

Terms and conditions for issuing and servicing of a bank card
V PAY for persons between 14 and 16 years of age

| MINIMUM CARD ACCOUNT BALANCE (in a card account's currency) | | | | | | | USD | EUR | BGN |
|--|---------------------------|-----|-----|-------------|-----|-----|--------------|-----|-----|
| | | | | | | | 0 | 0 | 0 |
| SPENDING LIMITS ABROAD | Limit for one transaction | | | Daily limit | | | Weekly limit | | |
| | USD | EUR | BGN | USD | EUR | BGN | USD | EUR | BGN |
| Cash withdrawals on ATM and POS terminal | 50 | 50 | 100 | 50 | 50 | 100 | 250 | 250 | 500 |
| Cash M transfer 1 in Bulgaria | 50 | 50 | 100 | 50 | 50 | 100 | | | |
| Amount of Cash Back at POS when a purchase is made (limit of cash received)* | 25 | 25 | 50 | 25 | 25 | 50 | | | |
| Payment at merchant locations on POS terminal | 25 | 25 | 50 | 25 | 25 | 50 | | | |
| Total number of payments for the period | - | - | - | 20 | 20 | 20 | | | |

1 - The limit for a Cash M transfer is part of the limit for cash withdrawal from an ATM or POS terminal in Bulgaria.

| FEES AND COMMISSIONS FOR ISSUING AND OPERATIONS | |
|--|----------------|
| Issuing and servicing of V PAY cards | |
| (1) Issuing | Free of charge |
| (2) Express issuing/reissuing of the card | BGN 10 |
| (3) A fee for opening a current (card) account | BGN 1 |
| (4) Re-issuing of a card after the expiry date | Free of charge |
| (5) Re-issuing of a card before the expiry date ** | BGN 5 |
| (6) Monthly fee for servicing of a card | Free of charge |
| (7) Monthly fee for maintenance and servicing for clients with regular incomings***** | BGN 1 |
| (8) Monthly fee for maintenance and servicing for clients without regular incomings***** | BGN 1.5 |
| (9) A fee for closing current account ***** | BGN 12 |
| Transactional fees | |
| (1) Cash withdrawal fee at Bank's ATMs | Free of charge |
| (2) Cash withdrawal fee at ATMs of other banks in Bulgaria | BGN 0.98 |
| (3) Cash withdrawal on POS terminal at Bank's branch counters | BGN 3 |
| (4) Cash withdrawal on POS terminal at other bank's branch counters | BGN 4.00 + 1% |
| (5) Cash withdrawal abroad on ATMs of banks in UniCredit Group | Free of charge |
| (6) Cash withdrawal abroad on ATMs of other banks outside UniCredit Group in Europe | EUR 3.00 + 1% |
| (7) Cash withdrawal on POS terminal in Europe | EUR 3.00 + 1% |
| (8) Cash M transfer up to 50 BGN | BGN 4 |
| (9) Cash M transfer from 50.01 to 400 BGN | BGN 8 |
| (10) Payment of goods and services at merchant locations in Bulgaria and in Europe | Free of charge |
| (11) Payment of goods and services in Internet | Free of charge |
| (12) Cash back at POS at merchant outlet | BGN 0.30 |
| (13) Transactions at the systems ePay.bg/B-pay | BGN 0.20 |
| Fees for additional operations | |
| (1) Refund of amounts through International Card Organisation | 1% |
| (2) Card blocking on a cardholder request and reissuing *** | BGN 15 |
| (3) Change of PIN code on ATM in Bulgaria | Free of charge |
| (4) Balance inquiry on ATM in Bulgaria | BGN 0.20 |
| (5) Balance inquiry on ATM in Europe | EUR 1 |
| (6) Balance inquiry via ePay.bg/B-pay | BGN 0.20 |
| (7) Balance inquiry on ATM in Bulgaria for the last 5 transactions | BGN 0.20 |
| (8) Monthly fee for statement delivered via post | BGN 2 |
| (9) Extra statement for a period different from the standard one defined by the cardholder | BGN 5 |
| (10) Change of card data | BGN 5 |
| (11) Receiving a card in other Bank's branches | BGN 10 |
| (12) Fee for unreasonable dispute of transaction made in Bulgaria | BGN 15 |
| (13) Fee for unreasonable dispute of transaction made abroad | EUR 15 |
| (14) Fee for utilized unauthorized overdraft | BGN 10 |
| (15) Fee for re-registration of the service "Secure Online Payments" | BGN 5 |
| (16) SMS-notification - annual subscription | BGN 5 |
| (17) SMS-notification on related to transactions performed on-line with bank cards **** | BGN 0.15 |
| (18) Checking available account balance via SMS-notification (by using personal access code) **** | BGN 0.10 |
| INTEREST RATES | |
| 1. Preferential interest rate as applied interest rate for clients current accounts in USD, EUR and BGN. | |
| 2. Interest calculation period - annually, at the end of each year | |
| 3. Interest basis - 360/360 | |

Note: The items denominated in EUR and BGN are converted in card account currency at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the accounting day

* The limit is a part of the limit for Cash withdrawals on ATM and POS terminal

** The fee is not charged in case of reissuance by recommendation of the bank out of security considerations

*** The fee is not charged in case of automatic blocking by the bank

**** The fee is due and payable by the client of external provider

***** Customers with regular incomings in the Bank are customers- private individuals receiving incoming transfers from other parties on one and the same current (card) account of the customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of BGN 10.

***** Fee is not applicable in the event that the account has been opened more than 12 months before the date of closure