall be drawn at random in the presence of a notary under the following scheme:

- **15/08/2019** – the small prize winners will be drawn for the following subperiods throughout the duration of the Game:
 - **First subperiod:** 15/07/2019 – 21/07/2019
 - **Second subperiod:** 22/07/2019 – 28/07/2019
 - **Third subperiod:** 29/07/2019 – 04/08/2019
 - **Fourth subperiod:** 05/08/2019 – 11/08/2019
- **12/09/2019** – the big prize winner and the selected winners will be drawn for the following subperiods throughout the duration of the Game:
 - **Fifth subperiod:** 12.08.2019 – 18.08.2019 r.;
 - **Sixth subperiod:** 19.08.2019 – 25.08.2019 r.;
 - **Seventh subperiod:** 26.08.2019 – 01.09.2019 r.;
 - **Eighth subperiod:** 02.09.2019 – 08.09.2019 r.;

5.2. Additionally, three alternate small prize winners shall also be randomly selected for each subperiod. Three alternate big prize winners shall also be randomly selected.

5.3. Every winner will be notified of having won a prize by a phone call made by a bank representative at the telephone number specified by the customer in the bank's system.

5.4. The selected winners are not obliged to accept and have the right to reject the prizes provided by the Bank.

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 Bulbank Mobile 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 carried out until the exhaustion of all alternate winners.

5.6. Following receipt of the winners' explicit consent attested to in the Statement of Acceptance under Section 6, 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 liable in case a winner in the prize-winning Game as a customer of the bank has provided false contact information or such which is not up-to-date.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. 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 for receipt explicitly indicated by the customer upon his/her notification of the prize.

6.2. Every winner can receive his/her prize after signing a Statement of Acceptance which will be provided by courier.

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

6.4. If a selected winner withholds his/her consent to further participate in the Game or provide data in order to receive the prize respectively, the Organizer will not be able to award the prize to the winner.

SECTION 7: PROCESSING OF PERSONAL DATA

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

7.2. For the purposes of conduction and participation in the Game, the Organizer shall collect and process information constituting personal data about the participants such as full name, contact data, telephone/address/delivery address in case a prize is won.

7.3. If a winner is drawn in compliance with the requirements of tax legislation, personal data (full name, personal number and other data required in accordance with tax legislation) shall be processed for the purposes of reporting taxable income. Personal data processed for the purposes of compliance with the requirements of tax legislation shall be provided to the relevant state revenue authorities.

7.4. Following the consent of the prize winner personal data such as full name, delivery address, contact data such as phone number and address of the

participant shall be processed for the purposes of the delivery of the prize by Organizer and its receipt.

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 end of the Game.

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

7.7. Every participant in the Game has the right to request access to, rectification, erasure or restriction of the processing of his/her personal data as well as the right to data portability. You can object to processing on the basis of a legitimate interest.

7.8. Participation in the Game is entirely voluntary and every participant has the right to withhold consent for participation in the Game at any time. In this case the participant loses the right to continue participating in the Game.

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.

7.11. UniCredit Bulbank AD's customers can receive detailed information about personal data protection pursuant to Regulation (EU) 2016/679 at the following address: www.unicreditbulbank.bg, Personal Data Protection Section as well as at a suitable bank branch/office.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank does not assume any warranty obligation and obligation for the quality of the merchandise awards provided as part of this Game. The respective retailer and/or prize merchandise award manufacturer is liable for any return claims and for the fulfillment of the warranty obligations.

8.2. The Bank shall not be held liable if, due to an extraordinary event or force majeure or by reason of the behaviour of third parties or external events, the

holiday cannot take place throughout the period of validity of the voucher awarded as a big prize of the Game.

8.3. 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 part of it in accordance with the above procedure or because of any other technical and/or legal obstacles.

8.4. The Bank shall not be held liable in case a winner cannot receive a prize due to an incorrect, false or invalid contact data such as telephone number and/or mailing address/delivery address specified in the bank information system.