

Official rules of the **PAY TODAY TRAVEL TOMORROW** campaign.

SECTION 1: CAMPAIGN ORGANISER

1.1. The Pay Today Travel Tomorrow campaign hereinafter referred to as the "Campaign", "Game" and/or "Promotional Campaign") is organised and conducted by UniCredit Bulbank AD, with UIC 831919536, with the following registered office and management address in the city of Sofia, Vazrazhdane District, 7 Sveta Nedelya Str. (hereinafter referred to as the "Organiser", "UniCredit Bulbank" or the "Bank"), with the assistance of Mastercard Europe SA, a Belgian joint stock company ("Mastercard"), which together with the Organiser provides the prize fund for the Campaign.

1.2. The 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 its implementation.

1.3. The prizes are awarded in cooperation with "ALL CHANNELS COMMUNICATION" Sole Owner LTD, UIC 131350957, with registered office and address of management in the city of Sofia, bul. 245 Slivnitsa Str., fl.2 (hereinafter referred to as "the Agency").

1.4. Mastercard and the Agency are not the Organiser of the Promotional Campaign, and are not responsible to state institutions, individuals and legal entities, including the participants in the Campaign in connection with the conditions for participation and the mechanism of the Campaign. For any questions related to participation in the Campaign, participants should contact the Organiser.

1.5. The Organiser has the irrevocable right unilaterally, without stating its motives, to terminate or extend the Campaign at any time, as well as to change the Official Rules, in the event 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 CAMPAIGN

2.1. All adult, capable individuals who are existing clients of UniCredit Bulbank AD and fulfil the following conditions are entitled to participate in the Campaign:

- Before the start of the Campaign, they have a credit card issued by UniCredit Bulbank AD UniCredit Shopping Card, Gold Smart Credit and/or Platinum Smart Credit with the Mastercard brand.
- In each calendar month during the period of the Campaign, a minimum amount must be spent through one or more purchases at a real and/or virtual POS terminal. The minimum amount spent per month is determined according to the brand of the card as follows:
 - **UniCredit Shopping Card – €150 minimum**
 - **Gold Smart Credit – €400 minimum**
 - **Platinum Smart Credit - €2,500 minimum**

In order to avoid any doubt, participation in the Campaign is not conditional on a transaction of a certain value or the purchase of a certain good and/or service. ATM cash withdrawals, transfers to digital wallets and betting-related transactions are not eligible for the Campaign.

- The Credit Card shall be active as of the date indicated as the end of the Campaign in SECTION 3 of these Official Rules .
- Participants register to participate in the Game by completing a special online form within the term of the Game under item 3.1. This form will be available from the promo page for the Game on the Bank's Corporate Website at the following link:

2.2. Every client of the bank who meets the conditions set out in item 2.1. shall receive the right to be included in the Campaign and the opportunity to win a prize from those described in item 4.1. to SECTION 4 of these Official Rules. Should a client of the Bank, who meets the conditions under this Section, wish to renounce 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.

2.3. Employees of the Bank, the Agency and Mastercard 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 CAMPAIGN

3.1. The campaign starts at 00:00 on **04.05.2026** and continues until 23:59 on **31.10.2026**.

SECTION 4: PRIZES

4.1. The Organiser will provide the following as prizes:

- **4 prizes (Apollo tourist agency voucher/s) as follows:**
 - two voucher prizes of **€2,000 for the winner using the UniCredit Shopping Card**
 - two voucher prizes of **€3,000 for the winner using the Gold Smart Credit and Platinum Smart Credit**

The vouchers are valid for one year from the date of their issue. Prior to the expiration date of the voucher, the Winner must choose and declare to the travel agency the use of the prize, otherwise they lose this right. Each voucher can be used only once.

The choice of the trip (excursion/holiday) is made from among those offered by the travel agency at the time of selection and according to its conditions, including periods of the campaign, transport, accommodation, etc .

All activities and services related to the use of the prize, other than those specified by the travel agency, are a commitment of and are provided by the Winners at their expense.

All conditions regarding the organisation and use of the prize are subject to agreement between the winner and the travel agency; the Organiser, the Agency and Mastercard are third parties to this relationship.

Receiving the prize does not guarantee the Winner the use of the prize at a time convenient to them.

If the value of the trip (s) selected by the Winner is less than the value of the Voucher (s), the Winner may choose another trip (s) until the amount of the Voucher (s) has been spent within one year. The winner is not entitled to receive the difference in money.

If the value of the trip (s) selected by the Winner is greater than the value of the Voucher (s), the difference shall be borne by the Winner at the Winner's expense.

Each Winner is obliged to acquaint themselves in advance about the conditions of the travel agency for using the voucher.

In order to avoid doubt, the Winner is entitled to trip (s) up to the value indicated on the Vouchers.

The prizes referred to in item 4.1. shall be provided within 30 days after the end of the Campaign in accordance with Section 3 of these Rules and after receiving the necessary data.

4.2. Within 5 working days from the date of drawing the names of the winners referred to in item 5.1., the Organiser shall contact them by telephone, informing them of the prize they have won, and to receive their explicit consent to receive the prize.

4.3. All clients who have fulfilled the conditions referred to in item 2.1. shall be given the opportunity to participate to win a prize.

4.4. A higher number of entries in the Game only increases the participants' 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.

4.5. Pursuant to art. 12, para. 1, in conjunction with Art. 38, para. 14 of the Personal Income Tax Act (PITA), cash and prizes from games represent taxable income for the individual receiving them and are subject to 10% final tax. The tax shall be declared and paid by the Organiser 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, as it is subject to a final tax.

SECTION 5: PRIZE DRAW AND NOTIFICATION OF WINNERS

5.1. The winners of the Game will be drawn by the Organiser on a lottery basis in the presence of a notary on 08.11.2026.

When drawing the winners, the following prize distribution sequence is followed, according to the drawing order:

- Drawing two winners with **UniCredit Shopping Card** for a prize voucher of **€2,000**
- Drawing two winners with **Gold Smart Credit** or **Platinum Smart Credit** for a prize voucher of **€3,000**

5.2. In addition, 8 reserve winners (4 reserves per prize) will be drawn on a lottery basis for the prizes under item 4.1.

5.3. In the event that a winning participant cannot be contacted within 3 (three) working days, the first reserve winning participant shall be considered the winner according to the sequence of their prize draw.

5.4 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.

5.5 UniCredit Bulbank AD is not responsible provided that a Winner of the Prize Game as a customer of the bank has provided incorrect or outdated contact details.

SECTION 6: AWARDING THE PRIZES

6.1. The prizes referred to in item 4.1. shall be received at a branch of UniCredit Bulbank convenient for the winning participant.

6.2. The Prize shall be awarded to the Winner after completing, signing and submitting a declaration in relation to the taxation of the Prize, at a branch of the Bank upon receipt of the Prize, or by signing it with an electronic signature (QES), by filling in the data from their identity document (identity card/international passport). Completing the declaration and submission to a bank official in the branch, 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 identity card for verification, 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 2.2., 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 Campaign will be used by UniCredit Bulbank AD solely to ensure the normal running of the Campaign, and in accordance with the requirements of the applicable legislation in the field of personal data protection.

7.2. 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.

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

7.4. By completing the registration online form referred to in item 2.1., each participant in the Game accepts that their personal data will be processed in the event that they are selected as a Winner in connection with the receipt of the Prizes, respectively accepts the Bank's Policy for processing personal data during campaigns. The winner shall provide consent to the processing of personal data for the purposes of awarding the Prize(full name, contact telephone and e-mail).The refusal to provide the necessary personal data on the part of the Winning Participants shall constitute an obstacle to the receipt of the respective Prize, in which case the Prize shall be provided to a reserve Winning Participant according to the order of the withdrawal and according to item 5.3. When providing a Prize to a Winning Participant, which represents taxable income, in compliance with the requirements of the tax legislation, personal data will be processed by the Bank for the purposes of declaring taxable income /full name ID number/FID, date of birth and country of citizenship as per identity document/. Personal data processed for the purposes of complying with the requirements of tax legislation will be provided to the relevant state revenue authorities.

7.5. The Organiser of the Game is UniCredit Bulbank AD with UIC 831919536, with registered office and address of management in the city of Sofia, 7 Sveta Nedelya Str., tel. 0700 1 84 84..The game is organised in partnership according to item 1.3, the latter taking part in providing the prizes in the Campaign.

7.6 The personal data of participants will be deleted one year after the end of the Campaign.

7.7. In order to avoid doubt, the Agency and Mastercard do not have access to the personal data of participants/winners and do not carry out activities of collecting, processing and storing such data.

7.8 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.

7.9 Participation in the Campaign is entirely voluntary and each participant has the right to refuse to participate in the Campaign in the manner referred to in item 2.2. In this case, such participant loses the right to continue to participate in the Game, or to receive a prize won.

7.10 The Personal Data Protection Officer of UniCredit Bulbank AD may be contacted by email: [DPO @ UniCreditGroup.BG](mailto:DPO@UniCreditGroup.BG) or at: 7 Sveta Nedelya Str., 1000, Sofia, Bulgaria.

7.11 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 Str., 1592, Sofia, Bulgaria.

7.12. 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.