

## **GENERAL TERMS AND CONDITIONS OF THE KATE COIN LOYALTY PROGRAM OF UNITED BULGARIAN BANK AD**

### **I. SUBJECT GENERAL PROVISIONS TERMS OF PARTICIPATION.**

**1.** These General Terms and Conditions govern the rules for participation in the Kate Coin loyalty program of United Bulgarian Bank AD (hereinafter referred to as the Program) and the relationship between United Bulgarian Bank AD and the natural persons participating in the Program (hereinafter also referred to as Participants). The organizer of the Program is United Bulgarian Bank AD (hereinafter referred to as the Bank or UBB), registered in the Commercial Register and the Register of Non-Profit Legal Entities at the Registry Agency, with UIC: 000694959, with head office and registered address in Sofia, 1463, Triaditsa district, Vitosha Blvd. No. 89B.

**2.** The purpose of the Program is to encourage the use of payment services and payment instruments of the Bank by its clients, by providing the opportunity for persons participating in the Program to receive, store and use points, called Kate Coin(s), in accordance with the rules, manner and conditions described in these General Terms and Conditions.

**3.** Participants in the Program may be clients of the Bank who are adult natural persons having the status of consumers within the meaning of para. 1, item 40 of the supplementary provisions of the Payment Services and Payment Systems Act, who are not placed under limited or full guardianship, are holders of a payment account with the Bank and are authorized users of the Bank's specialized mobile device application (hereinafter referred to as UBB Mobile), under the terms and conditions of the Bank's General Terms and Conditions for Payment Services for Individuals.

3.1. Participation in the Program is voluntary and free of charge.

3.2. To participate in the Program, the persons under Art. 3 must access the Program functionality in UBB Mobile, accept these General Terms and Conditions and provide Consent for the processing of personal data for the purpose of preparing and sending proposals for products and services from UBB AD and the bank's partners.

### **II. PROCESSING OF PERSONAL DATA. DIRECT MARKETING. SEGMENTING**

**4.** By participating in the Program, the Participant agrees to receive discount offers, as well as profiled advertising messages regarding products and services offered by the Bank and selected commercial partners participating in the Program (also referred to as Partner/s), including through the Personal Digital Assistant in UBB Mobile (KATE), to which assistant the provisions of Section VIII.A. of the General Terms and Conditions of UBB AD for payment services for individuals apply.

**5.** The processing of personal data is essential for the implementation of the Program, including the provision of offers and communications to Program participants. UBB processes the personal data of the participants in accordance with the requirements of the Personal Data Protection Act (PDPA) and Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). Detailed information about UBB as a personal data controller, about the

rights of personal data subjects, the legal grounds and purposes for processing personal data, as well as how to contact the Bank's personal data protection officer, is available in all branches and on the UBB website: [www.ubb.bg](http://www.ubb.bg).

**6.** The Bank and its commercial Partners participating in the Program have the right to apply criteria for segmentation, determination of target audiences and personalization of the offers offered to participants. By participating in the Program, the Participant declares that he/she is familiar with and agrees to this.

**7.** The data on the transactions carried out by the Participant are used by UBB to establish the fulfilment of the conditions under the Kate Coin(s) Offers, the amount of Points that the Participant should receive or has used, and other necessary/reportable information regarding the Program and the specific Offer.

### **III. BASIC PRINCIPLES**

**8.** Any individual who meets the requirements under Article 3 of these General Terms and Conditions may join the Program free of charge by accessing the Program's functionality within UBB Mobile, accepting these General Terms and Conditions, and providing the necessary consent for the processing of personal data as described above. From the moment of completing the steps in the previous sentence, the person acquires the status of a Participant in the Program.

**9.** By acquiring the status under the previous Art. 8, the Participant is given the opportunity to receive, store and use points (called Kate Coin(s) or Points) when participating in various offers or campaigns organized by the Bank or by the Bank and a Program Partner and fulfilling the specific conditions thereunder. The Points received provide the Participant with a discount on the price of a corresponding purchased product/service (from UBB or from a Partner), which allows the respective Participant to realize their value, should they choose to participate in and fulfil the conditions of a specific Campaign, or to receive the monetary equivalent of the Points accumulated but not realized in other Campaigns on a date predetermined by the Bank (once a year), provided that they meet the conditions for doing so. Depending on the terms of a specific Campaign, an increase - an additional discount - may also be provided. To receive and use Points, the Participant must pay the corresponding value of the purchased good/service using a payment instrument issued by the Bank.

#### **A. Kate Coin(s), also called Kate Coins, KTC or Point(s)**

**10.** The Points are treated as a discount for the Participant from the price of the purchased goods/services offered by the Bank or by Partners participating in the campaigns under the Program and can be realized only within the framework of the Program - through the campaigns for receiving Points, the campaigns for using Points or through the opportunity for the Participant to receive the monetary equivalent of the accumulated points once a year, if the conditions for this are met.

**11.** It is not allowed to receive Points outside of the Program mechanism described in these General Terms and Conditions, including the purchase of Points by a Participant by paying their monetary equivalent.

**12.** The discounts provided to the Participant, in the form of Points, represent part of the price of the product and/or service offered. The maximum value of a single discount provided under the Program on the price of a product or service for a single Participant shall not exceed 15 times the minimum monthly wage for the country as of the date of the respective purchase of the product or service.

**13.** The Bank has the right to set a limit on the quantity of Kate Coin(s) and/or the value of additional discounts received by Participants, as well as to introduce other restrictions related to the Program, which it shall disclose to Participants in an appropriate manner.

**14.** The validity of Points is limited in time. Points are valid until the end of the calendar year in which they are received, unless otherwise stated. In case the validity of the Points is different from the end of the calendar year in which they were received, the Bank shall disclose the information regarding the validity of the Points in an appropriate manner to the Participants.

**15.** One Point has a monetary value of 1 (one) euro. The Bank has the right to change the monetary equivalent of the Points with prior notice. 60 (sixty) days prior to Program participants and amendment of these General Terms and Conditions.

**16.** Points are personal, non-transferable and non-inheritable.

**17.** Points cannot be exchanged for their cash equivalent other than as specified in Section IV.

### **B. Offer or Campaign for Kate Coin(s)**

**18.** The Offer for Kate Coin(s) or Campaign for Kate Coin(s) (in short Offer(s) or Campaign(s)) is a commercial offer (by the Bank or a Partner participating in the Program) to receive or use Points, addressed to a Participant.

**19.** The Offer may be related to earning Points under the Program, which requires the fulfilment of specific conditions (depending on the particular Campaign) by the Participant, for example, the Participant makes a purchase from the Bank or from a Partner for a certain amount paid through a UBB payment instrument, or the offer may be related to using Points under the Program (Kate Coin(s)), whereby the earned Kate Coin(s) may be used when purchasing products and services from UBB or from Partners participating in the Program, in accordance with the terms of the offers for using Points. Offers for using points can be without or with an additional discount (increase). The mechanism is described in detail in Section IV of these General Terms and Conditions.

### **C. Shop for Kate Coin(s)**

**20.** The Kate Coin Store (hereinafter referred to as the Store) is a special field (section) within UBB Mobile where the offers for earning and using Kate Coins are visible, and which provides the Participant with the opportunity to be informed about the accumulated and used Kate Coins.

**21.** Through the Store, the Participant can familiarize themselves with the full terms and conditions of a specific Offer: by following the link (clicking on the image) of the Offer, the terms and conditions and parameters of the offer are visualized (such as the validity period of the Offer, number of Points that can be received or used, presence of an additional discount provided for in the offer, who is offering the Offer, the retail outlets for which the Offer is valid, the minimum purchase amount and/or others).

## IV. PROGRAM MECHANISM.

### A. Earning Points

**22.** A Participant may receive Points by performing certain actions, for example, a purchase for a certain amount using a payment instrument issued by the Bank, and in accordance with the terms and conditions attached to the specific Offer for receiving Kate Coin(s).

**23.** Depending on the terms of the specific Offer, the discount that the Participant receives in the form of Points may represent a percentage of the purchase value and/or a fixed value in Points.

**24.** The Participant pays the full price of the products and/or services, and upon fulfilment of all conditions under the specific Offer, the Participant receives the Points (discount) provided for in the Offer. At the time of receiving the Points, they are displayed in the Participant's Kate Coin Store.

**25.** In case the number of Points that the Participant must receive is a fractional number, then the rounding is to the second digit after the decimal point, as follows: if the third digit after the decimal point is greater than or equal to 5, then the second digit after the decimal point is rounded up by one, and if the third digit after the decimal point is less than 5, then the second digit after the decimal point is not changed during rounding.

### B. Use of Points

**26.** The Points received by the Participant can be used by the same when purchasing products and services from UBB or from Partners participating in the Program, according to the terms of the Offers for using Kate Coin(s), thus the Participant realizes the value of the Points received as discounts on the prices of goods and services purchased under Offers for receiving Kate Coin(s).

**27.** Depending on the terms of a specific campaign for using Kate Coin(s), an additional discount may be provided. Accordingly, offers for using Kate Coin(s) can be of the following types: without or with an additional discount.

**28.** For Offers for using points without additional discount:

The Participant may receive into their payment account participating in the Program the monetary equivalent of the Points used by them within the framework of the specific Offer for using Kate Coins, provided that they fulfil all the conditions of the Offer. For this purpose, the Participant pays the full price of the products/services participating in the Offer. Thereafter, UBB transfers to the Participant's account the monetary equivalent of the Kate Coins used within the framework of the Offer for using Kate Coin(s).

**29.** For Offers to use points with an additional discount:

The Participant may receive into their payment account participating in the Program the monetary equivalent of the Points used by them within the framework of the specific Offer for using Kate Coins, together with the value of the additional discount provided for the specific Offer, provided that they fulfil all the conditions of the Offer. For this purpose, the Participant pays the full price of the products/services participating in the Offer. Then, UBB transfers to the Participant's

account the monetary equivalent of the funds used within the The offer Kate Coins and the value of the extra discount.

**30.** Information on whether an additional discount is included in a given offer for using Kate Coin(s) and what its amount is visible in the terms of the specific Offer, available in the Kate Coin/s Store.

### **C. Receiving the monetary equivalent of the accumulated Points at the end of the year.**

**31.** The monetary equivalent of the Points accumulated and unused by the Participant within one calendar year is paid once a year to his/her current account participating in the Program.

**32.** The period in which the payment will be made is determined in advance by the Bank. It cannot be earlier than the 15th of the last month of the current calendar year and later than the 15th of the first month of the next calendar year.

**33.** In the event that at the time of payment of the monetary equivalent of the accumulated Points, the Participant has closed the account or does not meet any other of the conditions for participation in the Program under Article 3 of these General Terms and Conditions, he loses the accumulated and unused Points and their equivalent.

### **V. PARTNERS. RESPONSIBILITY.**

**34.** The products, services and discounts included in the Program are provided by UBB and/or selected commercial partners.

**35.** When a Participant purchases a product or service from a Partner, he enters into a contract directly with the Partner. UBB does not act as an intermediary or agent between the Participant and the Partner. UBB is not responsible for the provision of these products and services or for their performance, nor is it responsible for the content of the Partner's website to which a link may be provided.

**36.** In the event of a technical, software or hardware problem, the Bank shall not be liable for the accessibility or deficiencies in the functionality of the Program within UBB Mobile, nor for any damages and/or lost profits suffered by the Participant.

**37.** When using services, products and discounts related to the Program, the Participant is obliged to comply with all applicable laws of the Republic of Bulgaria and these General Terms and Conditions.

### **VI. TERMINATION OF PARTICIPATION IN THE PROGRAM. CONSEQUENCES.**

**38.** The Participant may unilaterally and without notice terminate their participation in the Program by deactivating the functionality of the Program within UBB Mobile.

**39.** The Bank may unilaterally, with a notice of 30 (thirty) calendar days, sent to the Participant in an appropriate manner, including via a message in UBB Mobile, terminate their participation in the Program, without being obliged to motivate the reasons for the termination.

**40.** The Bank may unilaterally and without prior notice terminate a Participant's participation in the Program in the event that the Participant's failure to comply with these General Terms and Conditions or abuse on his part is established.

**41.** Participation in the Program is also terminated in the event that:

41.1. The Participant has withdrawn their consent for the processing of personal data for the purpose of preparing and sending offers for products and services from UBB AD and the bank's partners.

41.2. It is established that the Participant does not meet any other of the conditions for participation in the Program under Article 3 of these General Terms and Conditions;

41.3. Upon death of the Participant.

**42.** Upon termination of participation in the Program, regardless of the reasons for this, the Participant loses his/her status as a Participant in the Program, along with his/her access to the Kate Coin Store and the right to receive, collect and use Points.

**43.** In the event that a Participant's participation in the Program is terminated pursuant to Art. 39, Art. 40 or Art. 41.3, Points accumulated and unused at the time of termination of participation in the Program are lost without the possibility of their use being resumed.

**44.** In the event that a Participant's participation in the Program is terminated for any of the reasons provided for in Art. 38, Art. 431.1 or Art. 41.2, the accumulated and unused points at the time of the moment of termination of participation in the Program Points are blocked and the person has the right to resume their use, according to their validity period, if they fulfil the conditions for participation in the Program and provide the necessary consents to regain the status of a Participant in the Program.

## **VII. SETTLEMENT OF DISPUTES**

**45.** Any Participant may file a complaint regarding the Program in the most convenient way for them: at any UBB branch, through the UBB website, at the Registry Office of UBB's Headquarters, or via UBB's Customer Service Centre by telephone.

**46.** Complaints and claims from Participants in the Program shall be examined within a reasonable period, and a response shall be provided to the Participant by the means of receipt indicated by them, and if such means has not been indicated – in accordance with the manner in which the complaint was submitted.

**47.** In case a Participant has not provided sufficient data for its proper identification and/or contact details, the Bank may refuse to provide information.

**48.** By agreeing to these General Terms and Conditions, the Participant consents that conversations conducted between them and the Bank's Customer Contact Centre, other Bank employees, as well as third parties acting on behalf of the Bank in conversations with clients regarding the Program and/or the payment services related to the Program, may be recorded by the Bank for the purpose of improving service quality and conducting verification in the event of complaints by Participants. The Bank shall provide these records only personally to the

Participant upon his request or to the competent state authorities, in accordance with the procedure provided for by law.

## VIII. FURTHER PROVISIONS.

**49.** The Bank reserves the right to terminate the Program by notifying the Participants in an appropriate manner at least 60 (sixty) calendar days prior to termination. From the date of termination, the receipt, storage and use of Points ceases.

**50.** The Bank reserves the right to amend, supplement, change and remove specific functionalities related to the Program, of which it shall inform the Participants in an appropriate manner. If this happens, the changes will take effect immediately, unless otherwise expressly provided.

**51.** The Bank reserves the right to unilaterally amend these General Terms and Conditions, with the amendments coming into force on the day of their publication on the website: [www.ubb.bg](http://www.ubb.bg) unless a longer period for entry into force is expressly provided for. These General Terms and Conditions will also be available via a link in the Program section of UBB Mobile. The Participant is responsible for regularly reviewing the General Terms and Conditions in order to be informed of any changes to them in a timely manner.

## IX. TRANSITIONAL AND FINAL PROVISIONS

**§1.** These General Terms are available on a long-lasting data storage medium - on the Bank's Internet page <https://www.ubb.bg>, as well as on a hard copy in the branches of the Bank.

**§2.** Participants can obtain information about all conditions that are not regulated in these General Terms and Conditions in the Program section of UBB Mobile.

**§3.** The applicable legislation to the relations between the Bank and the Participants related to the subject matter of these General Terms and Conditions is the legislation of the Republic of Bulgaria. Unless resolved by mutual agreement or in the manner provided for in Section VII, disputes related to the subject matter of these General Terms and Conditions shall be referred to the competent Bulgarian court in the city of Sofia.

**§4.** These General Terms and Conditions are an integral part of the General Terms and Conditions of UBB AD for payment services for individuals, available at [www.ubb.bg](http://www.ubb.bg)

**§5.** These General Terms and Conditions have been approved by the Executive Director of UBB AD and shall enter into force as of 08.06.2026.