

# **Official Rules of a prize-winning game ‘Pay by Visa card issued by UniCredit Bulbank and win a pair of bicycles’, 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 by Visa card issued by UniCredit Bulbank and win a pair of bicycles’ (hereinafter referred to as the Game) for payments with credit and/or debit cards issued by UniCredit Bulbank AD during the period and under the terms and conditions specified in these Official Rules.

1.2. These Official Rules of the prize-winning game ‘Pay by Visa card issued by UniCredit Bulbank and win a pair of bicycles’, organized by UniCredit Bulbank AD, are published on the corporate website of UniCredit Bulbank AD: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), and will be available throughout the period of the Game.

1.3. The Organizer has the irrevocable right to terminate or extend the Game at any time, as well as to amend its General Terms and Conditions in case of force majeure, only after publishing prior notification of the changes on the website: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg). In such cases no compensation is 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 with a Visa credit or debit card issued by UniCredit Bulbank AD before 15.06.2020, when the Game is launched, are eligible to participate in the Game.

2.2. Every 5 /five/ payments in the minimum amount of BGN 10 each, with a Visa card issued by UniCredit Bulbank AD, performed by a customer meeting the requirements under item 2.1., during the period of the Game, shall give the cardholder the right of one entry in the Game, i.e. 5 payments = 1 entry, 10 payments = 2 entries, 15 payments = 3 entries, etc. The payments could be made by more than one Visa bank card, but they shall be issued in the name of one cardholder.

2.3. Participation in the Game shall be possible only through payments at POS terminal devices at retail stores in Bulgaria or abroad or on the Internet.

Payments made at merchant outlets operating in the field of gambling services, as well as withdrawal and/or deposit of cash funds at an ATM shall not be eligible to participate.

2.4. Each customer of the Bank as per 2.1. above is automatically entitled to participate in the Game throughout the duration of the Game and thereby accepts the terms and conditions for participation. If a customer of the Bank who complies with the provisions of item 2.1. and item 2.2 does not want to participate in the Game, s/he shall explicitly express her/his disagreement at a bank branch or by contacting the Call Center of UniCredit Bulbank AD.

2.5. UniCredit Bulbank AD's employees are not eligible to participate in the Game.

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

3.1. The Game will commence on 15/06/2020 at 0:00 am and will end on 31/07/2020 at 23:59 pm.

### **SECTION 4: PRIZES**

4.1. The Organizer will award the winners a total of **10 (ten) prizes. Each prize constitutes a pair of two bicycles:**

- **Men's bicycle – 28" AREAL TREKKING 21 spd, 480 mm;**
- **Women's bicycle – FC15 SOLARA 28", 21 sp, WHITE ALLOY.**

4.2. The prizes awarded in the Game cannot be replaced with their cash equivalent or awarded to other people who are not prize winners.

4.3. Pursuant to Art. 13, para.1, item 21 of the Income Taxes on Natural Persons Act, effective as of 01/01/2017, merchandise awards of insignificant value 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 due on the taxable income, and the natural person shall be provided with a standard certificate proving that the Bank has paid the tax.

4.4. Any natural person who has won a merchandise award from a game of chance may have to declare the BGN equivalent of the merchandise award as a received income as well as the tax paid by the Bank in the annual tax return under Art. 50 of the Income Taxes on Natural Persons Act with which the certificate issued by the Bank shall be enclosed.

4.5. The annual tax return of natural persons shall be submitted within the deadline and in compliance with the procedures stipulated in the applicable tax legislation.

## **SECTION 5: PRIZE DRAW AND NOTIFICATION OF PRIZE WINNERS**

5.1. The names of the prize winners will be selected at random on 06/08/2020 in the presence of a notary.

5.2. During the draw of the prize winners, 5 alternate prize winners shall also be randomly selected.

5.3. A bank representative shall notify all prize winners of the won prizes by phone or e-mail, depending on their contact details available in the bank information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to section 2, item 2.4 above.

5.4. If the winner is a legal entity, the prize will be awarded to the person in whose name the card used for the transactions meeting the rules of the Game was issued.

5.5. If a prize winner cannot be contacted within 48 (forty-eight) hours following the phone call and/or e-mail, the first selected alternate winner shall be deemed a prize winner and s/he shall be notified 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 and shall be notified following the same procedure.

5.6. Following receipt of the winners' explicit consent attested to in the Statement of Acceptance under Section 7, 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 liable in case a winner in the prize-winning game has provided false or outdated contact information in his/her capacity as customer of the bank.

## **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 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, prize winners shall present an ID document in order to identify themselves as winners in the game.

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

7.1. The Organizer of the Game is UniCredit Bulbank AD, with 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 of 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. Provided that the prize winner has expressed his/her consent, personal data such as full name, delivery address, contact data (phone number and address) of the participant shall be processed for the purposes of delivery of the prize by the Organizer and its receipt.

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

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 following 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. Every participant can also object to processing.

7.8. Participation in the Game is entirely voluntary and every participant has the right to refuse to participate in the Game in accordance with the procedure in item 2. 4. In this case, the participant loses the right to continue participating in the Game.

7.9. UniCredit Bulbank's Data Protection Officer can be contacted at the following e-mail: [DPO@UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG), or at the following address: 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. UniCredit Bulbank AD's customers can receive detailed information about processed personal data pursuant to Regulation (EU) 2016/679 at the following address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), Personal Data Protection Section, as well as at a convenient bank branch/office.

## **SECTION 8: GENERAL PROVISIONS**

8.1. The Bank shall not be held liable for the quality of the prizes provided in this Game. The responsibility for claims and realization of the warranty liability shall be borne by the respective trader and/or manufacturer.

8.2. 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 delivery of the prize pursuant to the above provisions or because of 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 an incorrect, false, incomplete or invalid e-mail address, mailing address and/or phone number provided for the bank information system.