

Dear cardholders,

The cards of UniCredit Bulbank AD provide you with constant, quick and convenient access to your money countrywide and across the world.

The security of the funds on your card is our joint interest and responsibility!

Please, allow us again to draw your attention to some basic security measures in using your cards, which will make you less vulnerable to criminal activities related to unauthorized card transactions:

Your card:

- ✿ Do not provide your card to anyone, not even to a member of your family or a friend. This would be at variance with the agreement concluded between you and the bank;
- ✿ Do not give your card number via telephone. You may perform transactions over the telephone only if you have initiated the conversation and if you are certain that the person at the other end of the line is a legitimate representative of the merchant, to which you wish to make a payment;
- ✿ If you travel abroad or if you are on holiday, take with you only those cards, which you intend to use;
- ✿ Make every reasonable effort to protect your card against stealing;
- ✿ Keep your cards in some safe place, separately from your other means of payment.
- ✿ Do not leave your cards unattended in visible and easily accessible places (hotel room, dressing rooms, etc.);
- ✿ During effecting a transaction in a merchant outlet **DO NOT LOSE YOUR CARD OUT OF SIGHT:**
 - ✿ in restaurants, if possible, request the POS terminal to be brought to your table; where no such possibility exists, it would be safest to accompany the restaurant staff person to the device to make the transaction;
 - ✿ in hotels – never leave your bank card at the reception desk if the receptionist requests you to do so;
- ✿ In making a payment in a merchant outlet, it is possible to be requested to present your I.D. card. Be ready to provide it for a check. Do not allow your I.D. details to be written down by the staff person in the merchant outlet (except for the cases of currency exchange), banking office or casino;
- ✿ If you do not have a subscription to the SMS notification service for each attempt at authorizations with your card and statement on available cash balance, we recommend that you subscribe to it in your servicing UniCredit Bulbank branch. In this way, at the cost of one text message (SMS), according to the tariff of the GSM operator used by you, you will be able to check on the available cash balance on your card, as well as to get information for every transaction attempted with your card.

Your PIN code:

- ✿ The Personal Identification Number (PIN) is the secret code, which is delivered to you in a sealed envelope together with your card at the time of its receipt. If the envelope containing the PIN is damaged, return the card to the branch and request it to be reissued with a new PIN;
 - ✿ Memorize your PIN and destroy the envelope;
 - ✿ You should change your PIN at an ATM right after you receive the card;
 - ✿ When changing your PIN code, do not use successive figures or figures that can easily be associated with you and easily guessed – birth date, the number on your car number plate, part of your telephone number, etc.;
 - ✿ When changing your PIN code, cover with one hand the ATM keyboard when you enter the digits;
 - ✿ Nobody except you should know your PIN code. Do not share it with anyone and do not give it in any circumstances, regardless of the source of inquiry;
- REMEMBER:** The PIN code is used to identify you as a cardholder **ONLY ELECTRONICALLY** and as a succession of digits it is known **ONLY BY YOU**. It is not available in the databases of the banks and for this reason it cannot be used to identify you neither by your bank, nor BORICA, nor

the law enforcement authorities, the international card organizations (Visa Intl., MasterCard Intl.) etc.

If someone requests your PIN code, this certainly is a sign of a premeditated fraud.

- ✿ Memorize your PIN code. Do not store it in places where it could easily be accessed – wallet, mobile phone, etc. **YOU SHOULD BY NO MEANS WRITE IT DOWN ON YOUR CARD.**

ATM transactions:

- ✿ When withdrawing money from an ATM, use ATMs in offices of banks, in hotels or administrative buildings, in populated and well-lit areas;
- ✿ Before putting the card in the ATM slot, take a look at the device – see if you find anything unusual. If you notice anything suspicious, **LOOK FOR ANOTHER ATM**;
- ✿ When withdrawing money, stay close to the ATM and do not allow anyone to trespass the reasonable safe distance of 1-1,5 m away from you. This guarantees the protection of your PIN code. If someone is disturbing you with his/her presence in that moment and/or in some way is distracting you from what you are doing, discontinue the transaction by pressing the CANCEL button on the ATM keyboard and put your card away in a safe place;
- ✿ **When entering your PIN code, always cover up the ATM keyboard** – with your other hand or in some other way. Do not allow for what you are entering to be visible from any angle;
- ✿ When the amount requested by you is dispensed by the ATM, immediately take it and put it away;
- ✿ Put your card away immediately after completing the transaction;
- ✿ In case you do not get any money from the ATM after you have entered the PIN, wait for some message to appear on the screen of the device or to get the menu for starting a next transaction;
- ✿ If when attempting a transaction, your card gets blocked in the ATM, immediately contact UniCredit Bulbank AD by calling the direct 24-hour contact telephone numbers provided below, in order to restrict it;
- ✿ When your card is blocked in the ATM, you should under no circumstances accept any help or advice by any “well-wishers” that come along demonstrating willingness to help you out, no matter how reliable they might appear to you – just call UniCredit Bulbank AD immediately;
- ✿ If you have selected the option to get a receipt from the ATM for the transaction, always take it – the receipt contains information for the cash available on your card. If you want to throw it away, you should tear it into pieces first.

Internet transactions:

- ✿ **Buy only from secure Internet websites. Make sure that the web page, on which you are about to enter your card details, maintains a security protocol. In the bottom right corner of the screen of your Internet browser, there should be an image of a „padlock” or a „key”, and the address of the web page will change from “http” to “https”;**
- ✿ If possible, avoid using public computers for making payments with your card;
- ✿ Update regularly the antivirus programme of your computer;
- ✿ **Do not leave your card number, your passwords and your other personal details anywhere around the computer and do not write them down in documents, files, etc.;**
- ✿ **Never agree to the provided possibility for automatic remembering of passwords upon online registrations and purchases;**
- ✿ **If you shop online, we recommend that you subscribe your card to the Secure Online Payments service. This service is free of charge and you will create your own password that will be know only by you, and by means of which you will have an additional identification when buying online;**
- ✿ Print out and save in your e-mail, or in a file, a copy of your order and the full specifications of the ordered item/s, as well as the terms and conditions of the merchant, from whose webpage you are buying, with regard to the delivery, claims and/or returns, cancelation of the order and the payment, etc. For subscriptions, you should read carefully the merchant’s terms and conditions for payment – often the subscription fee is not charged one-off, but on a monthly/weekly basis, etc. For hotel reservations/participation in conferences etc. you should find information about the period, in which prior to your arrival you may cancel your booking, because you might be financially liable for your booking and for no-show;
- ✿ Request a confirmation from the merchant about the due amount for the goods/services, which you are ordering, as well as about any due additional fees, if you have any doubts regarding the final price, for which you are authorizing the merchant to charge your card.

Do not reply to any e-mail messages with a direct Internet link, where upon clicking it requests you to provide your card number and your PIN code, passwords or other personal details. Consult the bank if you have any doubts about the authenticity of such a message.

Your statement:

- ✿ Provide to UniCredit Bulbank AD full, current and secure address, to which your monthly statements are to be sent. We recommend that you provide your e-mail address for secure and quick delivery of the statements;
- ✿ Strictly monitor your monthly statements and in case of any doubt about unauthorized payments with your card, you should immediately inform UniCredit Bulbank AD.

Contacting UniCredit Bulbank AD:

- ✿ **In case your card is lost or stolen, you should IMMEDIATELY inform the bank;**
- ✿ Make sure that you always have at hand, written down somewhere safe where the chance of stealing is only very small, the duty telephone numbers of UniCredit Bulbank AD for 24/7 contact with the bank;
- ✿ If you have any doubts about unauthorized use of your card by other persons, you should immediately inform UniCredit Bulbank AD and request the card to be restricted;
- ✿ Immediately call our duty contact telephone numbers also in the case of doubts about suspicious activities with your cards in merchant outlets;
- ✿ In case of changing your contact telephone number, your address or e-mail, you should promptly inform UniCredit Bulbank AD. The ability to directly contact you is of vital importance for protecting your money.

UNICREDIT BULBANK CALL CENTER TELEPHONE NUMBERS:

- ✿ 0700 1 84 84
- ✿ 00359 2 987 5710
- ✿ 00359 2 923 2530 for Vivacom subscribers
- ✿ 00359 887 232 232 for Mtel subscribers
- ✿ 00359 894 500 000 for Globul subscribers

We assure you that the attention and the efforts of the bank are dedicated to protecting your financial interests. Join us with the clear awareness that the security of your cards lies with you and depends on your own responsibility and cautiousness!



UniCredit Bulbank AD is wishing you a happy holiday!

