

# On-line Donations to the Balkan Heritage Foundation. Terms and conditions.

# Introduction

Thank you for visiting the on-line donations system for the Balkan Heritage Foundation. This page sets out the terms and conditions on which you may make financial charitable donations to the Balkan Heritage Foundation, Bulgaria through the on-line **POS web terminal** system ("the system"). Please read the terms and conditions carefully before you make a donation. If you do not agree to these terms and conditions, please do not make a donation through the system. WE STRONGLY ADVISE YOU TO PRINT OFF A COPY OF THESE TERMS AND CONDITIONS FOR YOUR FUTURE REFERENCE.

## 1. General

- 1. The current document describes the Terms and Conditions of the Balkan Heritage Foundation a Bulgarian public, non-profit, non-governmental organization in public benefit, registration number 2009063009 in the Registration number 2009063009 in the Central Register for NGOs in Public Benefit with the Ministry of Justice, Bulgaria (Certificate #009/30.06.2009), Statistic number: 123764257, address: 204 Sveta Troitsa Str., 6000 Stara Zagora, Bulgaria, represented by Ivan Nikolaev Vasilev, called the FOUNDATION for accepting financial charitable donations via virtual POS terminal located at www.bhfieldschool.org with bank cards VISA, MasterCard, Maestro and cards with logo BORICA, without physical presentation of the bank card from cardholder/s who is/are referred to as the DONOR/S.
- 2. The FOUNDATION provides to DONOR/S the opportunity to make donations through virtual POS Terminal via bank cards for amount from 1 (one) to 10000 (ten thousand) BGN (Bulgarian Lev)\*. Donors can make the donation in BGN even if their card account is in another currency. For their convenience Balkan Heritage Online Donation Form provides automatic converter from Euro to BGN.
- **3.** The FOUNDATION does not charge the DONOR/S any additional taxes over the desired donation; however the DONOR/S shall bear in mind that the bank of the FOUNDATION and the bank of the DONOR/S have their own bank fees/commissions. (*Please refer to the commissions and fees collected by the bank of the FOUNDATION: Unicredit Bulbank listed on page 2!*)

<sup>\*</sup> The Bulgarian LEV has fixed exchange rate with the EURO (1 EUR = 1,95583 BGN).



# UniCredit Bulbank (Bulgaria). Commissions for financial transactions through the virtual POS Terminal of the Balkan Heritage Foundation, Bulgaria

#### **MASTERCARD**

- 1. Transactions with the Maestro:
- 0,7% (zero point seven per cent) for Maestro cards issued by banks in Bulgaria
- 0,7% (zero point seven per cent) for Maestro cards issued by foreign banks;
- 2. Debit card transactions for MasterCard

#### individuals:

- 1,7% (one, seven per cent) for MasterCard, issued by Bulgarian banks
- 1,7% (one, seven per cent) for MasterCard, issued by foreign banks;
- 3. Credit card transactions for MasterCard

#### individuals:

- 1,7% (one, seven per cent) for MasterCard, issued by Bulgarian banks
- 1,7% (one, seven per cent) for MasterCard, issued by foreign banks;
- 4. Transactions with debit and credit cards

## MasterCard for legal persons:

- 1,7% (one, seven per cent) for MasterCard, issued by Bulgarian banks
- 1,7% (one, seven per cent) for MasterCard, issued by foreign banks;

#### VISA:

# 1. Debit card transactions for Visa

#### individuals:

- 0,7% (zero point seven per cent) for Visa Electron, issued by banks in Bulgaria;
- 0,7% (zero point seven per cent) for Visa Electron, issued by foreign banks;
- 0,7% (zero point seven per cent) for V PAY, issued by banks in Bulgaria;
- 0,7% (zero point seven per cent) for V PAY, issued by foreign banks;
- 0,7% (zero point seven per cent) for the Visa Debit, issued by banks in Bulgaria;
- 0,7% (zero point seven per cent) for the Visa Debit, issued by foreign banks;
- 2. Transactions with credit cards Visa and debit cards Visa with deferred payment
- $\bullet$  1,7% (one, seven per cent) for the Visa Credit  $\upmu$  Visa Deferred Debit, issued by Bulgarian banks
- 1,7% (one, seven per cent) for the Visa Credit μ Visa Deferred Debit, issued by foreign banks;
- 3. Transactions with debit and credit cards Visa

#### for legal persons:

- 1,7% (one, seven per cent) for the Visa Business Debit, issued by Bulgarian banks
- 1,7% (one, seven per cent) for the Visa Business Debit, issued by foreign banks;
- 1,7% (one, seven per cent) for the Visa Business Credit, issued by Bulgarian banks
- 1,7% (one, seven per cent) for the Visa Business Credit, issued by foreign banks.

# **BORIKA**

- 1. Transactions with local Borika cards:
- 1,7% (one, seven per cent) for local card bearing the trade mark of BORICA, issued by banks in Bulgaria.



- **4.** The DONOR shall choose the designation of his/her donation from the available Balkan Heritage Projects and Funds.
- **5.** Donations, if addressed to a specific project, are used by the FOUNDATION to carry out this specific project.
- **6.** Donations, if addressed to the Balkan Heritage Fund, are used by the FOUNDATION to support random heritage projects and activities in accordance with the Balkan Heritage Mission.
- 7. Donations, if addressed to any of the Balkan Heritage Projects published at http://www.bhfieldschool.org/bh2007.html could be cancelled, if cancellation is received in writing and at least one hundred and twenty (120) days prior to the starting date of the chosen project. Cancellations received hundred and nineteen (119) days or less prior to the starting date of the chosen project are not accepted.
- **8.** Donations, if addressed to the Balkan Heritage Fund are not subject to cancellation and/or refund
- **9.** Donations for less than or equal to 150 EUR (or 293 BGN) are not subject to cancellation and/or refund.
- **10.** The FOUNDATION shall not publish your personal information.
- **11.** The FOUNDATION shall not use numbers and other data from your bank card for purposes other than those necessary for the transaction.
- **12.** The FOUNDATION shall not store and disseminate numbers of your bank cards and CVV2/CVC2 data, became known as a result of the virtual POS terminal donations.
- **13.** The FOUNDATION shall treat your personal data and numbers and other data from your bank cards as strictly confidential and will not disclose it to third parties in accordance with the FOUNDATION'S Confidentiality and Protection of Personal Data Policy.
- **14.** The FOUNDATION may disclose your personal data to (other) third parties where the FOUNDATION is under a duty to do so in order to comply with any legal obligation.
- **15.** The FOUNDATION is committed to protecting the privacy of correspondence and shall not disclose other information supplied on this website, unless this is not under a legal provision.



**16.** The FOUNDATION reserves the right to refuse and return a received donation (less all bank charges for the transaction) in regard of regulations of the Bulgarian laws against money laundering.

# 2. Donation Form contains the following information:

- Your first and last name;
- Place and date of birth;
- Citizenship;
- Your address;
- E-mail address and phone number for feedback;
- Your bank card number and expiration date;
- The security code of your bank card;
- Amount of donation in BGN;
- Designation of your donation;
- Your agreement to the proposed Terms and Conditions of the donation.

# 3. Information provided to the DONOR after the transaction (donation)

- **17.** Upon successful transaction a message is displayed, informing the DONOR that the transaction is successful. The donor receives the same message as an email for confirmation of the transaction.
- **18.** After the donation is confirmed at the bank account of the FOUNDATION, the DONOR receives an email confirming the exact amount donated to the FOUNDATION and a Donation Receipt from the FOUNDATION (PDF file). NB The amount specified in the Donation receipt will always differ from the amount of transaction depending of the bank fee collected by Unicredit Bulbank (Please refer to the commissions and fees collected by the bank of the FOUNDATION: Unicredit Bulbank listed on page 2!)
- **19.** If the transaction is unsuccessful, a message will be displayed, informing the cardholder that the transaction is unsuccessful.
- **20.** The DONOR has the right to receive information from the FOUNDATION about activities and projects supported through his/her donation.

# 4. Documentation of the donations.

**21.** All documents regarding each transaction are kept by the FOUNDATION for a minimum of 13 months for legal proof.