

Dear Customers,

We hereby inform you that from **23.12.2024** 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:

A definition of contract for a bank card is added:

Bank Card Contract - Any contract for the issue of a debit card, contract for the issue of a credit card to individuals, contract for the provision of payment services through bank credit cards as electronic payment instruments.

Some text updates in the definition of Authorized user of main bank card and updates in the definition of Electronic Personal Identification number (E-PIN) are made.

Authorized main bank card user – a local or foreign legally capable individual holding the account servicing the card who assumes obligations for the payment of fees and any debt arising from using the Card provided to him/her by the Bank and with whom the Bank concludes a Bank Card Agreement. Authorized Main Card User of a debit card as per the terms and conditions or art. 4 of the Persons and Family Act may be a minor person from 14 until becoming 18 years old allowed to use the maximum transaction limit defined in the Tariff for Fees and Commissions of UniCredit Bulbank AD for individuals or specified by the minor person or his/her legal representative within the limit specified in the Tariff of UniCredit Bulbank AD. With the main debit card specified in the preceding sentence only the payment operations specified in items 1.1.1, 1.1.2, 1.1.6 and 1.1.8 of Section III may be performed as well as all the following operations for reference and non-payment operations specified in Section III, item 1.2 and its sub-items. The main debit card issued to a minor person cannot be used for performing the payment operations specified in items 1.1.1., 1.1.2. of Section III 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. At a request of the minor person and his/her legal representative the possibility for performing the payment operations specified in item 1.1.2. of Section III may not be provided to the minor person.

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). The digital bank card is provided with the option for creating an E-PIN

In SECTION II. SUBJECT:

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The General Terms and Conditions are binding for customers and form an integral part of the respective bank card contract referring to them These General Terms and Conditions have the legal effect of a

framework agreement under the Payment Services and Payment Systems Act and governs the requirements and payment relationships subject of the relevant contract.

In SECTION III. GENERAL PROVISIONS:

1. Payment services offered by the Bank.

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1.2.2. Change of E-PIN – at ATMs on the territory of the country bearing BORICA AD logo, where the Authorized User wishes to change the E-PIN received through Bulbank Mobile; (a digital bank card E-PIN can be created only through the Bank's e-banking service);

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3. Fees, commissions, interest rates and exchange rates in relation to the provided bank card payment services

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3.2. Upon termination of a bank card contract, the Authorized User is required to pay the relevant fees for bank card payment services charged under the contract, in proportion to the elapsed term of the contract . If such fees have been paid in advance, they will be refunded in proportion to the elapsed period.

3.3. Fees and commissions, as well as transactions limits and the conditions for the issuance and servicing of debit/credit card payments, as well as upon termination of a framework agreement, will be determined in accordance with the Bank's Tariff of Fees and Commissions for Individuals in force during the relevant charging period.

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

1. Bank card issuing and renewal.

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1.3. The Bank will hand over the card in person to the Authorised User of the Primary Card at a branch of the Bank. The Additional Card will be delivered in person to the Authorised User of the Primary Card or to the Authorised User of the Supplementary Card. The Authorised User of the Primary/Additional card will receive a personal identification number (PIN) for the card in paper form, which is to be used only for activation of the card at an ATM by the Authorised User. On issuance/reissuance of the card with an e-PIN and delivery to the address specified by the Authorised User, the courier will hand over the card with an activation code which will serve for identification of the Authorised User and for subsequent generation of the e-PIN. The Authorised User of the Primary/Additional card needs to activate the card with the E-PIN received via Bulbank Mobile, which should be done within three months from receipt of a newly issued card and six months from the receipt of a reissued card. Where the card is not activated within the aforesaid period of three months, a new Bank Card Application Form will have to be submitted.

1.3.1. The Digital Bank Card will be provided activated for online purchases and, following its addition to a Digital Wallet, for payments at POS terminals and cash withdrawal from contactless ATMs and cash deposits at the Bank's contactless deposit devices. After acquiring the card, the Authorised User can create the card's E- PIN in his/her Bulbank Mobile account. Entering the e-PIN will be necessary when withdrawing cash from contactless ATMs and for depositing cash at the Bank's deposit devices.

1.4. When issuing/re-issuing a card with delivery to an address specified by the Authorised User, the Authorised User must provide an address and mobile phone number. Where the Authorised User provides a wrong, incomplete or inaccurate address or telephone number, the Bank will not be held liable for non-delivery of the card.

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1.6. The Card will be issued/reissued by the Bank within 5 working days from the date of opening of the account and/or submission of the Application for Card Issuance/Reissuance/ Determination of the card's credit limit / not later than one month prior to the expiry of the term specified on the Card to be reissued.

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1.7.1. At the address specified by the Authorised User - the service may be used only if the Authorised User uses Bulbank Mobile. The Bank will issue the card with an e-PIN and delivery to the specified address. The card will be delivered by a courier to the Authorised User in the manner agreed between the Bank and the courier. At the time of delivery, the parcel must be in good condition, with no damage to the packaging. Where the overall appearance of the parcel is compromised (it shows signs of unsealing, tearing or has other external marks that compromise its integrity), the Authorised User should not accept the parcel and must not proceed with e-PIN extraction and card activation. If the courier fails to locate the Authorised at the specified address, this fact should be noted by the courier, the card will be redirected to the Bank and may be collected only at a Bank branch. In case of redirection of the card to a new address, an additional charge will be applied by the courier at the expense of the Authorised User. Changes to the delivery address of the card may be made before or on the day of delivery via the courier's online platform or via phone call. Where the card is issued with an e-PIN, the Authorised User may carry out transactions after activation via Bulbank Mobile, which must be done within three months of receipt of the card. Following activation of the card with E-PIN, the E-PIN can be changed with the PIN at an ATM bearing the BORIKA AD logo. Where the card is not activated within the above mentioned three month period, a new bank card issuance application must be submitted. In case of delivery of a card to an address indicated by the Authorised User, the Authorised User of the primary card will be liable for a fee, where this is provided for in the Bank's Tariff of Fees and Commissions for Individuals.

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1.7.3. A Digital Bank Card will be provided through Bulbank Mobile on the day on which the Card Issuance Application is submitted (and a payment account is opened in the relevant currency where such an account is not already in place), with the option for creation of an E-PIN.

1.8. Following receipt/delivery of the Card, the Authorised Card User will be responsible for its safekeeping.

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1.9.1. The E-PIN of a digital bank card is created through its Authorised User's account in Bulbank Mobile. The Authorised User of a digital bank card must not communicate the E-PIN to anyone, must not take screen shots when receiving details of the PIN, or write it down on objects that are stored together with the mobile device through which the card is used, thus preventing the possibility of its recognition by third parties, including when entering it on an ATM keypad.

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1.11. If the Authorised User of an active Debit Card forgets his/her original E-PIN, the Authorised User has the option of retrieving the original E-PIN through Bulbank Mobile, but not more than thirty (30) times and only within thirty (30) days from card activation. Following expiry of the E-PIN preview period and in the event that the Authorised User has forgotten his/her E-PIN, the Bank will issue a new paper PIN based on a submitted PIN Reissue Application without issuing a new card, or will issue a new card and PIN and close the old card, on the basis of a new Card and PIN Issuance Application, for which the Authorised User of the primary debit card must pay a fee in accordance with the current Tariff of UniCredit Bulbank AD on fees and commissions for individuals. The E-PIN of a digital bank card will be created by the Authorised User in his/her account in Bulbank Mobile.

1.12. If the Authorised User of an active credit card/ UniCredit Shopping Card/Gold Smart Credit card forgets his/her PIN/E-PIN, the Bank will issue a new card with the same validity period and a new PIN, based on a submitted Card and PIN/E-PIN Reissue Application, for which the Authorised User of the Primary credit card/UniCredit Shopping Card/Gold Smart Credit card must pay a fee in accordance with the current UniCredit Bulbank AD Tariff of Fees and Commissions for Individuals. The Authorised User must return the old card to the Bank, which will be destroyed in his/her presence, and must sign a Card Receipt Protocol.

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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 card will be reissued with a new validity period and a new original PIN upon expiry, and the same may be obtained by the Authorised User after the 10th day of the month in which the old card expires. The Bank will notify the Authorised User through its electronic banking channels and/or by sending a message on another durable medium that the card has been reissued and how it can be obtained, not less than one month prior to the card's expiry date.

1.14.1. 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.

1.14.2 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.

1.14.3. The Bank will have the right not to reissue, nor to hand over an already reissued Card, in the cases referred to in Clauses 2.2.2, 2.2.5, 2.2.13, 2.2.14 and 2.2.16 of Section V.

1.15. The Authorised User must notify the Bank in writing, in free text, not later than one month before the expiry date of the Card, that he/she does not wish the Card to be reissued

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1.20A. Prior to expiry of the Card, the Bank will reissue the Card at its own expense in the cases referred to in clause 1.1.2 of this Section and clause 2.2.19 of Section V.

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In Section V. RIGHTS AND OBLIGATIONS OF THE PARTIES:

1.1. The Authorized User shall undertake:

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1.1.22. The Authorised User of the Primary Card will be responsible for the fulfilment of all obligations under these General Terms and Conditions and the Bank Card Contract, for due payment of any amounts drawn through the Card and any fees, commissions and interest due thereon, to the extent any such fees, commissions and interest are due, arising from the use of the Card.

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1.2.8. To terminate the Bank Card Contract by giving one month's written notice to the Bank, such notice to commence on the date on which the notice received by the Bank. The Bank will have the right to debit the accounts of the Authorised User of the Primary Card by way of ex officio collection with all payments due, in accordance with the Bank Card Contract. Termination of the Bank Card Contract will not relieve the Authorised User of the Primary Card of the obligation to pay all fees, commissions and other charges due to the Bank and to repay all of its obligations to the Bank under the Bank Card Contract, together with any interest thereon.

1.2.9. The Authorised User of the Primary Card will be responsible for fulfilling all obligations under these General Terms and Conditions, the Bank Card Contract and the Bank's Tariff of Fees and Commissions for Individuals, repaying on the due date any amounts drawn through the Card and any fees, commissions, interest and charges arising from its use. The Authorised User of the Primary Card is also responsible for all payments to the Bank arising from the use of the Primary Card and the Additional Card, to the extent available.

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2.1. The Bank shall:

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2.1.1.A. Provide a digital bank card, activated and allowing the creation of an E-PIN in the Authorised User's account in the Bank's e-banking service Bulbank Mobile

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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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2.2. The Bank shall be entitled to:

To unilaterally collect, under the terms of the official collection of debts and by virtue of the Bank Card Contract, from the accounts of which the Authorised User is the holder, the amounts due by the Authorised User for transactions with the Card and interest due, as well as all fees and commissions in accordance with the Bank's Tariff of Fees and Commissions for Individuals. In the event that the Authorised User holds an account in a different currency from the currency of payments payable to the Bank, the latter will collect its receivable from that account on the basis of the Bank's official exchange rate on the day of the transaction.

To block use of the Card in the event of a breach of an obligation by the Authorised User under the relevant Bank Card Contract and these General Terms and Conditions.

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2.3. The period of the notice referred to in clause 2.2.15 will be deemed to commence on the date of its receipt by the Authorised User. The notice referred to in clauses 2.2.16.1 to 2.2.16.3 will take effect from the date on which it is sent. The notice referred to in clause 2.2.15, respectively the notice referred to in clauses 2.2.16.1 to 2.2.16.3, to be provided by the Bank, when given in hard copy, will be deemed to have been received by the Authorised User when it has been sent to the last mailing address provided by the Authorised User to the Bank.

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In Section VIII. PLUS Programme of UniCredit Bulbank AD (the "Programme") – TERMS AND CONDITIONS FOR PARTICIPATION OF AUTHORIZED USERS OF DEBIT AND CREDIT CARDS ISSUED BY UniCredit Bulbank AD, some text updates are done, regulating the Programme termination:

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6.1. The termination of the Programme will be announced on the Bank's website - www.unicreditbulbank.bg, and a three-month period will be set during which Authorised Users will be entitled to use the points available under their Customer Number in the Partner Network of the Programme. During this three-month period, merchants will not provide Points to an Authorised User. After the expiry of the three-month period, the unused Points available in the Points Storage Fund will be redeemed to Authorised Users by the Bank, in their cash equivalent of BGN 0.01 = 1 Point, and a lottery will be held among the Authorised Users of Bank Cards issued by the Bank to individuals for the Points available in the Reward Fund.

6.2. In the event that the contractual relationship between all merchants participating in the Programme and the Bank is terminated, including prior to expiry of the three-month period referred to in clause 6.1, the Bank will announce on its website the termination of the Programme with immediate effect. In this case, the unused points available in the Points Storage Fund will be redeemed to the Authorised Users by the Bank, in their cash equivalent of BGN 0.01 = 1 point, and the points available in the Prize Fund will be redeemed after a lottery among the Authorised Users of bank cards issued by the Bank to individuals.

In Section IX. OTHER TERMS AND CONDITIONS:

These General Terms and Conditions (Framework Agreement) constitute an integral part of each and every Bank Card Contract. The General Terms and Conditions are established pursuant to Article 298 of the Commerce Act and are provided to the Authorised Bank Card User.

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.