

## FIBANK PROMOTIONAL CAMPAIGN RULES

### 1. PROMOTIONAL CAMPAIGN

1.1. The Campaign is organized and conducted by First Investment Bank AD, UIC: 831094393, with registered office and address of management in the city of Sofia, 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 terms specified below have the following meaning:

2.1. CARD - a valid credit card issued by First Investment Bank AD.

2.2. PARTICIPANT is a cardholder who holds a credit card issued by Fibank before the start date of the Campaign.

2.3. WINNING PARTICIPANT (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 the Fibank website at <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. CAMPAIGN PERIOD

4.1. The Promotional Campaign shall be held in the period March 17, 2025 - April 30, 2025, inclusive.

### 5. RIGHT TO PARTICIPATION

5.1. The right to participate in the Promotional Campaign is granted to every participant - cardholder who meets the conditions of these Rules and has not expressly declared to Fibank his/her disagreement for participation.

5.2. To participate in the Campaign, the client must have a valid credit card issued by Fibank and, within the promotional period under item 4.1., have made payments totaling at least BGN 100.

5.3. Only persons over 18 years of age may participate in the Promotional Campaign.

5.4. 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. MECHANISM OF PROMOTIONAL CAMPAIGN

6.1. Anyone who meets the requirements under item 5.2 may participate in the Promotional Campaign.

6.2. A participant who has met the conditions under item 6.1 shall automatically receive 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 specified in item 7.2. below, Fibank will draw 50 winning participants to award them the prizes listed in item 7.1.

6.4. The winners shall be drawn based on encrypted information through specialized computer software by ensuring an equal chance of winning for all participants.

## 7. DESCRIPTION OF PRIZES. DRAWING.

7.1. A total of 50 (fifty) prizes shall be awarded in the Promotional Campaign, each of which representing a double ticket to the final of the show "Kato Dve Kapki Voda", which will be held in Sofia, at Vasil Levski Stadium on May 18, 2025. The prizes under item 7.1. shall be awarded by randomly drawing the names of the winning participants.

The prize must be used according to the conditions specified on the ticket. The prize does not include travel and other expenses.

7.2. The drawing of winning participants will be carried out on May 05, 2025 among the participants who have complied with and fulfilled the conditions described in item 5.2. during the campaign period, in the presence of a committee through specialized computer software by ensuring an equal chance of winning for all participants.

7.3. Within 5 business days after the drawing of the winning participants, Fibank shall notify each winning participant by phone about the prize he or she has won.

7.4. Each Winning Participant, who has confirmed by phone his/her desire to receive the prize, must provide his/her valid email address to which Fibank can send him/her the prize (electronic ticket). The prize must be used on the date and place indicated on the ticket. After receiving the ticket, each Winning Participant must confirm the receipt of the prize by email to Fibank.

7.5. 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 or 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 prize. In the indicated cases, the prize will be provided to a reserve participant, in the order of their drawing, and the rules described above shall apply in terms of notification, confirmation of receipt of the prize and the necessary details for receiving the prize.

## 8. DECLARING PRIZES UNDER THE PERSONAL INCOME TAX ACT

8.1. According to 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 winner and paid for the expense of the Bank.

## 9. TERMINATION OF THE PROMOTIONAL CAMPAIGN

9.1. Fibank has the irrevocable right to terminate the Promotional Campaign at any time, regardless of the reason. In these cases, the participants shall not be paid compensation.

## 10. LIABILITY

10.1. Fibank shall not be liable and cannot be involved as a party in legal cases related to the impossibility of use, receipt of the prize, impossibility of participation in the campaign, failure to conduct the final of the show, due to reasons beyond Bank's control.

10.2. Fibank shall not be liable for technical issues 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, organizers of the show, etc.

10.3. Fibank shall not be liable and will not owe any compensation for unlawful 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 winning participants and providing 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. If this is not possible, the parties shall 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 that arise during the Campaign may be sent in writing or by e-mail to the address specified in these Rules. A Participant must send the dispute within 3 days of the end date of the Promotional Campaign. After this date, disputes will not be considered.

11.3. These Rules are binding on all participants in the Promotional Campaign and the decisions of the Organizer are final on all issues related to the Promotional Campaign.

## 12. PERSONAL DATA

12.1. 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 (the "General Data Protection Regulation"). 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 the subjects, is contained on the Fibank website at [www.fibank.bg](http://www.fibank.bg), as well as on paper in each Fibank office.