

Official Rules of a Prize Game “Triple Challenge for Great Prizes”, organized by UniCredit Bulbank AD

SECTION 1: ORGANIZER OF THE GAME

1.1. UniCredit Bulbank AD with UIC 831919536, hereinafter referred to as the “Organizer” or the “Bank”, organizes a game with prizes called “Triple Challenge for Great Prizes” (hereinafter referred to as “Game” or “the Game”) for taking on challenges by clients of the Bank related to the use of bank products and/or services during the period and according to the terms and conditions specified in these Official Rules.

1.2. These Official Rules of the Game with prizes, organized by UniCredit Bulbank AD, are published on the corporate website of UniCredit Bulbank AD: www.unicreditbulbank.bg and are available for the entire period of the Game.

1.3. The Organizer has the irrevocable right unilaterally and without motivating its decision to suspend or extend the Game at any time, as well as to change its Official Rules, communicating the changes by publishing them on the website: www.unicreditbulbank.bg. In such cases, no compensation shall be payable to the participants.

SECTION 2: TERMS AND CONDITIONS AND MECHANISM FOR PARTICIPATING IN THE GAME

2.1. Eligible for participation in the Game are all individuals of legal age who are registered clients of UniCredit Bulbank AD in the period from 01.10.2021 until 31.12.2021 and have participated in at least one of the challenges listed in item 2.2., performing the task assigned to the specific challenge.

2.2. The challenges in the Game are three in total, as follows:

- **Challenge 1** - Digitalize your Visa debit card issued by UniCredit Bulbank AD by adding it to a digital portfolio through the mobile banking application Bulbank Mobile for Android devices or through Apple Wallet, for iOS users.
- **Challenge 2:** Make at least 3 intrabank or interbank transfers in BGN (including between own accounts) through the online and mobile banking services of the Bank (Bulbank Online or Bulbank Mobile).

- **Challenge 3:** Make at least 5 utility payments through the online and mobile banking services of the Bank (Bulbank Online or Bulbank Mobile).

2.3. Each customer of the Bank who has fulfilled the requirement for taking on a specific challenge participates automatically in the prize draw for this challenge.

2.4. Each customer of the Bank who has fulfilled the requirements for taking on all three challenges listed in item 2.2. participates automatically in the prize draw for the big prizes in the Game.

2.5. During the entire period of the Game, all three challenges listed in item 2.2. hereof will be valid for participation, i.e. each customer eligible to participate in the Game may take on the challenges whenever he/she decides so, regardless of the days, however within the period of the Game, and regardless of the order of their execution.

2.6. Each customer of the Bank, according to item 2.1. above, automatically receives the right to be included in the prize draw for the respective challenge where by its execution, meeting the requirements of Section 2, the customer accepts these Official Rules and Terms and Conditions for participation in the Game. In case a customer of the Bank, who meets the requirements under item 2.1. and item 2.2. of the Game, does not wish to participate in the Game, the customer has to state that explicitly in a branch of the Bank or by contacting the Call Center of UniCredit Bulbank AD.

2.7. Employees of companies within the group of UniCredit Bulbank AD do not have the right to participate in the Game.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 0:00 h. on 01.11.2021 and lasts until 23:59 h. on 15.02.2022.

SECTION 4: PRIZES

4.1. The Organizer will provide the prizes listed below, according to the execution of the specific challenges:

- **For Challenge 1:** 30 wireless Bluetooth earbuds;
- **For Challenge 2:** 30 purifying water bottles with spare filters;
- **For Challenge 3:** 30 laptop backpacks;

- **Big prizes (for accomplishment of all three challenges):**

- 3 instant digital cameras;
- 3 robot mop vacuum cleaners;
- 3 air purifiers.

4.2. The prizes provided in the Game cannot be replaced with their cash equivalent or awarded to other people who are not winners in the Game.

4.3. One and the same participant in the Game could win both a small prize for accomplishing a single challenge and a big prize, too.

4.4. Pursuant 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), cash prizes and non-monetary prizes with a value exceeding BGN 100.00 from games represent a taxable income of the individual person who receives them. The Bank will incur and pay for its own account the final tax due.

4.5. The non-monetary prizes received represent an income, which is not subject to declaration by the winners in the annual tax return under Art. 50 of the ITNPA because prizes are subject to a final tax.

SECTION 5: PRIZE DRAW AND COMMUNICATION TO THE WINNERS OF THE GAME

- The names of all winners in the Game will be drawn in a lottery in the presence of a notary on 21.02.2022.

5.1. Additionally, 10 alternate winning participants will be drawn by a lottery for any of the challenges (30 alternate winners for all small prizes) and 3 alternate winners for the big prizes.

5.2. A representative of the Bank will inform all winners of the prizes won by phoning them or sending them an e-mail, depending on their contact details available in the Bank's information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to Section 2, item 2.6. above.

5.3. The winning participants are not obliged to accept and have the right to refuse the prizes provided to them by the Bank. In such case, the winner of the prize will be the first alternate participant for the respective prize and the procedure under Art. 5.4. shall be followed.

5.4. In case a winner cannot be reached within 48 (forty-eight) hours from the phone call, and/or no confirmation has been received about the receipt of the

notification and accepting the prize within 48 (forty-eight) hours from the sending of the e-mail, the person to be considered a winner will be the first alternate winner, who will be informed in the same manner. In case the first alternate winner does not respond within the term referred in this item, the second alternate winner will be considered a winner and he/she will be informed following the same procedure. The mechanism for selection of alternate winners shall be repeated until there are no more alternate participants.

5.5. After receiving explicit consent from the winners in a phone call from the Call Center, their names or initials will be published on the corporate website of UniCredit Bulbank AD – www.unicreditbulbank.bg.

5.6. UniCredit Bulbank AD shall not be held responsible in case a winner in the Game with prizes as a customer of the Bank has provided false or outdated contact details.

SECTION 6: DISTRIBUTION OF THE PRIZES

6.1. The prizes will be sent out to the winners by courier to the address entered in the system of UniCredit Bulbank AD or to another address explicitly indicated by the customer at the time when he/she was informed of the prize won.

6.2. To receive his/her prize, each winner has to sign a Statement of Acceptance, which will be provided to him/her by the courier.

6.3. Upon receiving the prizes, the winners have to present their ID documents in order to identify themselves as winners in the game.

6.4. In case a winning participant withdraws his/her consent for further participation in the Game as per item 2.6., or respectively for providing data for receiving the prize won by him/her, the Organizer will not be able to award the prize to the participant.

SECTION 7: PERSONAL DATA PROCESSING

7.1. The personal data of the participants in the Game will be used by UniCredit Bulbank AD only to ensure the normal course of the Game, including the receipt of the prize won, and in accordance with the requirements of the applicable legislation in the area of personal data protection.

7.2. The Organizer of the Game is UniCredit Bulbank AD, with UIC 831919536, with registered seat and management address: City of Sofia, 7 Sveta Nedelya Sq., phone number: 0700 1 84 84.

7.3. For the purposes of conducting and participation in the Game, the Organizer shall collect and process information representing personal data about the participants such as: names, Personal Identification Number, contact details, phone/address or delivery address of the customer, in case of winning a prize.

7.4. Upon providing a prize to a participant, his/her personal data shall be processed as per the requirements of the tax legislation for the purpose of declaring the taxable income of the participant (names, personal identification number and other data required pursuant to 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.

7.5. In case the announced winning participant does not agree with the processing of his/her personal data for the purposes of declaring the received prize to the relevant tax authorities in accordance with the applicable tax legislation, he/she must explicitly state his/her disagreement to the Organizer. The participant can also state his/her disagreement when he/she is notified by phone about the prize won, or by notifying the Organizer by calling the Call Center at tel. 0700 1 84 84, or by visiting a convenient bank branch/office within 5 business days of the date on which he/she has been notified about winning the prize. In case of expressing disagreement with the processing of his/her personal data for the purposes of declaring a prize received, pursuant to the Income Taxes on Natural Persons Act (ITNPA), the participant is not entitled to further participation in the Game or to receive a prize.

7.6. For sending the prize from the Organizer and its receiving with the consent of the winning participant, personal data such as names, mailing address, contact details will be processed: phone number, address for delivery.

7.7. After the prize draw in the presence of a notary is completed, the winners in the Game with prizes will be named in a special protocol, which will be verified by the notary. The protocol will contain the names and Personal Numbers of the winners and will be made in two copies (one for the bank and another one to be held by the notary performing the verification of the protocol).

7.8. The personal data of the non-winning participants, which are processed only for the purposes of conducting the Game, will be erased by the Organizer immediately after the names of the winning participants are drawn on the date specified in item 5. 1.

7.9. The personal data of the winning participants, which are processed only for the purposes of conducting the Game, will be erased after one year from the date on which the Game ends, and the data necessary for tax purposes will be kept in the manner, as per the requirements and within the time limits foreseen in the applicable tax legislation.

7.10. Each participant in the Game has the right to request access, rectification, erasure or restriction of the personal data processing, as well as the right to data portability, and can also object to data processing on the basis of a legitimate interest.

7.11. Participation in the Game is entirely voluntary and each participant has the right to refuse to participate in the Game as per item 2.6. In such case, he/she will lose the right to continue his/her participation in the Game as well as to receive a prize won.

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

7.13. 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 at the following address: 2, Tsvetan Lazarov Blvd., 1592, Sofia, Bulgaria.

7.14. The customers of UniCredit Bulbank AD can receive the full information about their processed personal data as per Regulation EU 2016/679 on the following web address: www.unicreditbulbank.bg, Personal Data Protection section, as well as in person at a convenient bank branch.

SECTION 8: GENERAL PROVISIONS

8.1. The Bank will provide the non-monetary prizes to the winners in their original packaging and as they have been received by the respective provider.

8.2. The Bank shall not be held liable for the suitability, quality and proper functioning of the prizes provided in this Game. The responsibility for this, as well as for their warranty maintenance and claim shall be entirely borne by the respective merchant and/or manufacturer, for which the necessary documents shall be provided.

8.3. The Bank shall not be held responsible in case the prize cannot be received due to impossibility to identify the winner and/or his/her representative upon the

delivery of the prize or a part thereof as per the above procedure or because of other technical and/or legal obstacles.

8.4. The Bank shall not be held responsible in case a prize cannot be received by a winner because of provided incorrect, false or non-valid e-mail address, mailing address and/or contact telephone number.