

FIBANK Promotional Campaign Rules

VISA Snowboard World Cup - Bansko 2025

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, Mladost district, 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 "the Rules")

2. DEFINITIONS

For the purposes of these Rules, the terms specified below shall have the following meaning:

2.1. CARD - a valid card issued by Fibank, including digitized cards and microcards.

2.2. CARDHOLDER - an individual in whose name a card has been issued by Fibank.

2.3. PARTICIPANT - a cardholder, an individual who holds a VISA card issued by Fibank and has made with such card:

2.3.1. Payments for a minimum of BGN 200, within any of the sub-periods of the promotional campaign, each of the periods specified in item 4.1., in order to participate in a draw for winning a prize under items 7.1.1. and 7.1.2.

2.3.2. Payments for a minimum of BGN 200, within each sub-period of the periods specified in item 4.1. to participate in a draw for winning a prize under item 7.1.3.

2.4. WINNING PARTICIPANT /WINNER/ - a Participant who is drawn as a winner and receives the respective prize for which he/she was drawn within the promotional campaign period.

3. PROMOTIONAL CAMPAIGN RULES

3.1. The Rules have been prepared in accordance with the requirements of Bulgarian legislation and will be published on the Fibank website: <https://www.fibank.bg> where they will be available throughout the promotional campaign period in a manner that allows their storage and reproduction.

3.2. For issues not regulated in these Rules, the applicable Bulgarian legislation shall apply.

4. PROMOTIONAL CAMPAIGN PERIOD

4.1. The promotional campaign shall be conducted as follows:

4.1.1. Period 1: from 00:00 a.m. on 16.12.2024 to 23:59 p.m. on 16.01.2025;

4.1.2. Period 2: from 00:00 a.m. on 17.01.2025 to 23:59 p.m. on 16.02.2025;

4.1.3. Period 3: from 00:00 a.m. on 17.02.2025 to 23:59 p.m. on 16.03.2025;

5. RIGHT TO PARTICIPATION IN THE PROMOTIONAL CAMPAIGN

5.1. The right to participation in the promotional campaign is granted to each cardholder who meets the conditions set in these Rules and has not explicitly expressed to Fibank his/her disagreement for participation.

5.2. The Participant is the holder of a valid VISA card issued by Fibank, who, within the relevant period specified in item 4.1. of the campaign, has made payments with his/her Fibank card for at least BGN 200 (to have the right to participate in a draw for winning a prize under as specified in items 7.1.1. and 7.1.2.) and payments for at least BGN 200, within each sub-period as specified in item 4.1., in order to participate in a draw for winning a prize under item 7.1.3.

5.3. All persons who have reached the age of 18 may participate in the promotional campaign.

5.4. Payments related to gambling, as well as transfer payments to third parties, are excluded from participation in the promotional campaign.

5.5. The Bank has the right, at its discretion and without a prior notice, to exclude a participant from the promotional campaign, including if he/she violates any of the rules of the promotional campaign.

6. PROMOTIONAL CAMPAIGN MECHANISM

6.1. Anyone who meets the requirements under item 5.3 and has fulfilled the condition under item 5.2 may participate in the promotional campaign.

6.2. A participant who has met the conditions under 6.1 automatically receives the right to participate in a draw for winning a prize from the ones announced in item 7.1.1., item 7.1.2. and item 7.1.3. of these Rules.

6.3. After the end of each separate period, as specified in item 7.2 below, Fibank shall draw the winning participants for the respective period for awarding the prizes under item 7.1.1. and item 7.1.2. and following the end of the promotional campaign for the participants for the respective period for awarding the prize under item 7.1.3.

7. DESCRIPTION OF PRIZES. DRAWING OF PRIZES.

7.1. The prizes to be given during the promotional campaign are 13 in total. The prizes are:

7.1.1 Nine (9) ski helmets signed by the snowboarder Radoslav Yankov, as three (3) helmets shall be given in each of the periods specified in item 4.1.

7.1.2 Three (3) Smartphones iPhone 16 Pro, as one (1) Smartphone will be given in each of the periods specified in item 4.1.

7.1.3 One (1) travel voucher for the sum of BGN 5,000, which shall be awarded at the end of the promotional campaign. Customers who have made payments for a minimum of BGN 200 in each of the sub-periods of the promotional campaign shall have the right to participate in the prize drawing.

The prizes under item 7.1.1., item 7.1.2. and item 7.1.3. shall be provided by randomly drawing the winning participants. The winners shall be drawn based on encrypted information by using specialized computer software, ensuring an equal chance of winning for all participants during the relevant period.

7.2. The winning participants for the respective prize period under item 7.1.1., item 7.1.2. and item 7.1.3. will be drawn in the presence of a committee following the end of each of the periods under item 4.1. The dates of drawing the prizes will be as follows:

For period 1: 21.01.2025

For period 2: 21.02.2025

For period 3: 21.03.2025 and drawing of a grand prize

7.3. In each of the draws, three (3) reserve participants will also be drawn.

7.4. Within ten business days after the drawing of the winning participants, Fibank will notify each winning participant by phone about the prize they have won.

7.5. Each winning participant must confirm their desire to receive the prize they have won.

7.6. The prizes described in items 7.1.1., 7.1.2. and 7.1.3. shall be provided to the winning participant within 30 calendar days after the winners are drawn and a confirmation (consent) to receive the prize is received from the respective winning participant.

7.7. Each winning participant must complete and sign a declaration for receiving the prize.

7.8. If a winning participant is not found by Fibank, refuses to receive the prize, does not confirm that he/she wishes to receive the prize within 10 calendar days after notification by the Bank, does not provide the necessary assistance within the meaning of these Rules in connection with receiving the prize, such participant shall lose his/her right as a winning participant to receive the respective prize. In the cases as indicated above, the prize shall be provided to a reserve participant, in the order of their drawing, and the rules described above shall apply in respect of the notification, confirmation of receiving the prize and the data necessary in this case.

8. DECLARING PRIZES UNDER THE PERSONAL INCOME TAX ACT

8.1. In compliance with the Personal Income Tax Act, prizes in kind worth over BGN 100.00 are subject to the so-called final tax. The tax shall be declared on behalf of the winning participant and paid at the expense of the Bank.

9. TERMINATION OF THE PROMOTIONAL CAMPAIGN

9.1. Fibank shall have the irrevocable right to terminate the promotional campaign at any time, regardless of the reason. In these cases, participants shall not be entitled to compensation.

10. PERSONAL DATA

Fibank is a personal data controller and processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016. ("General Data Protection Regulation"). Detailed information on the purposes and legal basis for the processing of personal data; the categories of personal data recipients; the period for which 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 may be exercised; contact details of the Data Protection Officer and any other information that the General Data Protection Regulation requires to be provided to the subjects, is contained on the Fibank website www.fibank.bg, as well as on a hard copy at each Fibank office.

11. LIABILITY

11.1. Fibank shall not be liable and cannot be involved as a party to legal proceedings related to the inability to use, receive the prize, or participate in the campaign due to reasons beyond their control.

11.2. Fibank shall not be liable for technical problems related to participation in the campaign, if they are not the fault of the Bank, and shall not be liable for the actions of third parties such as couriers, service providers, etc.

11.3. Fibank shall not be liable and will not owe any compensation for unlawful submission of data by participants when participating in the campaign.

11.4. Fibank as the Organizer of the promotional campaign is responsible for drawing the winning participants and providing the prizes.

12. DISPUTES

12.1. All disputes arising between the Bank and the Participants in the promotional campaign will be settled by mutual agreement. If 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.

12.2. Objections by participants in connection with the conduct of the promotional campaign that arise during the campaign may be sent in writing or by e-mail to the address specified in these Rules. A Participant must submit an objection within 3 days of the end date of the promotional campaign, which is considered to be the date of drawing the winners for the relevant period under item 4.1. After this date, objections will not be considered.

12.3. These Rules are binding on all participants in the promotional campaign and the decisions of the Organizer shall be considered final on all matters related to the promotional campaign.