

Official Prize Game Rules

"Shop and you can win with UniCredit Bulbank and Kaufland!"

SECTION 1: GAME ORGANISER

1.1. "Shop and you can win with UniCredit Bulbank and Kaufland!" (hereinafter referred to as the "Game") is organised 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 "Organiser(s)", "UniCredit Bulbank" or the "Bank"), in partnership with Kaufland Bulgaria EOOD and Co. KD, with Unified Identification Code (UIC): 131129282, having its registered office and headquarters address in the city of Sofia, Banishora residential district, 1A Skopje Street (hereinafter referred to as "Partner" or "Kaufland"/"Kaufland Bulgaria"), which together with the Organiser 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 its conduct.

1.3. The awards are provided by Kaufland Bulgaria EOOD and Co. KD, with Unified Identification Code (UIC): 131129282, having its registered office and headquarters address in the city of Sofia, Banishora residential district, 1A Skopje Street.

1.4. Kaufland is not the Organiser of the Game, and is not responsible before state institutions, individuals and legal entities, including participants in the game in connection with the conditions for participation and the mechanism of the Game. For any questions related to participation in the Campaign, participants should contact the Organiser.

1.5. The Organiser has the irrevocable right unilaterally to terminate or extend the Campaign at any time, without giving reasons, as well as to change the Official Rules, in the case of force majeure, only after prior notification of the changes by disclosing this on the site: www.unicreditbulbank.bg. In these cases, no compensation is owed to the participants.

SECTION 2: CONDITIONS AND MECHANISM FOR PARTICIPATION IN THE GAME

2.1. All adult, capable individuals, clients of UniCredit Bulbank AD, who simultaneously fulfil the following conditions have the right to participate in the Game:

- Before the start of the Game, they have a debit or credit card issued to physical entities by UniCredit Bulbank AD, with the brand Mastercard.
- During the Period of the Game referred to in Item 3.1., they have made payments of a total minimum value (with one or more transactions) of BGN 50.00 (fifty Bulgarian levs)/EUR 25.56 (twenty-five Euros and fifty-six Euro cents) at a POS terminal, at any Kaufland site on the territory of the country, with a debit and/or credit card of individuals, with the brand Mastercard. The total value of purchases includes only goods sold in Kaufland hypermarkets. Every BGN 50.00 (fifty Bulgarian levs)/EUR 25.56 (twenty-five Euros and fifty-six Euro cents) from a single card during the period of the Game entitles a single participation in the draw of the prizes, regardless of whether one or more payments have

been made at a real POS terminal (BGN 50.00/EUR 25.56 – 1 participation, BGN 100.00/EUR 51.13 – 2 participations, BGN 150.00/EUR 76.69 – 3 participations, etc.).

- To register for participation in the Game by completing their names and contact details in a special online form within the term of the Game under Item 3.1., which will be available from the promo page for the Game on the Corporate Website of the Bank at the following link: <https://www.unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/shop-and-win-with-mastercard-and-kaufland/> . A link to the Game address on the Organiser's website will also be available on the Kaufland website.

2.2. Payments entitling participation in the prize draw may be made via a physical plastic card and/or digital wallet. At the date of withdrawal of the prizes, the card with which the payments were made should have "Active" status. All debit and credit cards belonging to physical persons, issued by UniCredit Bulbank AD, with the brand Mastercard of the respective registered participants can participate in the Game, if payments have been made using them in the amount of a total minimum value (with one or more transactions) of at least BGN 50/EUR 25.56.

2.3. Every client of the bank who meets the conditions referred to in Item 2.1. is entitled to be included in the Game's prize draw as described in Item 4.1. to SECTION 4 of these Official Rules, and by registering through the special online form referred to in Item 2.1., the client accepts these Official Rules and the conditions for participation in the Game. In the event that a client of the Bank, who meets the conditions referred to in this Section, wishes to opt out of further participation in the Campaign, they must declare the opt-out in a branch of the Bank or by calling the Customer Contact Centre of UniCredit Bulbank AD.

2.4. Employees of Kaufland Bulgaria and the Bank and their subsidiaries, affiliates involved in the organisation and conduct of the Game, as well as members of their families (children and spouses) are not entitled to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The game starts at 0:00 on December 01, 2025 and continues until 23:59 on December 31, 2025.

SECTION 4: PRIZES

4.1. Participants have the chance to win ONLY ONE of the following prizes

4.1.1. 3 Kaufland hypermarket shopping vouchers (main prizes) worth EUR 750.00 (BGN 1,467.00) valid from January 14, 2026 to January 07, 2027

4.1.2. 200 Kaufland hypermarket shopping vouchers (small prize) worth EUR 50.00 (BGN 98.00) valid from January 14, 2026 to January 07, 2027

4.1.3. The shopping voucher may not be used in Kaufland stores outside the territory of the Republic of Bulgaria, or in other retail outlets. The voucher can be used multiple times until the full amount is used up. The remaining value of the voucher cannot be refunded or exchanged for cash. The vouchers can be used to purchase all types of goods. The residual value of the voucher can be tracked in the receipt from the last purchase.

4.2. The prizes provided in the Game may not be replaced by their monetary equivalent or by other benefits, and no change in the conditions of their use may be requested.

4.3. In the event that a Winner cannot be identified by providing an identity document, the Organiser has the right to refuse to award the prize and provide it to a reserve winner.

4.4. If a Winner is not found by the Organiser / refuses to receive the prize/ does not confirm that he wishes to receive it/ does not provide the necessary assistance within the meaning of these General Terms and Conditions in connection with the acquisition of the prize, the participant loses the right to receive the prize. In these cases, the prize shall be awarded to ONE reserve participant, according to the order in which they are drawn. Such winner will be notified according to the conditions described above.

4.5. A higher number of entries in the Game only increases the participant's chance of being selected as a winner, but does not entitle the winner to be selected more than once, respectively to receive more than one prize. A participant with more than one entry is entitled to receive the prize for which they were initially drawn, and their subsequent selection, if any, is not taken into account in determining the winners.

4.6. Pursuant to art. 12, Paragraph 1, in conjunction with Art. 13, Paragraph 1, Item 21, as well as Art. 38, Paragraph 14 of the Personal Income Tax Act (PITA), cash prizes and winnings with a value of over BGN 100.00 (one hundred Bulgarian levs) from games are taxable income for the individual receiving them. The tax shall be declared by the Organiser and paid at the expense of the Organiser.

The prize received is deemed income not subject to declaration by the winners in the annual tax return under Art. 50 of the Personal Income Tax Act, since the prizes are subject to final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF WINNERS

5.1. The winners of the Game will be drawn by the Organiser at random in the presence of a notary on January 14, 2026.

When drawing the winners, the following prize distribution sequence is followed, in accordance with the drawing order:

- Drawing three main prize winners;
- Drawing two hundred small prize winners;

In addition, 3 reserve Winners for the prizes under Item 4.1.1 and 200 reserve winners for the prizes referred to in Item 4.1.2 will be drawn at random. The reserve Winners are ranked in order according to their withdrawal sequence.

5.2. Within 5 (five) working days from the date of withdrawal, in accordance with Item 5.1., the Organiser shall inform the winning participants by telephone about winning the prize and how to receive it, unless they have explicitly declared their opt-out to participate in the Game, in accordance with Section 2, Item 2.3. above.

5.3. In the event that a winning participant is not contacted within 48 (forty-eight) hours, the first reserve winning participant shall be considered the winner according to the sequence of their withdrawal for the respective prize, using the same method of notification. This order shall apply until the reserve participants are exhausted. The order provided for in this Item shall also apply in

the event that after the draw it is established that the Winner does not meet the conditions for participation referred to in Item 2.1.

5.4. Only after explicit consent received from 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.

SECTION 6: AWARDING THE PRIZES

6.1. The prizes referred to in Items 4.1.1. and 4.1.2. shall be received by courier, at an address specified by the winning participant.

6.2. The main prizes are provided to the Winning Participants after completing, signing and submitting a declaration regarding the taxation of the prize, through the courier upon receipt of the prize, or signing it with an electronic signature (QES) by completing the data from their identity document (ID card/international passport). Completing the declaration and delivering it back by courier, or signing it electronically, is a mandatory condition for receiving the prize. The winner is responsible for the correctness and truthfulness of the data provided.

6.3. Upon receipt and signing of the declaration, the Winning Participants will be required to present their ID for reconciliation in order to identify themselves as Winners in the Game.

6.4. In the event that a selected winning participant declares their disagreement for further participation in the Game in accordance with Item 2.3., respectively for the provision of data for the receipt of the prize won by them or declaration of such a prize, the Organiser will not be able to award the prize won by the winning participant, in which case the procedure referred to in Item 5.3 shall apply.

SECTION 7: PROCESSING OF PERSONAL DATA

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, and in accordance with the requirements of the applicable legislation in the field of personal data protection.

7.2. The organiser of the Game is UniCredit Bulbank AD, with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the city of Sofia, 7 Sveta Nedelya Square, Tel. 0700 1 84 84.

7.3. For the purposes of conducting and participating in the Game, the Organiser collects and processes information constituting personal data about the participants such as: names, contact details, customer phone number or e-mail address.

7.4. The Organiser may promote the Game and publish photographic material or information about the Game on social networks (Facebook, LinkedIn, Twitter, etc.), including publishing the names of the winning participant on the Corporate Site of UniCredit Bulbank AD – www.unicreditbulbank.bg with the consent of the respective Winning Participant.

7.5. By completing the registration online form referred to in Item 2.1., each participant in the Game shall be deemed to have been informed that their personal data will be processed in the event that they are selected as a Winner for the purposes of receiving a prize. The participant accepts the Organiser's Policy for Personal Data Processing in accordance with Item 7.13. When

awarding a Prize to a Winning Participant, in compliance with the requirements of the tax legislation, personal data will be processed for the purposes of declaring the taxable income (names, ID number and other data required under the tax legislation). Personal data processed for the purposes of complying with the requirements of tax legislation will be provided to the relevant state revenue authorities. Personal data may be provided to courier service providers selected by the Organiser, for the purpose of delivering the prizes.

7.6. In the event that a participant to whom a prize has been awarded does not agree with the processing of their personal data for the purposes of declaring the prize received to the relevant tax authorities under the applicable tax law, they must explicitly declare their disagreement to the Organiser. The participant may declare their disagreement when notifying the prize won by phone or by notifying the Organiser by calling the Customer Contact Centre at Tel. 0700 1 84 84 or visit a convenient bank branch/office within 5 business days of the notification of the prize. When expressing disagreement with the processing of their personal data for the purposes of declaring under the Personal Income Tax Act a prize received, the participant is not entitled to further participation in the Game or to receive a prize.

7.7. The personal data of the non-winning participants processed only for the purposes of conducting the Game will be deleted by the Organiser immediately after the drawing of the winners on the date specified in Item 5.1.

7.8. The personal data of the Winning participants, processed only for the purposes of conducting the Game, will be deleted after the expiration of one year from the end of the Game and the data necessary for tax purposes will be stored in accordance with the procedure, requirements and within the terms of the applicable tax legislation.

7.9. Each participant in the Game has the right to request access to correct, delete or restrict the processing of their personal data, as well as the right to data portability, as well as may object to processing based on a legitimate interest.

7.10. Participation in the Game is entirely voluntary and each participant has the right to refuse to participate in the Game in accordance with Item 2.3. In this case, such participant loses the right to continue to participate in the Game, or to receive a prize won.

7.11. The Personal Data Protection Officer of UniCredit Bulbank AD may be contacted by email: DPO@UniCreditGroup.BG or at: 7, Sveta Nedelya Square, 1000, Sofia, Bulgaria.

7.12. A participant in the Game who believes that their rights regarding the processing of personal data have been violated may file a complaint with the Commission for Personal Data Protection at: 2 Tsvetan Lazarov Street, 1592, Sofia, Bulgaria.

7.13. Clients of UniCredit Bulbank AD may receive the full information regarding the personal data processed, in accordance with Regulation (EU) 2016/679, at the following internet address: www.unicreditbulbank.bg in the Personal Data Protection Section, as well as at a convenient bank branch.

7.14. Kaufland Bulgaria EOOD & Co. KD does not process data of the participants in the Game.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank shall provide the prize vouchers provided by Kaufland to the Winning Persons in their original packaging and in the form in which they are received by Kaufland Bulgaria.

8.2. Kaufland Bulgaria shall be responsible for the validity of the shopping vouchers provided as prizes in this Game.

8.3. The Bank, respectively Kaufland Bulgaria, shall not be liable in the event that the prize cannot be received due to the inability of the Winning Participant and/or their representative to be identified upon receipt of the prize or part of it in the order above or due to other technical and/or legal obstacles.

8.5. The Bank, respectively Kaufland Bulgaria, shall not be liable in the event of the winner's inability to receive a Prize by a winning participant due to inaccurate, incorrect or outdated contact details provided in the registration form.