

Official Rules of the Promotional Campaign “Participate for Prizes with Visa from Fibank”

Section 1. Promotional campaign organizer and official rules

1.1. The Promotional Campaign “Participate for Prizes with Visa from Fibank” („The Promotion”, „The Campaign”) is organized and conducted by First Investment Bank AD, UIC 831094393, with a principal place of business and registered office address in the city of Sofia, 111P Tsarigradsko Shosse Blvd. („The Organizer”), with the assistance and support of Visa Europe Limited, a limited liability company, incorporated and existing under the laws of Great Britain, identification number BR007632, with a principal place of business and registered office address: 1 Sheldon Square, London, W2 6TT, UIC 05139966, („Partner”), which provides the prizes provided for in the Promotion and described in Section 5.

1.2. The rules are prepared in accordance with the requirements of Bulgarian legislation and are publicly announced on the Promotion start date on the Fibank website: www.fibank.bg, where they will be available throughout the Promotion period in a way that allows their storage and reproduction.

Information about the Promotion can also be obtained on the promotional email: visa@usefulmarketing.info.

1.3. The Organizer and the Partner reserve the right to supplement or amend these Official Rules, and the amendments will come into force only after their prior publication on the Fibank website: www.fibank.bg.

1.4. The Organizer and the Partner have the right to terminate the Promotion at any time in the event of force majeure or material abuses and/or violations of these Official Rules are detected. In these cases, no compensation is due to participants.

Section 2. Period and territory of conducting the Promotional Campaign

2.1. The Promotion will run during the following period: from 00:00 a.m. on 11 March 2024 until 23:59 p.m. on 09 June 2024 („Promotion Period”).

2.2. The Promotion involves payments made with a Participating card under item 3.1 of these Rules, in commercial establishments on the territory of the country and abroad (online and physical stores), where it is possible to make payment at POS terminal (virtual or physical device).

Section 3. Right to participate

3.1. In the Promotion can participate any individuals - cardholders (Authorized users) of Visa credit cards who have reached the age of 18, **issued before the Promotion start date (March 11, 2024)** by First Investment Bank AD („Participating Cards” or only „Card/s”), who have met the terms and conditions under Section 4 of these Rules.

3.2. The right to participate in the Promotional Campaign is available to any participant - cardholder who meets the terms and conditions of these Rules and has not explicitly expressed to Fibank his or her disagreement to participate.

3.3. The employees of the Organizer and the Partner, professionally bound to the organization of the Promotion, are not entitled to participate in it.

Section 4. Promotion mechanism

4.1. Each cardholder meeting the requirements of Section 3 who, during the Promotion Period, made at least 10 (ten) payments with their Card according to item 2.2. of these Rules, for a minimum of BGN 100 of each payment, is automatically entitled to participate

in the prize draws announced in Section 5.

One cardholder may only win one prize under Section 5.

4.2. In the event that one cardholder owns more than one Participating Card, the same shall be entitled to participate in the prize draws for each Participating Card separately upon fulfillment of the terms and conditions under item 4.1.

4.3. In the Promotion cannot participate:

- Payments made with Visa cards issued after the Promotion start date (March 11, 2024) by First Investment Bank AD;
- Payments made with Visa cards not issued by First Investment Bank AD;
- Cash withdrawal transactions via an ATM, at a bank branch or any other cash withdrawal method.
- Payments related to gambling activities.

Section 5. Prize description

5.1. Small prizes

50 pcs of Samsonite Branded Backpacks („Small Prizes”)

5.2. Grand prize

1 pc of Package for Two to the Paris 2024 Olympic Games Opening Ceremony („Grand Prize”) which includes:

- 2 nights for two persons at the Hoxton Paris Hotel (4 stars);
- Airway tickets for two persons - Sofia-Paris-Sofia (25.07.2024 - 27.07.2024);
- By 2 pre-selected events (B ticket category) from the Paris 2024 Olympic Games Program;
- Tourist pass for Paris (e.g. Hop-on, Hop-off);
- Prepaid Visa card with 200 USD deposited;
- Visa concierge at the hotel;
- Airport/train station transfers in Paris (by bus);
- Daily breakfast and light snacks at the hotel, according to the hotel's schedule;
- Paris metro card for transport to/from Olympic events included in the Olympic Games Program on the days from 25.07.2024 to 27.07.2024;
- USD 400 Gift;
- Assistance from Visa support staff (for Olympic Games events, medical and security staff).

The Prize does not include:

- Expenses for any meal, event and/or activity expenses outside the planned program route;
- Additional hotel expenses;
- Passports and/or travel visas;
- All applicable taxes related to the trip.

Prizes cannot be exchanged for their cash equivalent.

The Paris 2024 Olympic Games Opening Ceremony Package for Two provided as the Promotion's Grand Prize must be redeemed in the period from 25 July to 27 July 2024.

Section 6. Prize draws. Winner selection and prize awarding

6.1. **On June 12, 2024**, the names of the Winning participants will be drawn randomly in the presence of a notary public, among all participants in the Campaign who meet the terms and conditions of Section 4. The winner names are drawn on the basis of encrypted information, through specialized computer software for providing an equal chance of winning to all participants.

6.2. When carrying out drawing under item 6.1, 1 (one), winning participant will be drawn

first for the Grand Prize under item 5.2. After that, 50 (fifty) winning participants for the prizes under item 5.1. Immediately after that, 2 (two) reserve participants will be drawn for the prize under item 5.2 and 3 (three) reserve participants for the awards under item 5.1.

A reserve participant will have the right to win a prize under Section 5, under the terms and conditions of item 6.6, respectively of item 6.9.

6.3. To award the Grand Prize, the Organizer will contact the Winner by email and/or by phone. The winner should confirm in writing by 13.06.2024 via email to the Organizer that he/she accepts and wishes to receive the Grand Prize. The trip to use the Grand Prize must take place on July 25, 2024. The winner is not entitled to transfer the prize to any third party, but chooses himself/herself who will accompany him/her on the booked trip to Paris.

6.4. In the event that a Winner is not found by the Organizer, and/or does not confirm that he/she wishes to receive a prize under this Promotion within the stipulated period, and/or refuses to receive a prize, and/or does not provide the necessary data to receive the prize and/ or does not provide assistance to the Organizer in connection with the redemption of the Grand Prize and the booking of a trip to Paris by 13.06.2024, the relevant Winner loses the right to receive the on prize won by him/her. In the specified cases, the prize is given to a reserve participant, in the order of their withdrawal, and the rules described above apply to the notification, confirmation of receipt of the prize and the necessary details for this. In the event that there is no valid award of the Grand Prize after the number of reserve winners has been exhausted, the Organizer and the Partner may decide either to draw a new winner(s) or not to award the Grand Prize remaining unclaimed by the drawn Winners.

6.6. The Organizer and the Partner shall not bear the additional costs related to the prize redemption.

6.7. For provision of the Small Prizes, the Organizer will contact the Winner and will notify him/her via e-mail and/or by phone about the prize won by him/her under item 5.1., as well as the term and method of its rewarding. Each winner who confirms that he/she accepts the prize should receive it in person (including by courier to the address indicated by the Winner) after notification by the Organizer, respectively by First Investment Bank AD, and acceptance of the relevant Small Prize by the Winner.

6.8. All Small Prizes will be provided within 30 (thirty) working days after the date on which each Winner returns information that he/she wishes to receive a prize under item 5.1, as well as for the chosen method of receiving the prize.

In the event that a Small Prize is won by a Winner who cannot be found within 10 (ten) working days of its drawing, the relevant prize will be awarded to the next drawn reserve Winner.

In the event that the reserve Winner is not found according to the methods described above, the Organizer and the Partner can decide either to draw a new winner or decide not to reward the Small Prizes left unclaimed by the drawn Winners.

6.9. The Organizer and the Partner shall not be responsible if the Grand Prize and/or Small Prizes are not received due to miscommunication or incorrectly provided details.

6.10. The Winners, individuals, are obliged to declare and pay the due income tax on the amount of the received Prize (Grand Prize or one of the Small Prizes), according to the time limits and requirements of the Personal Income Tax Act (PITA).

6.11. The names or initials of the first and last names of the Winners are published on the Bank's website only upon the explicit consent of each winning participant.

6.12. The names and photos of the Winners could become public and be used in printed, audio or video materials by the Organizer and/or the Partner subject to the requirements for the personal data protection. The Organizer and the Partner shall not owe payment to the Winners for the relevant materials.

Section 7. Responsibility

7.1. The Organizer and the Partner shall not be responsible (to the extent permitted by law) for any losses or damages arising from the conduct of the Promotion or from the cardholder's inability to participate in the Promotion, inability to receive and/or redeem a prize, or if the promotion is not realized as planned.

7.2. The Organizer and the Partner shall not be liable for delays in awarding the Prizes due to technical reasons, due to regulatory restrictions or any other circumstances. The Organizer and the Partner may terminate the Promotion or make certain changes to the respective prizes, for reasons beyond their control, due to cancellation or change in travel dates, cancellation or postponement of the Paris 2024 Olympic Games, due to force majeure, which may affect the procedure and implementation of the Promotion, such as decisions of the institutions, state of war, natural disasters, etc. In these cases, no compensation is due to participants. Changes are announced appropriately. The changes come into effect from the moment they are published on the Organizer's website at www.fibank.bg.

7.3. The Organizer and the Partner shall not be responsible for technical problems in the use of the Participating Cards.

7.4. The Organizer and the Partner shall not be responsible if a physical place of making payments does not have a POS terminal or if there is one, but it is not possible to make a payment with a Participating Card or if a Participating Card is not accepted, respectively if a mobile payment cannot be made via a mobile device.

Section 8. Personal data protection

8.1. For the purposes of conducting the Promotion, personal data of individuals will not be collected, processed and/or stored by the Organizer and the Partner. The Winning Participants are determined according to the rules of Section 6 without processing their personal data by the Organizer and the Partner.

8.2. Personal data, such as names and contact details (email address, phone number) of the drawn winners and reserve participants are processed by the Organizer in the cases explicitly specified in these Rules. For awarding the Grand Prize, First Investment Bank AD provides the Partner with the following personal data of the Winner: three names, personal ID number, email address, residential address, telephone number, as well as all other personal data required under current Bulgarian legislation, necessary to receive the Grand Prize by the Winner. The purpose of their collection, processing and storage by the Partner is to provide the Grand Prize to the Winner. The Organizer and the Partner do not use the data of the Winner and Reserve winners for other purposes, except for those specified in these rules, incl. also for the awarding of the Grand Prize. For awarding the Small Prizes, First Investment Bank AD provides the Partner with the following personal data of the Winners: three names, email address, telephone number. The purpose of their collection, processing and storage by the Partner is to provide the Small Prizes to the relevant Winners. The Organizer and the Partner do not use the data of the Winners and Reserve winners for purposes other than those specified in these rules, including also for the awarding the Small Prizes.

8.3. Each Eligible Participant has the right to refuse to participate in the Promotion before the drawing of the Winning Prize by informing the Organizer. A Winner may also opt out of receiving a Prize and the processing of his/her personal data for this purpose by withdrawing his/her consent to receive the relevant Prize - the Grand Prize or one of the Small Prizes, unless the relevant Prize is in the process of being awarded - by the time of its

receipt.

8.4. Refusal or withdrawal of consent to the collection, processing and use of personal data for the purposes of the Campaign by a Participant or Winner will result in the inability to receive a prize or to participate in the drawing to win a prize.

8.5. Fibank, as a personal data controller, processes 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”). 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 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 how 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 data subjects is contained on the Fibank website.

Section 9. Promotion related information

Information about the Promotion can be obtained at the promotional email:

visa@usefn1marketing.info, as well as on the Fibank website: www.fibank.bg

Section 10. Applicable law

These rules are subject to and interpreted in accordance with the legislation of the Republic of Bulgaria.

Any eventual disputes regarding the conduct of the Promotion between participants, holders of a Participating Card, and the Organizer or the Partner shall be resolved voluntarily. If this is impossible, they shall be referred for resolution to the competent court in the city of Sofia.