

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 [=> click here](#)