

Official rules of the prize campaign “Totally Digital. Quick and Up to € 20.00 Bonus”

SECTION 1: CAMPAIGN ORGANISER

1.1. The "Totally Digital. Quick and Up to € 20.00 Bonus" campaign (hereafter referred to hereinafter referred to as the "Campaign", and/or the "Promotional Campaign") is organised and conducted by UniCredit Bulbank AD (PLC), with UIC (Unified Identification Code): 831919536, having its registered office and headquarters address of management in the city of Sofia, Vazrazhdane municipal district, 7 Sveta Nedelya Square (hereinafter referred to as "the Organiser", "UniCredit Bulbank" or "the Bank").

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 its implementation.

1.3. The Organiser has the irrevocable right without giving reasons to unilaterally 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 announcing them 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 natural persons who are new or existing clients of UniCredit Bulbank AD and fulfil the following conditions are entitled to participate in the Campaign:

2.1.1. Have a new Mastercard-branded credit card issued through the entirely remote process of Bulbank Mobile during the Campaign period specified in Section 3;

2.1.2. Activate the card and make at least 1 (one) transaction at a real or virtual POS terminal by the end of the Campaign.

Clients with issued credit cards as referred to in item 2.1.1. must activate the card and make one or more transactions with it no later than July 31, 2026 in order to have the opportunity to receive a bonus under item 4.1. of Section 4: Rewards.

2.2. The credit card shall have active status on the date of receipt of the bonus.

2.3. Every client of the Bank who meets the conditions set out in item 2.1. shall be entitled to participate in the Campaign and receive the prizes described in item 4.1. to SECTION 4 of these Official Rules. In the event that a client of the Bank,

meeting the conditions under this Section, wishes to refuse further participation in the Campaign, they must declare such refusal in a branch of the Bank or by calling the Customer Contact Center of UniCredit Bulbank AD.

2.4. Employees of the Bank and its subsidiaries who have fulfilled the conditions under item 2.1 may also participate in the Campaign.

SECTION 3: DURATION OF THE CAMPAIGN

- The campaign starts at 00:00 on **June 01, 2026** and lasts until 23:59 on **June 30, 2026**.

SECTION 4: PRIZES

4.1. The Organiser will provide a prize of a one-time bonus of 20% of the transactions made during the campaign period, but not more than € 20.00, with a newly issued and activated Mastercard-branded credit card, with at least one transaction made, pursuant to item 2.1. Transactions shall be made no later than July 31, 2026.

4.2. A client may only receive one bonus, regardless of how many transactions made. Cash withdrawals from ATMs and betting-related transactions do not participate in the Campaign.

4.3. All clients who have fulfilled the conditions under item 2.1 shall receive a prize within **15 days** after the end of the Campaign.

4.4. The prizes received under item 2.1 are taxable income subject to 10% advance tax. The tax is declared and paid by UniCredit Bulbank. Winning persons will be obliged to submit and declare the amount received and the tax withheld in their annual tax return under Art. 50 of the Personal Income Tax Act.

SECTION 5: DISTRIBUTION OF PRIZES

5.1. Within 15 working days after the expiration of the Campaign, the prizes referred to in item 2.1 shall be paid into the account servicing the card from which the transactions were made.

SECTION 6: PERSONAL DATA PROCESSING

6.1 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.

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

6.3. For the purposes of conducting and participating in the Campaign, the Bank shall process information constituting data on the payments made.

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

6.5. Each participant in the Campaign has the right to request access to, rectification, erasure or restriction of 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.

6.6. Participation in the Campaign is entirely voluntary and each participant has the right to refuse to participate in the Campaign under item 2.3. In this case, the participant loses the right to continue participation in the Campaign, as well as to receive a prize won.

6.7. The Personal Data Protection Officer of UniCredit Bulbank AD may be contacted at e-mail: DPO@UniCreditGroup.BG or at: pl. 7 Sveta Nedelya Str., 1000, Sofia, Bulgaria.

6.8. A participant in the Campaign 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.

6.9. Clients of UniCredit Bulbank AD can receive the full information regarding the personal data processed in accordance with Regulation EU 2016/679, at the following website: www.unicreditbulbank.bg in the Personal Data Protection section, as well as at a convenient bank branch.