

OFFICIAL REGULATION OF THE PROMOTIONAL CAMPAIGN
“Send money abroad and join the lottery for one of the 100 interactive frames”
PERIOD February 1, 2012 – March 30, 2012

Art.1 Organizer of the Promotional Campaign

1.1 The promotional campaign is organized by UniCredit Bulbank Ltd., with its headquarters in Sofia, with registered office address in Sofia 1000, Sveta Nedelya sq 7, (hereinafter, "the Organizer").

1.2 The promotional campaign will be conducted under the provisions of the present Regulation, which is compulsory for every participant.

Art.2 Duration of the promotional campaign, participating product and participants.

2.1 The promotional campaign is valid from February 1, 2012 until March 30, 2012 both dates included, and will be organized in all the locations of the Organizer in the territory of Bulgaria.

2.2 The extraction of the winners will take place in the office of the Organizer on **April 23, 2012**. Winners will be announced according to Article 5 below, within 10 working days from the extraction date.

2.3 Prizes may be claimed by the winners until **May 30, 2012**, included. The winners who have not contacted the Organizer before such date will lose the right to their prize.

2.4 The participating product at this promotional campaign is the money transfer service via MoneyGram initiated at any UniCredit Bulbank location of Bulgaria.

2.5 The promotional campaign is open to all individuals who use the service mentioned in 2.3 during the term of the promotion and who in order to be considered eligible will cumulatively satisfy the following conditions:

- a) To be 18 years old before February 1, 2012.
- b) To reside in Bulgaria.
- c) To have used the service mentioned in 2.4 in the period of the promotional campaign.
- d) To respect the conditions of the present Regulation.

2.6 Employees of UniCredit Bulbank or MoneyGram International Payment Systems Inc. or any of their affiliate companies, employees of other companies directly involved in organizing and conducting the Promotion, their spouses and relatives cannot participate in the promotion.

Art.3 Mechanisms

3.1 The extraction of the winners will be made using the software and equipment of the Organizer, guaranteeing that the extraction operation will be correct, without human intervention and with the observance of this Regulation.

3.2 The draw will be done by selecting 100 reference numbers from all the send transfers from Bulgaria initiated from a Location of the Organizer. Such references will be picked by a computer through its software. Other 40 references will be picked as reserves in the event it is not possible to contact the winners.

Art.4 Promotion awards

4.1. In the promotion will be awarded 100 prizes, consisting in branded interactive frames.

4.2 The awards cannot be replaced with their money equivalent.

Art.5 Granting the awards

5.1 Extraction will be made on **April 23, 2012**, according to article 3.1

5.2 Winners will be notified by phone, within 10 working days of the extraction date.

5.3 The list disclosing the winners will be published on the site **www.unicreditbulbank.bg**

5.4 Awards will be send by courier to the winners addresses.

5.5 Additional information can be obtained from Customer Service Headquarters: Ph No 0700 1 84 84, Monday - Friday from 09:00 - 17:00.

5.6 Unjustified claims of awards, forgeries and complaints proved to be unfounded and abusive, constitute grounds for organizers in the request for damages of interests.

5.7 Complaints about the prize, subsequent to signing the protocol, will not be the responsibility of the Organizer. The integrity check of the prize is made when the prize is handed over by the representative of the Organizer.

5.8 By signing the protocols, the winners give their consent that their full name to be used by the Organizer in websites of the Organizer in connection with the promotion, with no further payments from the Organizer or other entities involved.

Art.6 Data protection

6.1 The Participants in this promotion have their rights protected in accordance with Law for Protection of personal data.

Art.7 Cessation of promotion

7.1 This Promotional campaign may cease only on the occurrence of an event constituting force majeure and/or in case of the Organizer impossibility, for reasons beyond his control, to continue this Promotion.

Art.8 Errors, inadequate communications

8.1 The Organizer does not assume any responsibility for any printing mistake in the communications, posters, regulation, regarding this promotional campaign.

Art.9 Other provisions of the Regulation

9.1. The Organizer reserves the right to change the present Regulation during the Promotion. Any changes will be made through an Additional Act to this regulation and will enter into force only after they have been disclosed to the public on the site www.unicreditbulbank.bg

9.2 Participation in this promotion implies knowledge and acceptance of this Regulation By participating in this Promotional Campaign, participants agree to accept the provisions, terms and conditions of the present Regulation.

Art.10 Applicable law, litigations

10.1 Any disagreement between the Organizer and the participants in the promotional campaign will be resolved amicably, and if is not possible, disputes will be resolved by the courts situated at the headquarters of the Organizer.

10.2 The applicable law is the Bulgarian law.