

Loyal Cashback Program for Credit Cards for Individual Clients

1. The **Loyal “Cashback” Program**, hereinafter referred to as the “Program”, is designed for individual clients holding credit cards issued by ProCredit Bank Bulgaria (the “Bank”) and is conducted under the terms and conditions of these rules.

1.1 The Program begins on 01.01.2025, and all individual clients with cards issued by the Bank automatically participate.

2. When making payments with a credit card and fulfilling the conditions of these Rules, clients receive a **“Cashback”** discount as follows:

2.1. **Cashback for credit cards** is 0.5% of the total amount of payments made during the respective month, with a maximum **Cashback** amount of 20 BGN (or the equivalent in another currency) per month. Cashback is paid only when payments of at least 500 BGN (or the equivalent in another currency) are made per month using the respective card. It applies to transactions made with the card online or at a POS terminal at merchants in Bulgaria and abroad (ATM withdrawals are excluded).

3. Cashback is paid by the Bank once a month—by the 20th day—for transactions made during the previous month, into the account linked to the respective card. The calculations include all transactions described in point 2 with a value date from the previous calendar month.

4. When paying out amounts on accounts and cards opened in EUR, the conversion is based on the fixed exchange rate of the Bulgarian National Bank (BNB)

5. A single client can receive Cashback for each card issued under their account (if they have multiple cards), with the requirements for a minimum monthly payment amount and a maximum Cashback amount, as described in point 2, applied separately to each card issued under the client’s accounts.

6. Cashback will not be paid if the client has closed their accounts with the Bank as of the Cashback payment date.

7. The Bank reserves the right to refuse Cashback payment to a client in cases of established card misuse.

8. The client is obligated to return to the Bank any Cashback paid in cases where the card transactions are disputed as unauthorized.

9. The Bank may amend these Rules or terminate the Program at any time, subject to notifying its clients by an announcement on the Bank’s website at: www.procreditbank.

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