

Terms and conditions of the promotional campaign for holders of VISA and Mastercard credit cards issued by United Bulgarian Bank AD

1. The period of this promotional campaign ("the Campaign") starts 00:01 am on 01.09.2021 and expires 23:59 pm on 28.02.2022. The Campaign is organized and conducted by United Bulgarian Bank AD, UIC 000694959, having its seat and registered office in city of Sofia, 89B Vitosha Blvd. (Organizer or the Bank).
2. The campaign may be attended by cardholders - individuals, clients of the Organizer, in their capacity of consumers under the Payment Services and Payment Systems Act and the Consumer Loan Act (Cardholders) who have been issued by the Bank, prior to 29.08.2021, a credit card VISA Classic, VISA Gold, Mastercard Standard or Mastercard Gold (the Credit Card) in line with an agreement signed with the Bank, who neither benefited from their right to withdraw from the signed agreement up to 29.08.2021 nor have they terminated it for the entire period of the Campaign (as regards the prize under Item 7), correspondingly nor have they terminated it as of the moment of the cash prize draw for the relevant month. Issued corporate and/or business cards are not eligible in this campaign.
3. A Cardholder who fulfills the requirements under Item 2 and makes non-cash payment/-s with a Credit card for products or services worth min. BGN 200 (two hundred) within a calendar month during the Campaign is eligible to participate in the cash prizes lottery described in Item 6, for each month of the fulfillment. Each Cardholder is entitled to one cash prize under Item 6 for the relevant month.
4. A Cardholder who fulfills the conditions under Item 2 and within the Campaign makes a non-cash payment/-s of min. BGN 2000 (two thousand) through a Credit Card is entitled to participate in a lottery awarding the prize described in Item 7.
5. The value of the payments under Item 3 and Item 4 does not include the ATM cash withdrawals as well the as transactions repaying liabilities/transfer of funds to another payment instrument or the purchase of e-money.
6. During each month of the Campaign, 3 /three/ cash prizes will be awarded, each BGN 200 /two hundred/, as the winning Cardholders will be selected randomly in the presence of a special commission of the Bank. The draws for the relevant month shall be conducted in the month following the month of the transactions entitling the relevant Cardholder to participate in the lottery.
7. For the period of the Campaign one electric light vehicle Ford Mustang Mach E shall be awarded, selected in advance by the Organizer. It is not allowed to replace the selected light vehicle by another model and/or to pay an extra sum, by the winning Cardholder, in order to acquire another vehicle which value exceeds the value of the Campaign's prize, or to receive the cash equivalent of the light vehicle. The winning Cardholder shall be selected through a random draw in the presence of a Notary Public. The award shall be drawn in March 2022.

8. The Bank shall notify the winning Cardholders through the contact phone numbers they have submitted to the Bank. The award under Item 6 shall be transferred to a BGN current account with the Bank, held by the Cardholder, within 15 business days counted as of the day of the draw.

9. The Bank shall declare and deposit the tax payable in connection with the taxable monthly cash awards under Item 6 hereto, as provided for in the Natural Persons Income Tax Act. If requested, the winning person may be supplied with a certificate in evidence of the declared and deposited by the Bank tax.

10. The Bank shall declare and deposit the tax due in relation to the award under Item 7 according to the procedure and the deadlines subject to the Natural Persons Income Tax Act. In this respect, the winning participant should have deposited the related tax as of the date of the award giving, to an account, specified by the Bank. The Organizer shall notify in advance the relevant individual of the amount due. The winner shall be submitted a certificate for the tax declared and deposited by the Bank.

11. The Organizer shall provide to the winning Cardholder the award under Item 7 until the end of April 2022 as the Organizer shall get in contact in advance to arrange the place and the manner of handling the award, and the activities required to be done by the Cardholder, including the deadline for depositing the tax due by the winning Cardholder.

12. A winning Cardholder nominated in light of these conditions shall be entitled to waiver the award. In the latter case, or in case that the award is won by a Cardholder who has submitted inaccurate or incomplete data, or cannot be found, or fails to deliver the necessary assistance, or fails to perform the activities required by the effective legislation for the award receiving, including, but not only has failed to deposit the tax due when winning the prize under Item 6 within the deadline, determined by the Organizer, the relevant award shall be provided to the next-in-line winning Cardholder as per the list of reserves drawn for the relevant prizes under Item 6 and Item 7.

13. The Bank may demand by the winners to appear on public occasions.

14. By participating in the promotional Campaign, all Cardholders have been explicitly notified that some limited personal data (name, phone and card number) may be processed by the Bank in light of the Campaign's organization and conducting, as well as the participation in the lottery. The Cardholders are acquainted with UBB AD Information on the Processing of Personal Data document, posted on the Bank's website www.ubb.bg, prepared in compliance with Regulation (EU) 2016/679 of the European Parliament and of the Council dated 27.04.2016 and the Personal Data Protection Act (PDPA). The Bank shall initiate all necessary technical and organizational measures to ensure the protection of its customer data.

15. The Bank shall process the limited personal data provided by the Cardholders needed for identification of the winners and the relevant feedback. Should a prize be awarded, the above personal data may be used in printed or other materials by the Bank after the receipt of an explicit approval by these Cardholders.

The Bank shall undertake, when collecting, processing and storing the personal data of the Cardholders, to strictly abide by the requirements of the effective European and national legislation. In order to comply with the Bank's obligation for declaring and depositing the final tax due on the prize, the winning participant should provide the following personal data to the Bank - full name and Personal Identification Number.

16. Each Cardholder may, during any time, waive/withdraw its consent for the processing of personal data in light of the Campaign's organization and conducting which shall terminate any subsequent processing of his/her personal data for the specific purpose.

17. By joining the Campaign, the participants agree to abide by the rules and the requirements announced publicly in the promotional materials or otherwise.

18. The Bank's decision on the winning Cardholders is final.

19. The Bank shall be the organizer of the Campaign and is responsible for its administration and progress.

20. These conditions have been prepared and publicly announced as of the date of the start of the Campaign and will be posted on www.ubb.bg during the entire period of the Campaign, in compliance with the requirements of the applicable Bulgarian legislation.

21. The Bank shall preserve its right to amend or change these conditions. The changes shall take effect after their announcement on the Bank's webpage: www.ubb.bg

22. The Bank shall be entitled to terminate the Campaign at any moment should there be force majeure, or abuses involving funds and/or breach of these covenants. In these cases, the participants shall not be awarded a prize and/or other compensation.

23. The employees of the Bank and other companies within the KBC Group in Bulgaria, as well as any other official who is involved in the promotional campaign, are not entitled to participate.

24. These terms and conditions shall be governed by and construed in accordance with the laws of the Republic of Bulgaria. Any possible disputes related to the Campaign shall be settled amicably. Should this be not possible they shall be referred to the competent court of justice in Sofia.