

Dear clients,

We would like to inform you that on **June 17, 2014** changes in the Tariff, applied to individual customers, will take effect. The changes concerns outgoing cross-border transfers and transfers in foreign currency with a clause "other banks charges - for applicant's account".

- **In Section III. Transfers and Direct debit. Money Gram:**

III. Transfers and Direct debit. Money Gram			
Art.	Product /Service	BGN	EUR
	.....		
6.	Outgoing cross-border transfers <b>and transfers in foreign currency</b>		
	.....		
6.5.	Outgoing cross-border transfer <b>and transfer in foreign currency</b> with a clause "other banks charges - for applicant's account" - (additional fee)		
6.5.1.	up to EUR 2 500 or its equivalent in other currency, as well as payments in <b>USD or CAD</b> in favour of a beneficiary's account in the <b>USA or Canada</b> (regardless of the amount)		
	.....		
Notes:	.....		
	7. Due to the specific banking practices of <b>US or Canadian</b> banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in <b>USD or CAD</b> under Art. 6.5.1. without any deduction but the beneficiary's bank domiciled in the <b>US or Canada</b> may deduct some charges from the amount of transfer.		
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This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 43 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with 2-month notice.

The Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.