

RULES OF FIBANK CAMPAIGN
"Open an account with a debit card and you can win a prize"

1. CAMPAIGN NAME "Open an account with a debit card and you can win a prize"

1.1. The campaign is organized and conducted by FIRST INVESTMENT BANK AD, UIC; 831094393, having its registered office and address of management at the city of Sofia, 111 P Tsarigradsko shoes Blvd. (hereinafter referred to as "Fibank" or "the Bank").

1.2. The campaign is conducted in accordance with the terms of these Rules on the occasion of Fibank's 30th anniversary (hereinafter referred to as "Rules").

2. CAMPAIGN RULES

2.1. The rules have been drawn up in accordance with the requirements of Bulgarian legislation and will be published on Fibank's website: www.fibank.bg, where they will be available throughout the campaign period in a manner that allows their storage and reproduction.

2.2. The applicable Bulgarian legislation shall apply to matters not settled in these Rules.

3. RIGHT TO PARTICIPATION IN THE CAMPAIGN

3.1. All natural persons - new and current customers of Fibank, who open a current account with a debit card during the campaign period, regardless of whether they previously opened another one, can participate in the campaign, and each of them must meet the following requirements at the same time:

3.1.1. the customer to be the holder of a current account with a debit card opened during a sub-period of the campaign under item 4.1.1;

3.1.2. the customer has no overdue debts to the Bank as of the 1st day of the sub-period in which the drawing of prizes takes place. Any obligation not paid when due is considered overdue;

3.1.3. the customer has no active foreclosures on their accounts imposed as of the 1st day of the sub-period in which the drawing of prizes takes place;

3.1.4. the customer has not expressly expressed to the Bank their disapproval for participation in marketing campaigns.

3.2. The participant must have a current contract for the use of a current account with a debit card, concluded under the conditions of item 3.1 on the date of the drawing of the winning participants under item 5.4.

3.3. One participant can participate only once in the drawing to win the prizes, in the sub-period under item 4.1.1 of the Rules, in which the participant concluded a contract for the use of a current account with a debit card.

3.4. The Bank shall have the right, at its discretion and without a notice, to exclude a participant from the prize draw, if it detects a violation of any of the campaign Rules.

3.5. Employees of the Bank shall not be allowed to participate in the campaign.

4. DURATION OF THE CAMPAIGN

4.1. Campaign shall take place in the period 01.01.2023 - 31.12.2023, inclusive.

4.1.1. The period under item 4.1 shall be divided into 12 (twelve) sub-periods:

- First sub-period – month of January 2023
- Second sub-period – February 2023
- Third sub-period – the month of March 2023
- Fourth sub-period – the month of April 2023
- Fifth sub-period – May 2023
- Sixth sub-period – June 2023
- Seventh sub-period – month of July 2023
- Eighth sub-period – month of August 2023
- Ninth sub-period – the month of September 2023
- Tenth sub-period – the month of October 2023
- Eleventh sub-period – the month of November 2023
- Twelfth sub-period – the month of December 2023

5. DESCRIPTION OF PRIZES. DRAWING.

5.1. Within the campaign the Bank shall give 360 (three hundred and sixty) cash prizes, each at the amount of BGN 30.00 (thirty Bulgarian levs). The prizes shall be distributed by 30 (thirty) prizes for each sub-period according to item 4.1.1 from the Rules.

5.2. Each participant meeting the conditions under section 3 shall be automatically entitled to participate in the draw to win one prize under item 5.1 from the Rules.

5.3. The names of the winning participant shall be drawn in the presence of a committee consisting of three members, on the basis of encrypted information, with the use of specialized computer software ensuring an equal chance of winning to all participants.

5.4. The drawing of winning participant for a relevant sub-period will be carried out by the 15th (fifteenth) day of the month following the sub-period and will include participants who meet the conditions under section 3 of these Rules.

5.5. Additionally, 10 (ten) reserve participants will be drawn.

5.6. Within 10 working days, after the drawing of the winning participants, Fibank shall notify each winning participant by telephone of the prize won by them, and when the winner is a minor, the parent/guardian of the winning participant shall be notified.

5.7. Any winning participant who confirms acceptance of the prize will receive the cash prized into their current account held with the Bank opened under the terms of section 3.

5.8. If a winning participant is not found by Fibank, within 10 calendar days after the drawing under item 5.4, a winning participant does not confirm that they wish to receive the prize upon notification of such, does not provide the necessary assistance within the meaning of these Rules in relation to receiving the prize, the participant shall lose their right to receive the prize in this campaign. In the specified cases, the prize shall be given to a reserve participant, in the order of drawing the names of reserve winners, and the Rules described above shall apply to the notification, confirmation of receipt of the prize and the necessary information required so that the winning participant can receive the prize.

5.9. Prizes shall be used in accordance with the conditions and according to the instructions of the relevant service provider.

5.10. The names of the winning participants shall be published on the Bank's website, only with the express consent provided by each winning participant and/or their parent/guardian, given upon notification of the prize won.

6. DECLARATION OF PRIZES UNDER THE PERSONAL INCOME TAX ACT

6.1. According to the Personal Income Tax Act, cash prizes are subject to final tax. The tax shall be declared and paid by Fibank and shall be for the Bank's account.

7. TERMINATION OF THE CAMPAIGN

7.1. Fibank shall hold the irrevocable right to terminate the campaign at any time and for any reason. In these cases, no compensation shall be due to participants. Announcement of changes or termination of the campaign shall be made on the website of Fibank at www.fibank.bg.

8. LIABILITY

8.1. Fibank, as the Organizer, shall be responsible for drawing the winning participants and awarding the cash prizes.

8.2. Fibank shall not be liable and cannot be involved as a party in lawsuits related to inability to participate in the campaign, inability to receive and/or use the prize.

8.3. Fibank shall not be liable for any technical issues related to participation in the campaign, if they are not the fault of the Bank.

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

8.5. Fibank shall not be liable in the event that the prize cannot be awarded due to force majeure, regulatory or legal restrictions or any other circumstances.

9. DISPUTES

9.1. All disputes arising between the Bank and the campaign participants 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.

9.2. Disputes by participants in connection with the conduct of the campaign, which arise during the campaign, can be submitted in writing to any branch or office of Fibank, or sent by e-mail to the following address: complaints@offices.fibank.bg.

9.3. The participant must submit the claim within 3 days after the end date of the campaign. After this date, disputes will not be considered and reviewed.

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

10. PERSONAL DATA

10.1. Fibank is 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 the personal data will be retained; 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 contained on Fibank's website www.fibank.bg, as well as on paper in each office of Fibank.