

**FORM FOR PROVIDING OF INFORMATION REGARDING A BANK LOAN**  
**Under the Program of the Council of Ministers of the Republic of Bulgaria for**  
**guaranteeing interest-free loans to protect people**  
**with the lack of opportunity to render employment services due to the pandemic of COVID-19**

The information in this form does not have the effect of a proposal for conclusion of an agreement and does not bind UniCredit Bulbank AD to provide you with the credit product, to which this information refers.

**I. Creditor's identification and contact details**

<b>Creditor</b>	UniCredit Bulbank AD, UIC 831919536,
<b>Registered seat and management address:</b>	city of Sofia, Vazrazhdane District, 7 Sveta Nedelya Sq.
<b>Website</b>	<a href="http://www.unicreditbulbank.bg">www.unicreditbulbank.bg</a>

**II. Description of the main features of the loan**

<b>Amount of the loan</b>	BGN 6,900
<b>Terms and conditions for utilization of the loan</b>	Utilization of funds from the loan shall be made after receiving of a confirmation by the BULGARIAN DEVELOPMENT BANK AD, with UIC 121856059, that the loan has been included in the Guaranteed Portfolio under the Program of the Council of Ministers of the Republic of Bulgaria for guaranteeing interest-free loans to protect people with the lack of opportunity to render employment services due to the pandemic of COVID-19.
<b>Term of the loan agreement</b>	<input type="text" value="5"/> years <input type="text" value="0"/> months
<b>Instructions for the amount, the number, the periodicity and the dates of the repayment installments</b>	As per a drawn up sample repayment plan, Appendix 1
<b>The total amount you shall pay (the total loan amount (principal) together with the interests and costs which may arise in connection with your loan)</b>	As per a drawn up sample repayment plan, Appendix 1
<b>Requested collaterals</b>	A guarantee by the BULGARIAN DEVELOPMENT BANK AD under the Program of the Council of Ministers of the Republic of Bulgaria for guaranteeing interest-free loans to protect people with the lack of opportunity to render employment services due to the pandemic of COVID-19.

**III. Costs of the loan**

<b>Interest rate of the loan</b>	0 % (zero percent)
<b>Annual Percentage Rate (APR) - percentage expression of the agreed annual expense on the loan, which expense is formed by the fee for maintenance and servicing of the account from which the loan is utilized and repaid.</b>	As per a drawn up sample repayment plan, Appendix 1
<b>Requirement for insurance in relation to the loan</b>	None.
<b>Costs related to the Agreement:</b>	
<b>Fee for opening of a current account</b>	BGN 1.80
<b>Fee for maintenance and servicing of a current account:</b>	BGN 1.80
<b>Terms and conditions upon which the costs indicated above may be changed</b>	Pursuant to an Agreement for payment services concluded with the Bank, in case of amendment of the Bank's Tariff for the Fees and Commissions for Individuals.
<b>Obligation for payment of notary fees related to collateral on the loan.</b>	None.

<b>Interest rate for default</b>	<b>COMPENSATION FOR DELAY</b> Compensation for delay is the agreed default interest for delayed payments beyond the date of the agreed maturity date on each due and payable loan installment. The default interest shall be calculated in terms of the delay of the overdue installment and is in the amount of the statutory interest, which currently equals 10%.
<b>IV. Other terms under the Loan Agreement</b>	
<b>Early repayment of the loan.</b>	You shall have the right to repay at any time fully or partially your liabilities under the loan agreement without owing an early repayment fee.
<b>Right to receive a copy of the standard Loan Agreement</b>	You have the right to receive, upon request, a copy of the standard Loan Agreement free of charge. This clause will not apply in case at the time of the request the Creditor is unwilling to conclude a loan agreement with you.
<b>Period of validity of the provided information</b>	Within the Guarantee limit under the Program of the Council of Ministers of the Republic of Bulgaria for guaranteeing interest-free loans to protect people with the lack of opportunity to render employment services due to the pandemic of COVID- 19, provided by the BULGARIAN DEVELOPMENT BANK AD to UniCredit Bulbank AD, but not later than 11.01.2021.

The present form is provided for the purpose of making an informed decision about concluding a bank loan agreement.