

Dear Clients,

In connection with the upcoming Christmas and New Year holidays, and in implementation of the year-end closing procedures in accordance with the requirements of the Ministry of Finance and the Bulgarian National Bank, the following restrictions on the processing of client transactions shall apply during the period 17.12.2025 – 30.12.2025.

Any payment instructions submitted after the cut-off times set out below will be processed on the first working day of 2026.

On 30.12.2025 the Bank's locations will serve clients until 13:00.

CUT-OFF TIME FOR THE ACCEPTANCE OF CLIENT REQUESTS

Products	Final Date for Submission by the Client	Cut-Off Time for Submission by the Client
Loans for Individuals / Legal Entities		
Consumer loans secured by financial collateral		
(Requests will be accepted until the last working day of the branches for 2025, and their processing in the systems will commence from 05.01.2026)	30.12.2025	13:00
Consumer loans	30.12.2025	12:30
Retail loans	30.12.2025	14:00
Mortgage loans		
(Requests will be accepted until the last working day of the branches for 2025, and their processing in the systems will commence from 05.01.2026)	30.12.2025	13:00
Loans for Micro Business clients		
(Requests will be accepted until the last working day of the branches for 2025, and their processing in the systems will commence 05.01.2026)	30.12.2025	13:00
Overdrafts for individuals		
(Requests will be accepted until the last working day of the branches for 2025, and their processing in the systems will commence from 05.01.2026)	30.12.2025	13:00
Debit Cards for Individuals / Legal Entities (new / reissued)		
Cards will be issued by the end of the year	22.12.2025	18:00
Cards will be issued at the beginning of 2026	29.12.2025	18:00
Digital Debit Cards	29.12.2025	17:00
Credit Cards for Individuals / Legal Entities via UCB		
Cards will be issued by the end of the year	22.12.2025	18:00
Cards will be issued at the beginning of 2026	30.12.2025	13:00
Credit Cards via UCFin (Shopping card, Gold Smart Credit, Platinum Credit)	22.12.2025	18:00
Everyday Banking Plans		
(inclusion of an existing account and debit card in a plan, or a new plan with a new account and debit card)		
via branch	29.12.2025	17:00
via Bulbank Mobile	29.12.2025	17:00
Opening ONLY a new current and/or card account via branch	30.12.2025	13:00
Corporate Package Programmes	29.12.2025	17:00
Opening ONLY a current account via branch	30.12.2025	13:00
Accounts / Deposits for Individuals and Legal Entities		
via Bulbank Mobile	29.12.2025	17:00
via Bulbank Online	29.12.2025	17:00
via branch	30.12.2025	13:00
Insurance and Investment Products		
via branch	30.12.2025	13:00
via Bulbank Mobile	29.12.2025	17:00
Exception for the issuance of insurance policies under the Dynamic Invest (T90) and MultiThematics products	19.12.2025	18:00
POS Terminals	29.12.2025	18:00
Leasing		
via UniCredit Bulbank branch	30.12.2025	13:00
via UniCredit Leasing branch	30.12.2025	17:00

During the holiday period from 24 to 26 December 2025, only the on-duty locations within the Bank's branch network will be operational

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