

Dear Customers,

We hereby inform you that from **26.12.2023** r. 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 existing definitions 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/card scheme that provides cards approved for payment by the Bank. The bank card brand is subdivided into sub-brands.

Main bank card - A card issued to its authorised user who is also the holder of the payment/card account servicing the card.

An Authorized User of an additional bank card is a local or foreign legally capable individual specified by the Authorized User of the Main Card to whom the Bank issues additional debit/credit cards according to these General Terms and Conditions. An additional debit card may be issued as well to an infant from 10 to 14 years old or to a minor person from 14 to 18 years old (where this infant/minor person is a child or is under the custody of the Authorized User of the main card) at the maximum limit specified in the Tariff of UniCredit Bulbank AD. The additional debit card issued to an infant at age 10 to 14 years old may be used only for performing the payment operations specified in items 1.1.1, 1.1.6, 1.1.8 and 1.1.11 from Section III of these GTC as well as all the following operations for reference and non-payment operations specified in Section III of these GTC, items 1.2.1 and 1.2.5. The additional debit card issued to an infant at age 14 to 18 years old may be used only for performing the payment operations specified in items 1.1.1, 1.1.6, 1.1.8 and 1.1.11 from Section III of these GTC as well as all the following operations for reference and non-payment operations specified in Section III of these GTC, items 1.2.1 and 1.2.5. The additional debit card issued to an infant or to a minor person cannot be used for performing the payment operations specified in items 1.1.1., 1.1.2 of Section III of these GTC in merchant outlets that the International Card Manufacturers Associations classify as offering gambling, goods and services related to weapons, alcohol and cigarettes, sexual goods and services.

The account is a payment account held in the name of the Authorized Main Debit Card User. The operations made by the card – payments and proceeds as well as fees, commissions and interests, payable by the Authorized User, shall be booked on the card account. The Bank shall open the account by order of the Holder. The relations between the parties in connection with the account shall be governed by the GTC of the Bank for opening, servicing and closing of bank accounts of individuals and for providing of payment services and instruments.

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 or other non-payment transactions operations with the card.

Electronic Personal Identification Number (E-PIN) – an encrypted activation code provided by the Bank to the Authorized User of the card through the Bank's electronic channel for the Bulbank Mobile service, and used for payment/reference or other non-payment transactions operations with the card (provided only to customers of the Bank who use the Bulbank Mobile service).

Cash deposit (deposit operation) – A service that allows cash to be deposited by card at an ATM owned by the Bank and supporting the service. The deposit is in BGN only and the maximum amount per transaction is 90 notes of BGN 100 denomination and the minimum amount is one note of BGN 5 denomination. The deposit is booked on the account of the card with which the transaction is made.

Where the card is in a currency other than BGN, it shall be credited in the currency of the card by applying the “cash on hand sell exchange rate” applicable as at the time of accounting the transaction.

Bulbank Online - an electronic banking service provided by the Bank providing to the Authorized User of the Card a technical possibility for remote access via Internet on the following address: <https://bulbankonline.bg/>, to the funds kept on the cards specified by the Authorized User opened in his/her name with the Bank for performing payment operations within the limits established for the Card and the service Bulbank Mobile, as well as a possibility for requesting products and services of the Bank, including a change of their terms and conditions.

SMS notification service – for the cards registered for this service information is sent to the Authorized Users about the payments made by the cards subscribed for this service and the funds available on them. Provider of the service is DATAMAX AD, with UIC 831257470.

UniCredit Shopping Card – Payment card with a registered trademark of UniCredit Bulbank AD and UNICREDIT CONSUMER FINANCING EAD, with UIC 175070632, issued by UniCredit Bulbank AD and through which the authorised user draws a credit limit granted by UNICREDIT CONSUMER FINANCING EAD with the possibility of rescheduling the repayment of the credit limit used for the purchase of goods/services.

Sanctioned person means a person that is subject to sanctions or is owned or controlled by another sanctioned person.

In Section I. DEFINITIONS existing definitions are removed as follows:

Cash M transfer is a service which allows the Authorized User to transfer funds in BGN from his/her account to another person through an ATM which supports the service. The recipient can withdraw the amount from an ATM within 7 (seven) days from the transfer by selecting the ATM service "Cash M transfer".

Bank – UniCredit Bulbank AD;

In SECTION II. SUBJECT:

These General Terms and Conditions for bank cards for individuals and for providing payment services by bank cards as electronic payment instruments, hereinafter referred to as the General Terms and Conditions, shall govern the relations between UniCredit Bulbank AD (“the Bank”), entered in the Commercial Register with the Registry Agency with UIC: 831919536 with registered seat and management address: City of Sofia, Vazrazhdane District, 7 Sveta Nedelya Sq., website: www.unicreditbulbank.bg, performing banking activity under the supervision of the Bulgarian National Bank under License No. ПД22-2249/16.11.2009 and the customers - individuals in relation to the opening, servicing and closing of cards, as well as with regard to the payment services and instruments which the Bank provides to its customers via bank cards as electronic payment instruments.

The General Terms and Conditions shall be binding for the clients and shall form an integral part of the respective agreement for bank card and provision of payment services via bank card, which shall refer to them. These General Terms and Conditions shall have the legal effect and consequences of a framework agreement under the Payment Services and Payment Systems Act and shall govern the requirements and payment relationships that are subject of the relevant agreement.

In SECTION III. GENERAL PROVISIONS:

1. Payment services offered by the Bank.

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1.1. The Authorized User may perform through the card the following payment operations in the country and abroad on devices marked with brand of Visa, Mastercard or other brands of payment and pre-paid cards approved by the Bank.

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1.1.4. Payment for goods and services at merchant outlets or cash withdrawal at a cash desk of the bank through a mechanical device – an imprinter (not available for Visa Electron and V PAY cards);

...

1.1.6. Payment for goods and services in retail outlets or cash withdrawal at a cash desk in a bank on a mechanical device – imprinter (not available for Visa Electron and V PAY cards);

...

1.1.9. Withdrawal of cash from an ATM – The maximum amount of cash and currency, that can be withdrawn from an ATM, is determined by the bank managing the devices, and the card limits;

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1.1.12. Cash M transfer in the Republic of Bulgaria at an ATM offering this service; **(the article is removed)**

...

1.1.13. Payment of goods/services on the Internet through a digitized bank card in a digital wallet.

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1.2. By the card the Authorized User may perform the following operations for reference as well as non-payment operations on devices with the logo of Visa or Mastercard.

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4. Method of Communication between the parties

4.1. Any communication between the parties under this framework agreement will be carried out in Bulgarian or English.

4.2. Information/other correspondence in connection with the implementation of these General Terms and Conditions is provided/made available to the authorized user through the Bank's electronic channels, by e-mail, at a correspondence address, upon request to the Bank, as well as on the Bank's website.

4.3. The Bank provides/makes available to the authorized user of the main bank card, free of charge, once a month, information on payment transactions by the bank card for the previous calendar month through the Bank's electronic channels, unless otherwise agreed with the authorized user. In the event that the authorized user has not agreed on the way to provide/make available the information or the specified address/email (e-mail address) is wrong, incomplete or non-existent, the Bank provides/makes the information available through the Bank's electronic channels or upon request to the Bank when the authorized user does not use the Bank's electronic banking services.

4.3.1. The authorized user pays the Bank a fee, according to the Bank's Tariff of fees and commissions for individuals, for the provision of information with delivery to an address on paper or in the form of a certificate, or for additional information/information provided at the request of an authorized user of a main bank card for a period shorter than a month, unless otherwise agreed with the authorized user.

4.3.2. The authorized user is considered notified when the information regarding the implementation of these General Terms and Conditions is sent to the last address indicated by him/her.

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

1. Bank card issuing and renewal.

1.1. The Bank shall issue a primary or a supplementary card to the authorised user and shall open an account in BGN, EUR or USD with the primary card, based on a written application and provided documents. The credit limit used through a credit card shall be granted in BGN or EUR only. The Bank shall issue/reissue a card in accordance with the legislation in force in the Republic of Bulgaria, these General Terms and Conditions, the Bank's Tariff of Fees and Commissions for Individuals and the relevant agreements. The number of cards, that may be issued/reissued to one Authorised user, shall be determined by the Bank.

1.1.1. The brand under which a bank card is issued/reissued shall be determined by the Bank.

1.1.2. The Bank has the right to reissue a bank card with a brand different from the brand of the reissued bank card, including before the expiry of the card. The reissued card shall have a new number, expiry date and initial PIN/E-PIN.

1.2. The Bank shall issue/reissue a primary or a supplementary card with its delivery: to an address specified by the authorised user or to a branch of the Bank.

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 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 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.

1.4. When submitting an application for issuance/reissuance of a card to be delivered to an address specified by the authorised user, the authorised user shall provide an address and a mobile telephone number. In case the authorised user provides a wrong, incomplete or inaccurate address or telephone number, the Bank shall not be responsible for the non-delivery of the card.

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1.6. The card shall be issued/reissued by the Bank within 5 business days from the date of opening of the account and/or submission of an application for issuance/reissuance of card/determination of the credit limit of the card. There may be an express issuance/reissuance of a card - within 48 hours (after the opening of the account and/or submission of an application for issuance/reissuance of a

card/determination of the credit limit of the card), for which the authorised user of the Primary Card shall pay a fee as stated in the Bank's Tariff of Fees and Commissions for Individuals. There is no express issuance/reissuance of a card with an E-PIN.

1.7. Receiving a card and PIN/E-PIN:

1.7.1. A card requested for delivery to an address specified by the authorised user, with an E-PIN, shall be delivered by courier within 5 working days from the date of submission of the application for issuance/reissuance of a card and if the authorised user is found at the specified address. The card shall be handed over by the courier to the authorised user, and the consignment shall be in good condition, with no damage to the packaging. If the parcel shows signs of unsealing, tearing or other damage to its appearance, the authorised user shall not accept the parcel. If the authorised user is not found by the courier at the address given, this shall be noted by the courier and the card may be collected only at a branch of the Bank. The address for delivery of a card may be changed before the day of delivery through the courier's online platform/phone call to the courier, and the cost of change in the delivery address will be borne by the authorised user.

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1.8. After receiving the card, the authorised user of the card shall be responsible for its protection.

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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 (ten) times and within 30 (thirty) 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, 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/payment card UniCredit Shopping Card forgets his/her PIN/ 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 UniCredit 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. Except as provided in Clauses 1.15.1 and 1.15.2, the Bank shall, upon expiry of the card and at the Bank's discretion, reissue the card with a new expiry date and a new initial PIN, which may be obtained by the authorised user after the 10th day of the month in which the old card expires. The Bank will not unilaterally and automatically reissue a debit card if no payment transaction has been made using the card for the last 12 (twelve) months. Debit cards issued to minors will not be automatically reissued.

1.14.1. Where an application for the reissuance of a debit card is made through the Bank's e-banking service "Bulbank Mobile", the reissued card may be received by the authorised user within 5 business days after the application for the reissuance of the card is submitted.

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1.17. Upon receipt of a reissued card due to the expiry of its validity period, the authorised user shall return the old card to the Bank, which shall be destroyed in his presence, and shall sign a statement for the receipt of the reissued bank card in case the card is received at a branch of the Bank.

1.18. The card shall be the property of the Bank and shall be returned to it upon the expiry of its validity or on the day of early termination of the bank card agreement.

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1.20.4. The card is retained by an ATM (due to technical failure of the ATM or mechanical damage to the card).

1.21. Card and PIN shall not be handed over on the basis of a power of attorney.

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1.26. Where a Primary Debit Card has not been received by its authorised user for more than 3 (three) months from the date of issuance or 6 (six) months from the date of reissuance, and where a Primary Debit Card has not been reissued by the Bank, the payment account for which the debit card has been reissued/has been issued shall be transformed ex officio by the Bank together with the funds accumulated on it into a current account with no card in the same currency, and all fees, commissions and other remuneration received by the Bank for maintaining that account and for the execution of payment transactions via that account shall be payable by the authorised user as per the Bank's Tariff and Interest Rate Bulletin for Individuals regarding payment accounts without debit cards.

2. Using a bank card

2.1. For contactless payment at a POS terminal in retail outlets in the country and abroad, marked with the service sign. When the contactless payment is above the limit approved by the ICO and the Bank for the respective country, the order shall be executed either in a contactless way or in a contact way, according to the requirements applicable for the respective country. In both cases, the payment is made after entering the PIN and/or signing the transaction document. Where the contactless payment is up to the limit set for the relevant country by the ICO and the Bank, the order is executed without entering the PIN and/or signing the transaction document

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2.3.4. By entering and/or registering card data on the Internet by the authorised user - card number, card validity, CVV2/CVC2 code (three digits printed on the back of the card after the last 4 digits of the card number) and dynamic password for payment on the Internet/3D biometrics for payment on the Internet - for transactions on the Internet, etc., without the physical presence of the card and its authorised user;

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2.9. The fees and commissions for issuing and reissuing a bank card, for servicing payments with it, as well as the transaction limits are set out in the Bank's Tariff of Fees and Commissions for Individuals.

In Section V. RIGHTS AND OBLIGATIONS OF THE PARTIES:

1.1. The Authorized User shall undertake:

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1.1.10. To inform the Bank immediately about any changes to the personal data, including the number of his/her mobile phone, indicated by him/her in the Application for issuance/reissuance of the bank card. If the Authorized User fails to inform the Bank about a change in his/her mailing address, all letters/notifications/messages from the Bank shall be considered duly delivered to the address indicated in the application for issuance/reissuance of a bank card.

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1.1.12. In case the Authorized User is abroad or for some other reason he/she is prevented from appearing at the Bank in person, he/she can send to the below specified e-mail address a request written in a free text describing the incident.

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1.1.13.4. When the Authorized User is abroad, s/he can directly contact Visa/ MasterCard through the telephones for free access to the Global Customer Assistance System for VISA Authorized Users (Global Customer Assistance Service - GCAS) and MasterCard (MasterCard Global Service), specified on the website of the respective ICO. The Authorized User shall also notify the Bank.

...

1.1.19.3. To take all necessary action to prevent unauthorised access to the card information contained in the statement sent to the specified e-mail address. The authorised user, who is also the holder of the account servicing the card, shall state that he has read and agrees that the statement sent by the Bank to the electronic address shall have the force and legal effect of a written notice of the particulars contained therein and of all actions, executed on the account by the account holder and/or by third parties, and shall be deemed to have been delivered to the account holder at the time when the Bank's systems register the information that the electronic message containing the attached statement has reached the electronic address specified by the authorised user to which it was sent. If the statement exceeds 5 MB, the method of receipt shall be further specified with the Bank.

1.1.20. In the event of a Cash M transfer, the Authorized User shall: **(the article is removed)**

1.1.20.1. Enter a transfer amount – BGN 10.00 at the minimum /BGN 400.00 at the maximum where any amount shall be a multiple of BGN 10; **(the article is removed)**

1.1.20.2. Enter a randomly chosen four-digit code of the transfer; **(the article is removed)**

1.1.20.3. Enter a mobile phone number (for Bulgarian mobile operators only) of the beneficiary; **(the article is removed)**

1.1.20.4. Enter his/her mobile phone (maintained by a mobile operator with a registered seat in the Republic of Bulgaria) - it shall be indicated only in case the Authorized User wants to receive an SMS at the moment of the realization of the transfer. **(the article is removed)**

1.1.20.5. Inform the beneficiary about the Cash M transfer code and that the utilization of the funds can be made within 7 (seven) days from initiation of the transfer. **(the article is removed)**

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1.1.21.2. The credit limit granted will not be related to activities that are subject to sanctions by the European Union (EU) and/or the United States of America related to Russia, Crimea and Sevastopol, including certain territories, based on Council Decision (CFSP) 2022/1908 amending Decision (CFSP) 2022/266 of 06.10.2022;

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1.2. The Authorized User shall be entitled to:

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1.2.7. The authorised user of a credit card/payment card UniCredit Shopping Card shall be entitled to repay his obligations in part or in full also outside the period of client payments by crediting the card account/the account servicing the card. The authorised user of a credit card/payment card UniCredit Shopping Card shall have the option to repay his debts by depositing funds to the card account/the account servicing the card at a cash desk, by a bank transfer, through the Bank's e-banking service "Bulbank Mobile", by depositing cash at an ATM, or under the procedure for ex officio collection of receivables from an account with the right of ex officio collection of receivables, current or savings account with the Bank. By depositing funds to the card account/account servicing the card, the authorised user has the option to repay his obligations in part or in full, irrespective of the period in which the debt was incurred, in accordance with the repayment sequence specified in the credit card agreement/credit limit agreement used through a payment card.

1.2.8. The Authorized User is entitled to request that a Cash M transfer which has been ordered but has not been withdrawn yet be blocked by contacting the Call Center of the Bank **(the article is removed)**

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2.1. The Bank shall:

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2.1.1.2. by delivery by courier to an address 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 can only be received in its Branch;

2.1.3. Upon execution of payment transactions in Bulgaria, to book the amount on the account/card account of the Authorized User of the Main Card with a value date of up to 2 (two) business days after the transaction takes place. For transactions abroad the value date shall be up to 3 (three) business days; **(the article is removed)**

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2.1.8.2. Automatic unblocking of the card that was blocked on the grounds of item 2.2.2, Section V, as soon as there are no longer reasons for blocking;

...

2.1.9. To issue and provide at the request of the Authorized User a new PIN to an active debit card as per Section IV, item 1.10.

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2.1.16. It shall refund on the account of the Authorized User the amount of a Cash M transfer within 2 (two) business days if the Beneficiary has not withdrawn the amount within 7 (seven) days. **(the article is removed)**

2.2. The Bank shall be entitled to:

...

2.2.2. To block the use of the card in case of breach of any of the obligations of the Authorized User under the respective Agreement and these GTC;

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2.2.11. It shall provide any kind of information related to using the card, including such that is considered bank secrecy as per the Credit Institutions Act to ICO, BORICA AD and third parties with which the Bank has relations as well as persons related to the Bank and to their consultants in relation to servicing the card;

...

2.2.12. File a recourse claim against the Authorized User if after having recovered to him/her the amount under item 2.1.14, section V it identifies fraudulent actions on the part of the Authorized User, deliberate action or gross negligence or failure to fulfill the obligations of the Authorized User specified herein.

2.2.13. block the amount of the Cash M transfer in any of the following cases: **(the article is removed)**

2.2.13.1. if one and the same code has been entered in the wrong way three times in a row: **(the article is removed)**

2.2.13.2. expiry of the validity of the Cash M transfer (within seven days from performing it); **(the article is removed)**

2.2.13.3. If the BANK suspects unauthorized use of the card; **(the article is removed)**

A new provisions are introduced:

2.2.18. Identify the brand/sub-brand under which the bank card is issued/reissued;

2.2.19. Reissue a bank card with a brand different from the brand of the reissued bank card, including before the expiry of the card;

2.2.20. Determine the number of cards to be issued to a single authorised user;

2.2.21. To refuse the delivery of a card to the address specified by the authorised user.

2.3. The notice referred in item 2.2.15, and the notification referred in items 2.2.16.1-2.2.16.3 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 2.2.15, and respectively the notification under items 2.2.16.1-2.2.16.3 can be sent to the Authorized Holder, except in the order of the preceding sentence, and/or also:

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

1. Using a SMS notification service.

1.1. The services shall be provided based on an application for a SMS notice for bank card issuance deposited with the Bank and correctly filled in by the authorised user of a Primary Card.

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3. Other terms and conditions

3.4. The Service Provider and the Bank do not guarantee and shall not be held liable in case the Mobile Operator fails to deliver on time or fails to deliver at all any SMS notification, including the cases where due to circumstances beyond the control of the Service Provider (power cuts, earthquakes and other natural disasters or force majeure) the SMS notifications are not sent and not received by the Authorized User of the Main Card respectively, or if they are not received within the period specified in section VI, item 1.4;

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

2.2 Unilaterally by the Bank - in the event of default by the authorised user of the Primary Card under the Bank Card Agreement and/or these General Terms and Conditions, the Bank shall have the right to unilaterally terminate the Bank Card Agreement by securing its claims and blocking the use of the Card to be returned to the Bank. The authorised user of the Primary Card will be deemed to have been notified of the termination by the statement of the account servicing the card, which has been provided or made available to the authorised user of the Primary Card in durable medium and/or by the card status information provided by the Bank in the Bank's e-banking channels and/or by any other type of communication sent by the Bank in durable media.

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, Art. 1 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.