

Official rules of the prize game ‘To Join at the Last Minute: Priceless’

SECTION 1: GAME PROMOTER

1.1. The Campaign ‘To Join at the Last Minute: Priceless’, (hereinafter referred to as the “Campaign”, the “Game” and/or the “Promotional Campaign”) is promoted and conducted by UniCredit Bulbank AD PLC, with Unified Identification Code (UIC): 831919536, having its registered office and headquarters address in the Sofia, Vazrazhdane municipal district, 7 Sveta Nedelya Square (hereinafter referred to as the “Promoter”, “UniCredit Bulbank” or the “Bank”), 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 Campaign.

1.2. These Official Rules of the Campaign are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available for the entire period of the Campaign.

1.3. The prizes are awarded with the assistance of “ALL CHANNELS COMMUNICATION” (Solely-owned LLC), 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. Mastercard and the Agency are not the Promoter of the Promotional Campaign and are not liable before state institutions, individuals and legal entities, including the participants in the game, in relation to the terms of participation and the mechanism of the Campaign. For any questions related to the participation in the Campaign, 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: TERMS 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 requirements:

- Holders of UniCredit Shopping Card, Gold Smart Credit and/or Platinum Smart Credit payment cards of the Mastercard brand issued by UniCredit Bulbank before the start of the Game.
- During the period of the Game, they have made payments for at least one EUR 50/BGN 97.79 at POS terminals or online with UniCredit Shopping Card, Gold Smart Credit and/or Platinum Smart Credit of the Mastercard brand. Each EUR 50/BGN 97.79 spent from one payment 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 or online (EUR 50/BGN 97.79 – 1 participation; EUR 100/BGN 195.58 – 2 participations, EUR 150/BGN 293.37 – 3 participations, and so on).
- 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: <https://www.unicreditbulbank.bg/en/individual-clients/bank-cards/promotions/mastercard-priceless/last-minute-registration/>

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 cards UniCredit Shopping Card, Gold Smart Credit and/or Platinum Smart Credit of the Mastercard brand of the respective registered participants used for payments of at least EUR 50/BGN 97.79, 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 requirements 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 the Bank, the Agency and Mastercard, their subsidiaries, affiliates participating in the promotion and conduct of the Campaign, 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 January 15, 2026 and ends at 23:59 on March 31, 2026.

SECTION 4: PRIZES

4.1. The Promoter will provide the following prizes:

4.1.1. 5 prizes (grand prize), each consisting of a package for two for the UEFA CHAMPIONS LEAGUE 2025 – 2026 final in Budapest on May 30, 2026, including:

- Double ticket (two tickets) for the final of the UEFA CHAMPIONS LEAGUE 2025–2026 in Budapest;
- Airline tickets Sofia – Budapest – Sofia, with departure date 29.05.2026 and return date 31.05.2026;
- Hotel accommodation (double room) for 2 (two) stays – on 29.05.2026 and on 30.05.2026;
- Transfers: airport-hotel-airport in Budapest;
- Insurance.

Any other expenses related to travel and accommodation, other than those specified above, are borne by the Winner.

Changes are possible in the dates and venue of the final and, as well as and accordingly, in the airline tickets and accommodation.

To receive the prize under item 4.1., by the time of providing the data for receiving the prize, the winner and its 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 (for the international passport).

4.1.2. 70 prizes (small prizes), each representing a UEFA CHAMPIONS LEAGUE merchandize (chosen by the Agency).

The prizes under item 4.1.2 are delivered within 30 business days after 01.07.2026 and after receiving the required data.

4.2. Within 5 business days from the date on which the winners are drawn pursuant to clause 5.1, the Organizer shall contact them by phone to inform them of the prize won, obtain their explicit consent to receive the prize, and obtain their consent for the Organizer to provide their contact details to the Agency.

4.3. The receipt of the Prize shall be further coordinated with the Agency, and for the purposes of this campaign and the receipt of the prize under item 4.1.1, the winners voluntarily provide their personal data to the Agency.;

4.4. The prize under item 4.1.1 (and the accompanying tickets for the 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 and warrants on behalf of his/her companion to comply with the requirements for using the tickets for the final of the UEFA CHAMPIONS LEAGUE 2025 – 2026's promoter, respectively, the rules for access to the venue of the final. Failure to comply with or the violation of these requirements may result in denial of admission to the venue of the final or its premature departure.

4.6. The use of the Prize under item 4.1.1 by the Winner and its companion should and may only take place in compliance with the requirements of the applicable law regarding personal documents, border procedure, departure from and return to Bulgaria, entry, residence and departure from Hungary, as well as in compliance with the guidance, requirements and instructions of the carriers, the accommodating hotel, the promoter of UEFA CHAMPIONS LEAGUE 2025 - 2026 and all other suppliers of goods and services included in the Prize. The Winner and its companion are solely 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 or refuses to receive the prize, or does not confirm that he/she wishes to receive it, or 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 participation is entitled to receive the prize for which he/she has been initially drawn, while his/her subsequent selection 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 EUR 50/BGN 97.79 from games are taxable income for the individual who receives them. The tax shall be declared and paid by the Organizer, at the Organizer'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 on April 08, 2026 by the Promoter by lottery in the presence of a notary.

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

- Drawing five winners of the grand prize;
- Drawing seventy winners of the small prizes;

5.2. For the period of the Game, 5 reserve winners will be further drawn by lottery for the prizes under item 4.1.1 and 70 reserve winners for the prizes under item 4.1.2. 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 4.1.2, 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 item applies also where after the drawing it is found that the Winner does not meet the requirements 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 is 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 the grand prize are further clarified with the Agency. The Agency contacts the Winners of the 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. Failure to provide the necessary data related to the provision of tickets (airline and for the 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 May 15, 2026, provided that the data specified above 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 the prizes under item 4.1.1, 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. During the call from the Bank's Customer Contact Centre, the winners of a prize must confirm their three names and personal identification number required to pay the tax for the prize, as well as their electronic address (email address) to receive the prize.

6.4. The Agency contacts the Winners for the small prizes under item 4.1.2 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 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 4.1.2 are sent within 30 (thirty) calendar days after 01.07.2026, 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 of 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 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. The Game is promoted in partnership with "All Channels Communication" EOOD, with Unified Identification Code (UIC): 131350957, having its registered office and headquarters address in the city of Sofia, 245 Slivnitsa Blvd., Floor 2 (the "Agency"), while the latter participates in the distribution of the prizes in the Campaign.

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 acknowledges that in connection with receiving and using the Prizes his/her personal data (three names, delivery address, telephone, email, identity document data) will be processed by the Agency, if he/she is selected as a Winner, and accordingly accepts the Agency's Policy for processing personal data when

conducting campaigns under item 7.14. The Winner must give consent to the processing of personal data for the purposes of providing a Prize by the Agency under the procedure of item 4.2 and 4.3. The refusal of the Winner to provide the necessary personal data constitutes an obstacle to receive the respective Prize, while in such 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, the Bank processes personal data 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 prices, 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.