

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 business clients and for providing payment services by card as an electronic payment instrument will take effect:

In SECTION III. ISSUING AND USE OF THE CARD:

1. Payment services offered by the Bank.

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3.10.2. To an address specified by the authorized user – the service is available only if the authorized user uses also the Bulbank Mobile service. The Bank issues the card with delivery to an address with an E-PIN. The card is delivered by courier to the authorized user in the manner agreed between the Bank and the courier. At the time of delivery of the shipment, it should be intact and with no signs of damage to the original packaging. In case the packaging is damaged (there are signs of opening, if it has been torn or if there are other such external signs that compromise the integrity of the shipment), the authorized user must not accept the shipment and must not extract the E-PIN to activate the card. If the authorized user cannot be found by the courier at the specified address, this shall be recorded by the courier and the card shall be redirected to the Bank and it can be received only in a branch of the Bank. In case the card is redirected to a new address, the courier will charge an additional fee to the authorized user. Change of the address for delivery of the card is possible before or on the date of delivery through the online platform of the courier or by a phone call. When the card is issued with an E-PIN, the authorized user may perform operations after its activation through the Bulbank Mobile service, which should be done within three months of receipt of the card. After activation of the card with an E-PIN, the E-PIN can be changed with a PIN at an ATM with the logo of BORICA AD. In case the card is not activated within the above-mentioned three-month period, a new request for issuing a bank card has to be submitted. Upon delivery of a Card to an address specified by an Authorised User, the Customer must pay a fee where provided for in the Tariff.

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3.16.1. 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 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 Customer must pay a fee in accordance with the applicable Tariff.

The amendments to the General Terms and Conditions for bank cards for business clients and for providing payment services with the use of bank cards as electronic payment instruments 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 Clients 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 in 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.