



RULES OF THE REFER-A-FRIEND PROGRAMME

1. The Refer-a-Friend Programme is organised and implemented by ProCredit Bank (Bulgaria) EAD with UIC 130598160, having its seat and registered office at: Sofia, 26 Todor Aleksandrov Blvd., hereinafter referred to as “the Bank” or „ProCredit Bank“.

- 1.1 The **Refer-a-Friend Programme**, hereinafter referred to as “the Programme”, is implemented in accordance with the conditions set out in these rules.
- 1.2 The Programme is implemented for a defined period called “the Campaign”, and the campaign deadline is announced in “ProCredit Mobile” mobile banking in the Refer-a-Friend section.

2. Right to Participate

2.1. Referring client. All natural person clients who have a current account opened with the Bank and use “ProCredit Mobile” mobile banking can participate in the Programme. In order to participate in the Programme, referring clients should recommend to their friends/acquaintances to become clients of ProCredit Bank and make payments, in accordance with the rules of this Programme.

2.2. Referred client. A natural person having proper capacity who has received a recommendation from a friend/acquaintance that is a client of ProCredit Bank and who, at the time of the recommendation, is not a client of the Bank – does not have an active account or loan with the Bank. All requests for opening an account under the Programme are subject to review and approval by the Bank.

3. Inclusion in the Programme

3.1 A referred client is considered to be included in the Programme after opening an account and debit card, using “ProCredit Mobile” mobile banking, making at least 2 card payments.

4. Mechanism

4.1. To participate in the Programme, each Referring Client should use “ProCredit Mobile” mobile banking, through which he/she can send invitations to his/her acquaintances by sending a link directly through “ProCredit Mobile” mobile banking. The link can be provided multiple times, but rewards will be paid out subject to the restrictions specified in point 6 below.

4.2. The referred client, in turn, must follow the link sent and confirm his/her participation in the Programme by entering his/her mobile phone number, download the “ProCredit Mobile” mobile banking application, and become a client of the Bank by opening an account with a debit card through “ProCredit Mobile” mobile banking.

4.3. The referred client must make a minimum of 2 card payments by the campaign deadline (at a physical POS terminal or an online payment), each of which must have a value of at least EUR 2.

5. Rewards and Conditions for Receiving Them

5.1. *The referring client* can receive a reward of up to EUR 40 per referred approved by the bank client, under the conditions below:

- If the referred client makes **2 card payments** for amounts of more than EUR 2 during the campaign period – a reward of up to **EUR 40**.

5.2. For the reward to be paid, the following conditions must be fulfilled:

5.2.1. Conditions to be fulfilled by the referring client:



- to have an open current account with the Bank and active registration in the “ProCredit Mobile” mobile application
- to have sent an invitation to the referred client via the “ProCredit Mobile” mobile application
- not to have late payments to the Bank at the time of receiving the reward

5.2.2. Conditions to be fulfilled by the referred client:

- to follow the link received from the referring client and to confirm his/her participation in the Programme by entering his/her mobile phone number
- to have become a client by installing the “ProCredit Mobile” mobile application
- to have opened a current account with a card, and to have made at least 2 card payments with a value of more than EUR 2 each during the campaign period.

5.3. The referring client will receive information in the “ProCredit Mobile” mobile application regarding the fulfilment by the referred clients of the conditions for receiving the respective reward.

5.4. The reward will be paid to the *referring* client’s account within 30 business days after the conditions are fulfilled.

6. Restrictions

6.1. One referring client can receive rewards for a maximum of 5 referred clients per calendar year, and for each referred client the referring client can receive a reward of up to EUR 40 per each invited client, and the total amount of rewards for all referred clients cannot exceed EUR 200 per calendar year.

6.2. If the referring client has arrears with ProCredit Bank, he/she loses the right to receive a reward under the Programme.

6.3. For one referred client who has submitted a request for more than one current account, the referring client receives only one reward.

6.5. If the referring client has closed his/her accounts with the Bank by the date of payment of the reward, he/she loses the right to receive a reward under the Programme.

7. Other terms and conditions

7.1. Pursuant to the Income Tax on Natural Persons Act, cash rewards are subject to final tax (so-called withholding tax). The tax is declared, withheld and paid by ProCredit Bank and is at its expense.

8. LIABILITY

8.1. The Bank shall not be liable for technical problems related to participation in the Programme, if such problems are not the fault of the Bank, and shall not be liable for the actions of third parties such as couriers, service providers, etc.

8.2. The Bank shall not be liable for and will not owe any compensation in the event of unlawful submission of data by participants in the Programme.

9. MODIFICATION AND TERMINATION

9.1. The Bank has the right to modify these Rules at any time without notice by sending the modifications to the Referring client and/or publishing the modifications on the Bank’s website at www.procreditbank or “ProCredit Mobile” mobile banking.

9.2. The Bank has the right to terminate the Programme at any time, and shall notify its clients of this by means of an individual message and/or an announcement on the Bank’s website specified in point 9.1.

10. DISPUTES

10.1. For matters not covered by these rules, the applicable Bulgarian legislation shall apply.



ProCredit Bank

One other bank

10.2. Any questions regarding the implementation of the Programme that arise during the Programme can be submitted to the following address: contact@procreditbank.bg