Rules for participation in the *Invite a Friend* campaign of *MyFin*

These official rules (“the Rules”) shall govern the terms and conditions for conducting the promotional campaign of MyFin (“the Campaign”) and regulate the relationship between the Organizer and individuals participating in the Campaign.

1. Name of the Campaign:
Invite a Friend

2. Organizer of the Campaign:

MyFin EAD, UIC 206066023, having its headquarters and registered address at 111P “Tsarigradsko shose” Blvd.,1784 Sofia, Bulgaria

3. Duration of the Campaign:
- Start: 00:00:00 hours on 01.09.2026
- End: 23:59:59 hours on 30.09.2026

4. Participants in the Campaign:

4.1. Participants in the Campaign can be individuals who already have a registration in MyFin, or who have made a registration within the current campaign, according to the General Terms and Conditions for using the MyFin digital wallet.
Participants may be as follows:
4.1.1. Referring Participants: registered users in MyFin who have sent a link inviting another person to register in MyFin.
4.1.2. Referred Participants: individuals that have received a link from a Referring participant for registration in MyFin and have completed all steps under item 6.1.

5. Rewards:

Upon fulfillment of the conditions under item 6.1 of these Rules, each of the Referring and Referred Participants shall receive a reward in the amount of EUR 10 (19.56 BGN) in their MyFin profile, on the account opened in their name.

6. Mechanism for conducting the Campaign:

Every registered user in MyFin who meets the conditions under item 4.1 of these Rules shall receive a link in their profile, under the "More"/"Invite a Friend" menu, which they can use to invite another person to register.

6.1. The steps to be completed by Referred Participants in order to receive the reward in the amount of EUR 10 are as follows:
- download the MyFin app using the link received from the Referring Participant;
- successfully register in MyFin, including:

- enter the code received from the Referring Participant;
- verify their profile with an identity document;
- make successful card payments for amount bigger than EUR 10;

Each of the Referring and Referred Participants shall receive a reward in the amount of EUR 10 within 72 hours upon completion of all steps under item 6.1.

6.2. Each Referring Participant may participate an unlimited number of times, as long as they meet the conditions of these Rules.

6.3. Each Referred Participant shall receive a reward in the amount of EUR 10 only for their first registered and successfully verified profile in MyFin, according to the General Terms and Conditions for using the MyFin digital wallet.

7. Disclaimer:

7.1. Participants' participation in the Campaign shall be entirely at their own risk and responsibility. The Organizer shall not be responsible for any damages caused by participating in the Campaign, unless it is proven that they were caused by it intentionally.

7.2. The Organizer shall not be responsible for failing to ensure participation in the Campaign due to circumstances beyond its control: force majeure, accidental events, service delivery problems, or cases where a Referred Participant cannot be registered.

7.3. The organizer may deny participation in the Campaign, or not give rewards to participants who are known to have misused technical, software or other means for the purpose of:
7.3.1. gaining unauthorized access to the Organizer's systems; and/or
7.3.2. participating in the Campaign and winning a reward.

8. Additional provisions:

8.1. The Organizer shall not be responsible for situations where individuals are unable to participate in the Campaign, when such inability is beyond the control of the Organizer or its subcontractors.

The above situations may also be due to force majeure affecting the procedure and execution of the Campaign (e.g. decisions of the authorities, state of war, natural disasters etc.).

8.2. These Rules shall be announced on the starting date of the Campaign and made publicly available at: www.myfin.bg for the entire period of the Campaign, in accordance with the requirements of the applicable Bulgarian law.

8.3. The Organizer reserves the right to supplement or change these Rules. Changes shall become effective from the moment of their online publication at: www.myfin.bg. The Organizer may terminate the Campaign at any time in case of force majeure, detected

abuses or violations of these Rules, in which case no compensation shall be due to participants.

8.4. Participants agree with the Organizer's decisions related to the period of the Campaign, to changes in its performance or the participants' activity.

9. Personal data:

9.1. By participating in the Campaign, participants accept these Rules and give express consent that their personal data is processed by the Organizer for the purposes of conducting the Campaign, under the conditions of the respective agreement for use of MyFin services and the information regarding processing of personal data provided pursuant to Art. 13 and Art. 14 of Regulation (EU) 2016/679, which the Organizer shall make available on its website at: www.myfin.bg.

Important information:

Transactions performed via debit card through payment platforms and financial service providers (including, but not limited to, those enabling money transfers, financial and quasi-cash operations, international transfers, and account or electronic wallet funding), where transactions involve the transfer of funds (including cash withdrawal or ATM transfers), as well as all betting websites, shall not be considered as fulfilling the requirement under item 6.1.

The same applies to all transactions involving the transfer of funds where they are not processed as a purchase of goods or services from a merchant.

In the event of a dispute between the parties, MyFin reserves the right to require the Authorized Card User, as proof of compliance with the program conditions, to present an invoice or other document confirming the purchase of goods or services.