

Dear clients,

We would like to inform you that on **April 9<sup>th</sup>, 2018** a number of changes in the Tariff for Individual customers are entering into force. The changes are as follows:

1. Change in the fee for balance inquiry with debit card in Bulgaria - BGN 0.50;

The Bank provides this notification with 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 a 2-month notice.

Unless otherwise notified before the date of entry into force of the changes, the Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract. If the payment service users do not accept the changes, they 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.