

Official Rules of the Referral Program “Recommend the remote registration process in Bulbank Mobile to a friend and you both win”, organized by UniCredit Bulbank AD

SECTION 1: ORGANIZER OF THE GAME

1.1. UniCredit Bulbank AD, UIC 831919536, hereinafter referred to as the “Organizer” or the “Bank”, organizes a Referral Program (hereinafter referred to as “a Referral Program”/“the Referral Program”) for existing customers of the Bank giving referrals to their friends/relatives for the remote process of registration of new customers through Bulbank Mobile.

1.2. The current Official Rules are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available during the whole period of validity of the Referral Program.

1.3. The Organizer shall have the irrevocable right to change the term or terminate the Referral Program at any time, as well as to change its Official Rules and it shall communicate these changes by publishing them on the website: www.unicreditbulbank.bg. In such cases no compensation is payable to the participants.

SECTION 2: MECHANISM AND TERMS AND CONDITIONS FOR PARTICIPATION IN THE REFERRAL PROGRAM

2.1. Eligible for participation in the Referral Program are all individuals of legal age registered as customers of UniCredit Bulbank AD and users of active mobile banking (Bulbank Mobile) who in the period of validity of the Referral Program and as per the terms and conditions below have recommended becoming a customer of the Bank remotely through the Bulbank Mobile application to a friend/relative.

2.2. Each Bank customer - an individual of legal age who uses active mobile banking (Bulbank Mobile) will receive a message with a unique referral code in his/her Bulbank Mobile application. He/she may provide this code to an unlimited number of friends/relatives of his/hers in order to recommend the service.

2.3. When an individual having a referral code by a Bank customer decides to take advantage of the referral, he/she shall download the Bulbank Mobile application and shall follow the steps in order to remotely become a customer of UniCredit Bulbank. The person will receive a call on the next business day (after the

successful customer registration in the application) from the Call Center and will be asked to provide his/her referral code to the operator.

2.4. After the referral code is successfully confirmed by the Call Center, the person who has used the code wins an additional preference as per art. 4.1. below for the “Click package” (including a bank account, debit card and mobile banking) that he/she has confirmed in his/her registration as a new customer. The new terms and conditions of the package shall take effect as of the day when the person has become a customer of the Bank.

2.5. The customers of the Bank who have provided their unique referral codes to a friend/relative and he/she has taken advantage of the referral, receive a bonus - no charging of a fee for their main servicing account for a period of three months and a shopping voucher for eMAG amounting to BGN 20, valid until 26.07.2021. For each successfully confirmed referral the referring person receives one voucher, i.e. - one successful referral = 1 voucher, 2 successful referrals = 2 vouchers, 3 successful referrals = 3 vouchers, etc. The same principle applies to providing bonuses of three-month no-fee use of the main servicing account of the referring person.

2.6. A referral shall be considered successful if an individual provides the referral code to the Call Center of the Bank after his/her registration as a new customer through the Bulbank Mobile application and receives a confirmation of the validity of this code.

2.7. An individual can participate in the Referral Program only if he/she observes these Official Rules. By providing a referral code to a non-customer, the existing customer of the Bank is considered to have accepted the terms and conditions and rules for participation in it. When an individual becomes a customer of the Bank remotely by using a referral code, it is also considered that he/she accepts the terms and conditions for participation in the Referral Program.

2.8. The employees of UniCredit Bulbank AD are not eligible to participate in the Referral Program.

2.9. By participating in the Referral Program each participant is deemed to have become familiar with and accepted the information regarding protection of participants' personal data specified in Section 6 of these Official Rules.

SECTION 3: DURATION OF THE REFERRAL PROGRAM

3.1. The Referral Program starts at 00:00 h. on 27.07.2020 and will continue until the Program Prize Pool prepared for it as stated under art. 4.1. below is exhausted.

SECTION 4: PRIZES

4.1. The following prizes will be awarded in the Referral Program:

- **Prizes for the referring person** - a discount voucher in the amount of BGN 20 for online purchases from eMAG. The Prize Pool comprises 1000 vouchers in total. Additionally, for every successful referral, the referring person shall benefit from a period of three months free of a servicing fee for his/her main bank account;
- **Prizes for the person who has taken advantage of the referral** - three-month period with no fee charged for using the Click package (the main package with bank products/services which he/she has confirmed upon his/her registration). Following the expiry of the three-month preferential period, the price of the Click Package will amount to BGN 1.60 per month.

4.2. According to Art. 12, para. 1 in conj. with art. 13, para. 1, item 21 and art. 38, para. 14 of the Income Taxes on Natural Persons Act (ITNPA), the cash prizes and non-monetary prizes from games of chance are taxable income of the individual who receives them. The Bank shall pay the tax that is due and payable by the winner participant at its own expense and shall issue a certificate as per a template pursuant to the requirements of the tax legislation.

4.3. Each winner shall be responsible on his/her own to submit an annual tax return in compliance with the period and procedures specified in the ITNPA.

4.4. In case a participant who has received a prize does not agree his/her personal data to be processed for the purposes of declaring the received prize before the respective tax authorities as per the applicable tax legislation, he/she shall explicitly express his/her disagreement before the Organizer. The participant may express his/her disagreement by notifying the Organizer by calling the Call Center on 0700 1 84 84 or by visiting a convenient bank branch/office within 5 working days after he/she was notified of the prize in the Bulbank Mobile application. If the participant does not agree his/her personal data to be processed for the purposes of declaring the received prize under the ITNPA, he/she cannot further participate in the Referral Program or receive a prize.

SECTION 5: DISTRIBUTION OF THE PRIZES

5.1. The shopping vouchers of the referring clients shall be provided through a promo code which they may use on www.eMAG.bg. The promo codes will be sent up to one week after the successful confirmation of a specific referral by the Call Center through a message in the Bulbank Mobile application.

5.2. Each new customer who has registered remotely through Bulbank Mobile and provided a referral code to the Call Center will use the Click package without a fee for three months as of the date of his/her registration as a customer of the Bank.

SECTION 6: PROCESSING OF PERSONAL DATA

6.1. The Referral Program Organizer is UniCredit Bulbank AD, with UIC 831919536, registered seat and management address: city of Sofia, 7 Sveta Nedelya Sq., 0600 1 84 84.

6.2. For the purposes of conducting and participation in the Referral Program, the Organizer processes information from the bank system constituting personal data of the participants, such as names, customer numbers and data regarding the use of the Bulbank Mobile application.

6.3. Upon a new customer registration (a referral recipient within the Referral Program), the Organizer shall collect and process all usual categories of personal data necessary for initiating a customer relationship with the Bank on the grounds of art. 6, para. 1, letter b) of Regulation EU 2016/679.

6.4. Upon providing a prize to a participant, his/her personal data shall be processed as per the requirements of the tax legislation for the purposes of declaring the taxable income (names, personal number and other required data as per the tax legislation). The personal data processed for the purposes of observing the requirements of the tax legislation will be provided to the relevant state revenue authorities.

6.5. The winner participants from the Referral Program shall be listed in a special register intended for internal use by the Bank. This register contains the names and personal numbers of the winner participants and shall not be provided to third parties.

6.6. The personal data of the winner participants necessary for tax purposes shall be kept pursuant to the procedure, requirements and within the terms of the applicable tax legislation.

6.7. The participation in the Referral Program is completely voluntary and each participant shall be allowed to refuse to participate in it at any time. In this case, he/she loses the right to continue his/her participation in the Referral Program or to receive the prize that he/she has won.

6.8. You can contact UniCredit Bulbank's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 7, Sveta Nedelya Sq., 1000 Sofia, Bulgaria.

6.9. If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection.

6.10. The customers of UniCredit Bulbank AD can receive detailed information about the processed personal data as per Regulation EU 2016/679 at the following address: www.unicreditbulbank.bg , Personal Data Protection Section, as well as at a Bank branch or office convenient for them.

SECTION 7: GENERAL PROVISIONS

7.1. The Bank shall not be held liable for the process of using the cash vouchers for shopping at the respective merchant which are provided as prizes in this Referral Program. The respective merchant shall be entirely responsible for ensuring a fully effective online process through which the cash vouchers may be successfully utilized, as well as for the quality of the products purchased using them and their warranty maintenance and claim.

7.2. The Bank shall not be held liable in case the prize or any part of it cannot be received because the planned prize pool has been exhausted, the winner and/or his/her representative cannot be identified upon receiving the prize or any part of it pursuant to the above provisions, the Bulbank Mobile application has been uninstalled, or due to any other technical and/or judicial obstacles preventing the receipt of a promo code.