

GENERAL INFORMATION CONCERNING REAL ESTATE CREDITS FOR CONSUMERS	
Creditor	UniCredit Bulbank AD, with UIC: 831919536
Seat and address of Management:	city of Sofia, Vazrajidane District, 7 Sv. Nedelya Sq.
Phone number of Customer Contact Center:	0700 1 84 84 at the price of one city call or short number 1 84 84 for local mobile operators
Web site:	www.unicreditbulbank.bg
Purpose:	<ul style="list-style-type: none"> ✓ Acquisition of a residential real estate, including one built-up to rough work/as a building right; ✓ Building-finishing and repair activities; ✓ Re-financing of credits with similar parameters; ✓ Acquisition of a garage/parking place to the purchased residential real estate; ✓ Construction of a single-family residential building; ✓ Another purpose, agreed upon between the creditor and the consumer.
Type of collateral:	Mortgage on a residential real estate/Financial security.
Term:	Up to 35 years.
Type of interest rate:	Variable interest rate formed by the variable reference interest rate individually agreed depending on the currency of the credit and its periodicity, applicable for the respective period of interest payment within the framework of the applicable interest plan, plus an agreed fixed (invariable) allowance for the term of validity of the respective interest plan.
<p>Reference interest - used as a basis for calculation of the variable interest rate applicable rate: to the credit contract. UniCredit Bulbank AD applies as a reference interest rate: Household Term Deposits Index (HTDI)/three-monthly EURIBOR; respectively another index and/or indicators published by the Bulgarian National Bank and/or the National Institute of Statistics, or a combination thereof, substituting those specified provided that their announcement is terminated. Administrator of the EURIBOR benchmark is the European Money Market Institute (EMMI). A consequence of the change in the reference interest rate may be the change in the credit interest rate.</p>	
Currency:	Levs or Euro
Credit repayment Installment:	Annuity monthly repayment installments or equal monthly repayment installments for the principal
<p>Annuity installments are equal monthly repayment installments, with each of them including the due compensatory interest at the time of callability of the installment under the credit and the fair amount of the principal under the credit in accordance with the facts established in the Repayment Schedule. Equal monthly installments for the principal are credit installments paid out by equal monthly installments for the principal and separate installments for the compensatory interest stipulated by amount in the Credit Contract and the Repayment Schedule thereto.</p>	
The consumer shall be entitled to an option:	To conclude a credit contract where in case of enforcement the consumer shall be liable with its entire property. Financing is up to 85% of the amount of the market valuation of the real estate provided as collateral.

	To conclude a credit contract where the creditor is satisfied in full up to the amount of the collateral under the contract after enforcement on the collateral in court procedure or after sale by the consumer with the consent of the creditor. Financing is up to 70% of the amount of the market valuation of the real estate provided as collateral.
Additional services:	It is required to maintain a disbursement account with the creditor from which the credit will be repaid, as well as a 'Life' insurance of the consumer and property insurance for the collateral.
Valuation of the collateral:	Expert assessment worked out by an expert appraiser included in a list approved by the creditor, with the costs being for the account of the consumer.
Additional costs:	It is also possible that additional costs under the credit might arise which are not included in the general expenses for the consumer that are due in connection with the credit contract.
Possible consequences for the consumer connected with changes in the value of the benchmark	Any change in the value of the benchmark applicable to the credit may result in a change in the amount of the monthly repayment installment under the credit.
Possible consequences in case of default on obligations connected with the credit contract:	In case of default on obligations for repayment of the credit the creditor may, as an ultimate measure, satisfy himself from the collateral or to proceed to satisfy himself from the entire property of the consumer and the persons jointly-and-severally liable with the consumer under the credit contract.

- ✓ Upon receipt of the draft credit contract the consumer has a term of 14 days to make a decision for entering into the credit contract.
- ✓ Grace period for the installments for principal – a maximum term of 6 to 18 months depending on the purpose of the credit.
- ✓ No commission is due for early repayment:
 - after payment of 12 monthly repayment installments from credit absorption;
 - in the case specified in Art. 25, par. 8 of the Law on Credits for Consumer Real estate;
 - in case of complete or partial early repayment of the credit by paying insurance compensation.
 Beyond these cases the commission is in the amount of 1% of the early repaid sum.
- ✓ The term of the credit contract may be changed after desire is expressed in writing on the part of the consumer and following the performance of a new appraisal of the creditworthiness on the part of the creditor, in case of need.
- ✓ In case of a credit in foreign currency within the meaning of the Law on Credits for Consumer Real estate the movement of the exchange rate of the foreign currency will reflect on the amount of the sum owed by the consumer. In the event that as a result of a change in the exchange rate the unpaid part of the total sum owed by the consumer or the amount of the repayment installments change by more than 20% of the amount arrived at when applying the exchange rate as at the date of conclusion of the credit contract, the Creditor shall notify the consumer by way of a paper carrier or another durable one about the currency and interest risk related to the change in the rate or the currency conversion, as well as about their possible consequences on the amount of the due repayment installments under the credit. At any point in time of the validity of the credit contract the consumer shall be entitled to convert the currency

of the credit under a cashless 'sell' interest rate of the creditor on the day of change of the currency.

Representative example* of a mortgage credit with a variable interest rate for the amount of BGN70,000 with a repayment term of 22 years and amount of financing 80% of the market appraisal of the estate:

- ✓ Total amount of the credit – BGN100,000
- ✓ Monthly annuity installment – 300 monthly installments, each in the amount of BGN509.60
- ✓ Fee for collateral documentation preparation – BGN300
- ✓ Term of the credit – 25 years
- ✓ Total costs for the credit for the consumer – BGN55,027.86
- ✓ Interest rate – 2.89%
- ✓ Annual percentage rate – 3.84%
- ✓ Total amount payable by the consumer – BGN155,027.86 (incl. principal, compensatory interest, preparing a market appraisal of the estate, fee for servicing and maintenance of a disbursement account, fee for collateral documentation preparation, insurance premiums for 'Life' insurance and property insurance. The total costs related to the credit for the consumer do not include the due notary, public fees and taxes for the transfer of ownership in the real estate or establishment of the collateral).

*The example adduced is a representative one, only for information and does not represent a specific advice or consultation.

Bonus proposals:

- ✓ Free-of-charge issuance of a Mortgage Certificate – a preliminary assessment of your creditworthiness.
- ✓ Referral programme – bring in a new client for a mortgage credit and the Bank will refund 50% to 100% of the interest payment for the month in which the contract was concluded for the new mortgage credit.