

FIBANK CAMPAIGN RULES
"Apply for a consumer loan and you can win a prize"

1. CAMPAIGN "Apply for a consumer loan and you can win a prize"

- 1.1. The campaign is organized and conducted by FIRST INVESTMENT BANK AD, UIC: 831094393, with registered office and address of management: city of Sofia, 111P Tsarigradsko shose Blvd. (hereinafter referred to as "Fibank" or "the Bank").
- 1.2. The campaign is conducted according to the terms of these Rules on the occasion of Fibank's 30th anniversary (hereinafter referred to as "the 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 way that allows their storage and reproduction.
- 2.2. All applications for consumer loans are subject to consideration in accordance with Fibank's National and Foreign Currency Lending Rules.
- 2.3. 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 who submitted an application for a consumer loan (online or at Bank's office) after the start of the campaign, who have used a consumer loan in one of the 11 sub-periods under item 4.1 and simultaneously meeting the following requirements can participate in the campaign:

- 3.1.1. the consumer loan must be for a marketing product: "Standard", "Super" or "Security" and for an amount of up to BGN 80,000, inclusive;
- 3.1.2. the consumer loan is not the result of a restructuring of an exposure due to a deteriorated financial position;
- 3.1.3. the borrower has paid the loan negotiation fee and the first monthly repayment installment, according to the repayment schedule, which is an integral part of the bank loan agreement;
- 3.1.4. the borrower has no overdue debts to the Bank as of the 1st day of the sub-period in which the withdrawal takes place. Any obligation not paid on maturity day is considered overdue;
- 3.1.5. the borrower has no active enclosures on their accounts imposed as of the 1st day of the sub-period in which the withdrawal takes place;
- 3.1.6. the borrower has not expressly declared to the Bank their disapproval of participation in marketing campaigns.
- 3.1.7. the ratio of the amount of the monthly repayment installment to the total amount of interest and fees due, according to the bank loan agreement, is up to 10% (ten percent);

3.2. The participant in the campaign must have a valid bank loan agreement concluded under the terms of item 3.1 as of the date of drawing the winning participants under item 5.4.

3.3. A participant may participate only once in the drawing of prizes for the sub-period under item 4.1.1 of the Rules, in which the participant concluded a bank loan agreement.

3.4. The Bank has the right, at its discretion and without notice, to exclude a participant from the drawing of prizes, if the Bank detects a violation of any of the campaign Rules or non-compliance with the conditions under item 3.1 of the Rules.

3.5. The campaign does not include loans granted in accordance with the Law on Granting Loans to Students and Doctoral Students, loans secured by a pledge of cash and consumer overdrafts.

3.6. Employees of the Bank are not allowed to participate in the campaign.

4. DURATION OF THE CAMPAIGN

4.1. The campaign takes place in the period 07.02.2023 - 31.12.2023, inclusive.

4.1.1. The period under item 4.1. is divided into 11 (twelve) sub-periods:

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

5. DESCRIPTION OF PRIZES. DRAWING OF PRIZES.

5.1. The total number of cash prizes in the campaign are 330 (three hundred and thirty) cash prizes. Each of cash prize is at the amount of one monthly repayment installment, including a proportionate part of the principal, interest and insurance premium for "Peace of Mind with Fihealth" insurance, according to the repayment schedule under the bank loan agreement of the winning participant. During each sub-period under item 4.1.1 of the Rules will be given 30 (thirty) cash prizes.

5.2. Each participant meeting the conditions under section 3 is automatically entitled to participate in the drawing for one cash prize under item 5.1 of the Rules.

5.3. The names of the winners are drawn in the presence of a committee consisting of three members, on the basis of encrypted information through specialized computer software, ensuring an equal chance of winning to all participants.

5.4. The drawing of the winners for the relevant sub-period will be carried out by the 15th (fifteenth) day of the second month of the sub-period in which the loan was granted and will include participants who meet the conditions of section 3 of these Rules for the relevant sub-period. The first drawing will take place in the month of April 2023, and the last - in the month of February 2024.

5.5. In addition, 5 (five) reserve participants will be drawn at each drawing.

5.6. Within 10 working days, after the drawing of the winning participants, Fibank notifies each winning participant of the cash prize won by them.

5.7. Each winning participant who confirms that they accept the prize will receive the same to the current account specified in the bank loan agreement as the bank account for servicing the loan. If the winning participant has closed the account serving the loan at the Bank as of the date of payment of the cash prize, this winning participant will lose their right to receive the prize under the campaign.

5.8. If a winning participant is not found by Fibank within 10 calendar days after the drawing under item 5.4, did not confirm their consent to receive the prize upon notification of such, did not provide the necessary assistance within the meaning of these Rules in connection with receipt of the prize, such winning participant will lose their right to receive the prize. In the specified cases, the prize will be given to a reserve participant, in the order of drawing, and the Rules described above apply to the notification, confirmation of prize receipt and the necessary data thereto.

5.9. The names of the winning participants are published on the Bank's website, only with the express consent provided by each winning participant, given upon notification of the prize won.

6. DECLARATION OF PRIZES UNDER THE PERSONAL INCOME TAX ACT

6.1. Under the Personal Income Tax Act, cash prizes are subject to final tax. The tax is declared and paid by Fibank and is for the account of the Bank.

7. TERMINATION OF THE CAMPAIGN

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

8. LIABILITY

8.1. Fibank, as Organizer, is responsible for drawing the winning participants and awarding the 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 problems 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 owe 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 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 and office of Fibank or sent by e-mail to the following address: complaints@offices.fibank.bg.

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

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

10. PERSONAL DATA

10.1. Fibank is the controller of personal data 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 recipients of personal data; 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.