

RULES of the national user blink P2P campaign "Transfer by mobile number"

1. CAMPAIGN PROMOTER

The organiser of the national consumer campaign for the use of the blink P2P service by mobile number (the "Campaign") is the National Card and Payment Scheme (NCPS), with the address: 1612 Sofia, 41 Tsar Boris III Boulevard ("Promoter"). The Promoter NCPS operates as part of BORICA S.A., UIC 201230426 and is structurally, accounting and operationally separate from the payment processing entity of the Company.

The Campaign is carried out with the technical support of the Participating Organisations mentioned in section 4. ELIGIBILITY TO PARTICIPATE IN THE CAMPAIGN.

These Rules have been drawn up and made public as of the Campaign launch date and are freely available on the website <https://www.blinkpay.bg/> throughout the Campaign period, in accordance with the requirements of applicable Bulgarian law. The Promoter reserves the right to supplement or modify these Rules, and the changes shall come into force only after the publication of their current version on the website www.blinkpay.bg. The Promoter has the right to terminate the Campaign at any time, as well as in the event of force majeure circumstances and/or abuses and/or violations of these Rules threatening and/or impeding the fair and lawful conduct of the Campaign. In such cases, no compensation shall be due to the Participants.

2. CAMPAIGN RULES

The Campaign is conducted in accordance with the terms and conditions of these rules (the "Rules") and all Campaign Participants are required to comply with the terms and conditions of these Rules. Each Participating Organisation may introduce additional terms and conditions, which it must make known to its customers.

By participating in the Campaign, Participants bind themselves to these Rules and agree to abide by the terms and conditions of the Campaign.

3. CAMPAIGN PERIOD



The Campaign shall run from 00:00 on 01.07.2024 until 23:59 on 15.12.2024, inclusive. The Promoter reserves the right to extend the Campaign Period or terminate the Campaign early by amending these Rules.

4. ELIGIBILITY TO PARTICIPATE IN THE CAMPAIGN

The Campaign is open to all individuals, 18 years of age or older, new or existing customers using the blink P2P service on a mobile number of any of the following Payment Service Providers (PSPs):

- "DSK Bank" AD
- "UniCredit Bulbank" AD
- "Central Cooperative Bank" AD
- "Transcard Financial Services" AD
- "Investbank" AD
- "United Bulgarian Bank" AD
- "First Investment Bank" AD,

hereinafter collectively referred to as the "Participating Organisations"

Employees of the National Card and Payment Scheme and their family members (children and spouses) are not eligible to participate in the Campaign.

5. CAMPAIGN MECHANISM

Each customer of a Participating Organisation, hereinafter referred to as an "Eligible Participant", who meets the conditions set out in Clause 4, who makes a "blink P2P" payment/payments (whether intra-bank and/or inter-bank) during the Campaign Period shall be eligible for and shall be entered into the award draw of the awards set out in Clause 6 either automatically or in accordance with the terms and conditions of joining and participation of the relevant Participating Organisation, if any, published on its website ("Additional Terms and Conditions"). For the waiver of the right under the preceding sentence, the provision referred to in section 7 below shall apply.

"Blink P2P" is a payment transaction in which an instant payment is initiated by an individual via a mobile application used by that individual to a mobile number of another individual.

Each Eligible Participant may enter the prize draw as many times as the number of blink P2P payments made in the particular weekly Campaign period. All blink P2P payments or those fulfilling the Additional Terms of the relevant Participating Organization made in the specific weekly Campaign period are included in the prize draw. Each participant is only eligible to win one prize in any given week.

The awards will be drawn by the NCPS on a weekly basis, on a Tuesday, with the winning Participants being determined at random using specialised software and in the presence of a notary who will draw up a report accordingly. Each weekly draw will determine the appropriate number of winners and at least five (5) reserves.

Weekly award draw periods and dates are as follows:

- Week 1: 1 July – 7 July 2024 (draw on 9 July 2024);
- Week 2: 8 July – 14 July 2024 (draw on 16 July 2024);
- Week 3: 15 July – 21 July 2024 (draw on 23 July 2024);
- Week 4: 22 July – 28 July 2024 (draw on 30 July 2024);
- Week 5: 29 July – 4 August 2024 (draw on 6 August 2024);
- Week 6: 5 August – 11 August 2024 (draw on 13 August 2024);
- Week 7: 12 August – 18 August 2024 (draw on 20 August 2024);
- Week 8: 19 August – 25 August 2024 (draw on 27 August 2024);
- Week 9: 26 August – 1 September 2024 (draw on 3 September 2024);
- Week 10: 2 September – 8 September 2024 (draw on 10 September 2024);
- Week 11: 9 September – 15 September 2024 (draw on 17 September 2024);
- Week 12: 16 September – 22 September 2024 (draw on 24 September 2024);
- Week 13: 23 September – 29 September 2024 (draw on 1 October 2024);
- Week 14: 30 September – 6 October 2024 (draw on 8 October 2024);
- Week 15: 7 October – 13 October 2024 (draw on 15 October 2024);
- Week 16: 14 October – 20 October 2024 (draw on 22 October 2024);
- Week 17: 21 October – 27 October 2024 (draw on 29 October 2024);
- Week 18: 28 October – 3 November 2024 (draw on 5 November 2024);
- Week 19: 4 November – 10 November 2024 (draw on 12 November 2024);
- Week 20: 11 November – 17 November 2024 (draw on 19 November 2024);
- Week 21: 18 November – 24 November 2024 (draw on 26 November 2024);
- Week 22: 25 November – 1 December 2024 (draw on 3 December 2024);
- Week 23: 2 December – 8 December 2024 (draw on 10 December 2024);
- Week 24: 9 December – 15 December 2024 (draw on 17 December 2024).

6. DESCRIPTION OF AWARDS

The awards to be awarded by the Promoter are:

- 50 cash awards of 50.00 (fifty) BGN each week of the Campaign

The Promoter shall declare and pay, at its own expense, the tax due on the cash awards awarded in accordance with the terms and conditions set out in the PITA.

In connection with the provision of the awards and the fulfilment of the Promoter's obligations under PITA, each of the Winning Individuals shall provide the Participating Organisation of which he/she is a customer, in the manner specified by it, with his/her three names and his/her Personal ID number, and consent to such data being provided to the Promoter in view of the latter's obligations under PITA.

7. RECEIPT OF AWARDS BY WINNERS. WITHDRAWAL FROM PARTICIPATION

Following each draw during the Campaign Period, the Promoter will inform the relevant Participating Organisation of the winning payment withdrawn made by its customer winning Eligible Participant ("Winner"). The relevant Participating Organisation will be required to notify the Winner of winning the award. The Winner should confirm to the relevant Participating Organisation that they accept and wish to receive the award won. Upon confirmation by the Winner that they wish to receive the award, the Participating Organisation will credit their client's account with the amount of money won. In the event that the Winner is not found within 1 (one) working day, in 3 (three) contact attempts by the relevant Participating Organisation, and/or does not confirm that they wish to receive the award, and/or refuses to receive the award, the Winner forfeits the right to receive the award won. In this case, the award will be awarded to an alternate winner who will be subject to the same notification procedure by the relevant Participating Organisation.

An Eligible Participant who is a customer of a Participating Organisation may object to/withdraw consent to the processing of his/her personal data for the purposes of participation, organisation and conduct of the Campaign at any time by sending an explicit email, visiting a branch or making a call to the Contact Centre of the Participating Organisation of which he/she is a customer, which will terminate the subsequent processing of his/her personal data for the specific purpose. The contact details for Participating Organisations to opt-out are as follows:

- "DSK Bank AD – call_center@dskbank.bg
- "UniCredit Bulbank" AD – tel: 070018484
- "Central Cooperative Bank" AD – front@ccbank.bg
- "Transcart Financial Services" AD – office@tfs.bg
- "Investbank" AD – info@ibank.bg
- "United Bulgarian Bank" AD – info@ubb.bg
- "First Investment Bank" AD – call@fibank.bg

After each award draw within the Campaign, the Promoter is obliged to publish the initials of the first and last name, the name of the institution and the location of the winning

participants on the Facebook social medium profile of the National Card and Payment Scheme.

8. PROCESSING AND PERSONAL DATA PROTECTION

BORICA plc (incl. National Card and Payment Scheme), is the data controller under the GDPR and is responsible for the lawful processing of data for the purposes and subject to the terms of these Rules.

With regard to the Promoter's obligation to pay the taxes due and to submit any and all necessary documents to the competent state authorities, including the declaration of circumstances in this respect, the winners are obliged, as a prerequisite for receiving an award, to provide consent to the processing of their personal data (full name and Personal ID number). In the event that the winner refuses to consent to the processing of his/her personal data by the Promoter, his/her right to receive the award shall be extinguished and the Promoter shall proceed to determine another winner in accordance with the procedure set out in these Rules.

Winning participants are informed that a limited set of their personal data, such as – three names and telephone number /contact details/, will be processed by the Participating Organisations for the purposes of identification and feedback.

Basis and purposes of processing

Grounds: Anticipated counter-provision of an award from the Campaign, for which the processing of this data is necessary on the basis of Article 6(1)(a) of the GDPR.

Purposes: To implement the Campaign and realise the deliverables – more specifically:
Involving participants in the Campaign

Selection of winning participants

Announcement of winning participants and corresponding awards

Data Types:

Personal data necessary to identify the Winner and to declare the award (where declaration is required by law) – full name and Personal ID number.

Period for processing and subsequent deletion of data:

The data required for the inclusion of participants in the Campaign shall be processed in accordance with the Campaign terms of these Rules and shall be deleted within one month after the final conclusion of the Campaign and the award of all awards.

The personal data required for the declaration of the award (where declaration is required by law) – full name and Personal ID number, will be stored for a period of 10 (+ 1 year) years in accordance with Article 38, paragraph 3 of the Tax Procedure Code regarding the storage of documents for tax and tax control.

Data Processor: Data processor:

For the purpose of announcing the results of the Campaign, part of the data of the winning participants – initials of first and last name, name of the institution and location will be published on the Facebook social medium profile of the National Card and Payment Scheme.

Participants' Rights:

Under the GDPR, Participants have the right to access (Article 15), rectify (Article 16) or erase (Article 17) their personal data or restrict (Article 18) the processing of personal data relating to the purposes of the Campaign.

For assistance with questions regarding the processing of personal data, any Participant may contact the Data Protection Officer of BORIKA AD:

Name: Ivan Lazarov

E-mail: DPO@borica.bg

Each Participant may submit his/her requests to BORIKA AD regarding the observance of the described rights and freedoms in writing – on paper or by e-mail using the following contact points:

Postal address: Sofia 1612, 41 Tsar Boris III Boulevard;

E-mail: office@borica.bg

When submitting a written request, you should verify your identity in an undeniable manner.

General

National Card and Payment Scheme, BORIKA AD is not responsible for any technical problems associated with participation in the Campaign (including, but not limited to: technical malfunction of the mobile device, internet connection problem) which are beyond the control of the Promoter.

National Card and Payment Scheme, BORIKA AD is not liable for and cannot be made a party to any legal proceedings relating to inability to participate in the Campaign due to reasons beyond the control of the Promoter.