

FIBANK PROMOTIONAL CAMPAIGN RULES

1. CAMPAIGN

1. The campaign is organised 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 in accordance with the terms and conditions of these Rules (hereinafter referred to as the "Rules")

2. DEFINITIONS

For the purposes of these Rules, the terms listed below shall have the following meanings:

2.1 "CARD" - a valid Mastercard debit or credit card issued by Fibank prior to the start of the campaign.

2.2 "CARDHOLDER" - a natural person over the age of 18 in whose name a card has been issued by Fibank.

2.3 "PARTICIPANT" means a cardholder who holds a valid Mastercard issued by Fibank prior to the start of the promotional campaign (01.12.2025) and has made transactions with the card in accordance with the condition under item 5.

2.4 "WINNER" refers to a Participant who is selected as a winner and receives the corresponding prize within the scope of the Campaign.

3. CAMPAIGN RULES

3.1 The rules have been drawn up in accordance with the requirements of Bulgarian law and will be published on Fibank's website <https://www.fibank.bg>, where they will be available throughout the campaign period in a manner that allows them to be stored and reproduced.

3. Any issues not covered by these Rules shall be governed by the applicable Bulgarian legislation.

4. CAMPAIGN PERIOD

4.1 The campaign shall run from 01.12.2025 to 28.02.2026 inclusive.

5. RIGHT TO PARTICIPATION IN THE CAMPAIGN

5.1 Any participant who holds a valid Mastercard debit or credit card issued by Fibank before 1 December 2025 and who, during each of the months of December 2025, January 2026 and February 2026 of the Campaign, has made payments with the card for a minimum of BGN 1,000/EUR 511.29.

5.1.1 If a cardholder does not make payments with their card for a minimum of BGN 1,000/EUR 511.29 during each of the months of December 2025, January 2026 and February 2026, they will not be eligible to participate in the prize draw under the Campaign.

5.2 Upon fulfilment of the condition under item 5.1, each amount of payments made with a Mastercard **debit card** in the amount of BGN 1,000/EUR 511.29 entitles the cardholder to one entry in the prize draw. For example: if the total value of debit card payments during the period specified in item 4.1 is BGN 3,000/EUR 1,533.88, this entitles the participant to three entries in the draw, and if the total value of debit card payments reaches BGN 6,000/EUR 3,067.75, this entitles the participant to six entries in the prize draw, and so on. The maximum number of entries in the prize draw for a participant who is a Mastercard debit card holder is 15.

5.3 Upon fulfilment of the condition under item 5.1, each amount of payments made with a Mastercard **credit card** in the amount of BGN 1,000 / EUR 511.29 entitles the cardholder to two entries in the prize draw. For example: if the total value of credit card payments during the period specified in point 4.1 is BGN 3,000 / EUR 1,533.88, this entitles the participant to six entries in the prize draw, and if the total value of credit card payments reaches BGN 6,000/EUR 3,067.75, this entitles the participant to twelve entries in the prize draw, and so on. The maximum number of entries in the prize draw for a participant who is a Mastercard **credit card** holder is 15.

5.4 Transactions related to gambling activities, transactions related to the transfer of funds to virtual wallets or accounts with payment service providers or electronic money companies, as well as transactions for funding other credit cards or payment instruments, are not considered to be card payments under item 5.15.5. The Bank has the right, at its discretion and without notice, to exclude a participant from the campaign, including if they violate any of the campaign rules.

6. CAMPAIGN MECHANICS

6.1 Every Cardholder who meets the requirements under Section 5

6.2 Participants who meet the condition under item 5.1 automatically become eligible to participate in the draw for the announced prizes.

6.3 On 11 March 2026, Fibank will draw the winning participants, who will win one of the prizes announced in item 7.

7. DESCRIPTION OF THE PRIZES. DRAW. DETERMINATION OF WINNERS AND AWARDING OF PRIZES

7. The prizes in the campaign are as follows:

7.1.1 One prize - A holiday for two on the Maldives, between March 2026 and March 2027, including:

- Airline tickets
- Airport-hotel-airport transfers
- Seven nights in a five-star hotel on an all-inclusive basis

7.1.2 Ten iPhone 17 Pro smartphones.

7.2. On 11 March 2026, the winning participants will be randomly selected from among all participants in the Campaign who meet and have fulfilled the conditions set out in item 5. The winners will be drawn on the basis of encrypted information using specialised computer software, ensuring an equal chance of winning for all participants.

7.3. When the draw is conducted under item 7.2, 1 (one) winning participant and 1 (one) reserve participant will be drawn for the prize under item 7.1.1, and 10 (ten) winning participants and 3 (three) reserve participants will be drawn for the prizes under item 7.1.2. A reserve participant shall be entitled to win a prize under the conditions of item 7.5.

7.4. After the winners have been drawn, First Investment Bank AD, in its capacity as administrator - Organiser, will contact the winners to confirm that they accept the prize and to specify the method of receipt.

7.5. If a Winner is not found by the Organiser within 3 (three) working days of the draw, and/or does not confirm that they wish to receive a prize under this Campaign, and/or refuses to provide the necessary data for receiving the prize and/or does not cooperate with the Organiser in connection with the use of the prize, the respective Winner loses the right to receive the prize won. In such cases, the prize shall be awarded to a reserve participant in the order of their draw, and the rules described above shall apply to the notification, confirmation of receipt of the prize and the necessary data from the reserve participant. If, after exhausting the number of reserve winners, there is no valid award under item 7.1, the Organiser has the right to decide to draw a new winner or winners or not to award the prize that remains unclaimed by the drawn Winners.

7.6. The Organiser shall not bear any additional costs, including personal expenses related to the use of the prizes under item 7.1.1, nor shall it be liable if the prizes are not received due to miscommunication or incorrectly provided data.

8. DECLARATION OF PRIZES UNDER THE PERSONAL INCOME TAX ACT

8.1 Pursuant to the Personal Income Tax Act, prizes in kind worth more than BGN 100.00 are subject to a so-called final tax. The tax is declared by the Bank on behalf of the winners and paid at the expense of the Bank.

9. TERMINATION OF THE CAMPAIGN

9.1 Fibank has the irrevocable right to terminate the campaign at any time, regardless of the reason. In such cases, participants are not entitled to compensation.

Announcements of changes or termination of the campaign shall be made on Fibank's website www.fibank.bg.

10. LIABILITY

10.1 Fibank shall not be liable and cannot be held liable in court proceedings related to inability to use or receive the prize, inability to participate in the campaign, or inability to use the prize for reasons beyond its control.

10.2 Fibank shall not be liable for technical problems related to participation in the Campaign, if they are not the fault of the Bank, nor shall it be liable for the actions of third parties such as couriers, service providers, cancellation of events, flights, etc.

10.3 Fibank shall not be liable and shall not owe any compensation in the event of unlawful submission of data by participants in the Campaign.

10.4 Fibank, as the Organiser of the Campaign, is responsible for providing the prizes.

10.5 The Organiser may terminate the Campaign or make certain changes to the relevant prizes for reasons beyond its control, due to force majeure circumstances affecting the procedure and implementation of the Campaign, such as decisions by institutions, states of war, natural disasters, and others. In such cases, participants are not entitled to compensation. The changes shall be announced in an appropriate manner. The changes shall take effect from the moment of their publication on the Organiser's website at www.fibank.bg.

11. PERSONAL DATA

11.1. 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 April 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 data subjects is available on Fibank's website www.fibank.bg, as well as in hard copy at any Fibank office.

12. DISPUTES

12.1 All disputes arising between the Bank and the Participants in the campaign shall 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 Sofia under the laws of the Republic of Bulgaria.

12.2 Any disputes by Participants in connection with the conduct of the campaign that arise during the Campaign may be sent in writing or by email to the address specified in these Rules. Participants must send their disputes within 3 days of the end date of the campaign. After this date, disputes will not be considered.

12.3 These Rules are binding on all participants in the Campaign, and the Organiser's decisions are final on all matters relating to the Campaign.