

Dear clients,

We hereby would like to inform you that from 10.02.2020 UniCredit Bulbank AD will discontinue to maintain accounts for Multifactor Deposit, including joint savings accounts for Multifactor Deposit for individuals.

After 10.02.2020 all accounts of the above-mentioned type, for which no termination request has been submitted, will be **automatically transformed** into the following types of accounts:

Please, be aware that regardless of this change, the unique identification number (IBAN-) of your account will be preserved.

You can receive additional information about the offered deposit and savings products in any branch of the Bank, as well as transform your existing account according to your needs.

By providing this notification the Bank fulfills its obligation in its capacity as a provider of payment services pursuant to Art. 63 of the Law on Payment Services and Payment Systems to give two months' notice to its customers (users of payment services) informing them of forthcoming amendments to the terms and conditions of the Framework Agreement, concluded between them.

Payment service users are hereby notified as follows: The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. In case the users of payment services do not accept the amendments, the Bank informs that they have the right to terminate immediately the Framework Agreement and the relevant agreements before the date, on which the amendments are proposed to take effect, without being liable for costs and damages.