

Instructions for filling in the Bulbank Online Application Form

Dear clients, correct completion of the Bulbank Online Application Form will help you to receive registration with maximum speed and precision. Thank you!

(1) Branch, Date – Fill in the date of submitting the Application and the name of the bank's branch where it is submitted. Bulbank Online user names and passwords are received at the same branch;

(2) First registration/Amendment/Cancellation – Choose "First registration" at initial Bulbank Online entry, "Cancellation" – at overall cancellation of registration, "Amendment" – at including or excluding authorized users or accounts, or at changes of authority on accounts;

(3) I. Titular data – Fill in the account holder precise details. Not filling in the mandatory fields will result in cancellation of registration/ amendment;

(4) II. Authorized persons – Fill in the details of the persons authorized by the account holder to receive registration for using Bulbank Online (fill in only on the occasion there are authorized users);

(5) **IMPORTANT** – quoting authorized persons shall NOT give them automatically the right to operate on their part with funds in the accounts of the account holder – the authority on accounts is set down in "III. Application for account user rights in Bulbank Online", which is an integral part of the Application. This is where applicants fill in both persons who will only fill in orders or will only have access to the information, and persons authorized to sign the orders. At least one access channel is marked for each authorized user, as well as the fact whether that user is new, with temporarily blocked or restored access, or completely cancelled access to Bulbank Online;

(6) User names and passwords can be received personally by the account holder and any authorized user or by a person explicitly authorized in the Application. In this sense, "authorized user" shall be a person who has access to and will work with "Bulbank Online". It is necessary the Bank to be provided with letters of attorney verified by a notary indicating the rights of the stated person to receive the PIN-envelopes containing the user names and passwords *указващи правото на посоченото лице да получи ПИН-пликете с потребителските имена и пароли*;

(7) Receiving user name and password in person – The account holder/authorized user signs and fills in the date and hour of receiving the user name and password from the bank's branch where the Application was filed;

(8) Receiving user names and passwords by account holder/authorized users or by one of the authorized users - In case user names and passwords are not received in person by each of the authorized users but one of them is chosen to receive the user names and passwords of all other authorized persons, that authorized user signs in field "IV. User names and passwords to be received by:". In case the account holder wishes to receive all user names and passwords in person then the personal information of that account holder is filled in field IV;

(9) **IMPORTANT** – By receiving user names and passwords an authorized user can receive access to information on the accounts of the account holder, as well as to sign orders by Bulbank Online. Quotation of authorized user shall expunge the bank of the responsibility to give the user names and passwords to the authorized users quoted in the Application in person. It is necessary the Bank to be provided with letters of attorney verified by a notary stating the right of this person to receive the PIN-envelopes containing the user names and passwords. In case an authorized person is quoted, upon receiving the user names and passwords of the authorized users that person signs and writes down the date and hour of reception in the respective field. The stated date and hour of receiving the user names and passwords shall be considered the beginning of contractual relations between the account holder and the bank in relation to using Bulbank Online services;

(10) Persons representing the titular sign and seal the Application in the respective fields;

(11) III. Application for account user rights on accounts in Bulbank Online – The application for account user rights is an integral part of the Application for Bulbank Online services. (Authority and limits for authorized users are filled in only on the occasion such authorized users exist). This is where the applicant quotes what rights each of the authorized users indicated in II will have on the accounts listed in III; For every account choose "Access" or "Cancellation"; In case the account is already registered for Bulbank Online services and only the authority of authorized users on it is changed, choose "Change of authority". For each account choose what rights the account holder and the authorized users will have in Bulbank Online, namely:

(11.1) "Without authorization" means that the authorized user cannot see the account, its balance or movements and cannot order operations from that account;

(11.2) "Information on account" – means that an authorized user can see information on an account and can enter orders on that account but cannot sign them;

(11.3) "Individual signature" – means that an authorized user can sign orders on an account by himself, can see information on an account and can enter orders on that account;

(11.4) The Bank provides the possibility for group signing of payment orders in the "Bulbank Online" service at a client's request. "Group signature" – means that an authorized user can sign orders on an account, but only together with other authorized users. Please, specify your will in a separate letter to the bank in which you should clearly describe the signature combinations and eventual limits for the group signature. Your rights will be granted as soon as there is technical opportunity for them to be fulfilled in Bulbank Online;

Important! Please, mark just one of the options for the account holder and each of the authorized users, if there are such.

(11.5) Limits – In the fields for limits fill in the possible sums as limits for signing if the field "Individual signature" is marked. If no limits are filled in and group or individual signature has been selected for an authorized user, then signature is considered possible regardless of the sum in the order;

(12) Account holder without authorized users – in the case where there is only an account holder on an account, it is sufficient to choose "Information on account" in III for access to information on the account or "Individual signature" for ordering bank operations.