

Dear clients,

We would like to inform you that on **July 22, 2014** changes in General terms and conditions for opening, servicing and closing bank accounts of individuals and for providing payment services and instruments will take effect. The changes concerns cut-off times (COT) and is as follows:

- **Time for execution of local and cross-border credit transfers at UniCredit Bulbank (from Monday to Friday) for the branches open on Saturday only the intrabank transfers are currently processed:**

taking effect from **22/07/2014**

Transfers in national currency:					
Channel:	Payment system:	Term of submission/ acceptance of the order**	Date of execution	Debit value date (for the account of the sender)	Credit value date (for the account of the receiver)
E-channel	BISERA/SEBRA	until <b>15:00</b> h.	Same business day	Same business day	Same business day
		from <b>15:00</b> until <b>19:00</b> h. ***	<b>Same business day</b>	<b>Same business day</b>	Next business day
	RINGS	until <b>15:00</b> h.	Same business day	Same business day	Same business day
		after <b>15:00</b> h. *****	Next business day	Next business day	Next business day
	Intrabank transfers	until <b>20:00</b> h. ***	Same business day	Same business day	Same business day
		after <b>20:00</b> h.	Next business day	Next business day	Next business day
On paper	BISERA/SEBRA	until <b>13:00</b> h.	Same business day	Same business day	Same business day
		until <b>16:30</b> h.	Same business day	<b>Same business day</b>	Next business day
		after <b>16:30</b> h.	Next business day	Next business day	Next business day
	RINGS	until <b>14:30</b> h.	Same business day	Same business day	Same business day
	Intrabank transfers	until <b>18:00</b> h.	Same business day	Same business day	Same business day
		after <b>18:00</b> h.	Next business day	Next business day	Next business day
Received transfers in national currency:					
Payment system:		Term of receiving the order	Date of execution	Credit value date (for the account of the receiver)	
BISERA/SEBRA		until <b>18:00</b> h.	Same business day	Same business day	
RINGS		until <b>16:00</b> h.	Same business day	Same business day	
Intrabank transfers		until <b>20:00</b> h.	Same business day	Same business day	

**Transfers in foreign currency ordered with SD value date**

<b>CHANNEL:</b>	<b>Payment system:</b>	<b>Term of submission of the order</b>	<b>Date of execution</b>	<b>Debit value date (for the account of the sender)</b>	<b>Value date at the correspondent bank</b>
E-channel***	<b>SWIFT For another bank in the country or abroad</b>	until <b>15:00</b> h. ****	Same business day (D)	Same business day (D)	Same business day (D)
		after <b>15:00</b> h. ****	Next business day (D+1)	Next business day (D+1)	Next business day (D+1)
	<b>Intrabank transfers</b>	until <b>20:00</b> h. ***	Same business day (D)	Same business day (D)	
		after <b>20:00</b> h.	Next business day (D+1)	Next business day (D+1)	
On paper	<b>SWIFT For another bank in the country or abroad</b>	until <b>14:30</b> h.****	Same business day (D)	Same business day (D)	Same business day (D)
		after <b>14:30</b> h. ****	Next business day (D+1)	Next business day (D+1)	Next business day (D+1)
	<b>Intrabank transfers</b>	until <b>16:30</b> h.	Same business day (D)	Same business day (D)	
		after <b>16:30</b> h.	Next business day (D+1)	Next business day (D+1)	

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.