

Dear clients,

We would like to inform you that as of **06.12.2022**, there will be changes taking effect to the General Terms and Conditions of UniCredit Bulbank AD for opening, servicing and closing of bank accounts and the Business Leader Package Program of legal entities and sole traders and for provision of payment services /the General Terms and Conditions/.

The changes are related to the following:

- ✓ Supplementing the General Terms and Conditions with special terms and conditions for opening, servicing and closing of term deposits of legal entities and sole traders in a new Section IIIA.
- ✓ Supplementing the General Terms and Conditions with the terms and conditions for using the Business Leader Package Program in a new Section XIV.
- ✓ Introducing a new reason for termination of a bank account agreement in a new item 9.3.3.
- ✓ Making Instant BGN payments under the Blink Program of the National Card and Payment Scheme, part of BORICA AD, which are ordered electronically, in Appendix No. 1 to the General Terms and Conditions.
- ✓ Text editing for the purpose of making the text more concise.

The full version of the document is available [HERE](#).

This notification is provided by the bank in regards to its obligation as a payment service provider pursuant to Art. 62 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with a 2-month notice.

The bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.