

APPLICATION for managing access to digital functionalities in the Bulbank Online e- banking service	Legal Entities Form
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Please read the **Instructions** below on how to complete this document. Fields marked with an asterisk (*) are mandatory, except for those in Section III where only the desired option should be selected.
 Please fill in legibly.

I. Bank client details:	Client number*	Bulstat / UIC*	
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Name*	
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II. Bank client user details:

1. Given name, middle name, surname*	
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Personal ID number / Foreign National ID number*		Client number*		User ID*	
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****Date of birth and nationality to be provided only for citizens with a foreign identity document**

Date of birth**		Nationality**	
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2. Given name, middle name, surname*	
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Personal ID number / Foreign National ID number*		Client number*		User ID*	
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****Date of birth and nationality to be provided only for citizens with a foreign identity document**

Date of birth**		Nationality**	
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3. Given name, middle name, surname*	
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Personal ID number / Foreign National ID number*		Client number*		User ID*	
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****Date of birth and nationality to be provided only for citizens with a foreign identity document**

Date of birth**		Nationality**	
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4. Given name, middle name, surname*	
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Personal ID number / Foreign National ID number*		Client number*		User ID*	
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****Date of birth and nationality to be provided only for citizens with a foreign identity document**

Date of birth**		Nationality**	
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5. Given name, middle name, surname*	
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Personal ID number / Foreign National ID number*		Client number*		User ID*	
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****Date of birth and nationality to be provided only for citizens with a foreign identity document**

Date of birth**		Nationality**	
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III. Managing access to digital functionalities in the Bulbank Online electronic banking service:						
Select the desired option to control access to the relevant digital functionality	Users					
	1	2	3	4	5	
1. Bank reference applications						
Access management:	Granting*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Receiving a bank letter of reference*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Currency transactions confirmation						
Access Management for Currency derivative transactions**:	Granting*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>** Access to Currency Derivative Transactions in the Currency Transactions Confirmation Menu may only be granted to person(s) authorized under Annex 1 to the Framework Agreement for Financial Transactions. If there is a change to Annex 1, a new Application for Managing Access to Digital Functionalities in the Bulbank Online E-banking Service must also signed to reflect the change of authorised persons. Any withdrawal or modification of Annex 1 and this Application should be submitted to the Bank in original. Until such withdrawal or modification is submitted to the Bank, Annex 1 and this Application for Managing Access to Digital Functionalities in the Bulbank Online E-banking Service shall continue to be valid in their previous scope.</p>						
3. Applications for drawdown/repayment of loan amounts						
Access Management:	Create*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>***The Application allows for the drawdown and/or repayment of amounts on existing revolving credit facilities.</p>						
4. Application for Credit Products						
Access management:	Provide*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>****You may provide a possibility for submission of applications related to credit products for change in the terms and conditions related to credit in the Bulbank Online E-banking Service.</p>						
5. Applications for opening of current account						
Access management:	Create*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>****Access to applications for the opening of current account and the digital functionalities of the Bulbank Online e-banking service may be granted to a third party only if such party has been duly authorized in the appropriate manner. Such authorization should include rights of access to the digital channel for requesting the opening of current accounts</p>						
6. Client data update (Know Your Client Questionnaire)						
Access management:	Create*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Provide*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>*****Access to this functionality may be granted to a third party with 'Create' rights only.</p>						

7. Analysis of user behaviour*****

Access management:	Provide*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Terminate*:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*****This functionality may be selected only if the bank client has concluded a Supplementary Agreement with the Bank for access to the "Analysis of user behaviour" module in the Bulbank Online e-banking service.

IV. AUTHORIZATION:

By signing this Application, in my/our capacity of legal representative(s) of the legal entity registered as a bank client in the Bulbank Online e-banking service, I/we hereby authorize each of the above-mentioned bank client users as proxy(ies) with the following rights:

1. To access the digital functionalities of the Bulbank Online e-banking service with the right to submit applications for the issuance of bank references, currency transactions confirmation, applications for drawdown/repayment of amounts on existing revolving loans, applications for opening of current accounts, updating client data (Know Your Client Questionnaire), granting/termination of access to the Analysis of user behaviour module, whereby, for the purpose of submitting the relevant application, the respective bank client user indicated by me/us in this Application shall be entitled to access information (facts and circumstances) constituting banking and/or trade secrets;
2. To receive the issued bank reference in their account in the Bulbank Online e-banking service.

In view of the foregoing, by signing this Application, I/we hereby provide, pursuant to Article 62 of the Credit Institutions Act (CIA), my/our written consent for such facts and circumstances that may constitute banking and/or trade secrets to be disclosed to the above-mentioned Bank client users and release UniCredit Bulbank AD from any liability for such disclosure of banking information that may constitute banking and/or trade secrets for the purpose of using the digital functionalities of the Bulbank Online e-banking service referred to in Section III above.

V. Information on personal data processed by UniCredit Bulbank AD in accordance with Regulation (EU) 2016/679 (General Data Protection Regulation):

UniCredit Bulbank AD, UIC 831919536, with registered office and management address in Sofia, 7, Sv. Nedelya Square, holder of Banking Activity Licence issued by BNB by means of Order No. RD22-2249/16.11.2009, is a personal data administrator.

The Bank processes your personal data **for the purposes of** carrying out banking activities and managing customer relationships, before and/or during the conclusion of banking contracts. When you apply for a loan product the Bank will need to process your personal data for the purposes of assessing your creditworthiness. Also, if you have given your consent, your personal data will be processed for direct marketing purposes by analysing information about your preferences and consumption habits and promoting the products and services offered by the Bank. Your personal data may be processed to study your satisfaction and to improve customer service, unless you object to such processing. Information that constitutes personal data is also processed in order to monitor the activities of external service providers, for security and safety purposes, and to prevent fraud. UniCredit Bulbank AD is obliged by law to process your personal data for the purposes of preventing money laundering and terrorist financing. The Bank is obliged under the Anti-Money Laundering Measures Act (AMLA) to identify the person carrying out the transaction, i.e. to process personal data contained in the relevant identity document, including when the person is not a Bank customer. This processing also includes the legal obligation to verify and take a copy of the identity document, and the operations in question may be carried out using any technical means permitted by law. This data is processed and stored for the period and purpose set out in the AMLA. The Bank is also obliged to process your personal data when you act as the representative of a legal entity – a Bank client. Your personal data will only be processed for the purposes for which it was collected.

The Bank processes personal data where at least one of the **grounds** for processing is present, namely: on the basis of your consent; for the conclusion or performance of a contract with the Bank; to comply with a legal obligation; to pursue the legitimate interests of UniCredit Bulbank AD. If you do not provide your personal data the Bank will be unable to provide you with the service you wish to receive.

Where provided by law or agreed in your contract, UniCredit Bulbank AD may disclose personal data to different **categories of recipients**: public authorities, institutions and establishments, auditors supervising bank activities or the compliance with a law applicable to the bank or to data subjects. Such recipients may be, for example, BNB, FSC, PDPC, NRA, SANS, Ministry of Interior, courts, prosecutor's office, etc.; to personal data processors acting under the Bank's control (including persons providing assistance in connection with the servicing and collecting of receivables of the controller); to persons related to the Bank, including companies within the UniCredit Group, where there are justified legitimate interests of UniCredit Bulbank AD, as part of various processes related to direct marketing, connectivity assessment, information system maintenance and management, regulatory reporting, sale of products and services, etc., UniCredit Bulbank AD and the Bank's subsidiaries in Bulgaria (UniCredit Consumer Finance, UniCredit Leasing, UniCredit Insurance Broker, UniCredit Fleet Management and UniCredit Factoring) may act as joint

controllers and may jointly determine the purposes and means of personal data processing; in order to make enquiries and obtain information related to the assessment of your creditworthiness, where you have expressed your willingness to enter into a contract with the Bank; to third parties, where there is a valid legal basis for the disclosure; to partners providing credit, investment and insurance intermediation and other services in cooperation with UniCredit Bulbank AD, solely for the Bank's clients using these services; during transfer (ceding) of third-party claims, subject to the requirements of the country's valid legislation;

As a rule, UniCredit Bulbank AD **does not transfer personal data to third countries** or international organizations. However, if this is necessary, the provisions of the General Data Protection Regulation will be complied with at all times. Such transfer takes place, for example, when it is necessary for the conclusion and performance of a contract between you and the Bank. Such is the case when you wish to transfer money abroad. You can use the Bank's telephone numbers or contact form (available on our website) to obtain information about the applicable data protection safeguards and the conditions for your transfer.

UniCredit Bulbank AD processes your personal data for the **time limits established in** valid national legislation and by the regulatory supervisory authorities. Personal data for which there is no explicit legal/supervisory obligation to store is deleted after the purposes for which such data was collected and processed have been achieved.

For certain categories of credit products (e.g. those with a pre-approved limit), you may be subject to automated decision-making involving profiling during assessment of your creditworthiness. This type of decision-making is necessary to conclude the contract. For this purpose, various checks are carried out in the Bank's databases and official national registers, which assist the decision based on predefined criteria. It is possible to receive an offer for this type of product if you have previously given your consent to the processing of your personal data for direct marketing purposes. The decision whether to accept the offer is entirely yours.

We inform you that according to the General Data Protection Regulation you have the right to request access for rectification, erasure or restriction of the processing of your personal data, as well as the right to data portability. You can object to processing based on legitimate interest. Where consent has been given for a specific purpose, you may withdraw it at any time, without prejudice to the lawfulness of the processing prior to its withdrawal.

More information on the personal data processed by UniCredit Bulbank AD is available on the Bank's website, www.unicreditbulbank.bg, in the Personal Data Protection section, as well as in any convenient bank branch/centre.

The UniCredit Bulbank Personal Data Protection Officer can be contacted via the following contact details: DPO@UniCreditGroup.BG, 7, Sv. Nedelya Square, 1000 Sofia, Bulgaria.

If you believe that your rights with regard to the processing of personal data have been violated, you may file a complaint with the Personal Data Protection Commission.

VI. The account from which fees, commissions and charges for the management of access to digital functionalities in the Bulbank Online e-banking service will be collected, if payable, is:

IBAN BG **UNCR**

I/We hereby confirm the accuracy of the information provided by me/us in this document.

Signature of the legal representative of the bank client (legal entity):.....

Names (.....)

Signature of the legal representative of the bank client (legal entity):.....

Names (.....)

The following fields are mandatory and must be completed by a bank officer:

Date of Application acceptance:		OPU of the bank client	
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The following documents will be attached to the Application:

Other documents..... -		number
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Details of the officer accepting the Application					
	Name / Surname	BBxxxxxx	Structural unit number	Structural unit name	Signature

Instructions for completion:

Dear customers, the correct completion of this Application will help you access the digital functionalities of the Bulbank Online e-banking service as quickly and accurately as possible. Thank you!

1. This Application for *Managing Access to Digital Functionalities in the Bulbank Online e-Banking Service* shall be used as:
 - 1.1. An attachment to the standard Application for e-Banking Services (Bulbank Online / Bulbank Mobile) for legal entities in the relevant language upon initial registration in the e-banking service (Bulbank Online / Bulbank Mobile);
 - 1.2. Stand-alone Application following initial registration of the bank client for the Bulbank Online e-banking service;
2. In Section I. *Bank client details*, complete the data of the legal entity registered as a bank client in the Bulbank Online e-banking service;
3. In Section II. *Bank client user details*, complete the data of the bank client's individual users in the Bulbank Online e-banking service, indicated personally by the legal representative of the legal entity, in order to gain access to the digital functionalities of the Bulbank Online e-banking service indicated in Section III;
4. In Section III. *Managing access to digital functionalities in the Bulbank Online e-banking service*, select the desired option for access to each individual functionality for each individual user of the bank client, such as applications for loan drawdown/repayment, applications for opening of current accounts, application for credit products for Change in Loan Conditions, *updating of client data (Know Your Client Questionnaire)*, *analysis of user behaviour*, namely:

Access type	User rights
Create*	Passive right to create or reject an application (the user only has the right to create or reject applications, without the right to sign and send)
Provide*	Active rights (full rights) to create, revoke, sign and send, grant access to the relevant digital functionality
Terminate*	Terminate access to the application/service for the relevant digital functionality

Any requested bank reference may also be obtained by the respective user in his/her profile in the Bulbank Online e-banking service. The customer data update functionality in the form of a 'Know Your Client Questionnaire' was created for the purpose of customer identification in accordance with the Anti-Money Laundering Measures Act (AMLA) and other applicable legislation. Access to the digital functionalities for requesting drawdown/repayment of amounts under existing revolving credit facilities, application for credit products for Change in Loan Conditions or the opening of current accounts may be granted by an existing or new user of the banking client to a third party, subject to proper authorization by the legal representative(s) of the legal entity (bank client). The authorisation must, inter alia, contain rights of access to a digital channel and, if applicable, indicate that the proxy (bank client user) has rights of sub-authorisation, including the right to grant right of access via a digital channel to a third party (another bank client user in the service). Where the option to terminate access to each individual functionality for each individual bank client user is checked, the authorisation in section IV will be deemed revoked and terminated.

5. Section IV. *Authorization*, grants representative authority to the bank client user for the purpose of accessing the digital functionalities specified in Section III. *Managing access to digital functionalities in the Bulbank Online e-banking service*. The proxy will be not granted access to applications for drawdown/repayment of amounts under existing loans, application for credit products for Change in Loan Conditions, applications for opening of current accounts, solely on the basis of the current Application for access to digital functionalities in the Bulbank Online e-banking service for the respective request. In these cases, an explicit power of attorney needs to also be provided by the legal representative(s) of the legal entity, and such power of attorney should contain rights of access to digital channel, and if applicable, should indicate that the proxy (bank client user) has rights of sub-authorisation, including the right to grant right of access via a digital channel to a third party (another bank client user in the service)
6. Section V. *Information on personal data processed by UniCredit Bulbank AD in accordance with Regulation (EU) 2016/679* provides information on personal data processed by UniCredit Bulbank AD in accordance with Regulation (EU) 2016/679 (General Data Protection Regulation).

AGREEMENT

Today,....., in the city of.....:

1. **UniCredit Bulbank AD**, registered in the Commercial Register with the Registry Agency under UIC 831919536, with registered office and management address in Sofia, Vazrazhdane area, 7, Sv. Nedelya Square, through..... (employee names), hereinafter referred to as **'the Bank'**, on the one hand,

and

2....., personal ID number....., holder of ID card number....., issued on by....., current address at....., permanent address at....., e-mail address:....., hereinafter referred to as the **'Client'**, on the other hand,

2....., with registered office and management address:....., registered in the Commercial Register with the Registry Agency under UIC....., e-mail address:....., represented by....., personal ID number....., holder of ID card No....., issued on..... by....., hereinafter referred to as the **'Client'**, on the other hand,

both referred to collectively as **PARTIES**, and separately as **PARTY**,

entered into this **AGREEMENT** (the 'Agreement') as follows:

Article 1. (1) On the basis of Article 13, paragraph (4) of the Electronic Document and Electronic Trust Services Act (EDETSA), the Parties hereto agree that following the signing of this Agreement, in all statements of intent between the Parties and in all existing and future legal relations between said Parties, including those related to the conclusion and servicing of loan agreement(s) for loans provided by the Bank and the execution of payment transactions under the Payment Services and Payment Systems Act, the Parties shall use and recognize as valid the electronic signature within the meaning of Article 13, paragraph (1) of the EDETSA, affixed on a special technical device and using special technology offered and maintained by the Bank, except for transactions for which the law requires a qualified written form.

(2) The provisions of paragraph (1) shall also apply to any statements of intent accompanying the main legal relationship between the Parties, namely: the contract for the provision of the BULBANK ONLINE service, concluded between them. Such ancillary statements may be related to the fulfilment of other regulatory requirements under Bulgarian law, including under the Personal Data Protection Act, the Consumer Protection Act, the Consumer Credit Act and the Credit for Consumers Relating to Immovable Property Act.

(3) The affixing of an electronic signature under Article 13, paragraph (1) of the EDETSA as per paragraph (1) shall be possible and admissible only to the extent that the Bank has developed and offers to the Client an electronic document form pursuant to Article 3 of the EDETSA to be signed with an electronic signature. The Parties shall not recognize the value of an electronic signature as that of a handwritten one in their relations with each other where such signature is placed on an electronic document that has not been developed by the Bank or where the electronic signature is affixed on a different technical device or by a different technology offered and supported by the Bank.

Article 2. (1) The documents signed by such signature shall be binding between the Parties in respect of the rights, obligations and conditions set out in the documents and neither Party shall dispute the validity of the content and meaning of the provisions contained therein.

(2) The Parties agree that the electronic signature affixed by the Bank to the electronic documents in the manner agreed in this Agreement may be scanned onto the electronic document.

Article 3. The Client agrees that sending a copy of an electronic document signed with electronic signatures in the manner described in this Agreement to the Client's email address set forth above shall be deemed to provide the Client with a copy of that document, including a copy of a contract if the law requires that a copy be provided to the Client.

Article 4. (1) This Agreement shall be of unlimited duration.

(2) Either Party may unilaterally terminate the present Agreement in accordance with the procedure provided for in the contract for the provision of the BULBANK ONLINE service concluded between them.

Article 5. This Agreement is concluded on the basis of and in application of Bulgarian legislation and in particular the EDETSA.

Article 6. The Parties shall resolve any disputes between them in connection with this Agreement in accordance with the Civil Procedure Code before a competent Bulgarian court and in application of Bulgarian substantive and procedural law.

This Agreement is executed in two counterparts, one for each of the Parties.

For UniCredit Bulbank AD:

Client:

.....

.....

Handwritten names of the Client

(.....)