



Terms and Conditions of UBB Loyalty Programme for Clients – Holders of Bank Cards, Issued by UBB AD

General Terms

Art. 1 (1) U WIN is a programme, organized by UBB AD for clients of the Bank, and related to the usage of bank cards, issued by UBB AD.

(2) The loyalty programme for UBB AD card holders started 15 November 2012 without a specific deadline.

Art. 2 (1) The Bank is entitled to organize various (in terms of type, deadline and duration) campaigns and initiatives for UBB cardholders, within which the procedure and the manner for bonus accrual shall be determined in the terms and conditions of the particular game or promotion and shall be effective alongside with these General Terms.

(2) Within the campaigns and the initiatives, part of UWIN, clients may obtain bonuses as one-off discounts, vouchers, material prizes, cash bonuses representing a percentage of the value of the made card transactions, etc. The conditions for obtaining bonuses, as well as their type and amount shall be subject hereto and/or to the terms applicable within a particular campaign, available to clients on the Bank's official website, on the website for UBB cardholders www.uwin.bg, or upon demand at any branch of the Bank.

Loyalty Programme Eligibility Criteria for Holders of credit and premium debit cards, Issued by UBB AD

Art. 3 The loyalty programme shall be open to all existing and new clients, whose credit and premium debit cards have been activated and are not blocked for utilization.

Art. 4 Eligibility criteria for participation shall be an effective card agreement, a valid card with non-terminated utilization, a sufficient credit and/or transaction limit for performing a transaction, equaling the full amount of the purchase.

Art. 5 Participation in the programme shall be automatic with each use of the cards at UBB POS terminals with merchants, partners of UBB or upon fulfillment of other additionally described and publicly accessible terms and conditions under campaigns organized by the Bank and linked to the usage of bank cards.

Accrual of bonuses within the network of merchant partners, involved in the UWIN Programme

Art. 6 Within the scope of the *UWIN* programme, when a holder of a credit card or premium debit card uses his/her card at a UBB AD POS terminal to purchase products or services in any commercial site of UBB AD's partners under this programme, a bonus is being granted. When a client possesses more than one UBB credit and/or premium debit card all cards shall participate in the bonus programme, upon **purchases at particular commercial sites within the network of merchant partners under the UWIN programme**. Each purchase with the above cards accumulates an aggregate bonus for the client.



Art. 7 The bonus shall be formed as a specific percentage of the price of the purchase, made with a credit card or premium debit card, and shall be different for every merchant, partner under the programme, as described in Appendix 1 hereto.

Art. 8 A necessary condition for obtaining a bonus upon purchases within the network of merchant partners, involved in the programme, shall be a transaction, made by the client with the UBB card at UBB AD POS terminals at a site of a merchant, partner of the Bank. Exception are the transactions for card purchases in equal monthly installments and transactions at a POS cashback terminal upon using the *Cashback* service, as they will not accumulate bonuses.

Art. 9 Cardholders shall receive information about the merchants, involved in the programme and the bonus percentages on the bank's webpage www.ubb.bg, through UBB AD's Call Center, on the website for UBB cardholders, www.uwin.bg, as well as throughout UBB branch network. The stated channels shall be used for announcing every withdrawal of a merchant from the programme or the joining of a new one, respectively.

Art. 10 The bank shall not be held liable for the duration of the merchants' participation in the programme.

Art. 11 The first transaction, performed pursuant to Art.8, shall accrue a bonus, which shall be accumulated in the card.

Art. 12 Every subsequent transaction at a UBB AD POS terminal in the merchants' sites, participating in the loyalty programme, shall continue to accumulate a bonus for the client. Non-bonus transactions shall be those for purchases in equal monthly installments with the card and those at a POS cash back terminal when using the *Cashback* service.

Art. 13 The accumulated bonus can be utilized upon the client's willingness during each subsequent transaction (excluding the first one).

Art. 14 UBB's partners under this programme shall be free to offer to UBB cardholders additional discounts or other incentives to use these cards. These incentives/discounts shall be announced to the cardholders by each individual merchant, involved in the programme. Cardholders may take advantage of these discounts only with that merchant, who shall be held liable before the cardholder with regards to the obligations, originating from the provided discounts. In case of non-fulfillment of these obligations on the part of the merchant, UBB shall not be held liable in its capacity as a partner under the programme.

Terms and conditions for bonus accrual upon card utilization within the network of merchant partners, involved in the UWIN programme

Art. 15 The amount of the bonus, accumulated by the client, shall differ with the separate merchants, partners of the Bank. The amount of the bonus percentage may change, depending on the signed agreements with the merchants, involved in the loyalty programme.

Art. 16 The bonus shall be formed as a percentage of the transaction amount, for e.g.: a purchase amounting to BGN 100 with a merchant partner that, in accordance with Appendix 1, participates in UBB's loyalty programme with a discount of 2%, shall generate a BGN 2 bonus for the client.

Art. 17 The maximum value of a transaction, which accumulates a bonus, shall be BGN 1 000. In case of a transaction above this amount the accumulated bonus shall be up to this maximum value. For e.g. a purchase worth BGN 1500 at a merchant, participating with 5% in the loyalty programme, shall accumulate a bonus of BGN 50.



Art. 18 The amount of the accumulated bonus shall be printed out and can be checked in any transaction receipt from UBB AD terminal devices at the sites and with the merchants, partners under the programme. Bonuses could also be checked in case of a purchase at another site of a merchant, partner of the Bank under the loyalty programme, at UBB AD's POS terminals, as well as via UBB e-banking.

Art. 19 In case of a refusal (lack of explicit will) of the client to utilize a bonus, the accumulation shall continue.

Art. 20 In case the cardholder returns the goods or refuses the service, for which transacting a bonus has been formed with a merchant, partner under the programme, and the merchant reimburses the transaction amount to the cardholder at a UBB AD POS terminal or in cash, the Bank shall debit the card with the amount, accumulated as a bonus, as a result of these transactions.

Terms and conditions for bonus utilization upon card purchases within the network of merchant partners, involved in the UWIN programme

Art. 21 The bonus, accumulated by a client, upon his/her purchases with one, or more than one, or all his/her cards, may be utilized at any merchant, participating in UBB's loyalty programme, upon a purchase, paid at a UBB AD POS terminal.

Art. 22 The bonus drawdown shall happen at a client's willingness at the moment of purchase as he/she shall have to notify the seller prior to effecting the payment. If a client possesses more than one active credit card and/or premium debit card, issued by UBB AD, the bonus may be utilized upon a transaction with any of those cards.

Art. 23 The bonus, accumulated by the client, shall be utilized in full amount.

Art. 24 In cases when the purchase amount is smaller than the card bonus amount, the latter is to be utilized up to the value of the purchase, while the residual bonus will remain available for subsequent purchases.

Art. 25 Upon bonus utilization the client should have available the full amount of the purchase as a disposable limit under his/her own card. The utilized bonus shall be transferred to the client as an automatic transaction immediately after the purchase, enabling the utilization.

Art. 26 In case of reissuing a client's card, participating in the programme, due to loss, theft, breaking, change of names on the card, prior to expiration of its validity or out of security reasons, after an alert, received at the Bank, the accumulated bonus shall not be lost and will be available for both utilization, as well as accrual with the new plastics.

Art. 27 Upon expiration of the card's validity period, the accumulated bonus shall remain with the client. The latter may draw it down upon purchases with either the reissued plastics or with other credit cards or such of premium debit card type, issued by UBB, if any.

Art. 28 Upon closing the card, the amount of the accumulated bonus shall be transferred to the card, thus reducing the due amount, if any. In case after that there is an overpaid amount above the card's limit, it will be available for withdrawal by the client. If the client has an account with UBB, the amount above the limit can be transferred to it.



Termination of the loyalty programme participation entitlement for holders of UBB credit cards and of UBB premium debit cards

Art. 29 The participation entitlement in the U WIN loyalty programme shall be cancelled upon termination of the Agreement for Card Issuance and by closing the card plastics.

Art. 30 Upon termination of the Agreement for Card Issuance, respectively upon cancelling the card plastics, irrespective of the reasons for that, in case that the cardholder has other cards, participating in the loyalty programme, the cardholder may use the bonus, accumulated under the closed plastics, upon card purchases. In case a cardholder has no other credit or premium debit cards, issued by UBB, the accumulated bonus shall be transferred to the card's credit limit.

Miscellaneous

Art. 31 Upon organizing campaigns, games and promotions other than the described bonus accrual mechanism for purchases within the network of merchant partners, involved in the UWIN programme, the Bank shall publish the terms and conditions associated with the particular initiative on its web page, www.ubb.bg, and on the website for UBB cardholders, www.uwin.bg.

Art. 32 In the cases when a client has accumulated a bonus under another promotion or campaign, organized by the Bank, other than the subject hereof, the pertaining bonus utilization and accrual shall be governed by the terms and conditions of the particular promotion.

Art. 33 The Bank shall at any time be entitled to amend these terms and conditions without notice, by publishing the changes in the Bank's website at www.ubb.bg.

Art. 34 The client shall be obliged to inform himself/herself on a regular basis about the up-to-date terms and conditions of the loyalty programme in the website of the Bank www.ubb.bg and in the site for UBB cardholders, www.uwin.bg, through the Call Center or in UBB branches.

Art. 35 The Bank shall at any time be entitled to terminate or suspend the loyalty programme, of which it shall duly notify in advance the cardholders through the Bank's website. The same notification shall also provide to holders of credit and premium debit cards a period, within which the accumulated bonus amounts should be utilized.

Art. 36 Upon termination of the loyalty programme on the part of the Bank, the bonus, accumulated up to the moment of termination, shall be transferred to a client's credit card limit or in his/ her account with UBB.

These General Terms are effective as of 31 October 2012.

These General Terms were amended on 09 June 2014, effective as of the amendment date.

These General Terms were amended on 18 May 2015, effective as of the amendment date.

These General Terms were amended on 30 November 2016, effective as of the amendment date.

These General Terms were amended on 08 March 2017, effective as of the amendment date