

Official rules of a game with prizes “Pay with a Visa debit card and you could win a prize”, 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 game with prizes called “Pay with a Visa debit card and you could win a prize” (hereinafter referred to as “Game”/“the Game”) for making payments with debit cards issued by UniCredit Bulbank AD during the period specified in these Official Rules.

1.2. These Official Rules of the game “Pay with a Visa debit card and you could win a prize”, organized by UniCredit Bulbank AD, are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available for the entire 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 change its General Terms and Conditions in case of occurrence of force majeure circumstances, only after having communicated the changes in advance on the website: www.unicreditbulbank.bg. In such cases, no compensation shall be payable to the participants.

SECTION 2: ELIGIBILITY CRITERIA AND MECHANISM FOR PARTICIPATING IN THE GAME

2.1. All natural persons who have reached the legal age of majority, who have a Visa branded debit card, issued by UniCredit Bulbank AD and activated 30 days before the start of the respective subperiod of the Game are eligible to participate.

2.2. Every 5 payments at POS terminals or online for a minimum value of BGN 5 each, with a Visa debit card issued by UniCredit Bulbank AD (issued and activated in the month preceding the date on which a respective subperiod of the Game starts), made by a customer meeting the requirements under item 2.1., entitle the cardholder to one participation in the prize draw for the respective subperiod of the Game, i.e. 5 payments = 1 participation, 10 payments = 2 participations, 15 payments = 3 participations, etc.

2.3. A customer can participate in only one prize draw, i.e. the customer who gets a Visa debit card issued and activates it 30 days before the start date of a subperiod of the Game, can only participate in the prize draw for this subperiod, and every 5 payments entitle him/her to 1 participation in the respective draw, according to item 2.2.

2.4. Each customer of the Bank, according to item 2.1. above, automatically gets entitled to be included in only one prize draw for the respective subperiod of the Game, following the period of 30 days after issuing and activating the debit card, and it is deemed that he/she accepts the terms and conditions for participation. In case a customer of the Bank, who meets the requirements under item 2.1. and item 2.2. of the Game, does not wish to participate in the Game, the customer has to state that explicitly in a branch of the Bank or by contacting the Call Center of UniCredit Bulbank AD.

2.5. Employees of UniCredit Bulbank AD and its subsidiaries do not have the right to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 0:00 h. on 15.01.2021 and will continue until 23:59 h. on 14.01.2022, including 12 (twelve) individual one-month subperiods, as follows:

- **Subperiod 1:** 15.01.2020 – 14.02.2021;
- **Subperiod 2:** 15.02.2021 – 14.03.2021;
- **Subperiod 3:** 15.03.2021 – 14.04.2021;
- **Subperiod 4:** 15.04.2021 – 14.05.2021;
- **Subperiod 5:** 15.05.2021 – 14.06.2021;
- **Subperiod 6:** 15.06.2021 – 14.07.2021;
- **Subperiod 7:** 15.07.2021 – 14.08.2021;
- **Subperiod 8:** 15.08.2021 – 14.09.2021;
- **Subperiod 9:** 15.09.2021 – 14.10.2021;
- **Subperiod 10:** 15.10.2021 – 14.11.2021;
- **Subperiod 11:** 15.11.2021 – 14.12.2021;

- **Subperiod 12:** 15.12.2021 – 14.01.2022;

SECTION 4: PRIZES

4.1. For each subperiod of the Game, the Organizer will provide 200 (two hundred) prizes, as follows:

- **Prizes for each of subperiods 1, 2, 3, 4, 7, 8, 9, 10, 11 and 12:**
 - 50 USB speakers;
 - 50 smart bracelets;
 - 50 Scrabble board games;
 - 50 Monopoly board games.
- **Prizes for the each of subperiods 5 and 6:**
 - 50 USB speakers;
 - 50 smart bracelets;
 - 100 Monopoly board games.

4.2. According to Art. 13, para. 1, item 21 of the Income Taxes on Natural Persons Act (ITNPA), effective from 01.01.2017, non-monetary prizes from games of chance with a value exceeding BGN 100.00 are taxable income of the individual who receives them. The Bank pays the due tax on the taxable income and upon request the individual can be provided with a certificate, as per a sample form, for the tax paid by the Bank.

4.3. The individual who has won a non-monetary prize from a game of chance could be obliged to declare as income the BGN equivalent of the received non-monetary prize, as well as the tax paid by the Bank, with an annual tax return under Art. 50 of ITNPA, to which the individual must enclose the certificate issued by the Bank. The annual tax return shall be submitted within the time limits and according to the procedure stipulated in ITNPA.

4.4. In case the announced winning participant does not agree with the processing of his/her personal data for the purposes of declaring the received prize to the relevant tax authorities in accordance with the applicable tax legislation, he/she must explicitly state his/her disagreement to the Organizer. The disagreement can be stated at the time when the participant is notified by phone about the prize won. The participant can also state his/her disagreement by notifying the Organizer by calling the Call Center at tel. 0700 1 84 84 or by visiting a convenient bank branch/office within 5 working days from the notification about the prize won by a phone

call from a representative of the Bank. In case of expressing disagreement with the processing of his/her personal data for the purposes of declaring a prize received, pursuant to the Income Taxes on Natural Persons Act (ITNPA), the participant is not entitled to further participation in the Game or to receive a prize.

SECTION 5: PRIZE DRAW AND COMMUNICATION TO THE WINNERS OF THE GAME

5.1. The names of all winners in the Game will be drawn by Publicis AD in a lottery draw in the presence of a notary public in line with the following schedule:

- **Date of the prize draw for subperiod 1:** 17.02.2021
- **Date of the prize draw for subperiod 2:** 17.03.2021
- **Date of the prize draw for subperiod 3:** 20.04.2021
- **Date of the prize draw for subperiod 4:** 19.05.2021
- **Date of the prize draw for subperiod 5:** 17.06.2021
- **Date of the prize draw for subperiod 6:** 20. 07.2021.
- **Date of the prize draw for subperiod 7:** 17.08.2021.
- **Date of the prize draw for subperiod 8:** 20.09.2021.
- **Date of the prize draw for subperiod 9:** 19.10.2021.
- **Date of the prize draw for subperiod 10:** 17.11.2021.
- **Date of the prize draw for subperiod 11:** 20.12.2021.
- **Date of the prize draw for subperiod 12:** 18.01.2022.

5.2. Additionally, for each of the subperiods, 50 alternate winning participants will be drawn by lottery.

5.3. Within one prize draw, one customer can only win one prize.

5.4. A representative of the Bank will inform all of the winners of the won prizes by phoning them or sending them an e-mail, depending on their contact details available in the bank's information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to section 2, item 2.3. above.

5.5. In case a winner cannot be reached within 48 (forty-eight) hours from the phone call and/or from the 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 way. In case the first alternate winner does not respond within the term referred in this item, the second alternate winner will be considered a winner and he/she will be informed following the same procedure.

5.6. After a received explicit consent from 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.

5.7. UniCredit Bulbank AD is not responsible in case a winner in the game with prizes as a customer of the bank has provided 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 address entered in the system of UniCredit Bulbank AD or to another address explicitly indicated by the customer when he/she was informed of the prize won.

6.2. To receive his/her prize, the winner has to sign a statement of acceptance, which will be provided to him/her by the courier.

6.3. Upon receiving the prizes, the winners have to present their ID documents in order to identify themselves as winners in the game.

6.4. In case a winning participant withdraws his/her consent for further participation in the Game, or respectively for providing data for receiving the prize won by him/her, the Organizer will not be able to award the prize to the participant.

SECTION 7: PERSONAL DATA PROCESSING

7.1. Controller for the purposes of the Game is the Organizer of the Game: UniCredit Bulbank AD, with UIC: 831919536, with registered seat and management address: Sofia, 7 Sveta Nedelya Sq., phone number: 0700 1 84 84.

7.2. The campaign is carried out with the assistance of Publicis AD, i.e. the marketing agency which will be responsible for conducting the prize draws and sending the prizes to the winning participants. In this sense, the agency will be considered Data Processor with regard to the Game.

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

7.4. The Agency (Publicis AD) will process for the purposes of conducting prize draws only fictitious card transaction numbers, as the agency will not have personal data of the participants.

7.4.1. The Agency (Publicis AD) will process for the purposes of sending the prizes to the winning participants the following data: names of the winning participants, phone number and address for delivery of the prize won. The personal data necessary for receiving the prizes are: Names of the winning participant, phone number and address for delivery of the prize, can be processed also by a courier chosen by the Agency (Publicis AD) for delivery of the prize. The data of the winning participants will be erased from the archive and the documentation of Publicis AD and the statements of acceptance will be submitted to the Organizer within 30 days after delivery of the prizes.

7.5. Upon announcing a participant as a winner of a prize, in compliance with the requirements of the tax legislation, personal data will be processed for the purposes of declaring the taxable income/ names, Personal Number and other required data according to the tax legislation/. The personal data processed for the purpose of complying with the requirements of the tax legislation will be provided to the relevant state revenue authorities.

7.6. For sending the prize from the Organizer and its receiving with the consent of the winning participant, personal data such as names, mailing address, contact details will be processed: phone number, address of the participant.

7.7. The personal data of the non-winning participants, which are processed only for the purposes of the Game, will be erased by the Organizer immediately after the term of the Game expires.

7.8. The personal data of the winning participants, which are processed only for the purposes of the Game, will be erased after one year from the date when the Game ends, and the data necessary for tax purposes will be kept in the manner, as per the requirements and within the time limits foreseen in the applicable tax legislation.

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

7.10. The participation in the Game is completely voluntary and every participant has the right to withdraw his/her consent for participation in the Game. In such case, he/she loses the right to continue his/her participation in the Game.

7.11. You can contact UniCredit Bulbank AD's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 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.

7.13. The 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, Personal Data Protection section, as well as personally at a convenient bank branch.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall not be held responsible 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 responsible in case the prize cannot be received due to impossibility to identify the winner and/or his/her representative upon the delivery of the prize or a part thereof as per the above procedure or because of other technical and/or legal obstacles.

8.3. The Bank shall not be held responsible in case a prize cannot be received by a winner because of provided incorrect, false or non-valid e-mail address, mailing address and/or contact telephone number.