

Appendix to BULBANK ONLINE APPLICATION FORM

For granting access to the Trade Finance Module

I. Bank client data	Client number*	□□□□□□□□□□
	UIC*	□□□□□□□□□□
Client name*		

II. Authorized user data:				
1. Name, Surname, Family name*				Activate <input type="checkbox"/>
				Deactivate <input type="checkbox"/>
Authorized user ID				□□□□□□
Correspondence address*				
Personal Number / Personal Number of Foreigner or DoB for foreigners/*	□□□□□□□□□□	Identity document*	Valid until: *	Issued by*
Tel* Fax		Mob. tel.*		E-mail*
Rights	Creating orders			<input type="checkbox"/>
	Passive rights and creating orders			<input type="checkbox"/>
	Active rights			<input type="checkbox"/>
	Group signature (two users signing)			<input type="checkbox"/>
	Approval of collaterals			<input type="checkbox"/>

2. Name, Surname, Family name*				Activate <input type="checkbox"/>
				Deactivate <input type="checkbox"/>
Authorized user ID				□□□□□□
Correspondence address*				
Personal Number / Personal Number of Foreigner or DoB for foreigners/*	□□□□□□□□□□	Identity document*	Valid until: *	Issued by*
Tel* Fax		Mob. tel.*		E-mail*
Rights	Creating orders			<input type="checkbox"/>
	Passive rights and creating orders			<input type="checkbox"/>
	Active rights			<input type="checkbox"/>
	Group signature (two users signing)			<input type="checkbox"/>
	Approval of collaterals			<input type="checkbox"/>

3. Name, Surname, Family name*				Activate <input type="checkbox"/>
				Deactivate <input type="checkbox"/>
Authorized user ID				□□□□□□
Correspondence address*				
Personal Number / Personal Number of Foreigner or DoB for foreigners/*	□□□□□□□□□□	Identity document*	Valid until: *	Issued by*
Tel* Fax		Mob. tel.*		E-mail*

Rights	Creating orders	<input type="checkbox"/>
	Passive rights and creating orders	<input type="checkbox"/>
	Active rights	<input type="checkbox"/>
	Group signature (two users signing)	<input type="checkbox"/>
	Approval of collaterals	<input type="checkbox"/>

4. Name, Surname, Family name*		Activate <input type="checkbox"/>
		Deactivate <input type="checkbox"/>

Authorized user ID	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
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Correspondence address*				
Personal Number / Personal Number of Foreigner or DoB for foreigners*	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Identity document*	Valid until: *	Issued by*

Tel* Fax		Mob. tel.*		E-mail*	
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Rights	Creating orders	<input type="checkbox"/>
	Passive rights and creating orders	<input type="checkbox"/>
	Active rights	<input type="checkbox"/>
	Group signature (two users signing)	<input type="checkbox"/>
	Approval of collaterals	<input type="checkbox"/>

The following fields are to be filled in by a bank employee

Date of accepting the Client request: ..

The employee who accepted the request hereby verifies that authorized user/s filled in and signed the application is/are regularly authorized.

Name of the employee who accepted the request:	Phone:
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III. Conditions for work with BULBANK ONLINE, Trade Finance Module

The conditions herein below ("the Conditions") regulate the terms between UniCredit Bulbank AD ("the Bank") and the Client in connection with the granting of access and use of the functionalities of BULBANK ONLINE, Trade Finance Module ("the Module"). The conditions, after being signed by the Bank and the Client, shall have the legal effect and consequences of a contract ("agreement") between them.

A. Definitions:

The following terms and expressions shall be used with the following meaning:

- A.1. "**Framework Agreement/s**" means a Framework Agreement for issuing of bank guarantees, counter-guarantees and standby letters of credit and/or Framework Agreement for issuing of documentary letters of credit concluded between the Bank and the Client;
- A.2. "**Order**" means an Order (an instruction submitted by the Client to the Bank through the Module for issuing / executing / advice / change / termination of Trade Finance transactions);
- A.3. "**Trade Finance transactions**" means bank guarantees / counter guarantees, standby letters of credit, documentary letters of credit and documentary collections;
- A.4. "**Users**" are individuals registered for access to the Services with access rights and rights to make statements on behalf and for the account of the Client, including rights to create and/or submit Orders, in the Module, as determined by the Client and indicated in Appendix to the BULBANK ONLINE APPLICATION FORM for granting access to the Trade Finance Module ("Appendix").
- A.5. "**Active rights**" means the right of a User to request on behalf of the Client the use of all Services;
- A.6. "**Passive rights**" means the right of a User to request on behalf of the Client the use of the Services under item B.1.1.4 below.

B. Services:

B.1. The Client assigns and the Bank agrees to provide to the Client electronic banking services, which includes the providing and the use of one or more of the banking services specified in item B.1.1 herein below, maintained in the Module (hereinafter referred to as "**the Services**").

- B.1.1. The Client shall have the right to use one or several of the following Services, maintained in the Module:
 - B.1.1.1. Creation and/or Submission of Orders;
 - B.1.1.2. Receiving advising (notice) for Trade Finance transactions (or amendments to them), in which the Client is a beneficiary;
 - B.1.1.3. Submitting information regarding sent commercial and shipping documents related to received letters of credit;
 - B.1.1.4. Access to information regarding the trade finance transactions entered in the Module and processed by instruction of the Client, under which the Client is an applicant or a beneficiary, and their status of completion;
 - B.1.1.5. The remote connection and exchange of information between the Client and the Bank for Trade Finance transactions;

B.1.1.6. Courier services;

B.1.1.7. Submission of payment instructions in connection with the Trade Finance transactions.

B.1.2. In order to use the Services, the Client must have and maintain a valid registration with BULBANK ONLINE.

B.1.3. The Client, acting through the Users, shall have the right to use the Services after a successful registration and a successful log-in to BULBANK ONLINE by making the envisaged identification for access to BULBANK ONLINE. The Bank reserves its right to change the means for identification, informing the Client as per the procedure stipulated in the agreement concluded between the Bank and the Client for electronic banking BULBANK ONLINE and the General Terms and Conditions of the Bank applicable thereto ("Agreement for BULBANK ONLINE").

B.1.4. The use of the Services shall be made by means of electronic statements made by the Client through a User/s with active rights of access and identification in BULBANK ONLINE, delivered through the electronic means of processing, keeping and reproduction thereof, and signed by means of the tools for identification and authorization of the Client and/or User/s in BULBANK ONLINE, established in the Module, depending on the type of the statement.

B.1.5. The Client gives its explicit and irrevocable written consent to the Bank to undertake commitments and/or to perform actions and transactions in the occasion of Orders and other electronic statements (including payment instructions) in the Module, without need for the Bank to receive other written or oral orders, instructions or confirmations by the Client and/or third parties.

B.1.6. By signing the present Appendix, the Client, acting through its legal representative/s, with representative powers duly established in their favor, authorizes each User/s to represent and to act on behalf and for the account of the Client in connection with the electronic banking servicing of trade finance transactions, by exercising the rights specified in the present Appendix, respectively to provide to the Bank or to secure the necessary funds for fulfillment of the obligations undertaken thereby relating to trade finance transactions and for execution of payments under them (incl. the interests, commissions, fees and charges related to their maintenance by the Bank and the correspondent banks), in accordance with the provisions of this Appendix.

B.1.6.1. By signing the present Appendix, the Client, acting through its/their authorized person(s) with representative powers duly established in favor thereof on the grounds of a notary certified power of attorney, authorizes each User/s to represent and to act on behalf and for the account of the Client in connection with the electronic banking servicing of trade finance transactions, by exercising the rights specified in the present Appendix, respectively to provide to the Bank or to secure the necessary funds for fulfillment of the obligations undertaken thereby relating to trade finance transactions and for execution of payments under them (incl. the interests, commissions, fees and charges related to their maintenance by the Bank and the correspondent banks), in accordance with the provisions of this Appendix.

B.1.6.2. In addition to the established in item B.1.6 hereinabove, each User is authorized to receive from the Bank documents of various nature related to Trade Finance transactions, including, but not limited to: bank guarantees and amendments to them, documents related to documentary letters of credit and documentary collections.

B.1.6.3 In connection with the securing of ordered Trade Finance transactions, the users with active rights and/or those for whom it has been marked "Approval of Collaterals" in Appendix, shall have the right, without restrictions as per the type of transactions, to commit a credit resource under loan agreements concluded between the Client and the Bank, as well as to debit current / deposit accounts of the Client, kept with the Bank in all currencies.

B.2. All actions performed on behalf of the Client in the occasion of use of the Services, including the electronic statements in the form of Orders or payment instructions and/or in accordance with item B.1.6, represent valid and signed written statements (electronic documents) binding the Client. The Client and the Bank agree that the use of the username and password for access to the profile of the Client or its authorized person, including a User for BULBANK ONLINE, in combination with a Qualified Electronic Signature (QES) / digital certificate (where applicable), shall have a binding effect on the Client as its valid signature pursuant to Art. 13 of the Law on Electronic Documents and Electronic Signature, by which the ordered Trade Finance Transactions are authorized and authenticated.

B.3. The Client shall ensure that each Order and other instruction (including a payment instruction), communication or information provided by the Client to the Bank through the Module, accurately, clearly and unequivocally specify the type of the requested operation, as well as that they contain the entire information needed for its execution, with all requisites in accordance with the established standards for execution of the respective type of transaction, respectively required in the instructions and guidelines given in the Module. The Bank shall not be responsible for any automatically processed instructions, due to incomplete, insufficient or inaccurate data provided by the Client. The Client shall bear the legal burden of proof in case of disputing / ascertaining the authenticity of an Order or another electronic statement (including a payment instruction), made on behalf of it in the Module and/or its accurate registration and execution, as well as that the Order, respectively the statement has not been affected by any technical damage or other flaw.

B.4. The Client understands and agrees that it has provided in advance on its own behalf and at its own expense any terminals, Internet connection, QES and their storage media and any other relevant services, needed or desirable with a view to the access to the functionalities of the Module, as well as that the Bank is not a participant in these legal relations and it will not be responsible in any way for their existence, authorized use and/or any other access, which may affect in any way the access to and the use of the functionalities of the Module.

B.5. Upon request of the Client in the Module, the Bank will ensure courier service for sending by the Client to the Bank, at the expense of the Bank and at the risk and responsibility of the Client, of documents needed for the purposes of execution of a payment under a received documentary letter of credit or sent documentary collection to which the Client is a party. The conditions of delivery are in accordance with the ones specified in the request for courier.

B.5.1. It is allowed to request only one courier service per day, and if documents relating to more than one trade finance transaction are submitted, they will be united in one consignment.

B.5.2. The Bank shall be responsible for the sent documents from the time when they are received by it.

B.6. By signing this document, the Client orders in writing and authorizes the Bank to pay:

B.6.1. to a beneficiary at the beneficiary's bank account;

B.6.2. stated amount and currency;

B.6.3. from account/s, which it holds with the Bank with an IBAN specified in the instruction.

B.6.4. In case there are grounds for transfer in accordance with item B.1.1.7 and a payment system and a date of execution as specified in the instruction submitted to the Bank through the Module.

B.6.5. Each instruction is irrevocable from the point of sending it to the Bank, being signed in accordance with the identification requirements of BULBANK ONLINE, required for execution of payment operations.

C. Rights, obligations and responsibilities of the Client in connection with the use of the Services:

C.1. The Client shall be obliged to:

C.1.1. Maintain a valid registration in BULBANK ONLINE, respectively, shall be a non-defaulting party to its contractual relations with the Bank, arising from the Framework Agreement/s (including, but not limited to providing the collateral required by the Bank) and the BULBANK ONLINE Agreement;

C.1.2. Submit, through the Users, complete, accurate and true information in the Orders and/or the electronic statements (including payment orders and/or instructions in accordance with item B.1.6.2) in the stipulated format and/or in accordance with the given instructions in BULBANK ONLINE and/or the Module;

C.1.3. Upon submission of Orders and/or other electronic statements through the electronic channel, through each of the Users, for whose actions it is responsible as if they were its own, incl. by bearing the legal consequences of their actions / lack of action, to:

C.1.3.1. Check that it has successfully accessed exactly the electronic channel of BULBANK ONLINE, taking the risk and responsibility in case of wrong access by any of the users having access rights.

C.1.3.2. Observe the rules for access, security and electronic Identity through the Identity of the persons having access to and right of use of BULBANK ONLINE, including the Users, pursuant to and under the conditions of the BULBANK ONLINE Agreement;

C.1.3.3. Observe the order and the rules for access to the Module and/or use of the Services, including by filling in the forms of Orders and other electronic documents and statements, observing accurately the instructions and guidelines in BULBANK ONLINE and/or the Module;

C.1.3.4. Observe the rules for protection of the confidentiality of the electronic means of identification, the obligation not to create situations which allow that they become known to third parties and immediately inform the Bank in case of risk of illegal access to the means for electronic identification;

C.1.3.5. Prepare, sign and provide the Bank with all additional documents and undertake all additional actions considered appropriate and necessary by the Bank in connection with the proving, settling and guaranteeing to a full extent of the effect of the provisions, requirements and goals of each Order and/or other electronic statement made or received in and on occasion of the access and the use of the functionalities of the Module;

C.1.3.6. Immediately inform the Bank of any changes to the Users' details, as well as of any other events concerning the normal use of the Module.

C.1.4. Upon submission of an Order for issuing of a guarantee on behalf of a third party, to inform the latter of the conditions of the guarantee and declare the absolute consent of the third party to the issuing of a guarantee pursuant to the Order. For all claims of the third party related to the issued guarantee, the responsibility shall be taken by the Client.

C.2. The Client shall have the right to:

C.2.1. Use the Services and the functionalities of the Module available to it;

C.2.2. Request termination of the use of the Services;

C.2.3. Order the restriction of the right of access to the Services/ the Module, separately or through restriction of the use of BULBANK ONLINE through a written order, at any time, fully or for each person authorized thereby;

C.2.4. Cancel and/or amend the content of an Order, if the Bank has not accepted and/or executed it.

C.3. The Client shall be responsible at its own expense and shall be bound by all actions and their consequences, performed on its behalf after receiving access to BULBANK ONLINE, including the Module and the Services based on positive electronic identification. Its use by the Client certifies the truthfulness and authenticity of the made electronic statements and/or the trade finance transactions ordered on its behalf and for its account and the bearing of their consequences.

C.4. The Client shall be responsible for all unfavorable consequences from wrong or inaccurately submitted Orders and/or other statements (including payment instructions) in the occasion of use of the Services, respectively for the concluded Trade Finance transactions. The Bank shall not be responsible for any consequences arising from wrong, incorrect, unclearly filled in requisites in an Order or another instruction (including a payment order) and/or inaccurate use of the Services and/or the Module, incl. in case of illegal access, and the risk and responsibility for the damages from the execution of such Orders, instructions and statements will be for the account of the Client.

C.5. The non-compliance on the part of the Client and each User with any of the requirements and obligations specified in the instructions and guidelines for use of the Services and/or access to and the use of the Module shall be considered as culpable gross negligence, as a result of which the Client causes the damages, resulting from an operation or the transaction of which it claims to have been executed unlawfully, and the responsibility and consequences of which shall remain at the expense of the Client.

D. Rights, obligations and responsibility of the Bank in connection with the provision of the Services:

D.1. The Bank shall be obliged to:

D.1.1. Ensure for the Client access to the Module, observing all restrictions and requirements imposed for the respective electronic channels and the specific requirements of the Client;

D.1.2. Provide the Services/ access to the Module, after identifying the Users and their rights of access and/or submission of orders on behalf of the Client through BULBANK ONLINE;

D.1.3. Ensure the normal functioning of the Module;

D.1.4. Execute timely restriction of the access to the Services/ the Module, after receiving of an order from authorized representatives of the Client;

D.1.5. Inform the Client through the electronic channel if it is impossible to execute an Order or another electronic instruction submitted in or on occasion of the use of the Module.

D.2. The Bank shall have the right to:

D.2.1. Unilaterally amend the technical procedures, terms, conditions, instructions and guidelines for use of the Services/ the Module, as well as to impose limitations and additional requirements to the use of the Services/ the Module, which arise from the requirements of the effective legislation and the maintenance of the required information system security. The Bank shall notify the Client of any changes on the Bulbank Online website and/or via the access channel used by the Client. Each use of the Module/ the Services by the Client, after notification of changes, shall be considered a consent on its part to these changes;

D.2.2. Stop or terminate the access to the Module and/or the provision of the Services, if the Client does not fulfill its obligations under letter "C" hereinabove and/or under the Framework Agreement/s, and/or the BULBANK ONLINE Agreement, and/or in case of any doubt or notice of online fraud - for the time until any such risk of execution of an unauthorized transaction and/or operation, and/or in the case of restriction of the use of BULBANK ONLINE is no longer valid;

D.2.3. Restrict a Client profile in case of suspected unauthorized access and use of the means of identification, notifying the Client thereof. The Bank shall recover the access to the Client profile after receiving a request from the Client pursuant to a procedure established by the BANK.

D.2.4. Refuse to execute an Order or another instruction submitted on behalf of the Client in the Module, if the same or the trade finance transaction or operation (including a payment operation) ordered by it violates the effective regulatory deeds, the Framework Agreement(s), the BULBANK ONLINE Agreement or the internal rules of the Bank.

D.3. The instructions received electronically by the BANK shall always be considered to be valid, irrevocable statements of the Client, which unconditionally bind the Client with their consequences, and the Bank shall not be held responsible for any damages or loss of profit resulting from their execution.

D.4. The BANK shall not be held responsible for any damages and loss of profit resulting from technical issues in the work with the Module and/or any other events beyond the will and the control of the Bank.

D.5. The BANK shall not be held responsible for any potential damages caused by the use of the Module and/or the Services, in case it has executed in good faith an Order or any other instruction (including a payment instruction), prior to receiving the notification for destruction, loss, illegal deprivation, forgery or use in any other illegal way of the user name, the password and/or the stipulated means of identification of the Client and/or User.

D.6. The Bank shall not be responsible for delay in the execution of an Order or any other instruction (including a payment instruction) because of omissions or errors in its drafting, as well as for any damages or loss of profit, which arose as a result of such a delay or default.

E. Termination of the use of the Module and the Services:

E.1. The use of the Module and the Services may be terminated:

E.1.1. By mutual consent of the Bank and the Client, expressed in writing;

E.1.2. Unilaterally by the Bank or by the Client, subject to a one-month prior written notice to the other party;

E.1.3. Unilaterally by the Bank without giving any prior notice upon:

E.1.3.1. Default on any of the obligations of the Client, specified in letter C hereinabove, under the BULBANK ONLINE Agreement, and/or the Framework Agreement/s; or

E.1.3.2. In any case of restriction of the use of BULBANK ONLINE and/or termination and/or cancellation of the BULBANK ONLINE Agreement.

E.2. In case grounds for termination occur, the right of the Client to use the Services and the corresponding obligation of the Bank to provide them shall become invalid.

E.3. The termination of the use of the Services shall not release the Bank and the Client from fulfillment of their obligations which arose prior to the termination date.

FOR THE BANK:

FOR THE CLIENT: