

Customer Loyalty Program
Bonus Program “Cash Back” on credit cards of individuals issued by BACB

General Rules

I. General Description

1. These Rules regulate the terms and conditions for implementing the customer loyalty program, bonus program "cash back" on international revolving credit cards of individuals, issued by the Bulgarian-American Credit Bank AD (BACB) (hereinafter referred to as “the Program”).
2. Organizer of the program is the Bulgarian-American Credit Bank AD (BACB) registered in the Commercial Register at the Registry Agency under UIC 121246419.
3. The program launches on 16.02.2016 with unlimited term.
4. For the purposes of these Rules, the terms described below shall have the following meaning:
 - 4.1. “Client” and / or “Holder” shall mean an individual-borrower who meets the requirements of BACB; with whom BACB has entered into agreement to provide credit limit on international revolving credit card; who holds a repayment account and is user of the main card and who is responsible for repayment of all obligations related to the use of the main card and the additional cards.
 - 4.2. “Reporting Period” is the period of three months starting from the 16th day of the month to the 15th day of the month in which expire three months from the beginning of the reporting period.
5. Right to participate in the program have all Clients / Holders who have been issued by BACB the following types of international revolving credit cards of individuals, for brevity hereinafter collectively referred to as “Credit Cards” or “Cards”:
 - international credit cards *VISA Classic*;
 - international credit cards *VISA Gold*.
 - 5.1. All existing Clients / Holders of the aforementioned types of credit cards, automatically acquire the right to participate in the program from the date of its launch, referred to in item 3 above.
 - 5.2. All new Clients / Holders who have concluded with the Bank Contract for credit limit on a revolving international credit card after the starting date of the Program.
6. The program does not apply to business credit cards *MasterCard Business* issued by BACB which do not participate.
7. The Program aims to bonus loyal customers of BACB who make regular payments with credit cards under item 5, where the bonus is calculated based on the volume of payments made with the credit card /main and additional/ for the specified reporting period and subject to the conditions specified hereunder.
8. BACB shall accrue the bonus on credit cards in accordance with the terms and conditions of Section III of these Rules.
9. Customers receive information on the accumulated amount subject to bonus in every monthly statement on the credit card. In the third statement (during the reporting period of the program) the calculated bonus is accrued. Monthly statement on the credit card is sent to the client to the e-mail address indicated in the request for the card issuance or can be downloaded in electronic form at the Virtual Bank *BACB Plus*.

II. Nature of the Program

10. The program consists of accrual of bonus, which is a percentage of the total amount of payments made with credit cards at POS terminals within the three-month reporting period, subject to achieving a minimum amount as specified in item 11 below. The bonus is credited to the Client's repayment account at the end of each reporting period of the Program.
11. The minimum total amount of payments made with credit cards at POS terminals during the reporting period, on which BACB accrues bonus under the Program for different types of cards is as follows:

For Visa Classic \geq 750 EUR

For Visa Gold \geq 1 500 EUR

The maximum total amount of payments made with all types of credit cards under item 5 above, above which BACB ceases to accrue bonus is 15 000 monetary units.

12. The bonus accrued by BACB on the total amount of payments made during the reporting period for all types of credit cards under item 5 and subject to the requirements of item 11 above - is 0.5%

III. Terms and Conditions of the Program

13. The bonus is accrued only on credit cards of individual customers – natural persons.
14. The bonus is at Client / Holder level where transactions made with additional cards are not reported separately, but accumulate to the amount of payments made by the Holder with the main card. The accrued bonus is credited to the repayment account of the Client /Holder.
15. If several credit cards of the types mentioned in item 3 have been issued to the same holder, but with separate credit limits, the transactions made with one card cannot accumulate to transactions made with another card.
16. The total amount of payments made with credit cards within the reporting period is formed by the amount of transactions with the main and additional cards issued to the repayment account of the Holder made at POS terminals and on the Internet both in the country and abroad and subject to the conditions hereunder.
17. The following transactions are excluded from the total amount of bonus-bringing payments made with credit cards for an individual reporting period:
 - 17.1. withdrawing cash - withdrawal at ATM or POS;
 - 17.2. transfer of cash;
 - 17.3. transactions relating to participation in any kind of games of chance, including online gambling;
 - 17.4. card transactions for replenishing Micro account through ePay / bPay system; Cash transfers with the card through ePay, bPay, Easy pay or other payment service provider; Sending money to the to another user in ePay; Replenishing cards, electronic purses, etc., including bank cards (debit, credit, contactless, prepaid, etc.) through ePay / bPay or through another payment service provider;
 - 17.5. Credit refund и Reversal;
 - 17.6. Transactions with funds overpaid in excess of the credit limit;
18. The accumulated bonus is not paid in cash.

19. The accumulated bonus appears at the end of each quarterly reporting period, in the third monthly statement on the credit card.
20. In the event of blocking of a card due to arrears, the bonus "cash back" accumulated for the reporting period is lost. After repayment and unblocking the card starts a new three-month period for accumulation of bonus-bringing amount.
21. The Bank reserves the right not to include certain transactions in the volume of payments subject to bonus or to exclude certain customers from participation in the program in the event that the Bank finds that:
 - the transactions were carried out in violation of the General Terms and Conditions of BACB for issuance and use of international revolving credit cards of individuals;
 - transactions that are contrary to the good faith and reasonable use of the card;

IV. Additional Conditions

22. Participation in the program shall be automatically terminated upon termination of the contract for credit limit on an international revolving credit card concluded between BACB and the Holder, regardless of the grounds for termination.
23. The Bank reserves the right to amend these General Rules by publishing a notice on its website www.bacb.bg. The amendments to the program shall take effect from the date of publication.
24. BACB reserves the right at any time, at its sole discretion to terminate the program or change its terms, with two months' notice to its clients by posting an announcement on the website of the Bank www.bacb.bg, as well as with the monthly statements.

These Rules are published on the website of the Bank: (www.bacb.bg) and were adopted by the Management Board of Bulgarian-American Credit Bank AD dated 04.02.2016, amended by a decision of the Management Board of BACB AD dated 18.12.2025, effective from 01.01.2026.