

**Terms and conditions of the promotional campaign, valid for clients who have deferred in equal monthly installments purchases with credit cards by UBB**

1. The period of this promotional campaign starts at 00:01 on 01.11.2017 and ends at 23:59 on 31.12.2017.
2. Within the campaign period, a promotional fee is valid for the service Deferral of credit card purchases into equal installments - a discount of 50 % on the standard fee for deferral of purchases, as described in the Bank's Tariff for individuals. During the promotional campaign's period, the following fees will be collected for purchases, deferred through e-banking or over the phone through UBB Contact Point:

| Number of installments | Standard fee upon deferral | Promotional fee within the period 01.11.2017 - 31.12.2017 |
|------------------------|----------------------------|---|
| 12                     | 6%                         | 3%  |
| 9                      |                            |   |
| 6                      | 3%                         | 1.5%  |
| 3                      |                            |   |

The promotional fee may be used by all cardholders with personal credit cards who have deferred during the campaign period purchases into 3, 6, 9 and 12 equal monthly installments, pursuant to UBB AD Terms and conditions for deferral of credit cards purchases in equal monthly installments.

3. All cardholders with personal credit cards, issued by UBB until 31.10.2017 including, who have deferred at least one purchase during this campaign's period, pursuant to UBB AD Terms and conditions for deferral of credit card purchases in equal monthly installments, take part in a monthly lottery for one of 3 /three/ prizes - voucher for purchase in Technopolis to the amount of BGN 1 000.
4. During the entire 2-month period of the campaign, a total of 6 /six/ prizes - vouchers will be awarded, as each month, after expiration of each 1-month period of the campaign, three participants, winning a prize - voucher, will be randomly drawn in the presence of a Notary Public. The monthly periods are as follows: 1-30 November, 1-31 December, 2017.
5. Only one prize - voucher may be awarded in this campaign to a client meeting the terms and conditions under Item 3.
6. UBB will notify every winner via their contact details, provided by them to UBB and available in the Bank's system as of the date of the prize drawing. In case the material prize has been won by a participant, who has submitted incorrect or incomplete contact details, or he/she cannot be found, the prize will be given to the next-in-line participant, drawn according to the back-up list of participants, drawn for the prize.
7. All prizes will be received personally by the winners in a designated branch of UBB.
8. The prizes have no cash equivalent. In case a prize is not available, UBB reserves itself the right to replace it with another one of identical or higher value.
9. Any winning participant nominated hereunder is entitled to refuse an award.
10. UBB may require from winners to make public appearances.
11. By participating in the promotional campaign, all holders of personal credit cards, issued by UBB until 31.10.2017, give their explicit consent to have their personal data processed by UBB for the purpose of organizing and running the campaign, as well as that upon receipt of an award their

personal data (respectively, full name) could become public and be used in printed or other type of materials by the Organizer.

**12.** UBB will process the personal data, provided by the participants, for the needs of the campaign as this is necessary for winner identification and feedback purposes. Upon receipt of an award the personal data delivered (full name and contact phone) could become public and used in printed or other type of materials by the bank. The Bank is obliged, upon collection, processing and storage of the participants' personal data, to strictly comply with the provisions of the Personal Data Protection Act.

**13.** The prize received shall be considered a taxable income from other sources pursuant to Art. 35 of the Personal Income Tax Act, as the tax due shall be paid at the expense of the bank - organizer of the campaign. Upon receipt of a prize, an obligation originates for each winner to submit a tax return under Art. 50 of the Personal Income Tax Act. For this purpose, the bank issues and provides together with the prize a certificate for the value of the prizes (incl. VAT) and declares the amounts of the provided prizes by name in a statement under Art.73 of the Personal Income Tax Act.

**14.** By joining the campaign all participants undertake to observe the rules and all other requirements, as publicly announced in the promotion materials or otherwise.

**15.** UBB's decision for determining the winning cardholders will be final.

**16.** UBB is organizer of the campaign and it is responsible for its administration and run.

**17.** The campaign is held as a part of the UWIN Loyalty Programme for UBB cardholders.