

Campaign Rules of Mastercard® & Allianz Bank "Pay and win!"

Contact
cards@bank.allianz.bg

1. Promotional campaign

- The Campaign (referred hereinafter as "the campaign"/ "Promotional campaign") "Pay and win!" is organized and conducted by "Allianz Bank Bulgaria" JSC with Unique ID: 128001319, located at Sofia, Lozenets," 16 Srebarna str. (referred to hereinafter as the "Bank"/ "Allianz Bank" /the "Organizer") and with the support of Mastercard Europe SA, a Belgian joint stock company ("Mastercard"), which provides the prizes in the Campaign.
- "Allianz Bank Bulgaria" AD is certified for Mastercard issuing activities on the territory of the Republic of Bulgaria (referred to hereinafter also as "Issuer").
- The promotional campaign is conducted in accordance with the following Campaign Rules (referred to hereinafter "Rules").
- The prizes are provided with the marketing support of MACCAN ERICSON SOFIA Ltd., UIC 121003246, with its registered office and registered address in Sofia, ul. "Shipka" №23 ("Agency") as a foreign legal entity presents the Pay & Get promotional campaign in Bulgaria.
- Due to the fact that Mastercard does not carry out commercial activity on the territory of Bulgaria, the Mastercard Debit or Credit Card Issuer is responsible for the implementation of the Campaign on the territory of Bulgaria, with the assistance of MACCAN ERICSON SOFIA Ltd. with UIC 121003246, registered office and registered address in the city of Sofia. Sofia, Oborishte district, Shipka № 23 (hereinafter referred to as "the Agency").

2. Definitions

For the purposes of these Rules:

- **Card** - valid credit Mastercard® issued by Allianz Bank Bulgaria JSC to an individual customer. Cards with preferences for employees of Allianz Bank Bulgaria and Allianz Bulgaria Holding are eligible for participation in the campaign.
- **Bank** - Allianz Bank Bulgaria JSC (Allianz Bank).
- **Issuer Cardholder** - every individual who owns a valid Mastercard credit card issued by Allianz Bank Bulgaria JSC.

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- **Account** means the account of the Card opened in the name of the Issuer Cardholder.
- **Agreement** means the agreement between Issuer Cardholder and its Issuer in respect of issuing the Card.
- **BIN** means the bank identification number.
- **Cashback** means a credit transaction which is available to Issuer Cardholder under this Program.
- **Eligible purchase/s** means any purchases done with the Card in restaurants or gas stations by respecting these Rules.
- **Participant** is a cardholder who has made at least 10 payments in restaurants or grocery shops with a total value of over BGN 300 in subperiods (October, November and December 2023) with a Mastercard credit card from Allianz Bank within the Campaign.
- "Mastercard Company" means MASTERCARD EUROPE SA.
- A "Winner" is a Cardholder who is drawn as a Winner.

3. Rules of the promotional campaign

- The rules are drawn up according to the requirements of the Bulgarian legislation and published on the Allianz Bank website <https://www.allianz.bg>, where they will be available during the whole duration of the Promotional Campaign in a way that allows them to be stored and reproduced.
- Allianz Bank reserves the right to unilaterally amend or change these Rules, and the changes will take effect after their publication on the Allianz bank website <https://www.allianz.bg>.
- By participating in the Promotional Campaign, the Participants are bound by these Rules and agree to comply with the rules of the Promotional Campaign.
- The promotional campaign and Rules are concluded in accordance with the legislation of the Republic Bulgaria. The Bulgarian legislation shall apply to the rules not settled in these Rules.

4. Term of the campaign

- The Promotional Campaign is conducted **from 00:00 of 01.10.2023 to 23:59 of 31.12.2023**. The campaign is divided into three subperiods: first 01.10.2023-31.10.2023, second subperiod 01.11.2023-30.11.2023 and third subperiod 01.12.2023-31.12.2023. Allianz Bank reserves the right to extend the period of the Promotional Campaign or to terminate the Promotional Campaign ahead of schedule amending these Rules as the changes will take effect after their publication on the Allianz Bank website <https://www.allianz.bg>.

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5. Right of participation

- Every individual, who is an owner of a valid credit card Mastercard®, issued by Allianz Bank Bulgaria has the right to participate in the promotional campaign.
- Participants in the Promotional campaign must be at least 18 years old.
- Participation in the Promotional campaign is binded with a use of a credit card Mastercard® issued by Allianz bank for at least 10 payments per month at merchant locations who carry out activities other than gambling and money transfer (transferring or funding money) with a total value of at least BGN 300. The Mastercard credit card should make participation at least in one of the sub-periods described in point 4, a separate condition should be met - that the POS terminal at which the payment is made is not registered with one of the following types of merchant categories (MCC) defined by Mastercard for qualification of merchant outlets for gambling or money transfer: 4829, 6010, 6011, 6050, 6051, 6532, 6533, 6536, 6537, 6538, 6538, 6540, 7800, 7995, 9406. The MCC are set by the merchant's bank according to the rules of the international card organizations and Allianz Bank Bulgaria cannot influence them.
- Allianz bank has the right at its discretion and without notice to exclude a participant from the Promotional Campaign, if the Participant does not match the conditions for participation specified in these Rules and/or if it violates any of the rules of the Promotional Campaign.

6. Promotional campaign mechanism and cashback

6.1. Eligibility for cashback

- Every cardholder who has made at **least 10 payments** at merchant locations who carry out activities on physical or/and online POS at all type of merchants other than gambling and money transfer (transferring or funding money) **over BGN 300** with a credit card issued by Allianz Bank during each of the subperiods defined in p. 4, participates in the Promotional campaign. Additional condition for participating is that the POS terminal where the payment is made should not be registered with one of the following types of merchant categories (MCC) defined by Mastercard for qualification of merchant outlets for gambling or money transfer: 4829, 6010, 6011, 6050, 6051, 6532, 6533, 6536, 6537, 6538, 6538, 6540, 7800, 7995, 9406. The MCC are set by the merchant's bank according to the rules of the international card organizations and Allianz Bank Bulgaria cannot influence them.
- The Participant who have complied with the conditions above automatically receives **30 BGN cashback till January 31, 2024**. The amount is credited to the card account and cannot be transferred, changed or exchanged for another prize / discount.
- With these Rules the Bank notifies the winning participants that if they win a cash bonus, their full names and Personal ID will be communicated to the National Revenue Agency for the purpose of declaring and paying the due tax.

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The Bank declares and pays the due tax in connection with the taxable rewards, according to the procedure and within the terms, provided in the Income Taxes on Natural Persons Act.

Upon request, each winning participant receives a document certifying the tax paid by the bank on the value of the prize, which is taxable income within the meaning of the Personal Income Tax Act (PITA) and is subject to declaration and taxation under the current Bulgarian legislation.

- The right of Cashback in accordance with this Campaign may be exercised by Issuer Cardholders only once for the use of one card up to a maximum amount of **BGN 30**, regardless of the number and value of transactions made within the campaign.
- The Campaign does not include:
 - Debit card transactions;
 - Transactions made with debit and credit cards issued on accounts of business clients.

6.2. Eligibility for a lottery with a prize pool of 10 mobile smart devices iPhone 15

- Every cardholder who has made at **least 10 payments** at merchant locations who carry out activities on physical or/and online POS at all type of merchants other than gambling and money transfer (transferring or funding money) **over BGN 300** with a credit card issued by Allianz Bank during at least one of the subperiods defined in p. 4, participates in the Promotional campaign. Additional condition for participating is that the POS terminal where the payment is made should not be registered with one of the following types of merchant categories (MCC) defined by Mastercard for qualification of merchant outlets for gambling or money transfer: 4829, 6010, 6011, 6050, 6051, 6532, 6533, 6536, 6537, 6538, 6538, 6540, 7800, 7995, 9406. The MCC are set by the merchant's bank according to the rules of the international card organizations and Allianz Bank Bulgaria cannot influence them.
- Each Cardholder who meets the conditions set out in the previous sub-clause is eligible to enter a prize draw for the distribution of the prizes. Prizes in the lottery are drawn from all eligible cards.
- The Campaign does not include:
 - Debit card transactions;
 - Transactions made with debit and credit cards issued on accounts of business clients.

One card may participate in receiving cashback under clause 6.1. and may participate in the raffle under clause 6.2.

The prizes in the Promotional Campaign are 10 – iPhone 15, 256 GB.

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Winning participants will be drawn after the end of the last respective sub-period through specialized software in front of a notary no later than January 15, 2024. Five reserve entrants will be drawn at the prize draw.

Within 5 working days of the winning Participants the Bank will contact each winning Participant by e-mail and/or telephone. Each winning Entrant must confirm within 10 calendar days of receipt of the notification his/her consent by visiting bank premises in order to receive the prize.

Each Winning Entrant must complete and sign a declaration of receipt of the prize, providing their full name, personal identification number, permanent address on ID and contact telephone number.

The Agency declares and pays the due tax in connection with the taxable rewards described in point 6.2., according to the procedure and within the terms, provided in the Income Taxes on Natural Persons Act. If a Winning Entrant is not located by the Agency, refuses to accept the prize, fails to confirm that he/she wishes to claim the prize within 10 calendar days of being notified that he/she has won the prize, or fails to provide the necessary assistance as required by these Rules in connection with claiming the prize, the entrant forfeits the right to claim the prize. In said cases, the prize will be awarded to an alternate entrant in accordance with the order of their withdrawal, who will be notified in accordance with the rules described above.

7. Information

The Cardholder may check the Cashback received via any possible way provided by the Issuer (such as but not limited to mobile banking, internet banking, bank statement).

8. Personal data

The controller of personal data is the Bank, which processes personal data in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27.04.2016 ("General Regulation on Data Protection").

Detailed information on the purposes and legal basis for the processing of personal data; the categories of recipients of personal data; the term for which the personal data will be stored; the rights of data subjects in connection with the processing of their personal data by the Bank, as well as information on the manner in which they may be exercised; contact details of the Data Protection Officer and any other information that the General Data Protection Regulation requires to be provided to entities is contained in the Notice on the processing of personal data, which is available on the Bank's website (https://www.allianz.bg/en_BG/individuals/data-privacy.html), as well as on paper in each office of the Bank.

9. Suspension of rights to earn cashback

Issuer Cardholders may lose the rights to earn cashback in case the following circumstances occur:

- Issuer Cardholders are in breach of the provisions of the Agreement with its Issuer;
- Eligible purchase reversal;
- Issuer Cardholders are in breach of any provisions of these Terms.
- Closing an account or card leads to termination of the Cardholder's participation in the Campaign.

10. Termination of participation

Closing of Account or Card will be regarded as Issuer Cardholder desire to terminate the participation in the Program. In this case at any time during the Program, Allianz Bank is entitled to terminate participation of the Issuer Cardholder in the Program.

11. Denial for receiving messages

In case of unwillingness for receiving informative messages, it is necessary to send an e-mail to: otkaz@bank.allianz.bg, containing the following data:

- Subject: Denial for receiving messages
- Content: Telephone number or/and email address, registered in the bank system to which the participant does not want to receive messages.

12. Responsibility

- The organizer is not responsible for inability of the Participant to use the prize, which occurred due to reasons beyond their control.
- The organizer is not responsible for technical problems, related to participation in the Campaign which occurred due to reasons beyond their control. The organizer shall not be held liable for actions of third parties.

13. Litigation

- All disputes arising between the Organizer and the Participants in the Promotional Campaign will be settled by mutual consent. If this is not possible, the parties have the right to take the dispute to the competent Bulgarian court in Sofia under the laws of the Republic of Bulgaria.
- Disputes from Participants in connection with the conduct of the Promotional Campaign, which arise during the Campaign, may be sent in writing or by e-mail to the addresses specified in these Rules. A Participant must send the contest within 3 days from the end date of the Promotional Campaign. After this date, disputes will not be considered.
- These Rules are binding on all Participants and winners in the Promotional Campaign.
- In the event of any conflict between the Bulgarian language and the English language versions of these Rules, the Bulgarian language version shall prevail.



Allianz Bank Bulgaria

- These rules are in force from 01.10.2023 and apply to all participants.

In case of questions the Organizer provides the following email for sending and registering the claims: cards@bank.allianz.bg.

We'd love to help.

Call us on 0700 13 014 or visit us at allianz.bg

The Allianz Team