

Dear clients,

Herewith we would like to inform you that as of 16.11.2016 UniCredit Bulbank will implement changes in the bank's Tariff for fees and commissions applicable to legal entities and sole traders - section **IV. Cheques** resulting in the following

The Bank shall process cheques only in the currencies EUR and USD.

IV. Cheques	
Art.	Product/Service
20	Collection of cheques in EUR and USD
21	Issue of bank cheques in EUR and USD
Notes:
	4. The bank shall process cheques only in the currencies EUR and USD

By providing this notice, the bank fulfils its obligation as a payment service provider pursuant to Art. 43 under the Law on Payment Services and Payment Systems to communicate by a two-month notice to its clients (users of payment services) the upcoming changes in the terms and conditions of the framework agreement concluded with them.

The bank hereby informs the users of payment services that it assumes that they have accepted changes in the terms and conditions of the framework agreement and its annexes such as Tariffs and Interest Bulletins, unless they notify the bank that they do not accept these changes prior to the date on which the changes take effect. If the users of payment services do not accept the changes, the bank hereby informs that they have the right to terminate immediately the framework agreement and its related agreements prior to the date on which the changes are proposed to take effect, without incurring any charges or compensations.

UniCredit Bulbank wishes you success in your future work and fruitful cooperation!