

LOAN APPLICATION FOR AN INDIVIDUAL

„UniCredit Bulbank“ AD

Incoming №:
Date:
Customer №:

I. DETAILS OF THE REQUESTED LOAN

Loan type	<input type="checkbox"/> Mortgage with full liability <input type="checkbox"/> Overdraft	<input type="checkbox"/> Mortgage with limited liability <input type="checkbox"/> Consumer
Amount	Currency	
In words	Term of the loan	
Function / Purpose	Preferred date of the month for maturity of the repayment installment (DD)*:	
Price of the real estate to be purchased **		

* If such is not indicated, the payment will be made on the first day of the calendar month

** This is a mandatory field in case the selected type of the loan is a Mortgage Loan and the purpose of the loan is Purchase

Utilization and repayment of the loan:

Utilization	<input type="checkbox"/> One-off	<input type="checkbox"/> In parts	Deadline for utilization (number of months) months
Repayment	<input type="checkbox"/> Annuity installments	<input type="checkbox"/> Equal monthly installments for the principal	Grace period for the principal*	

Please mark the channel through which you prefer to receive information and statements for your loan from UniCredit Bulbank according to our statutory obligation.

„Bulbank Online“ E-mail

Information on credit movement is provided free of charge, through the Bank's online/mobile banking platforms and/or by email. In case you do not use the above-mentioned platforms, please provide an email address for providing the information*

*The information is provided free of charge upon request by the Bank when you have not provided an email address or the provided email address is incorrect/incomplete or non-existent.

When submitting the Loan Application on paper, I agree that the fee for processing the Loan Application will be collected ex officio by the Bank from my account opened with UniCredit Bulbank AD.

Please fill in if you are applying for a mortgage loan *

I/we agree that the legal opinion, the confession of the purchase and sale and/or the establishment of the mortgage will be carried out by a person proposed by the Bank and a notary confirmed by me/us, with my/our personal data being provided by the Bank to the selected notary in accordance with the requirements for legality of the personal data protection legislation.

I do not agree/we do not agree that the legal opinion, the confession of the purchase and sale and/or the establishment of the mortgage be carried out by a notary proposed by the Bank.

*Not to be filled in and not applicable when applying for a mortgage loan at UniCredit Point (Agency network of "UniCredit Bulbank" AD).

An additional loan - an Overdraft

Please, fill in this field if you would like to apply for an Overdraft as well:

Amount:	Currency:
In words:	Term of the loan (YY):
Function / Purpose	

Please indicate the manner in which you would like UniCredit Bulbank AD to provide you with information about the loan, in accordance with its statutory obligation:

Information on credit movement is provided free of charge, through the Bank's online/mobile banking platforms and/or by email. In above-mentioned platforms, please provide an email address for providing the information:

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II. LOAN APPLICANT DETAILS

1. Personal data

Personal data, as shown on the identity document

First name / Middle name / Last name:	Personal No:
Citizenship:	Date of birth:
Identity document number:	Validity:
Date of issuing:	Issued by:
Address as shown on the identity document	

Contact details:

Mobile phone:	E-mail:
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Further details about the address:

Current address – Post code / City / District / Street, No. / Residence No.	Years spent at current address:
Correspondence address – Post code / City / District / Street No. / Residence No.	
Current residential status:	<input type="checkbox"/> Owner <input type="checkbox"/> Rented (from an individual) <input type="checkbox"/> Rented (from an institution) <input type="checkbox"/> Living at the residence of acquaintances / relatives

Further details about the loan applicant

Education:	<input type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Vocational <input type="checkbox"/> College <input type="checkbox"/> University
Marital status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Co-habiting <input type="checkbox"/> Widowed
Number of children under the age of 18:	

2. Profession and income

Type of employment:	<input type="checkbox"/> Employee <input type="checkbox"/> Retired <input type="checkbox"/> Shareholder* <input type="checkbox"/> Freelancer <input type="checkbox"/> Unemployed <input type="checkbox"/> Student <input type="checkbox"/> Management contract <input type="checkbox"/> Other:
Profession:	Position
Employment contract:	<input type="checkbox"/> Indefinite term <input type="checkbox"/> Limited term
Total registered work experience (YY/MM):	Years at the present job
Employer:	UIC/BULSTAT

* Please, fill in "Percentage of participation –".

Income - information:

Net monthly income from:

<input type="checkbox"/> Employment income /salary/:	Currency	<input type="checkbox"/> Pension	Currency	<input type="checkbox"/> Other	Currency
<input type="checkbox"/> Income from own business:	Currency	<input type="checkbox"/> Rents and dividends	Currency		
Amount of the total monthly net income:	Currency				

I hereby declare that I receive my income in (Currency), I hold assets in (Currency), my habitual residence is in (Please, indicate the country). The currency of the funds with which I will repay the loan is (Currency). I undertake to inform UniCredit Bulbank AD in writing as soon as possible if any change in these circumstances occurs.

3. ASSETS (excluding the funds on account with UCB)

..... (Has/Does not have) assets:

* In case of more than 5 types of assets, the details shall be specified in an appendix

4. Liabilities

..... (I have/I do not have) liabilities towards banks, the state and other parties (including leasing, commercial loans, liabilities towards related enterprises, going into/substitution in debt, etc.):

Bank/ Other creditor	Loan type*	Commitment type **	Outstanding debt in EUR	Monthly instalment In EUR	Repayment deadline
		Total:			

* In case of more than 5 creditors, the details shall be specified in an appendix

* Loan type: /consumer, mortgage, POS loan, credit card, overdraft, leasing, other/

** Commitment type: /borrower, co-debtor, guarantor, other/

III. DETAILS ABOUT THE CO-DEBTOR/SECOND LOAN APPLICANT

1. Personal data

Personal data, as shown on the identity document

First name / Middle name /

Personal No:



Телефон:
0 700 1 84 84



Интернет сайт:
unicreditbulbank.bg

ЕАУКА 22 РАДИУМТО-ИОННАЯ

UniCredit Bulbank

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Last name:	
Citizenship:	Date of birth:
Identity document number:	Validity:
Date of issuing:	Issued by:
Address, as shown on the identity document:	
Contact details:	
Mobile phone:	E-mail:

Further details about the address:		
Current address – Post code / City / District / Street, No. / Residence No.	Years spent at current address:	
Correspondence address – Post code / City / District / Street No. / Residence No.		
Current residential status:	<input type="checkbox"/> Owner	<input type="checkbox"/> Rented (from an individual)
	<input type="checkbox"/> Rented (from an institution)	<input type="checkbox"/> Living at the residence of acquaintances / relatives

Further details about the co-debtor/ second loan applicant					
Education:	<input type="checkbox"/> Primary	<input type="checkbox"/> Secondary	<input type="checkbox"/> Vocational	<input type="checkbox"/> College	<input type="checkbox"/> University
Marital status:	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Divorced	<input type="checkbox"/> Co-habiting	<input type="checkbox"/> Widowed
Number of children under the age of 18 :					

2. Profession and income

Type of employment:	<input type="checkbox"/> Employee	<input type="checkbox"/> Retired	<input type="checkbox"/> Shareholder*	<input type="checkbox"/> Freelancer	
	<input type="checkbox"/> Unemployed	<input type="checkbox"/> Student	<input type="checkbox"/> Management contract	<input type="checkbox"/> Other:	
Profession:	Position				
Employment contract:	<input type="checkbox"/> Indefinite term	<input type="checkbox"/> Limited term			
Total registered work experience (YY/MM):				Years at the present job	
Employer:					UIC/BULSTAT

* Please, fill in "Percentage of participation –".

Income - information					
Net monthly income from:					
<input type="checkbox"/> Employment income /salary/:	Currency	<input type="checkbox"/> Pension	Currency	<input type="checkbox"/> Other	Currency
<input type="checkbox"/> Income from own business:	Currency	<input type="checkbox"/> Rents and dividends	Currency		

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Amount of the total monthly net income:

Currency

I hereby declare that I receive my income in (Currency), I hold assets in (Currency), my habitual residence is in (Please, indicate the country). The currency of the funds with which I will repay the loan is (Currency). I undertake to inform UniCredit Bulbank AD in writing as soon as possible if any change in these circumstances occurs.

3. ASSETS (excluding the funds on account with UCB)

..... (Has/Does not have) assets:

Type (real estate, cash funds, financial assets, shares in mutual funds, insurance, shares in a retirement fund, other)	Additional information (address and type of the property, type of the financial instrument, etc.)	Approximate market value in EUR / amount of the funds
Total:		

* In case of more than 5 types of assets, the details shall be specified in an appendix

4. Liabilities

..... (I have/I do not have) liabilities towards banks, the state and other parties (including leasing, commercial loans, liabilities towards related enterprises, going into/substitution in debt, etc.):

Bank/ Other creditor	Loan type*	Commitment type **	Outstanding debt in EUR	Monthly instalment In EURf	Repayment deadline
Total:					

* In case of more than 5 creditors, the details shall be specified in an appendix

* Loan type: /consumer, mortgage, POS loan, credit card, overdraft, leasing, other/

** Commitment type: /borrower, co-debtor, guarantor, other/

IV. INFORMATION ABOUT THE PERSONS RELATED TO THE LOAN APPLICANT AND THE CO-DEBTOR -

I hereby declare in my capacity as a Co-Debtor/Second Loan Applicant that (I am/I am not) economically related to other parties, as well as that (I have/I do not have) another relatedness which allows the exertion of influence, control over the management and the operation.
(In case there is no relatedness, the information in the table below should not be filled in).

I hereby declare that I am a related party within the meaning of § 1, item 4 and item 5 of the additional provisions of the Credit Institutions Act and Ordinance No. 22 of BNB and European Banking Authority guidelines with regard to the following persons:

Type of relatedness	Name and legal form/names of the person	UIC/personal number	Registered seat/ address of the person	Credit indebtedness ¹
1	2	3	4	5

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I hereby declare in my capacity as a Co-Debtor/Second Loan Applicant that (I am/I am not) economically related to other parties, as well as that (I have/I do not have) another relatedness which allows the exertion of influence, control over the management and the operation.
(In case there is no relatedness, the information in the table below should not be filled in).

I hereby declare that I am a related party within the meaning of § 1, item 4 and item 5 of the additional provisions of the Credit Institutions Act and Ordinance No. 22 of BNB and European Banking Authority guidelines with regard to the following persons:

Type of relatedness	Name and legal form/names of the person	UIC/personal number	Registered seat/address of the person	Credit indebtedness ¹
1	2	3	4	5

* When the related persons are more than the fields, the declarant shall fill in and sign an additional sheet, which shall be an integral part of the Information-Declaration and Loan request, and the table shall contain the text "according to the appendix".

In this Information, there are declared the persons to whom the Loan Applicant is a related party within the meaning of §1, item 4 and item 5 of the Credit Institutions Act and Ordinance No. 22 of BNB, namely:

- a. spouses, lineal relatives² – without restrictions, collateral relatives³ – to fourth degree, including the relatives-in-law – to third degree inclusive;
- b. partners;
- c. persons, the one of whom participates in the management of the other, or of its subsidiary;
- d. persons whose management or control body has as a member one and the same legal or natural person, including when the natural person represents the legal person;
- e. company or person holding more than 10 percent of the shares or stakes issued with voting rights in the company;
- f. persons, the one of whom exercises control⁴ with regard to the other;
- g. persons whose activity is controlled by a third person or by its subsidiary;
- h. persons which jointly control a third person or its subsidiary;
- i. persons the one of whom is a commercial representative of the other.
- j. 100% ownership;
- k. relatedness through a guarantee – a company and/or a person, who although not referring technically to an economic group are considered to be part of the economic group of the guarantor as their credit lines have been disbursed to them mainly because of the guarantee, which they have received from the economic group or from one of its members;
- l. in cases other than above, two or more persons bearing common risk because they are financially (in a business way) interrelated in such a way that if one of them has financial problems, including in the financing or repayment of its liabilities, there is a likelihood for the other one or all of the others too to feel difficulties in the financing of the activity or in the fulfilment of their obligations (for example, a main buyer, a main supplier).

- 1. More than 70% of the revenues are generated from transactions with one legal entity;
- 2. More than 70% of the costs arise from transactions with one legal entity;
- 3. More than 70% of the production is sold to one legal entity;
- 4. More than 70% of the supplies are received from one legal entity;
- 5. More than 70% of the receivables are with one legal entity;
- 6. More than 70% of the liabilities are towards one legal entity;
- 7. When the expected source of funds for the repayment of the loans of two or more clients is one and the same, and neither of the clients has another independent source of income with which the loan can be serviced and fully repaid;
- 8. Strong dependence on the capital and the production of, and on the technical cooperation with another legal entity;
- 9. Dependence on one source of financing (which cannot be easily substituted), including the presence of significant intercompany loans.

Instructions for filling in :

- ⇒ Legal entities and sole proprietors shall indicate if there is relatedness as per letters „b“, „c“, „d“, „e“, „f“, „g“, „i“, „j“, „k“ и „l“;
- ⇒ Natural persons shall indicate if there is relatedness as per letters „a“, „b“, „c“, „d“, „e“, „f“, „g“, „h“, „i“, „j“, „k“ и „l“;
- ⇒ in column 1 indicate the type of relatedness, for example : „a“;
- ⇒ in column 2 list the persons to whom the Loan Applicant is related as per the respective attribute;
- ⇒ in column 3 - UIC for the legal entities and sole proprietors, Personal Number for the natural persons;
- ⇒ in column 4 - registered seat of the company - for the legal entities and sole proprietors, address of the person - for the natural persons;
- ⇒ in column 5 – total credit indebtedness in the original currency of the related party.
- ⇒ Absence of relatedness or credit indebtedness of the related parties shall be stated by writing it down in words.

¹ Pursuant to §1, item 3 of the additional provisions of Ordinance No. 22 of BNB, credit indebtedness is the indebtedness of one natural or legal person to the following institutions:

1. banks and foreign bank branches operating on the territory of Bulgaria;
2. the persons registered under Art. 3a of the Law on Credit Institutions, conducting activities under Art. 2, para. 2, items 6, 7 or 12, or under Art. 3, para. 1, item 3 of the Law on Credit Institutions, excluding foreign financial institutions conducting activities directly on the territory of the Republic of Bulgaria;
3. payment institutions and electronic money institutions granting credit under Art. 21 and Art. 41 of the Law on Payment Services and Payment Systems.

² Lineal relatives - the relation between two persons where the one of them descends directly or indirectly from the other.

3 Collateral relatives - the relation between two persons descending from a common forefather, without the one descending from the other.

⁴ Within the meaning of §1, item 7 of the additional provisions of CIA, "control" is a concept within the meaning of Art. 4, para. 1, item 37 of Regulation (EU) No. 575/2013, and respectively means the relation between a parent company and a subsidiary within the meaning of Art. 1 of Directive 83/349/EEC, or the accounting standards which the institution must comply with in accordance with Regulation (EC) No. 1606/2002, or a similar relation between a natural or legal person and an enterprise; a relation between a parent company and a subsidiary within the meaning of Art. 1 of Directive 83/349/EEC exists if the enterprise (the parent company):

- a) has the majority of votes of the shareholders or the partners in another enterprise (a subsidiary); or
- b) has the right to appoint or dismiss the majority of members of the governing, management or supervisory body of another enterprise (a subsidiary) and at the same time is a shareholder or partner in that enterprise; or
- c) has the right to exercise dominating influence over an enterprise (a subsidiary) in which it is a shareholder or partner by virtue of an agreement concluded with that enterprise, or by virtue of a clause in its articles of association, if the legislation applicable to the subsidiary provides for it to be governed by such agreements or provisions; or
- d) is a shareholder or partner in an enterprise and:
 - aa) the majority of the members of the governing, management or supervisory bodies of that enterprise (a subsidiary), who have occupied the position during the respective financial year, during the preceding financial year and until the date of preparation of the consolidated financial statement, have been appointed only as a result of the exercising of the voting right; or
 - bb) controls by itself, by virtue of an agreement with other shareholders or partners in that enterprise (a subsidiary), the majority of the votes of the shareholders or partners in that enterprise.
- e) prepares consolidated financial statements and a consolidated annual report in the cases where the national legislation requires so and if:
 - a) the enterprise (the parent company) has the powers to exercise or actually exercises dominating influence or control over another enterprise (a subsidiary); or
 - b) the enterprise (the parent company) and the other enterprise (the subsidiary) are managed jointly by the parent company.

V. Information about the personal data processed by UniCredit Bulbank AD pursuant to Regulation EU 2016/679 (General Data Protection Regulation)

UniCredit Bulbank AD, UIC: 831919536, registered seat and management address: City of Sofia, 7, Sveta Nedelya Sq., holding a banking license issued by the Bulgarian National Bank by virtue of Order No. RD22-2249/16.11.2009, is a data controller.

The Bank processes your personal data for the purposes of carrying out a banking activity and in managing the relationships with clients and customers before and/or during the term of effect of concluded bank agreements. When you apply for a credit product, the Bank will have to process your personal data in order to evaluate your creditworthiness. Also, if you have provided your consent, your personal data will be processed for direct marketing purposes by analyzing the information about your preferences and consumer habits and promoting the products and services offered by the Bank. It is possible that your personal data may be processed to survey your customer satisfaction and improve the customer service, unless you object to it. Information that constitutes personal data is also processed in order to control the activities of outsourced service providers, for security and security maintenance as well as to prevent fraud. UniCredit Bulbank AD is obliged by law to process your personal data for the purposes of anti-money laundering and combating terrorist financing. The Bank has the obligation under the Measures Against Money Laundering Act (MAMLA) to identify the person carrying out the transaction, i.e. to process personal data indicated on the identity document, including when the person is not its client. This processing includes also fulfillment of the legal obligation to check and make a copy of the identity document, while such operations can be executed with the help of technical means permitted by the law. The data shall be processed and stored for the period and purpose established in the MAMLA. In addition, the bank is required to process your personal data when you act as a representative of a legal entity that is a client of the Bank. Your personal data will be processed exclusively for the purposes, for which they have been collected.

The Bank shall process the personal data when at least one of the grounds for processing is present, namely: When you give your consent; when you want to enter into or have already entered into an agreement with the Bank; for compliance with a legal obligation; for the purposes of the legitimate interests of UniCredit Bulbank AD. If you fail to provide your personal data, the Bank will not be able to provide the requested service

When it is stipulated by law or in your agreement, UniCredit Bulbank AD can disclose personal data to different categories of recipients as follows:

- ✓ public bodies, institutions and establishments, auditors that exercise supervisory control over the activity of the Bank or over the compliance with a law applicable to the bank or the data subjects. Those can be, for instance, the BNB, FSC, CPDP, NRA, SANS, Mol, the court, the prosecutor's office, etc.;
- ✓ Data processors operating under the management of the Bank (including parties that provide assistance in servicing and collecting receivables of the controller);
- ✓ parties related to the Bank, including companies of UniCredit Group, whenever there are justified legitimate interests of UniCredit Bulbank AD. For various processes related to direct marketing, the relatedness evaluation, the maintenance and management of information systems, the regulatory reporting, the sale of products and services, etc., UniCredit Bulbank AD and the subsidiaries of the bank in Bulgaria (UniCredit Consumer Financing, UniCredit Leasing, UniCredit Insurance Broker, UniCredit Fleet Management and UniCredit Factoring) can provide assistance as joint data controllers and jointly to set the objectives and the means for personal data processing;
- ✓ in order to carry out checks and receive information related to the assessment of your creditworthiness when you have expressed your willingness to enter into an agreement with the Bank;
- ✓ Third parties when there is a valid legal reason for disclosure;
- ✓ when transferring (assigning) the receivables to third parties in accordance with the requirements of the effective national legislation.

Usually, UniCredit Bulbank AD does not transfer personal data to third countries or international organizations. If, however, this is necessary, the provisions under the General Data Protection Regulation shall be observed. Such transfer shall be done, for instance when it is required for the conclusion and execution of an agreement between you and the Bank. One such instance is when you need to do a money transfer abroad. You can use the phone numbers or the contact form of the Bank (those are available on our website) to obtain information about the applicable guarantees on protection of your personal data and the terms and conditions of the transfer.

UniCredit Bulbank AD processes personal data in accordance with the deadlines set in the effective country's legislation and by the regulatory supervisory authorities. Personal data with regard to which there is no explicit legislative/supervisory obligation to be kept shall be erased after the purpose for which it was collected and processed has been achieved.

For certain categories of credit products (for instance, such with a pre-approved limit), you may be subject to an automated decision making process, which

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includes profiling when assessing your creditworthiness. This type of decision making is necessary in order to conclude the agreement. To that end, various checks are carried out in databases of the Bank and the country's official registers, which lead to the decision based on pre-set criteria. It is possible that you may receive an offer for such type of product if you have previously given your consent for processing of your data for the purposes of direct marketing. It is entirely up to you to decide whether to accept the offer.

We hereby inform you that you have the right to request access to, rectification, erasure or restriction of the processing of your personal data as well as the right to data portability under the General Data Protection Regulation. You can object to processing on the basis of a legitimate interest. You can withdraw your consent for a specific purpose at any time without this affecting the lawfulness of the processing before the consent was withdrawn.

Further information about the personal data processed by UniCredit Bulbank AD can be found on the Bank's website www.unicreditbulbank.bg, Personal Data Protection section as well as at your convenient bank branch/center.

You can contact UniCredit Bulbank's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 7, Sveta Nedelya Sq., 1000 Sofia, Bulgaria. If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection

VI. DECLARATIONS

1. I am/ We are acquainted with the regulations concerning the credit activity as well as with the General Terms and Conditions under which UniCredit Bulbank AD grants real estate loans to consumers - mortgage loans/ the General Terms and Conditions under which UniCredit Bulbank AD provides consumer loans to Individuals, and the Tariff for the fees and commissions of UniCredit Bulbank AD for individuals, which I / we accept.
2. I / we hereby declare that I / we personally do not have any outstanding enforceable liabilities for taxes, customs duties and mandatory social security contributions; I/we do not have any deferred, rescheduled, secured public liabilities (for taxes, customs duties, social security contributions, etc.), as well as such under deeds for establishment of public receivables which have not become effective; I/we have not been served an order for award of an audit, the company/trader represented by me / us does not have any outstanding enforceable liabilities for taxes, customs duties and mandatory social security contributions, the company/trader represented by me / us does not have any deferred, rescheduled, secured public liabilities (for taxes, customs duties, social security contributions, etc.), as well as such under deeds for establishment of public receivables which have not become effective; I / we have not been served an order for assignment of an audit as an individual and as a sole trader I / we do not have any outstanding enforceable liabilities for taxes, customs duties and mandatory social security contributions, I as an individual and as a sole trader do not have any deferred, rescheduled, secured public liabilities (for taxes, customs duties, social security contributions, etc.), as well as such under deeds for establishment of public receivables which have not become effective; I / we have not been served an order for assignment of an audit. In case UniCredit Bulbank AD suffers any damages as a result of incorrect data in this declaration, I/we unconditionally and irrevocably undertake to compensate the UniCredit Bulbank AD for these damages upon submission of the respective cost-proving documents. I am / We are aware of the criminal liability for declaring untrue information.
3. I / we hereby declare that the information provided by me / us related to the loan application is true and correct. I / We undertake to inform UniCredit Bulbank AD in writing as soon as possible in case of any change in my / our personal data. I am / We are aware that for untrue information I / we shall be liable for the damages caused to the Bank as per the effective legislation.
4. I/We give my/our explicit and unconditional consent to be a subject/subjects to inquiries/information gathering from state authorities, institutions, establishments and registers (for example the National Social Security Institute, CCR, the Civil Registration and Administrative Service, Experian Bulgaria EAD and others) in order to evaluate my/our creditworthiness or for the purpose of receiving other types of preliminary information necessary for entering into an agreement, which I/we have asked for. By signing the request and/or Agreement by which I/we am/are to be provided with the respective bank product/service, I/we declare that I/we consent to being a subject/subjects to inquiries and personal data processing, including data that constitutes a manufacturing or trade secret in order to have my/our creditworthiness evaluated and to gather preliminary information. I/we authorize UniCredit Bulbank AD, against the obligation of the third parties to observe the rules of confidentiality, to disclose to them facts and circumstances that constitute a bank secret pursuant to the provisions of art. 62 of the Credit Institutions Act. We authorize the Bank to process, transfer and use at its discretion the whole or part of the information which it has received regarding current or previous contractual relations between me/us and UniCredit Bulbank AD, payments that we have made or are currently making under these agreements as well as any delays of the payments or other kind of default under these agreements, incl. via third parties, within the territory of the Republic of Bulgaria or outside its borders, while observing the confidential nature of the information in accordance with the effective legislation. In case of a refusal to provide data, the Bank will not accept /consider the Loan Application.
5. I/we hereby declare that in case of a purchase of an atelier, the latter will be used for residential purposes only..

VII. APPENDICES:

Appendix 1 - details of the Loan Applicant/Co-Debtor/Guarantor (please, indicate the number of appendices)

Name and signature Loan applicant:	Date (dd/mm/yyyy)
Name and signature Co-debtor/ Second Loan applicant	Date (dd/mm/yyyy)