

Dear Customers,

We hereby inform you that from 01.08.2022 the following changes in the General Terms and Conditions of UniCredit Bulbank AD for bank cards for individuals and for providing payment services by card as an electronic payment instrument will take effect:

In Section I. "DEFINITIONS", new definitions are added and some existing ones are amended as follows:

Bank Card Brand means the brand of Visa International Inc., Mastercard International Inc., Discover, China UnionPay Co. Ltd. or any other international card organization providing cards approved by the Bank for payment. The Bank Card Brand is divided into sub-brands.

Personal Identification Number (PIN) – an authentication code provided in paper format by the Bank to the Authorized User of the card to be used for activation of the card or for performing payment/reference type operations with the card.

On-line payment mode – payment by a bank card on a POS terminal device upon which information is sent for authorization to the authorization system of the card issuing bank.

Off-line payment mode – payment by a bank card on a POS terminal device upon which information is not sent for authorization to the authorization system of the card issuing bank.

3D biometry for online payment – ensuring strong customer authentication of the Authorized Holder of the card for online payment, according to Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication. This is an authentication method that allows through a fingerprint or facial recognition to confirm a transaction online with a merchant participating in Visa Secure and Mastercard Identity Check programmes. Biometric authentication is one-off, non-reproducible and valid for a specific transaction with a particular merchant. The service is provided and accessed through the service for e-banking of the Bank, Bulbank Mobile, and is used personally by the Authorized User of the card. Biometric authentication contains information about the transaction which requires a confirmation (receiver and amount).

UniCredit Shopping Card – a registered trademark of UniCredit Bulbank AD and UNICREDIT CONSUMER FINANCING EAD, with UIC 175070632. UniCredit Bulbank AD issues a payment card Visa Classic Shopping Card, through which the Authorized User can use a credit limit provided by UNICREDIT CONSUMER FINANCING EAD, with a possibility of installment purchases.

In Section III. "GENERAL PROVISIONS":

2. Procedure for accepting payment orders and time periods for execution:

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2.4.2. By entering and/or registering card details online by the Authorized User – bank card number, expiry date of the bank card, CVV2/CVC2 code (the three digits printed on the reverse side of a payment instrument following the last 4 digits of its number) and/or a dynamic password for online payment/ 3D biometry for online payment;

4. Method of Communication between the parties.

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4.4. Monthly bank card statements are provided/ made available to the Authorized User of the main card free of charge, once per month, in a manner agreed with the Authorized User of the main card.

In Section IV. "ISSUING AND USE OF THE BANK CARD":

1. Bank card issuing and renewal.

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1.3. The Bank shall hand over the card personally to the Authorized User of the main card in a branch of the Bank. The card of the Authorized User of the additional card shall be handed over personally to the Authorized User of the main card or to the Authorized User of the additional card. The Authorized User of the main/ additional card shall receive on paper a Personal Identification Number (PIN) which serves only for activating the card by its Authorized User at an ATM. Upon requested issuing/reissuing of a card with delivery to an address in the Republic of Bulgaria specified by the Authorized User with an E-PIN, a courier shall deliver the card with an activation code, which serves for identification of the Authorized User and for subsequent generation of an E-PIN. With the received E-PIN through Bulbank Mobile the Authorized User of a main/ additional card shall activate his/her card within three months of its receipt. In case the card is not activated within the above specified three-month period, a new Request for bank card issuing has to be submitted.

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1.5. The validity period of the card is written on it and expires at 24:00h on the last day of the month written on the card, except for the cases in which the card is reissued with the same number before its expiry date.

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1.7.1. A card requested with delivery to an address in the Republic of Bulgaria specified by the Authorized User, with an E-PIN, shall be delivered by courier within 5 business days of the date of submitting the request for card issuing in the bank system and in case the Authorized User can be found at the specified address. Cards with delivery to an address and an E-PIN are not issued with an express service (within 48 hours).

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1.7.3. To an address in the Republic of Bulgaria specified by the Authorized User – the service is available only if the Authorized User has activated Bulbank Mobile. The Bank will issue a card with delivery to an address, with an E-PIN, for which the Authorized User shall pay a fee according to the current Tariff of UniCredit Bulbank AD for the fees and commissions applicable to individuals. The card shall be delivered by courier to the Authorized User and the shipment shall be intact and with no signs of damage to the original packaging. In case there are signs of opening, tearing or other damage visible on the package, the Authorized User must not accept the shipment and must not proceed with receiving an E-PIN and activating the card. In case the Authorized User cannot be found by the courier at the specified address, this shall be recorded by the courier and the card shall be redirected to the Bank and it can be received only in a branch of the Bank.

1.7.4. In case at the request of the Authorized User the card subsequently gets redirected to a different address for delivery, the courier may charge an additional fee to the Authorized User. The change of

the address for delivery of the card is possible before or on the date of delivery through the online platform of the courier or by a phone call.

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1.9. The Authorized User shall change his/her initial PIN, received in paper form, at an ATM with the logo of BORICA AD to activate the provided card and after that he/she shall destroy the envelope containing the initial PIN code provided by the Bank. After activation of the card with E-PIN, the E-PIN can be changed at an ATM with the logo of BORICA AD. The Authorized User shall not disclose the PIN/E-PIN to anyone, shall not record it on the card or on any items kept together with the card and shall take every possible measure to prevent any third party from becoming aware of it, including upon entering it on the keyboard of an ATM or a POS terminal device.

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1.11. In case the Authorized User of an active debit card forgets his/her initial E-PIN, he/she shall have the possibility to request through the Bulbank Mobile service the initial E-PIN to be visualized, but not more than 10 times and within 30 days from the activation of the card. After expiry of the visualisation period of the E-PIN and in case the Authorized User forgets his/her E-PIN/PIN, the Bank shall issue a new PIN in paper form on the basis of a submitted Request for PIN reissuing and without issuing a new card, or shall issue a new card and PIN and close the old Card on the basis of a Request for issuing a new card and PIN, for which the Authorized User of the main debit card shall pay a fee according to the current Tariff of UniCredit Bulbank AD for the fees and commissions applicable to individuals.

1.12. In case the Authorized User of an active credit card forgets his/her PIN/ the Authorized User of an active payment card *Visa Classic Shopping Card* forgets his/her E-PIN/PIN, the Bank shall issue a new card with the same validity period and a new PIN on the basis of a completed Request for reissuing of a card and PIN, for which the Authorized User of the main credit card/ payment card *Visa Classic Shopping Card* shall pay a fee according to the current Tariff of UniCredit Bulbank AD for the fees and commissions applicable to individuals. The Authorized User shall return to the Bank the old card, which shall be destroyed in his/her presence and he/she shall fill in and sign a Statement for receipt of a bank card.

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1.14.1. Where the request for debit card reissuing is submitted through the e-banking service Bulbank Mobile, the reissued card can be received by the Authroized User within 5 working days of the request for card reissuing.

1.14.2. In case of reissuing a bank card of a sub-brand which is no longer offered, the reissued card shall be of the same brand and with a new number, validity period and initial PIN.

1.14.3. If the bank card brand is no longer offered, the parties to the bank card agreement shall conclude a new bank card agreement and with its entry into force the effect of the agreement for the bank card whose brand is no longer offered shall be terminated.

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1.21. Card and PIN shall not be handed over on the basis of a power of attorney, with the exception of the cases at the discretion of the Bank.

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2. Using a bank card

2.3.1. By entering the PIN – when performing operations at an ATM and a POS terminal device; During the execution of the contactless payment, the PIN shall be entered when the amount of the payment is above the limit approved by the International Card Organization and the Bank for the respective country.

2.3.2. Entering the PIN on the keypad of an ATM and/or a POS terminal device upon the reading of the chip (the magnetic stripe) of a bank card;

2.3.3. With a signature on a receipt/ entered PIN, a signature on an invoice and a valid identity document – for cash withdrawals in a bank, exchange bureau or for transactions in casinos;

2.3.4. Upon entering and/or registration of card details online by the Customer – Card number, validity of the Card, CVV2/CVC2 code (the three digits printed on the reverse side of the Card after the last 4 digits of the number of the Card), and a dynamic password for online payment/ 3D biometry for online payment – for online and other transactions without the physical presence of the Card and the Customer;

2.3.5. Through use of his/her biometric data – for transactions with digital wallets;

2.3.6. By showing an identity document – upon an explicit request by the merchant in case of a transaction on a POS terminal device.

2.3.7. By personally inserting the Card into the terminal device – when using self-service terminal devices.

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2.6. Should the Authorized User enter his/her PIN incorrectly on the keyboard of a POS terminal device or an ATM for three consecutive times, any subsequent use of the Card shall be blocked automatically. In case the Authorized User knows his/her PIN, the card can be unblocked on the basis of a request for unblocking filled in personally by the Authorized User and submitted in a branch of the Bank, or by a phone call to the Bank's Call Center – after identification of the Authorized User.

In Section V. "RIGHTS AND OBLIGATIONS OF THE PARTIES":

1.2. The Authorized User has the right to:

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1.2.7. The Authorized User of a credit card/ payment card *Visa Classic Shopping Card* shall have the right to repay his/her debts partially or fully also outside the period of customer payments through crediting the card account servicing the credit card. The Authorized User of a credit card/ payment card *Visa Classic Shopping Card* shall have the possibility to repay his/her liabilities through a cash deposit at a cash desk, a bank transfer, through the Bulbank Mobile e-banking service, through a cash deposit at an ATM or through ex officio collection of receivables from an account with the right of ex officio collection of receivables, a current or a savings account in the Bank. By depositing funds on the card account, the Authorized User shall have the possibility to repay his/her liabilities partially or fully, irrespective of the period in which the debt has arisen, according to the sequence of the repayments, as agreed in the credit card agreement.

2.1. The Bank shall be obliged to:

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2.1.1.2. by delivery by courier to an address in the Republic of Bulgaria specified by the Authorized User. In case of a long absence of the Authorized User from the specified address, a wrong, incomplete or non-existing address, the card cannot be delivered to the address specified by the Authorized User and it shall be returned to the Bank and can only be received in its branch;

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2.2. The Bank shall have the right to:

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A new provision is introduced as item 2.2.4, which respectively changes the numbering of the subsequent items up to item 2.2.18 inclusive:

2.2.4. In case of a disputed payment and subsequent withdrawal of the claim related to it, to reverse the initial transaction for recovery of the amount, including in the cases where the funds available on the account associated with the card are not sufficient and the excess amount shall be considered to be unauthorized overdraft/exceeded credit limit used by the Authorized User, which shall be immediately due and payable, collected through direct debit and/or ex officio collection of receivables, in accordance with the requirements and the conditions of the Law on Payment Services and Payment Systems and Ordinance No. 3 of the BNB of 18 April 2018 on the Terms and Procedure for Opening Payment Accounts, Executing Payment Transactions and Using Payment Instruments.

In view of the change in the numbering, also the references made in items 2.3 and 2.3.1 are changed accordingly:

2.3. The notice referred in item 2.2.16, and the notification referred in items 2.2.17.1-2.2.17.3 respectively, shall commence from the date of receipt by the Authorized User. The notice, and respectively the notification by the Bank, when made in paper form, shall be considered to have been received by the Authorized User when it has been sent to the last mailing address indicated by the Authorized User to the Bank. If the Authorized User has not informed the Bank about a change in the indicated mailing address, the notice, and respectively the notification by the Bank, shall be considered to have been duly received, irrespective of what is recorded on the acknowledgement of receipt. The notice referred in item 2.2.16, and respectively the notification under items 2.2.17.1-2.2.17.3 can be sent to the Authorized Holder, in addition to the procedure under item 2.2.17, and/or also:

2.3.1. with an electronic statement sent to the e-mail of the Authorized User (according to the definition of this term in item 2.2.18). The notice, respectively the notification will be deemed to have been received by the Authorized User on the day it is sent to the Authorized User's e-mail address, unless an automated notification from the Authorized User's e-mail is received that the message has not been sent successfully and/or received;

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2.2.7. Not to allow the execution of a payment transaction online on websites of merchants participating in Visa Secure and Mastercard Identity Check programmes if the Authorized User did not use a dynamic password for online payment or 3D biometry for online payment.

In Section VI. "ADDITIONAL SERVICES RELATED TO PAYMENT TRANSACTIONS WITH BANK CARDS ISSUED BY THE BANK":

2. Sending information about authorizations/ transactions, available balance on international and national bank cards

2.1. The Authorized User of a main card issued by the Bank shall receive messages for:

2.1.1. online card authorizations/payments made with his/her cards that have been registered for the services;

2.1.2. the available balance on the registered cards.

2.2. After the registration of the Authorized User of the main card with the Bank, the system will carry out authorization with BORICA AD, using the available bank card data and the amount of the price of the registered service. After a successful registration, the services will be activated.

2.3. In order to receive information about the available balances on the cards subscribed for the service, the Authorized User of the main card shall send an SMS with the following text – N+his/her personal code (without spaces) to short number 190091 (for A1 subscribers) or 1618 (for Yettel and Vivacom subscribers).

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4. Rules for Using the Service "Secure Online Payments"

4.1. Bank cards issued by UniCredit Bulbank AD can be included in Visa Secure and Mastercard Identity Check programmes for identification of an Authorized User by receiving a dynamic password for online payment or 3D biometry for online payment.

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4.2.2. The Authorized User shall use a service of UniCredit Bulbank AD for e-banking according to its terms and conditions, through which service he/she will receive a dynamic password or a notification for confirmation with biometric data for each payment with a merchant included in the programmes Visa Secure and Mastercard Identity Check. In case of no transactional activity online for six months, the card will be removed automatically from the above specified programmes, but it can be included again by the Authorized User through the service of UniCredit Bulbank for e-banking.

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4.3. The Authorized User shall undertake to:

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4.3.2. Notify the Bank immediately in case of received requests for card details and a dynamic password for online payment or a notification for confirmation with biometric data, received from any sources, through any means of communication and on any occasion, different from payment on a merchant's website, included in the programmes Visa Secure and Mastercard Identity Check.

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4.5. The Bank and the Authorized User agree that for the purposes of execution of online card-not-present payment transactions, the confirmation with a dynamic password for online payment or with 3D biometry for online payment, received through the e-banking service of the Bank, represents a valid expression of the will of the Authorized User for confirmation and consent with the execution of the relevant payment transaction. At the time of ordering a payment transaction, the consent of the Authorized User shall refer to the particular amount and its receiver.

In Section VII. "DURATION OF THE BANK CARD AGREEMENT. TERMINATION":

2. The Bank Card Agreement shall be terminated:

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2.4. Unilaterally by the Authorized User of a main card under an agreement for a bank credit card/ payment card *UniCredit Shopping Card* within 14 days of the date of conclusion of the agreement for a bank card, without the Authorized User owing any indemnity or penalty and without indicating the reason for this. In such case the Authorized User of the main card shall pay the Bank all due fees and commissions that have arisen during the use of the card as a payment instrument, and, if applicable, shall repay the principal and pay the interest, if any, which has been accrued for the period from the date of utilization of funds on the loan until the date of repayment of the principal, without unjustified delay, and no later than 30 calendar days from the date of sending the notice to the Bank for termination of the bank card agreement.

2.5. Unilaterally by the Authorized User under an agreement for a bank debit card within 14 days of the date of conclusion of the bank card agreement, in case the agreement has been concluded as per the Distance Marketing of Financial Services Act. In such case the Authorized User of the main card shall pay the Bank within 7 days only for the actual provided financial services under the bank card agreement;

2.6. on other statutory or contractual basis.

3. The notification referred in item 2.4. and 2.5. shall be made to the Bank before expiry of the final term referred in item 2.4. and item 2.5. by the Authorized User of a main card in paper form in a branch of the Bank or through the Call Center of the Bank indicated on its website.

The amended General Terms and Conditions for Bank Cards for Individuals and for Providing Payment Services by Card as an Electronic Payment Instrument are available on this [link](#).

By giving this notice, the Bank fulfills its obligation as a payment services provider pursuant to Article 63 of the Law on Payment Services and Payment Systems to communicate by a two-month notice to its customers any upcoming changes in the terms and conditions of the framework agreement.

By this notice, the Bank notifies the users of payment services and considers they have accepted the changes to the framework agreement, unless they notify the Bank of their refusal to accept the changes before the effective date of the changes. In case a payment services user does not accept the changes, he/she shall have the right to terminate the framework agreement and its related agreements at any time before the proposed effective date of the changes, without being liable for any charges or indemnities.