

Dear clients,

We would like to inform you of the following upcoming changes, effective from **02.01.2019**:

I. UniCredit Bulbank will cease of providing Money Gram service - express international transfers. For this service, you can use other locations listed on the Money Gram web site: [www.moneygram.bg](http://www.moneygram.bg), or receive information about the alternative ways for execution of international transfers in any bank office.

II. The Tariff of Unicredit Bulbank AD for Individuals is changed as follows:

1. Changes in Section III. Transfers and Direct debit. Money Gram
  - The name of the Section III. Transfers and Direct debit. Money Gram is changed;
  - Article 8 in Section III. Transfers and Direct debit. Money Gram is deleted:
  
2. In Section XI. Order Execution and Transaction Services, the following note to Article 5 is added:

XI. Order Execution and Transaction Services			
Art.	Products / Services	BGN	EUR
5.	Safekeeping fee for Non-professional clients (subject to VAT)	0.05%	
Note:	The safekeeping fee in Article 5, is quoted on an annual basis, while the payment liability will be calculated and collected on a monthly basis on the grounds of the market value of the securities, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month.		

*This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 62 of the Law on Payment Services and Payment Systems Act 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.*