Official Rules of game with prizes "Christmas presents from the PLUS Programme", 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 "Christmas presents from the PLUS Programme" (hereinafter referred to as "Game"/"the Game") for payment for purchases with accumulated points under the PLUS Programme and/or collecting new points under the programme by paying with card issued by UniCredit Bulbank AD within the period specified herein.
- 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 during the entire period of the Game.
- 1.3. The Organizer has the irrevocable right to terminate or extend the Game at any time as well as to amend its General Terms and Conditions in case of force majeure circumstances, only after publishing a preliminary notice for the changes on the website: www.unicreditbulbank.bg. In such cases no compensation is payable to the participants.

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

- 2.1. Eligible for participation in the game are all individuals of legal age who have a credit and/or debit card issued before 06.12.2017 by UniCredit Bulbank AD. The brand of the card is of no significance.
- 2.2. Any customer of UniCredit Bulbank AD who has accumulated points under the PLUS Programme during the period of the Game by paying with card issued by the Bank at a merchant outlet from the partner network of the programme, or has paid his/her purchase using already accumulated points automatically takes part in the game with prizes.
- 2.3. For the purposes of participation in the Game by paying for purchases with accumulated points under the PLUS Programme, it is not important when the points were collected, i.e. it is not required that they are accumulated during the period of the Game, the only condition is that they are used for a purchase within the period indicated in Section 3, item 3.1.

- 2.4. Each payment with card issued by the Bank in a partner merchant outlet under the PLUS Programme and each payment with points collected in advance under the programme enables the customer to participate once in the game with prizes (1 payment by card and/or with points = participation in the Game once, 2 payments by card and/or with points = participation in the Game twice, and so on).
- 2.5. Every customer of the Bank who has fulfilled the conditions in item 2.2 during the period of the Game is deemed to have automatically agreed to be included in the Game and to have accepted the terms and conditions and rules for participation in it. In case a customer of the Bank using a card issued by it before 04.12.2017 would not like to participate in the Game, s/he shall explicitly express her/his disagreement in a branch of the Bank or by contacting the Call Center of UniCredit Bulbank AD.

SECTION 3: DURATION OF THE GAME

3.1. The Game starts at 0:00 h. on 06.12.2017 and lasts until 23:59 h. on 31.12.2017.

SECTION 4: PRIZES

- 4.1. The prizes which the Organizer will provide to the winners are a total of **500 branded cups**.
- 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. Pursuant to Art. 13, para. 1, item 21 and Art. 35, item 2 of the Personal Income Tax Act (PITA), the monetary prizes, regardless of their amount, and the non-monetary prizes from games of chance, with value higher than BGN 30.00, are taxable income for the individual who receives them. The Bank shall pay the tax due on the taxable income and the individual shall be provided with a relevant standard statement that the Bank has paid the tax.
- 4.4. The individual who has won a monetary or non-monetary prize from a game of chance might become obliged to declare as a received income the monetary prize or the BGN equivalent of the acquired non-monetary prize, as well as the tax paid by the Bank, with the annual tax return under Art. 50 of PITA, which shall be accompanied by the statement issued by the Bank.
- 4.5. The annual tax return shall be submitted within the terms and pursuant to the procedure stipulated in PITA.

4.6. The value of the prizes that the Organizer will provide to the winners is lower than BGN 30.

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

- 5.1. The names of all winners from the Game will be drawn in a lottery on 10.01.2018 in the presence of a notary public.
- 5.2. When drawing the names of the winners, another 250 reserve winning customers will be drawn on a lottery basis, too.
- 5.3. A representative of the Bank will inform all of the winners of the won prizes via phone call or e-mail, depending on their contact details available in the bank information system, unless they have explicitly stated their refusal to participate in the Game, pursuant to section 2, item 2.4 above.
- 5.4. In case a winner cannot be contacted within 48 (forty-eight) hours from the phone call and/or from the sending of an e-mail, the person to be considered winner will be the first reserve winning participant, who will be informed in the same way. In case s/he does not respond within the term specified in this item either, the second reserve winning participant shall be considered winner and the same steps for his/her informing shall be undertaken.
- 5.5. Upon receipt of the explicit consent of the winners, verified with the Statement of Acceptance under Section 7, their names or initials will be published on the corporate website of UniCredit Bulbank AD www.unicreditbulbank.bg.
- 5.6. UniCredit Bulbank AD is not responsible in case a winner in the game with prizes has provided false or outdated contact information as a customer of the bank.

SECTION 6: DISTRIBUTION OF THE PRIZES

- 6.1. The prizes will be sent to the winners through a courier to the address entered in the system of UniCredit Bulbank AD or to another address explicitly indicated by the customer when he/she was informed of the prize won.
- 6.2. Every winner will be able to receive his/her prize after the signing 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.

SECTION 7: PROCESSING OF PERSONAL DATA

- 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 receipt of the prize won, and in accordance with the requirements of the Personal Data Protection Act.
- 7.2. The participants' personal data shall be provided voluntarily and each participant in the game has the right to refuse any further communication for the purposes of direct marketing at any time by sending a written request to the Bank.

SECTION 8: GENERAL PROVISIONS

- 8.1. The Bank shall not be responsible for the quality of the prizes provided in this Game. The responsibility for claims and realization of the warranty liability shall be borne by the respective trader and/or manufacturer.
- 8.2. The Bank shall not be held liable in case the prize cannot be received because of impossibility for the winner and/or his/her representative to be identified upon delivery of the prize or part of it pursuant to the above provisions or because of other technical and/or legal obstacles.
- 8.3. The Bank shall not be held liable in case a prize cannot be received by a winner because of provided incorrect, false or invalid e-mail address, mailing address and/or phone number.