

RULES of the National Consumer Campaign "Blink via Mobile (Number) and You Could Win"

1. ORGANIZER OF THE CAMPAIGN

The organizer of the national consumer campaign for using the blink P2P service via mobile number ("the Campaign") is the National Card and Payment Scheme (NCPS), with address: 41 Tsar Boris III Blvd., Sofia 1612, Bulgaria ("the Organizer").

NCPS operates as part of BORICA AD, UIC 201230426, while remaining structurally, financially, and operationally separate from the entity processing payment operations within the company.

The Campaign is conducted with the technical support of the Participating Organizations listed under Section 4. **RIGHT TO PARTICIPATE IN THE CAMPAIGN.**

These Rules have been prepared and publicly announced on the start date of the Campaign and will remain freely accessible at <https://www.blinkpay.bg> throughout the Campaign period, in compliance with applicable Bulgarian legislation.

The Organizer reserves the right to supplement or amend these Rules, with changes becoming effective only after publication of the updated version on www.blinkpay.bg. The Organizer also reserves the right to terminate the Campaign in the event of force majeure circumstances and/or in cases of abuse and/or violations of these Rules that threaten or obstruct the lawful conduct of the Campaign. In such cases, no compensation is owed to participants.

2. CAMPAIGN RULES

The Campaign is conducted under the conditions of these rules ("the Rules") and all participants are required to comply with them. Each Participating Organization may introduce additional conditions, which it is obliged to communicate to its clients.

By participating in the Campaign, participants agree to these Rules and undertake to observe the Campaign's terms and deadlines.

3. CAMPAIGN DURATION

The Campaign will run from 00:00 on **July 15, 2025** to 23:59 on **October 15, 2025**, inclusive.

It will be held in three sub-periods:

- **First Sub-period:** July 15, 2025 – August 15, 2025
- **Second Sub-period:** August 16, 2025 – September 15, 2025



- **Third Sub-period:** September 16, 2025 – October 15, 2025

4. RIGHT TO PARTICIPATE

All natural persons aged 18 or older as of the start date of the Campaign who are clients of any of the following payment service providers, with an active payment account agreement (allowing for blink P2P transfers) concluded prior to July 15, 2025, are eligible to participate:

- DSK Bank AD
- UniCredit Bulbank AD
- Central Cooperative Bank AD
- Transcard Financial Services AD
- Investbank AD
- United Bulgarian Bank AD
- First Investment Bank AD
- TBI Bank EAD

Hereinafter collectively referred to as "Participating Organizations."

During the Campaign, additional payment service providers may join, in which case the Organizer will update the Rules accordingly.

Employees of NCPS and their immediate family members (children and spouses) are not allowed to participate in the Campaign.

5. CAMPAIGN MECHANISM

Any customer of a Participating Organization meeting the conditions in Section 4 (a "Qualified Participant" or "Participant") who performs a **blink P2P payment** (intra- or inter-bank) of at least **BGN 5 / EUR 2.56** during one of the three sub-periods will be automatically entered into the prize draw for that sub-period (or in accordance with any specific terms of the relevant Participating Organization).



blink P2P is an instant payment initiated by a natural person via a mobile app to the mobile number of another natural person.

A Participant will earn **one entry per eligible blink P2P transaction** (minimum BGN 5 / EUR 2.56) per sub-period. Only one prize can be won per Participant per sub-period.

In each sub-period, the following will be awarded:

- 2 out of 6 mobile phones
- 4 out of 12 travel vouchers for Bulgaria
- 9 out of 27 small prizes

Draws will be held by the Organizer on:

- August 20, 2025
- September 19, 2025
- October 20, 2025

Winners will be selected randomly using specialized software in the presence of a notary, who will certify the draw. Ten (10) reserve winners will also be selected per draw.

6. PRIZE DESCRIPTION

Prizes will be awarded in the following sequence after each sub-period:

First Sub-period:

- 9 vouchers for shopping at www.emag.bg, each worth BGN 300 / EUR 153.39
- 4 travel vouchers within Bulgaria by Gift Tube, each worth BGN 2,000 / EUR 1022.58
- 1 Samsung Galaxy S25 Ultra
- 1 Apple iPhone 16 Pro Max

Second Sub-period: (same as above)

Third Sub-period: (same as above)

The Organizer will declare and pay the due taxes on the prizes in accordance with the Personal Income Tax Act (PITA).



To receive a prize, winners must provide their full name and Bulgarian Personal Number (EGN) to their respective Participating Organization, and consent to this data being shared with the Organizer for tax declaration purposes.

7. PRIZE CLAIMING AND OPT-OUT

Winners will be drawn at the end of each sub-period. The Organizer will notify the relevant Participating Organization, which must inform the Winner within 5 working days. The Winner must confirm acceptance of the prize within 5 working days of notification.

If a Winner cannot be reached within 5 attempts in 5 working days or declines the prize, they forfeit it, and a reserve winner will be contacted.

Prizes are given **personally** to the Winner at an office of the Participating Organization upon presenting ID, signing a handover protocol, and providing consent for data processing.

Shopping/travel vouchers may also be sent **electronically** to an email address after the necessary documents are signed with a qualified electronic signature.

Participants may withdraw their consent for data processing at any time by contacting their Participating Organization through:

- DSK Bank AD – call_center@dskbank.bg / tel: *2375 / 0700 10 375
- UniCredit Bulbank AD – CallCenter@UniCreditGroup.bg / tel: 0700 18484
- Central Cooperative Bank AD – front@ccbank.bg / tel: *5050
- Transcard Financial Services AD – office@tfs.bg / tel: *77 / 02 4969 010
- Investbank AD – office@ibank.bg / tel: 17 555 / 0700 12 555
- United Bulgarian Bank AD – info@ubb.bg / tel: 0700 11717
- First Investment Bank AD – call@fibank.bg / tel: *2265
- TBI Bank EAD – info@tbibank.bg / tel: 0700 17571 / *8242

The Organizer will publish winners' initials and their Participating Organization on the NCPS Facebook page.

8. PERSONAL DATA PROCESSING AND PROTECTION

BORICA AD (incl. NCPS) is a data controller under GDPR and ensures lawful processing of personal data for the purposes of the Campaign.



For prize declaration purposes, winners must consent to the processing of their personal data (full name and EGN). If a winner refuses to provide this consent, they forfeit their prize.

A limited set of data (full name, phone number, and/or email) will be processed by the Participating Organization for contacting winners and prize delivery.

Legal basis and purposes:

- **Legal basis:** Anticipated receipt of a Campaign prize (Article 6(1)(a) GDPR)
- **Purposes:**
 - Inclusion in the Campaign
 - Winner selection and identification
 - Announcement of winners and prize awarding

Data types:

- Full name, EGN, phone number (contact details)

Retention periods:

- Data for participation: up to 1 month after the Campaign ends
- Data for tax reporting: retained for 10 (+1) years under Bulgarian law

Publication:

- Initials and institution of winners will be published on the NCPS Facebook profile.

Participants' rights under GDPR:

- Right of access (Art. 15), rectification (Art. 16), erasure (Art. 17), restriction of processing (Art. 18)

Data Protection Officer:

- Name: Ivan Lazarov
- Email: DPO@borica.bg
- Address: 41 Tsar Boris III Blvd., Sofia 1612, Bulgaria
- Email: office@borica.bg

Written requests must include proof of identity.

General Provisions:



- NCPS and BORICA AD are not liable for technical issues outside their control (e.g., device failures, internet connection problems).
- NCPS and BORICA AD are not responsible or liable in court for issues related to a participant's inability to join the Campaign due to reasons beyond the Organizer's control.

