

Official rules of the prize game

From the checkout at Kaufland to the UEFA Champions League grandstand

SECTION 1: GAME PROMOTER

- 1.1. The game **From the checkout at Kaufland to the UEFA Champions League grandstand** (hereinafter referred to as (“the Game”)) is promoted and conducted by UniCredit Bulbank AD (PLC), with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the city of Sofia, Vazrazhdane municipal district, 7 Sveta Nedelya Square (hereinafter referred to as (“the Promoter”, “UniCredit Bulbank” or “the Bank”) in partnership with “Kaufland Bulgaria EOOD & Co” KD (Limited Partnership), with Unified Identification Code (UIC): 131129282, having its registered office and headquarters address in the city of Sofia, Banishora residential district, 1A Skopie Street (hereinafter referred to as the “Partner” or “Kaufland Bulgaria”), with the assistance of Mastercard Europe SA, a Belgian joint-stock company (“Mastercard”), which together with the Promoter determines and provides the prize fund for the Game.
- 1.2. These Official Rules of the Game are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and on the website of Kaufland Bulgaria: www.kaufland.bg and will be available for the entire period of the Game.
- 1.3. The prizes are awarded through “ALL CHANNELS COMMUNICATION” EOOD (Solely-owned Limited Liability Compoany), with Unified Identification Code (UIC): 131350957, having its registered office and headquarters address in the city of Sofia, 245 Slivnitsa Blvd., Floor 2 (hereinafter referred to as “the Agency”).
- 1.4. Kaufland Bulgaria, Mastercard and the Agency are not the Promoter of the Game and are not liable before state institutions, individuals and legal entities, including the participants in the game, in relation to the conditions

of participation and the mechanism of the Game. For any questions related to the participation in the Game, the participants should contact the Promoter.

- 1.5. The Promoter has the irrevocable right to terminate or extend unilaterally and without justification the Game at any time, as well as to change the Official Rules thereto, if force majeure circumstances occur, only after prior notification of the changes by publishing them on the website: www.unicreditbulbank.bg. In such cases, the participants are not given any compensation.

SECTION 2: CONDITIONS AND MECHANISM FOR JOINING THE GAME

- 2.1. All adult capable individuals who are customers of UniCredit Bulbank AD may join the Game, if meeting all of the following conditions:
- Before the start of the Game, they have a debit or credit card of the Mastercard brand issued to individuals by UniCredit Bulbank AD.
 - During the period of the Game, they have made payments of a total minimum value (of one or more transactions) of BGN 100.00 (One Hundred Bulgarian Levs) at a POS terminal, in any of the Partner's facilities with a debit and/or credit card for individuals, with the Mastercard brand. The total value of the purchases includes only goods sold and purchased by the trading company "Kaufland Bulgaria EOOD & Co" KD. Each BGN 100.00 (One Hundred Bulgarian Levs) spent from one card during the Game period give the right to one participation in the prize draw, regardless of whether one or more payments were made at a real POS terminal (BGN 100 - 1 participation; BGN 200.00 - 2 participations, BGN 300.00 - 3 participations, etc.).
 - To register for participation in the Game by filling out, within the period of the Game under item 3.1., a special online form, which will be available on the promo page for the Game on the bank's corporate website at the following link: [Registration – UniCredit Bulbank](#).
- 2.2. Payments giving the right to participate in the prize draw may be made with a physical plastic card and/or digital wallet. By the date of the prize draw, the card with which the payments were made must have an "Active" status. All debit and credit cards of the Mastercard brand of the respective registered participants, issued by UniCredit Bulbank AD to individuals, with which payments were made for a total minimum value (with one or more transactions) of BGN 100 or more, participate in the Game.

2.3. Each customer of the bank who meets the terms and conditions specified in item 2.1 may be included in the drawing of the prizes for the Game described in item 4.1 of SECTION 4 of these Official Rules, while by registering through the dedicated online form under item 2.1, the customer accepts these Official Rules and the terms and conditions for joining the Game. If a customer of the Bank who meets the conditions under this Section and has joined under item 2.1 wishes to terminate its participation in the Game, the customer must declare such termination at a branch of the bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.4. Employees of Kaufland Bulgaria, the Bank, the Agency and Mastercard, their subsidiaries, affiliates participating in the promotion and conduct of the Game, as well as members of their families (children and spouses) are not eligible to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 00:00 on 01.10.2025 and ends at 23:59 on 30.11.2025.

SECTION 4: PRIZES

4.1. The Promoter will provide the following prizes:

4.1.1. 4 (four) prizes, each representing a package to attend a football match from the semi-finals of the UEFA CHAMPIONS SEASON 2025 – 2026, including:

- Double ticket (two tickets) for the semi-final of the UEFA CHAMPIONS LEAGUE 2025–2026;
- Flight tickets (economy class): Sofia – the city where the football match will be held
- Hotel accommodation (double room) for 2 (two) stays;
- Transfers airport-hotel-airport;
- Insurance

4.1.2. The football match from the semi-finals, the flight tickets and hotel accommodation **type** are determined at the discretion of the Promoter. The dates and location of the specified football match may change and, accordingly, the dates of the flight tickets and hotel accommodation.

4.1.3. To use the prize under item 4.1.1, by the time of providing the data for receiving the prize according to item 4.3, the winner and his/her

companion must have a valid identity document (ID card/international passport) with a validity period of at least until the end of the calendar year 2026.

- 4.1.4.** All Personal expenses related to travel and accommodation, other than those specified above, are borne by the Winner/his/her companion.

The dates and location of the semi-final of UEFA CHAMPIONS SEASON 2025 – 2026 may change.

- 4.1.5. 100 small prizes, each representing a UEFA CHAMPIONS LEAGUE merchandize, as follows:**

- **50 Champions League branded jackets**
- **50 Champions League branded T-shirts**

The prizes under item 4.1.1 are awarded after receiving the necessary data for using the prize and determining the semi-finalist football teams of the UEFA CHAMPIONS SEASON 2025 – 2026.

- 4.2.** Under item 5.1., within 5 (five) business days from the date of drawing the price, the Promoter informs the winning participants by phone call about winning the prize and obtains their consent to provide their data (three names, contact phone number and e-mail) to the Agency to contact them for the provision and use of the prize.
- 4.3.** For the receiving of the prize under item 4.1.1 of these Rules, the Agency contacts the winning participants within two business of receiving the data from the Promoter. In this regard, the winners voluntarily provide the Agency with the necessary personal data for using the prizes (identity document data) and clarify with the Agency the conditions for providing the prizes.
- 4.4.** The prize under item 4.1.1 (i.e. the accompanying tickets for the semi-final) is personal to the winner. The winner may not request that the prize be exchanged, transferred or that money or other benefits be received for it, or request a change in the terms of use of the prize. The winner cannot sell, transfer, re-sell, donate or give the tickets or part of the prize. The Promoter may refuse to award the prize or cancel the awarded prize in case of non-compliance with this article.
- 4.5.** By accepting the prize under item 4.1.1, each winner agrees to comply with the requirements for using the tickets for the semi-final of the UEFA CHAMPIONS LEAGUE SEASON 2025 - 2026, respectively, the rules for access to the place of the semi-final, as well as the requirements of the relevant

air carrier and the place of accommodation. Failure to comply with or the violation of these requirements may result in denial of admission to the place of the semi-final, the airplane or the hotel, or premature departure.

- 4.6. The use of the prize under item 4.1.1 by the Winner and the accompanying person must and may only take place in compliance with the requirements of the law applicable by the date of the semi-final regarding personal documents, border regime, departure from and return to Bulgaria, entry, residence and departure from the country where the semi-final will be held.

The Winner and the accompanying person are responsible for compliance with the regulatory and any other requirements when using the prize.

- 4.7. If a Winner cannot present a necessary document, respectively does not comply with the procedure for receiving the prize (e.g. does not provide the necessary data within the specified period, does not have a valid identity document (ID card/international passport), the Promoter may refuse to award the prize and may provide it to a reserve winner.

- 4.8. If within 2 (two) business days of notification of the prize won, a Winner is not found by the Promoter or the Agency/refuses to receive the prize/does not confirm that he/she wishes to receive it/does not provide the necessary assistance within the meaning of these General Terms and Conditions in connection with acquiring the prize, the participant loses the right to receive the prize. In such cases, depending on the sequence of the drawing the prize is awarded to a reserve winner who will be notified under the procedure described above.

- 4.9. The higher number of participations in the Game only increases the participant's chance of being selected as a winner, but does not entitle him/her to be selected more than once, respectively to receive more than one prize. A participant with more than one participations is entitled to receive the prize for which he/she has been initially drawn, while his/her subsequent selection, if any, is not taken into account in determining the winners.

- 4.10. According to Article 12, Paragraph 1, in conjunction with Article 13, Paragraph 1, item 21 and Article 38, Paragraph 14 of the Personal Income Tax Act (PITA) cash prizes and in-kind winnings worth over BGN 100 from games are taxable income for the individual who receives them. The tax is declared by the Promoter and paid at the Promoter's expense.

The prize received is income that is not subject to declaration by the winners in the annual tax declaration under Article 50 of the Personal Income Tax Act because the prizes are taxable with a final tax.

SECTION 5: DRAWING PRIZES AND NOTIFYING THE WINNERS OF THE GAME

5.1. The winners of the Game will be drawn by Promoter by lottery in the presence of a notary on 09.12.2025.

When drawing winners, the following sequence for distributing prizes is followed depending on the sequence of drawing:

- Drawing four winners for a grand prize;
- Drawing one hundred winners for a small prize, in the following sequence:
 - drawing 50 winners for a Champions League branded jacket;
 - drawing 50 winners for a Champions League branded T-shirt;

5.2. Additionally, for the period of the Game, 4 reserve winners will be drawn by lottery for the prizes under item 4.1.1, and 100 reserve winners for the prizes under item 4.1.5 (50 reserve winners for the Champions League branded jacket prize and 50 reserve winners for the Champions League branded blue T-shirt prize). The drawn reserve Winners are ranked in sequence depending on their drawing sequence.

5.3. If no contact has been made with a winner within 48 (forty-eight) hours, the first reserve winner depending on the sequence of drawing for the prize under item 4.1.1., respectively for the prizes under item 4.1.5, will be the winner, using the same manner of notification. The specified procedure applies until there are no more reserve winners. The procedure provided for in this point applies also where after the drawing it is found that the Winner does not meet the conditions for participation under item 2.1.

5.4. After receiving the explicit consent of 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.

5.5. UniCredit Bulbank AD and Kaufland Bulgaria are not liable if a Winner of the Prize Game has provided incorrect or outdated contact details in the registration form.

SECTION 6: DELIVERY OF THE PRIZES

- 6.1. The terms for using a grand prize are further clarified with the Agency. The Agency contacts the Winners for a grand prize under item 4.1.1 within two business days from the day the Promoter provides the Agency with the Winner's details - three names, phone number and e-mail for contact. Grand prizes are awarded to the Winners after they fill out, sign and submit a declaration regarding the taxation of the prize, provided by a courier (delivery will be at the expense of the Agency), or sign it with a qualified electronic signature (QES), and provide the details of their identity document (ID card/international passport) and that of the companion that are necessary to use the prize. Filling out the declaration and providing it back to the courier or electronically signing it and sending it to the Agency is a mandatory condition for receiving the prize. Failure to provide the necessary data related to the provision of tickets (flight and for the semi-final match), accommodation, transfer and insurance will result in the impossibility of providing and delivering the grand prize. The prize under item 4.1.1 is delivered no later than 15.04.2026, provided that the data specified above and the declaration are submitted by the Winner within 5 (five) business days of their request by the Agency. The Winner is responsible for the accuracy and truthfulness of the submitted data.
- 6.2. Given the specifics and scope of some of the prizes in the Game, it may be necessary to send some of the documents accompanying the prizes electronically to the respective winner. To that end, the winner will be explicitly notified by a representative of the Bank or the Agency.
- 6.3. Upon receiving and signing the declaration delivered by a courier, the Winner will be required to present an identity document for verification and identification as the Winner in the Game.
- 6.4. The Agency contacts the Winners for the small prizes under item 4.1.5 within ten business days from the day the Promoter provides the Agency with the Winner's details - three names, phone number and e-mail for contact by sending a message to the e-mail address. The small prizes are delivered to the Winners after they provide an address for receiving the prize and a contact phone number (if different from the originally provided). The data is provided by the Winners within 5 (five) business days from receiving the message by the Agency in response to the received e-mail. Failure to provide the necessary

data for awarding a small prize will result in the impossibility of its delivery. The prizes under item 4.1.5 are sent within 30 (thirty) calendar days from receiving the necessary data for delivery, by courier at the expense of the Agency. The Winner is responsible for the accuracy and truthfulness of the submitted data. Upon receiving the small prize, the winner may be required to present an identity document to identify himself as a Winner in the Game.

- 6.5. If a winner does not wish to further participate in the Game under item 2.3 and to provide data for receiving the won prize and/or declaring it, respectively, the Promoter will not be able to award the prize won by the participant, respectively, the Agency, will not be able to award the prize won by the Winner, in which case the procedure of item 5.3 applies.

SECTION 7: PERSONAL DATA PROCESSING

- 7.1. The personal data of the participants in the Game will be used by UniCredit Bulbank AD solely to ensure the normal conduct of the Game, including for receiving the prize won, and observing the provisions of the applicable data protection law.
- 7.2. The Promoter of the Game is UniCredit Bulbank AD with UIC 831919536, with registered office and address of management: Sofia, 7 Sveta Nedelya Square, tel.: 0700 1 84 84. The Game is promoted in partnership with “All Channels Communication” EOOD, UIC 131350957, with registered office and address of management: Sofia, 245 Slivnitsa Blvd., floor 2 (“the Agency”), while the latter participates in the distribution of the prizes in the Game.
- 7.3. For the purposes of conducting and joining the Game, the Promoter collects and processes the personal data of the participants such as names and contact details - the customer's telephone number and e-mail address.
- 7.4. The Promoter may promote the Game and publish photos or information about the Game on social networks (Facebook, LinkedIn, Twitter, etc.), including publishing the names of the winner on the corporate website of UniCredit Bulbank AD, www.unicreditbulbank.bg with the consent of the respective winner.
- 7.5. By filling out the online registration form under item 2.1., each participant in the Game is deemed to be informed that in connection with receiving the respective Prizes his/her personal data will be processed by the Agency, if

he/she is selected as a Winner, as stated above, and accordingly accepts the Agency's Policy for processing personal data when conducting campaigns under item 7.14.

The Customer must give consent to the processing of personal data for the purposes of providing a Prize by the Agency under the procedure of item 5.3.

The refusal of the Winner to provide the necessary personal data constitutes an obstacle to receive the respective Prize, in which case the Prize is provided to a reserve Winner depending on the sequence of drawing and item 5.3.

When awarding to a Winner a Prize that is taxable income, in compliance with the requirements of tax law, personal data will be processed for the purposes of declaring taxable income /names, personal identification number and other required data under the tax law/. Personal data processed for the purposes of complying with the provisions of tax law will be provided to the relevant state revenue authorities.

- 7.6. If a Winner in the Game does not agree with the processing of his personal data for the purposes of declaring the received prize to the relevant tax authorities under the applicable tax law, such participant must explicitly state such disagreement before the Promoter. The participant may state his disagreement when notified by telephone about the prize won or by notifying the Promoter by calling the Customer Contact Centre at tel. 0700 1 84 84 or by visiting a convenient bank branch/office within 5 business days of the notification of the winning. If the winner has expressed disagreement with the processing of his personal data for the purposes of declaring the prize received under the Personal Income Tax Act, the participant is not entitled to further participation in the Game and receiving a prize.
- 7.7. Personal data of non-winning participants, which is processed solely for the purposes of conducting the Game, will be deleted by the Promoter immediately after the Winners and reserve winners are drawn on the date specified in item 5.1.
- 7.8. Personal data of Winners, processed only for the purposes of conducting the Game and delivering/receiving the prizes, will be deleted after one year from the end of the Game, while the data necessary for tax purposes will be stored

depending on the procedure, provisions and deadlines specified by the applicable tax law.

- 7.9. Each participant in the Game has the right to request access to, correction, deletion or restriction of the processing of its personal data, as well as the right to data portability, and may object to processing on the grounds of legitimate interest.
- 7.10. Participation in the Game is entirely voluntary, and each participant has the right to terminate his participation in the Game under item 2.3. In this case, the participant loses the right to continue participating in the Game, as well as to receive any prize won.
- 7.11. The Data Protection Officer of UniCredit Bulbank AD may be contacted by e-mail: DPO@UniCreditGroup.BG or at the address: 7 Sveta Nedelya Square, 1000, Sofia, Bulgaria.
- 7.12. A participant in the Game who believes that his rights regarding the processing of personal data have been violated may lodge a complaint at the Commission for Personal Data Protection at the address: 2 Tsvetan Lazarov Blvd., 1592 Sofia, Bulgaria.
- 7.13. Customers of UniCredit Bulbank AD may obtain full information regarding the processed personal data in accordance with EU Regulation 2016/679 at the following internet address: www.unicreditbulbank.bg in the Personal Data Protection section, as well as on-site at a convenient bank branch.
- 7.14. The Agency processes personal data in accordance with its Privacy Policy, which may be found at <https://www.all-channels.com/privacy-policy/>

SECTION 8: GENERAL PROVISIONS

- 8.1. The Bank, respectively, the Agency, provides the prizes to the Winners in their original packaging and in the form in which they were received from the respective supplier.
- 8.2. The Bank, respectively, the Agency, is not responsible for the suitability, quality, and proper functioning of the prizes provided in this Game. The responsibility for this, as well as for their warranty support and complaints, if

applicable, lies entirely with the respective merchant and/or manufacturer, for which the necessary documents are provided.

- 8.3. The Bank, respectively, the Agency, is not responsible for the quality of the provided services that accompany some of the Prizes provided in this Game. The responsibility for this lies entirely with the respective merchant and/or broker, which will be clearly described in the documents accompanying the prize.
- 8.4. The Bank, respectively, the Agency, is not liable if the prize cannot be received due to the inability of the Winner to be identified upon receipt of the Prize or part of it under the procedure above or due to other technical and/or legal obstacles.
- 8.5. The Bank, respectively, the Agency, is not responsible for the inability of a winner to receive a Prize due to an inaccurate, incorrect or invalid e-mail and/or contact telephone number provided in the registration form.