

## GENERAL TERMS AND CONDITIONS

### for debit cards for business client

UniCredit Bulbank AD shall issue debit cards for business clients by request of legal entities, sole proprietors and departments, registered pursuant to the Bulgarian legislation, hereinafter referred to as CLIENTS. The users of the bank payment cards shall be employees of the CLIENT explicitly indicated by the latter and hereinafter referred to as AUTHORIZED HOLDERS. The issuing of business debit cards shall be made at discretion of the BANK further to a written application by the CLIENT and in compliance with the General Terms and Conditions set forth hereinbelow:

#### DEFINITIONS

Pursuant to these General Terms and Conditions (GTC), the terms and abbreviations listed below shall have the following meaning:

- Authorized Holder** - a local or foreign individual at the age of over 18 years and employed by a CLIENT of the BANK that is a legal entity, a sole proprietor or a department registered pursuant to the Bulgarian legislation.
- Account** – a bank account kept in the name of the CLIENT for which a debit card(s) is issued. This account is used for booking of the operations performed with the card(s), such as payments and proceeds from the International Card Organizations as well as the fees, commissions and interests due and payable on them, as well as for payment of any costs due by the CLIENT. The opening and keeping of the account are governed by the General Terms and Conditions for Opening, Servicing and Closing of Accounts of Legal Entities and Sole Proprietors
- Unauthorized Overdraft** - when there has been payment in excess of the available balance, the excess amount shall be considered a used unauthorized overdraft which shall be charged with an interest for an unauthorized overdraft.
- Period of Customer Payments (PCP)** – the period in which all payments and/or withdrawals, including the bank fees on them are accounted for on the account of the CLIENT.
- Interest Rate on the Unauthorized Overdraft** - the interest rate charged on the amount of the used unauthorized overdraft.
- Monthly Statement** - a document issued by the Bank at the end of each Period of Customer Payments and containing information about the payments made by the AUTHORIZED HOLDER(S) during that period against the available balance.
- ICO - International Card Organizations: Visa International and MasterCard International
- PIN** – personal identification number

#### 1. General Terms and conditions

- The present General Terms and Conditions shall be an integral part of the Agreement for a debit card for a business client (hereinafter referred to as AGREEMENT), concluded by UniCredit Bulbank AD with the CLIENT. The CLIENT shall sign the AGREEMENT in person through its legal representatives or persons duly authorized to represent it.
- The BANK shall issue a debit card for business clients to local and foreign business entities of full legal age on the grounds of a written application for issuing of a debit card for business clients (hereinafter referred to as the APPLICATION) and submitted documents as required by the BANK. The BANK shall issue a debit card in accordance with the effective legislation of the Republic of Bulgaria and its internal regulatory framework, the present GTC, the Tariff of the Bank for clients and the specific AGREEMENT.
- The CLIENT shall fill in a separate APPLICATION according to a template for each employee, hereinafter referred to as AUTHORIZED HOLDER, which shall become an integral part of the AGREEMENT.
- If there is a payment exceeding the own funds available on the account, the excess amount shall be considered a used by the AUTHORIZED HOLDER, resp. the CLIENT unauthorized overdraft which is immediately due and payable, and subject to collection by the BANK as per the procedures described in the AGREEMENT.
- The BANK shall not issue cards on the grounds of a power of attorney.
- The card shall be property of the Bank and shall be a tool for access of the AUTHORIZED HOLDER to the account of the CLIENT with the BANK. Together with the card, the AUTHORIZED HOLDER shall receive also a Personal Identification Number (PIN), which is unique and shall be known only to the AUTHORIZED HOLDER, and which allows the card to be used under the conditions of a sufficient security.
- The Bank shall issue the card provided that the CLIENT has ensured in advance on the account for each card at least the funds necessary for payment of the maintenance fee for each of the cards.
- The card/s may be used both in Bulgaria and abroad.
- The funds on the accounts may be used both for payments made through the bank cards issued for them, and for cash and non-cash operations on the account;
- Through the card the AUTHORIZED HOLDER may perform the following financial operations in the country and abroad at locations and on devices marked with the commercial signs for the respective card type - Visa /MasterCard/Visa Electron/:
  - ATM cash withdrawal - The maximum amount of cash which may be withdrawn from an ATM shall be determined by the banks managing the devices as well as by limits on the card;
  - Cash withdrawal in a bank, through an electronic terminal or another type of mechanical device for processing payments with cards (imprinter). The latter is not applicable for cards with the commercial sign of Visa Business Electron;
  - Payment of goods and services in merchant outlets at POS terminals and/or mechanical devices - imprinters. The latter is not applicable for cards with the commercial sign of Visa Business Electron;
  - Cashback payments through POS terminals in merchant outlets - with Visa Business Electron and Visa Business cards in merchant outlets in Bulgaria;
  - Payment of goods and services in the Internet, rent-a-car services, hotel booking, etc., without the presence of the AUTHORIZED HOLDER;
  - Paying bills through ATMs in the system of BORICA;
  - Cash deposits (deposit operation) to accounts through ATMs maintaining the service and owned by the Bank. The deposit is only in BGN and the maximum amount per transaction is 90 banknotes of BGN 100, and the minimum is 1 banknote of BGN 5. When the card account that is credited is in a foreign currency and the ATM deposit is in BGN banknotes, the "sell at a teller's desk" rate applicable as at the time of booking of the operation will be applied. If the operation is ordered within the current day (0:00-24:00 h), the amount will be credited on the account to which the card is attached on the following business day.
- Through the card the AUTHORIZED HOLDER may perform the following information and non-payment operations in locations and on devices, marked with the commercial signs of the respective card Visa/ MasterCard/Visa Electron
  - Change of PIN – on ATMs on the territory of the country in the system of BORICA

- 1.11.2. Information about the available balance on the account – on ATMs on the territory of the country and for cards with the logo of Visa International – on devices all over the world
- 1.11.3. Information about the last 5 (five) transactions - only through ATMs in Bulgaria;
- 1.12. Upon performing operations with the card, the AUTHORIZED HOLDER shall prove his/her identity in one of the following ways:
  - 1.12.1. Entering PIN - for operations at terminals (POS and ATM) that allow and require the entering of a PIN.
  - 1.12.2. Signing a receipt – for operations at terminals that do not have the PIN acceptance functionality.
  - 1.12.3. By entering the last three digits printed in/to the signature field on the back of the card and/or with the secret password of the AUTHORIZED HOLDER selected by the latter – upon online and other transactions performed without the physical presence of the card and of the AUTHORIZED HOLDER;
  - 1.12.4. Showing an identity document - upon request.
- 1.13. The following additional services shall be available for the AUTHORIZED HOLDERS of VISA International / MasterCard International debit cards for business clients only after consent of the CLIENT - employer: emergency replacement of the card abroad, emergency payment of cash abroad in case of lost/stolen card, information about a lost/stolen card, etc. These services are optional and at the responsibility of the CLIENT. For the additional services provided by VISA International/MasterCard International to the AUTHORIZED HOLDERS to the CLIENT, the latter shall pay the fees and commissions as well as the expenses payable to the BANK in connection with the performance of these services as stipulated in the Tariff.
- 1.14. If the AUTHORIZED HOLDER enters a wrong PIN three consecutive times on the keyboard of an ATM, the card may be withheld by the ATM or returned, but its subsequent use may be automatically blocked. The card shall be activated on the basis of a request for unblocking, filled-in personally by the AUTHORIZED HOLDER and submitted to a branch of the Bank, and payment of a fee for unblocking as stipulated in the Tariff.
- 1.15. When a payment is made abroad in a currency different from the currency of the account, the amount of the payment shall be converted into a settlement amount in the currency and with the exchange rate respectively of VISA International or MasterCard International. The settlement amount shall be converted to an amount in the currency of the card, and this amount shall be debited from the account through the respective buy/sell exchange rate of the Bank applicable on the day of booking of the respective operation and serving as the reference exchange rate.
- 1.16. The Tariff for the fees and commissions which the Bank applies to its operations stipulates also the limits and the conditions for issuance and maintenance of payments effected with debit cards for business clients.

## 2. Issuance and use of debit cards for business clients

- 2.1. The validity term of the card shall be as indicated on its front. Its validity shall expire at 24:00 h on the last day of the indicated month.
- 2.2. The card shall be issued and activated by the BANK within 5 business days from the date of opening of the account at a branch of the Bank. Upon request of the CLIENT the card may be issued with an express service – up to 48 hours after opening of the account. For an express service the Client shall owe a fee pursuant to the Tariff.
- 2.3. Upon receiving the card and the envelope containing the PIN, the CLIENT / the AUTHORIZED HOLDER shall lay his/her signature both on the APPLICATION and on the signature field on the back of the bank Card. The signature must be identical with the signature on the APPLICATION and the identity document of the AUTHORIZED HOLDER.
- 2.4. When submitting the APPLICATION, the AUTHORIZED HOLDER shall provide to the Bank his/her personal password through which he/she shall identify himself/herself before the BANK in the case of telephone communications for accidents and information concerning the use of the card.
- 2.5. The card shall be property of the Bank and shall be returned thereto within 30 days after its expiry or on the date of early termination of the AGREEMENT.
- 2.6. Immediately after receiving the bank card and the PIN code, against signature, and specifying the password for identification, the Authorized Holder has full responsibility to protect the card and the confidentiality of the information received with regard to its use.
- 2.7. The AUTHORIZED HOLDER shall memorize his/her PIN code and then destroy the envelope in which it was delivered to him/her by the Bank. The AUTHORIZED HOLDER shall not disclose the PIN code to anybody, shall not write it on the card or on objects stored together with the card, and shall prevent any possibility for third parties to learn it, including during its entering through ATM or POS terminal keyboards.
- 2.8. In case the card gets stuck inside the ATM (upon technical failure of the ATM or in case the card is mechanically damaged), the Bank shall ensure its re-issuance at the earliest convenience.
- 2.9. The BANK shall automatically reissue the card for a new period after its expiry. If the CLIENT does not want the card to be reissued, it shall inform the BANK in writing, in a free form at least two months before expiry of the card.
- 2.10. The new card may be received by the CLIENT / AUTHORIZED HOLDER after the tenth day of the month in which the previous card expires. A card issued/reissued but uncalled for within 3 (three) months, shall be destroyed by the Bank.
- 2.11. Upon receipt of the new card, the AUTHORIZED HOLDER shall return the previous one to the Bank, which shall be destroyed in his/her presence, then he/she shall fill-in and sign a Model Protocol.
- 2.12. If the CLIENT / the AUTHORIZED HOLDER forgets his/her PIN, the BANK shall reissue the card with the same validity period and a new PIN on the basis of a filled-in reissuing request and the CLIENT shall owe a fee for this in accordance with the Tariff.
- 2.13. Before expiry of the card, the Bank shall issue a new card attached to the same account when:
  - 2.13.1. the card is damaged, broken, its magnetic stripe is damaged;
  - 2.13.2. the card is lost/stolen or there is a suspected unauthorized use.
  - 2.13.3. the card is unusable at the very first operation with it.
  - 2.13.4. there is a technical error in the issuing of the card because of the CLIENT.
  - 2.13.5. there is a technical error in the issuing of the card because of the BANK

## 3. Actions in case of a stolen/lost debit card

- 3.1. In case of loss or theft of the card, as well as in the other cases set out in art. 4.1.1., the Authorized Holder or the Client shall:
  - 3.1.1. Immediately inform the Bank through the following telephone numbers or e-mail address (24 hours a day, 365 days a year):

**UniCredit BULBANK Head Office:**

Telephone No: +359 2 / 9337212; +359 887 232 232; +359 894 500 000

E-mail: [Cards@unicreditbulbank.bg](mailto:Cards@unicreditbulbank.bg) [CallCentre@unicreditgroup.bg](mailto:CallCentre@unicreditgroup.bg)

- 3.1.2. When the AUTHORIZED HOLDER is abroad, he/she may contact Visa International or Mastercard International directly on the toll-free numbers for contact with the Global Customer Assistance Service of Visa International (GCAS) and Mastercard International (Mastercard Global Service). The telephone numbers are available on the websites of the ICO.
- 3.2. Upon receipt of a message for a theft/ loss of the card, Visa International / MasterCard International, respectively the Bank, shall block the use of the card for amounts exceeding the minimum limits for authorization by country and by merchant outlet.
- 3.3. For the theft/loss of the card the CLIENT / the AUTHORIZED HOLDER shall inform the local police, which shall issue him/her a document for the accident.
- 3.4. In any case, the CLIENT / the AUTHORIZED HOLDER may turn to the Bank directly for additional instructions.
- 3.5. Within 5 days after making the notification, the CLIENT / the AUTHORIZED HOLDER shall submit to the Bank a written Request for blocking the card including a description of the accident. If the CLIENT / the AUTHORIZED HOLDER is abroad or for any other reason cannot personally come to the Bank, he/she may send a free-form request describing the accident to the e-mail specified above.

#### **4. Blocking/unblocking and reissuing of an international bank card**

- 4.1. The Bank shall block the card in the following cases:
  - 4.1.1. Submitted notification by the CLIENT / AUTHORIZED HOLDER or another person by phone in case of theft, loss, deprivation in any other way, forgery or any other way of illegal use of the card, followed by a written request for blocking of the card submitted by the CLIENT / the AUTHORIZED HOLDER to the Bank.
  - 4.1.2. Breach of the AGREEMENT by the CLIENT.
  - 4.1.3. When the due amounts are not repaid in accordance with the Agreement.
  - 4.1.4. Automatically received notice for distraint imposed by the competent authorities;
  - 4.1.5. If the BANK suspects unauthorized use of the card;
  - 4.1.6. By order of the Client
- 4.2. The Bank shall unblock the card in the following cases:
  - 4.2.1. A request submitted personally by the CLIENT / AUTHORIZED HOLDER for unblocking of the card that was blocked on the grounds of item 4.1.1. of these GTC.
  - 4.2.2. Automatic unblocking of the card after repayment of the due amounts;
  - 4.2.3. Automatic unblocking of the card blocked on the grounds of item 4.1.4. and 4.1.5. of the present GTC.

#### **5. Rights and obligations of the Authorized Holder and Client:**

- 5.1. The AUTHORIZED HOLDER shall be obliged:
  - 5.1.1. To use the card in the manner and in compliance with the rules envisaged in the AGREEMENT and these GTC, the rules of the ICO and the requirements of the effective legislation in the country and not to allow the use of the card for payments related to goods and services whose purchase and use is forbidden by the effective legislation of Bulgaria and the rules of the ICO.
  - 5.1.2. To use the additional services offered by Visa International / MasterCard International only after receiving the permission of his/her employer
  - 5.1.3. To keep in secret his/her PIN and his/her personal password, taking all possible measures against their disclosure to other people. The Authorized Holder is obliged not to write down his/her PIN in a way which makes it possible for another person to learn it, including on the bank card or on any of his/her belongings, which he/she carries together with his/her bank card, as well as to prevent any possibility for any third persons to learn it, including while it is entered through the keyboard of an ATM or POS terminal.
  - 5.1.4. Not to provide the card issued for him/her under the Agreement for use by any other persons;
  - 5.1.5. To use the card only personally;
  - 5.1.6. The Authorized Holder is obliged to take care to protect the bank card from loss, destruction, stealing, forgery or other unauthorized use and to keep it with due care;
  - 5.1.7. When requested, to prove his/her identity in the merchant outlet or the bank in order to make payments with the card;
  - 5.1.8. To return the card to the Bank within 30 days as from the date of one of the following events: damage of the card, expiry of the card or termination of the Agreement. The card shall be destroyed in the presence of the CLIENT / the AUTHORIZED HOLDER.
  - 5.1.9. In case of destruction, loss, theft, deprivation in any other way, forgery or circumstances enabling any other unauthorized use of the card, to inform the Bank immediately on the telephone indicated in the present GTC, and within a period of 5 (five) days after this, to submit to the Bank a written confirmation.
  - 5.1.10. To keep for reference the receipts for the transactions performed with the card for at least 45 calendar days from the day they are effected. In case of any doubts for non-compliance, the CLIENT / the Authorized Holder shall immediately inform the Bank in writing by filling in a claim form; If there is no written objection submitted to the Bank immediately after the discrepancy is detected, but not later than 30 calendar days from the date of booking of the card operation, it shall be considered that the CLIENT accepts the performed transaction/s;
  - 5.1.11. To keep for reference the receipts from the transactions effected with the card at least until receiving the monthly statement. Upon any doubts for non-compliance, the AUTHORIZED HOLDER shall immediately notify the Bank in writing by filling in a standard form;
  - 5.1.12. To keep himself/herself informed about the transactions booked on the account of his/her debit card in a manner agreed with the Bank in advance;
- 5.2. The AUTHORIZED HOLDER shall be entitled:
  - 5.2.1. To perform the operations under items 1.10. and 1.11 of the present GTC;
- 5.3. The CLIENT shall be obliged:
  - 5.3.1. To dispose with the funds available on the account and to use the card in the way and according to the rules defined in the Agreement and the present GTC, the rules of the ICO and the provisions of the effective legislation, as well as to prevent any use of the card for payments related to goods and services whose purchase and use is prohibited by any laws, by-laws or other deeds issued by a competent authority;
  - 5.3.2. To immediately notify the Bank about any changes in its personal data, indicated by it in the Application. If the CLIENT fails to notify the Bank about a change in its mailing address, all letters/ notifications/ messages from the Bank shall be considered duly served to the address specified in the APPLICATION.

- 5.3.3. To maintain at all times:
- a) on its current accounts with the Bank the funds necessary to cover any shortage on the account of the Authorized Holders.
  - b) on the account the funds necessary to cover all payments with the main and additional debit cards issued to its employees, the cash and non-cash operations as well as the payable fees in connection with the performed card operations. The CLIENT hereby authorizes the BANK to debit automatically all its accounts;
- 5.3.4. To pay all expenses arising in connection with the issuing and use of the card;
- 5.3.5. To notify the Authorized Holder/s of the main and additional cards, if any, of the rights granted thereto to use the funds available on the account as well as of their obligations pursuant to these GTC and the Agreement between them;
- 5.3.6. To give unambiguous instructions to the Authorized Holders about the use of the additional services offered by Visa International / MasterCard International on its own responsibility.
- 5.3.7. In case of destruction, damaging, loss or illegal deprivation of the card, as well as if the respective Authorized Holder has forgotten his/her PIN, submit an Application for issuing of a new card and pay the respective fee as per the Tariff of the fees and commissions of UniCredit Bulbank AD for legal entities and sole proprietors
- 5.3.8. To inform the Bank in writing with a free form request in case it refrains from reissuing, at least two months before expiry of the card. Otherwise the Bank shall unilaterally and automatically at its own discretion reissue the card for a new period upon its expiry, and the card may be received from the Authorized Holder after the 10th day of the month in which the old card expires;
- 5.3.9. To ensure immediate return of the card by the CLIENT / the Authorized Holder after its expiry, in case of forgotten PIN, in case the card is damaged, in case of termination of the standard employment /civil agreement, concluded with the Authorized Holder or in case of termination of the Agreement.
- 5.3.10. From the date of concluding the Agreement to the date of the full repayment of all due and payable amounts, to provide upon request of the Bank any information and documents, necessary for the fulfillment of the Agreement.
- 5.4. The Client shall have the right to:
- 5.4.1. Obtain updated information at the teller's desks of the BANK about the movements on the accounts, opened in relation with the Agreement, as well as monthly statements for all payments performed with the issued main and additional cards during the previous month, in the manner specified in the Application.
  - 5.4.2. To request a reissuing of the card or the PIN by filling in a Request on the respective grounds under item 2 of these GTC;
  - 5.4.3. To request additional cards to be issued to the card and to specify daily and weekly limits for use of the additional card, however, not exceeding the limit of the card.
  - 5.4.3. To order to the BANK to block the card/s;
  - 5.4.4. To unilaterally terminate the Agreement with a 45 (forty-five)-day written notice and to request closing of the account, ensuring the returning of the card/s from the Authorized Holder (if any) to the Bank and repaying of all his/her liabilities arising out of the use of the card/s pursuant to the GTC.
- 6. Rights and obligations of the Bank:**
- 6.1. The Bank shall be obliged:
    - 6.1.1. To issue and activate the card and to deliver it personally to the CLIENT and/or the AUTHORIZED HOLDER, together with a personal identification number (PIN) within not more than 5 (five) business days, after fulfillment of all requirements stipulated in the GTC;
    - 6.1.2. To accrue interests on the funds available on the account opened for the CLIENT in accordance with the interest rate specified in the Interest Bulletin for Legal Entities and Sole Proprietors, which the Bank applies for business debit cards;
    - 6.1.3. To provide monthly statements of the account with respect to all payments performed with the main and the additional cards in the previous month on the 5th day of the current month. The Bank shall provide these statements to the CLIENT in the manner specified by the CLIENT in the APPLICATION, and at its teller's desks shall also provide the CLIENT, upon request, with information about the movement on its account .
    - 6.1.4. To protect the bank secrecy and to reply in writing within 7 (seven) days to any objections from the CLIENT (if additional information is needed - after receiving it) about operations with the card after payment from the CLIENT of the due amount, fees and interest in the agreed terms;
    - 6.1.5. To make it possible for the Authorized Holder and/or the Client to make a notification in case of loss, theft, deprivation in any other way, forgery or other unauthorized use of the card, by specifying in advance telephone and fax numbers for contact;
    - 6.1.6. To block the card for use at the moment it receives information by the AUTHORIZED HOLDER and/or the CLIENT, in the cases stipulated in and in accordance with the provisions of item 4.1.
    - 6.1.7. To duly notify the Client of any changes in the interests, fees, commissions and limits for the issuing and maintenance of the card and these GTC by posting the respective updated documents on the website of the Bank: [www.unicreditbulbank.bg](http://www.unicreditbulbank.bg), where the CLIENT may obtain information.
    - 6.1.8. To issue a new card and deliver a new PIN in the cases foreseen in item 2.12 and 2.13 within the aforesaid period;
  - 6.2. The BANK shall be entitled to:
    - 6.2.1. To determine the limits for use of the card in terms of number of the daily and weekly payments and their amounts, and shall inform the Client about it.
    - 6.2.2. To unilaterally collect following the procedures of automatic collection of liabilities and for direct debiting as per the provisions of Ordinance No. 3 dated 16.07.2009 of BNB on the terms and conditions and the procedures for performance of payment operations and use of payment instruments, and pursuant to the AGREEMENT, from the accounts held by the CLIENT, the amounts due by the CLIENT for operations performed with the card, as well as all fees and commissions, in accordance with the current statements received from MasterCard, VISA and/or BORICA and the Tariff of the BANK, for which the CLIENT with the signing of these GTC gives its explicit consent.
    - 6.2.3. To block the use of the card immediately in case of breach of any of the obligations of the Client/the Authorized Holder under the Agreement and the GTC;
    - 6.2.4. To notify the System Operator BORICA and Visa International/ MasterCard International of the coverage (the available funds) on the accounts opened for the Client and of the amounts of the daily and weekly limits determined for the cards issued;
    - 6.2.5. From the date of concluding the Agreement for a debit card of a business client to the moment of the full repayment of all due and payable amounts, to request and receive information and documentation, which certify the current financial condition of the Client.
    - 6.2.6. Any delay of the Bank to exercise its rights under the AGREEMENT shall not constitute a waiver of its rights under the AGREEMENT.
    - 6.2.7. To provide any kind of information related to the use of the card, including such that is subject to bank secrecy within the meaning of the Law for the Credit Institutions, as well as personal data within the meaning of the Law for Protection of the Personal Data, to the international card organizations Visa International and MasterCard International, the national operator Borica and any third parties with which the Bank has contractual relations, as well as to any persons related to the Bank and to their advisors, in connection with the maintenance of the card.
- 7. Procedure for submission of claims and settlement of disputes. Out-of-court settlement**
- 7.1. Upon any doubts about discrepancies or disagreement with a transaction booked on his/her account, the AUTHORIZED HOLDER and/or the CLIENT shall immediately

inform the BANK in writing by filling in a standard complaint form and filing it in a branch of the BANK - within 30 days from receiving the information that these were performed, by means of but without limited to a statement of its payment account.

- 7.2. The Authorized Holder and/or the Client shall be obliged to provide any available documentation in relation to a transaction disputed by him/her/it, together with the filled in complaint form, as well as any additional information requested by the Bank.
- 7.3. The Authorized Holder and/or the Client may submit a claim against a transaction in the manner described above, or any other objections under the Agreement, at any branch of the Bank.
- 7.4. When the CLIENT / the AUTHORIZED HOLDER makes an objection against a transaction, he/she/it gives his/her/its consent for the Bank to make a full investigation of the case and if necessary to inform the competent authorities of the Ministry of Interior.
- 7.5. When the CLIENT / the Authorized Holder has made a groundless objection against a transaction or amount of a transaction performed by him/her/it, under his/her/its orders or with his/her/its knowledge and authorization, the Client shall owe a fee for a groundless complaint pursuant to the Tariff for clients of the Bank.
- 7.6. In the cases stipulated in item 7.6 the BANK may terminate the AGREEMENT earlier.
- 7.7. If the CLIENT / the AUTHORIZED HOLDER disagrees with the decision of the BANK, the dispute may be referred to the Conciliation Commission for Payment Disputes with the Commission for Consumer Protection.

**8. Other terms and conditions:**

- 8.1. In case of death of the Authorized Holder, his/her heirs / the Client shall inform the Bank and return the card.
- 8.2. The Bank shall not be responsible for any payments made as per the established procedure until the day of receiving a written notice accompanied by the relevant document for the death of the Authorized Holder.

The present GTC have been drawn up on the grounds of Art.37 of the Law on Payment Services and Payment Systems, in conjunction with Art. 298 of the Commerce Act and have been adopted by the Management of UniCredit Bulbank AD. They are an inherent and inseparable part of each Agreement concluded by UniCredit Bulbank AD and its amendments and shall be considered in their integrity as one whole document.

Where the provisions of the AGREEMENT stipulate something different from the provisions of these GTC, the provisions of the respective AGREEMENT shall apply.

The undersigned

..... (name as on identity document) with personal No. ...., in my capacity as  
.....(CLIENT), hereby declare that I received a copy of these General Terms and Conditions, that I am familiar with their content and that I accept them. I hereby express my consent that the relations subject to the Agreement for issuing and using an international bank payment card Visa Business/MasterCard Business / Visa Business Electron, shall be governed by the General Terms and Conditions in their version applicable to each period of its validity term, and I confirm that I am informed about and have received the changes in them through their distribution at the teller's desks and their posting on the website of the Bank and through the electronic channels.

Date .....

Signature .....