

Dear Customers,

We hereby inform you that from 01.02.2021, the following changes to the General Terms and Conditions of UniCredit Bulbank AD for bank cards of Private Individuals and for providing payment services through the use of bank cards as electronic payment instruments will take effect:

In Section V. RIGHTS AND OBLIGATIONS OF THE PARTIES**2. Rights and obligations of the Bank**

...

2.2. The Bank shall:

..

2.2.15. The Bank has the right to terminate the bank card contract by giving two months' notice to the authorized user.

...

2.2.17. In case of an established business relationship with the authorized user, with a view to the Bank's right to request other necessary documents and information in relation to subsequent (regular) identification and check of the identity of the authorized user, including but not limited to the identification of a proxy/legal representative of the authorized user, as well as related to opening, servicing, performing transactions from or to, and/or closing a bank account of the authorized user the Bank may request based on its own judgment the submission of documents and information also by an electronic statement, sent to the electronic address/es (e-mail of the authorized user) specified by the authorized user in an agreement and/or in other document/s provided to the bank, and or made in the profile of the authorized user in the channels of the bank for electronic banking, and/or through use of other permanent media. 2.3. The start of the period of the notice under item . 2.2.15, and respectively of the notification under items 2.2.16.1-2.2.16.3, shall be the date of its receipt by the authorized user. The notice, and respectively the notification by the Bank, when it is made on paper, shall be deemed to have been received by the authorized user when it is sent to the latest mailing address indicated by the authorized user to the Bank. In case the authorized user has not informed the Bank about any change to the specified mailing address, the notice, and respectively the notification by the Bank shall be deemed to have been received in proper order, regardless of any remarks in the registered mail receipt. The notice under item 2.2.15, and respectively the notification under items 2.2.16.1-2.2.16.3 can be sent to the authorized user except in the order of item 2.2.16 and/or:

2.3.1. an electronic statement sent to the e-mail address of the authorized user (according to the definition of this term in item 3.5.)The notice, and respectively the notification shall be deemed to have been received by the authorized user on the day of its sending to the e-mail of the authorized user unless an automated message is received from the e-mail of the authorized user that the message has not been sent successfully and/or its receipt has failed;

2.3.2. an electronic statement made in the profile of the authorized user in the channels of the Bank for electronic banking;

2.3.3. other permanent media.

The full text of the updated General Terms and Conditions for opening, servicing and closing bank accounts of individuals and for providing payment services and instruments can be viewed in the [attached file](#).

The current notification is in regards to the Bank obligation as a payment service provider pursuant to Art. 62 of the Law on Payment Services and Payment Systems to communicate with its customers any upcoming change in the terms of the framework agreement with 2-month notice.

The Bank hereby informs with this notification 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 user did not accept the changes, the user would have the right to terminate the framework contract and any other related contracts without any cost and charge at any time prior to the proposed date of entry into force of the changes.