

FIBANK PROMOTIONAL CAMPAIGN RULES

1. PROMOTIONAL CAMPAIGN

- 1.1. The promotional campaign is organized and conducted by First Investment Bank AD, UIC: 831094393, with registered office and address of management: Sofia city, 111P Tsarigradsko Shosse Blvd. (hereinafter referred to as "Fibank" or "the Bank").
- 1.2. The promotional campaign is conducted in accordance with the terms of these Rules (hereinafter referred to as "Rules")

2. DEFINITIONS

For the purposes of these Rules, the following terms shall have the following meanings:

- 2.1. **CARD** - valid credit card issued by First Investment Bank AD - Visa Fibank-eMAG credit card.
- 2.2. **PARTICIPANT** is a cardholder over 18 years of age who holds a Visa Fibank-eMAG credit card issued by Fibank in the period 01.11.2024 - 30.11.2024.
- 2.3. **WINNER** is a Participant who received a prize from the promotional campaign.

3. PROMOTIONAL CAMPAIGN RULES

- 3.1. The rules have been prepared in accordance with the requirements of Bulgarian legislation and will be published on Fibank's website <https://www.fibank.bg>, where they will be available throughout the entire period of the promotional campaign in a way that allows their storage and reproduction.
- 3.2. The applicable Bulgarian legislation shall apply to all matters not settled in these Rules.

4. DURATION OF THE CAMPAIGN

- 4.1. The promotional campaign shall take place in the period 01.11.2024 - 30.11.2024, inclusive.

5. RIGHT TO PARTICIPATION

- 5.1. The right to participation in the promotional campaign is available to any participant - cardholder who meets the conditions set out in these Rules and has not expressly declared to Fibank their disapproval of participation.
- 5.2. The Participant is the holder of a valid Fibank-eMAG credit card, who within the promotional period under item 4.1 from the Campaign has applied for and received the credit card issued in his/her name by Fibank, specified in item 2.1. of these Rules.
- 5.3. The Bank has the right at its discretion and without a notice to exclude a Participant from the promotional campaign, including if such Participant violates any of the rules of the promotional campaign.

6. MECHANISM OF THE PROMOTIONAL CAMPAIGN

6.1. Anyone who meets the requirements under item 5.2 can participate in the promotional campaign.

6.2. A participant who complies with the conditions under 6.1, automatically receives the right to participate in a draw to win the prizes announced in item 7.1 of these Rules.

6.3. After the end of the promotional period, as indicated in item 7.2 below, Fibank will draw 200 winning participants to award the prizes under item 7.1.

6.4. The winners shall be drawn on the basis of encrypted information, through specialized computer software, providing an equal chance of winning to all participants.

7. DESCRIPTION OF PRIZES. DRAWING PRIZES.

7.1. The promotional campaign offers a total of 200 cash prizes, each worth BGN 100 in the form of loyalty points (each point = BGN 1) in the eMAG.bg participants' accounts. The prizes under Art. 7.1 shall be provided by randomly drawing the names of the winning participants.

7.2. The drawing for winning the prizes will be held on December 12, 2024 among the participants who have met and fulfilled the conditions described in item 5.2 during the campaign period, in the presence of a committee, through specialized computer software, providing an equal chance of winning to all participants.

7.3. Within 10 working days, after the drawing of the winning participants, Fibank shall notify each winning participant by phone or email about the prize won by them.

7.4. The prizes described in item 7.1 shall be provided, no later than December 12, 2024.

8. DECLARATION OF PRIZES UNDER THE PERSONAL INCOME TAX LAW

8.1. Pursuant to the Personal Income Tax Act, prizes worth more than BGN 100.00 are subject to the so-called final tax. The tax shall be paid at the Bank's expense and shall be declared by the Bank on behalf of the winner.

9. TERMINATION OF PROMOTIONAL CAMPAIGN

9.1. Fibank has the irrevocable right to terminate the promotional campaign at any time for any reason. In these cases, no compensation is due to participants.

10. LIABILITY

10.1. Fibank shall not be liable and cannot be involved as a party in lawsuits related to the inability to use or receive the prize, the inability to participate in the campaign due to reasons beyond the Bank's control.

10.2. Fibank shall not be liable for any technical issues related to participation in the campaign, if they are not the Bank's fault, and shall not be held liable for the actions of third parties, including service providers, etc.

10.3. Fibank shall not be liable and shall not owe any compensation in case of illegal submission of data by participants when participating in the campaign.

10.4. Fibank, as the Organizer of the promotional campaign, is responsible for drawing the winners and awarding the prizes.

11. DISPUTES

11.1. All disputes arising between the Bank and the Participants in the promotional campaign will be settled by mutual agreement. In the event that this is not possible, the parties have the right to refer the dispute to the competent Bulgarian court in the city of Sofia under the laws of the Republic of Bulgaria.

11.2. Disputes by Participants in connection with the conduct of the promotional campaign, which arise during the campaign, may be sent in writing or by e-mail to the address specified in these Rules. The Participant must submit the dispute within 3 days of the end date of the promotional campaign. After this date, disputes will not be reviewed.

11.3. These Rules are binding on all participants in the promotional campaign and the Organizer's decisions shall be final on all matters related to the promotional campaign.

12. PERSONAL DATA

12.1. Fibank is the controller of personal data and shall process personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of April 27, 2016 ("General Data Protection Regulation"). Fibank will process the personal data of participants for the purposes of drawing winning participants, and the data of the winners on the occasion of Fibank's obligation to pay the taxes due, as well as the submission of any and all necessary documents to the competent state authorities, including the declaration of circumstances in this regard, as well as for the purposes of awarding the prizes. Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the period for which the personal data will be stored; the rights of data subjects in relation to the processing of their personal data by the Bank, as well as information on the manner in which they can be exercised; contact details of the data protection officer and any other information that the General Data Protection Regulation requires to be provided to subjects is available on Fibank's website www.fibank.bg, as well as on paper at each office of Fibank.