

# **Official Rules of the 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 using Visa debit or credit cards issued by UniCredit Bulbank AD (including through 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](http://www.unicreditbulbank.bg), and will be available throughout the 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 of force majeure circumstances, only after publishing a notification of the changes in advance on the following website: [www.unicreditbulbank.bg](http://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 with a Visa debit and/or credit card (including cards added to a digital wallet through Bulbank Mobile or in Apple Pay Wallet) issued by UniCredit Bulbank AD prior to the start of the Game (prior to 13.12.2021), are eligible to participate in the Game. Digitalizing the card in Bulbank Mobile or in Apple Pay Wallet may also be performed after the start of the Game.

2.2. Each online or POS payment (for goods and services) by a Visa card (using a digital wallet or a physical card) for at least BGN 30 (thirty), automatically gives the cardholder the right of one entry in the small prizes draw for the respective subperiod of the Game, i.e. 1 payment = 1 entry, 2 payments = 2 entries, 3 payments = 3 entries, etc.

2.3. Every 5 online or POS payments (for goods and services) by a Visa card (using a digital wallet or a physical card) for at least BGN 30 (thirty) each, automatically give the cardholder the right of one entry in the big prizes draw for the respective subperiod of the Game, i.e. 5 payments = 1 entry, 10 payments = 2 entries, 15 payments = 3 entries, etc.

2.4. The payments which entitle to participation in the prize-winning draw must be made by one Visa card only. As at the date of the prize draw, the card which was used for the payments must have an “Active” status.

2.5. Pursuant to item 2.1. above, each client of the Bank shall automatically receive the right to be included in the prize draw during the respective subperiod of the Game. By making a mobile payment or a card payment using a Visa card which meets the requirements of Section 2, the client accepts these Official Rules and the terms and conditions for participation in the Game. If a client 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 branch or by contacting the Call Center of UniCredit Bulbank AD.

2.6. 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 will commence at 00:00 am on 13.12.2021 and will continue until 23:59 pm on 12.03.2022. It shall have three subperiods as follows:

- **First subperiod:** 13.12.2021 – 12.01.2022;
- **Second subperiod:** 13.01.2022 – 12.02.2022;
- **Third subperiod:** 13.02.2022 – 12.03.2022.

### **SECTION 4: PRIZES**

4.1. The Organizer will provide the following prizes for each of the three subperiods:

- **Small prizes** - 25 prizes for each subperiod (a total of 75 prizes for the entire period of the Game);
  - 5 Coffee Robots;
  - 5 home cinema systems;

- 5 Instant digital cameras;
- 5 Action cameras;
- 5 Drones.
- **Big prizes** - 2 prizes for each subperiod (a total of 6 prizes for the entire period of the Game);
  - 1 SAMSUNG GALAXY Z Flip 3;
  - 1 APPLE IPHONE 13 (512 GB).

4.2. 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.

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

4.4. According to article 12, paragraph 1 in conj. 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.

4.5. The non-monetary prize received is an income which is not to be declared 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 under the following scheme:

- **Prize-draw date for the first subperiod:** 24.01.2022
- **Prize-draw date for the second subperiod:** 21.02.2022
- **Prize-draw date for the third subperiod:** 21.03.2022

5.2. Additionally, for each of the subperiods five alternate winners shall be randomly selected for each small prize and one alternate winner - for the big prize.

5.3. A Bank representative shall notify all prize winners of the won prizes in a phone call or via 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 2.5 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 was issued, provided that the card fulfills the requirements of the Game.

5.5. 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.

5.6. 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](http://www.unicreditbulbank.bg).

5.7. UniCredit Bulbank AD shall not be held liable in case a winner in the prize-winning Game has provided, as a client 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 client upon his/her notification of the prize.

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

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. If a selected winner expresses his/her disagreement to further participate in the Game following the procedure in item 2.5., 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, registered seat and management address: Sofia, 7 Sveta Nedelya Sq., telephone number 0700 1 84 84.

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 client, 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 was provided with a prize does not agree to the processing of his/her personal data for the purposes of reporting the received prize to the respective tax authorities pursuant to the applicable tax legislation, he/she must explicitly express 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-selected participants processed solely for the purposes of conducting the Game shall be deleted by the Organizer immediately after the drawing of the prize winners on the date determined in item 5. 1.

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 2.5. 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](mailto: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: 2 Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.13. UniCredit Bulbank AD's clients can receive detailed information about the processed personal data pursuant to Regulation (EU) 2016/679 at the following web address: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg) in the Personal Data Protection section, as well as at a convenient bank branch.

## **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 by the respective provider.

8.2. The Bank shall not be held liable for the suitability, quality and the 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 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 a part of it pursuant to the above provisions or because of 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 e-mail address, mailing address and/or telephone number provided in the Bank's information system.