

Dear clients,

We would like to inform you that on **May 01, 2017** 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 SECTION I: BANK ACCOUNTS and SECTION III: PAYMENT SERVICES AND INSTRUMENTS and is as follows:

**34.** For ensuring the accurate execution of the Payment order for execution of the payment services, the Clients shall be obliged to fill out precisely, accurately and completely the payment documents with all requisites required for the correct performance of the ordered transaction, including the international number of the bank account (IBAN), the international bank identification code of the bank (BIC) where such is required under the applicable legislation or any other unique identification number of the Beneficiary's account.

**106.** The Bank shall accept, process and execute payment orders and perform payment services in local and foreign currency on the territory of the country and abroad upon submitting of duly drawn up payment documents containing all requisites as per a template on paper or received through the e-channels in compliance with the requirements of the applicable legislation. For ensuring the accurate execution of the Payment order for execution of the payment services, the Clients shall be obliged to fill out precisely, accurately and completely the payment documents with all requisites required for the correct performance of the ordered transaction, including the international number of the bank account (IBAN), the international bank identification code of the bank (BIC) where such is required under the applicable legislation or any other unique identification number of the Beneficiary's account.

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.