

Dear Clients,

We hereby inform you that from **26.12.2023** r. the following changes in the General Terms and Conditions of UniCredit Bulbank AD for bank cards for business clients and for providing payment services with the use of bank cards as electronic payment instruments will take effect:

In SECTION I. SUBJECT

1. The present General Terms and Conditions for bank cards for business clients and for providing payment services with the use of bank cards as electronic payment instruments, hereinafter referred to as the General Terms and Conditions, or GTC, shall govern the relations between UniCredit Bulbank AD (hereinafter referred to as the Bank), entered in the Commercial Companies Register with the Registry Agency, UIC 831919536, with registered seat and management address: City of Sofia, Vazrazhdane District, 7, Sveta Nedelya Sq., website: www.unicreditbulbank.bg, performing banking activity under the supervision of the Bulgarian National Bank, by virtue of licence No. RD22-2249/16.11.2009 and clients - legal entities, sole proprietors or budget organisations, the persons referred to in Article 2 of the Commerce Act, established under the laws of the Republic of Bulgaria, and budget organisations, in connection with the opening, servicing and closing of primary and additional bank cards (hereinafter also referred to as "Cards"), as well as with regard to the payment services and instruments, which the Bank provides to its clients through the use of cards as electronic payment instruments. The General Terms and Conditions shall be binding for the clients and shall form an integral part of the respective agreement for bank card and provision of payment services via bank card, which shall refer to them. The relevant provisions of these General Terms and Conditions shall have the legal effect and consequences of a framework agreement between the Bank and a Client pursuant to the Law on Payment Services and Payment Systems (LPSPS), regulating the future performance of separate or a sequence of payment transactions with the use of a payment instrument (a bank card).

In SECTION II. DEFINITIONS:

2. The following words and expressions, used in the General Terms and Conditions and in bank card agreements, shall have the following meanings:

2.1. Bank card or a card means a main or an additional debit/credit card. For the issuing of an additional card, on the grounds of a bank card agreement concluded between the Bank and the client, the client shall fill in a separate request form, providing the required information for the issuing of an additional card in the name of the person indicated by it – authorized user;

2.2. Bank card brand means the brand of Visa International, Inc., Mastercard International, Inc., Discover, China UnionPay Co. Ltd or any other international card organisation/card scheme that provides cards approved for payment by the Bank. The Bank Card Brand is subdivided into sub-brands.

2.3 Debit card or DC means an electronic payment instrument, which entitles the authorized user for a specified period of time to perform payment transactions up to the actual amount of the available funds on the current account of the client. By use of a deposit debit card (main or additional one), only the following payment and non-payment transactions may be performed:

- deposit of BGN in cash to a client's payment account specified in the corporate deposit debit card agreement and servicing the deposit debit card at the Bank's facilities supporting the service;
- Change of PIN - on ATMs in the system of BORICA AD on the territory of the Republic of Bulgaria.

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2.5. Client is a legal entity, sole proprietor, a person referred to in Article 2 of the Commerce Act, or a budgetary organisation established under the laws of the Republic of Bulgaria, or a foreign legal entity.

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2.7. Current account servicing a DC or a DCCA is a bank payment account opened and maintained with the Bank in the name of a client, individualised in a corporate debit card agreement, to which and to the balance of which the respective authorised user has access through the DC. The DCCA records the balance and the transactions made with each DC serviced by it - payments and receipts from ICO, as well as fees, commissions and interest charged and/or collected thereon. The Bank shall collect ex officio from the DCCA the amounts of interest, fees, commissions and charges due to it, based on a DC Agreement and these General Terms and Conditions, by the client in connection with the opening, servicing and closing of a DC and for the transactions made therewith. The relations between the Bank and a client in relation to and in connection with the opening and closing of a DCCA shall be governed by the General Terms and Conditions of UniCredit Bulbank AD for the opening, servicing and closing of bank accounts and the Business Leader package program for legal entities and sole proprietors and for the provision of payment services.

2.8. Unauthorized overdraft is the amount of the excess over the available balance on the DCCA resulting from a card transaction or fees and commissions and/or interest charged by the Bank. Any unauthorised overdraft is immediately due and payable;

2.9. Current account for ex-officio collection of receivables or CAECR is a bank payment account opened and maintained with the Bank in the name of a client, individualised in a Corporate CC Agreement, which the client may designate as the account from which the Bank is entitled to collect ex officio, on the due date, its due and payable claims for the minimum repayment instalment, the minimum amount due respectively and/or for all amounts payable by the client to the Bank, including, but not limited to, principal, interest, fees, commissions, other charges, as determined in terms of their legal ground and amount in the Corporate CC Agreement and these Terms and Conditions. The relations between the Bank and a client in connection with the opening and closing of EOCCA shall be governed by the General Terms and Conditions of UniCredit Bulbank AD for opening, servicing and closing of bank accounts and package program "Business Leader" for legal entities and sole proprietors and for the provision of payment services.

2.10. Card account or CA means a bank payment account opened on the grounds of the corporate credit card agreement and these GTC, associated with the CC, on which the client shall be obliged to deposit the funds for repayment, until or on the Repayment date at the latest, of all utilized amounts from the credit limit and the interests, fees and commissions, penalties and other charges thereon or at least the Minimum repayment amount, or respectively the Minimum due amount. On the Card account the client may deposit also own funds in excess of the credit limit, to which only the authorized user of a main CC shall have access with the card;

2.11. Credit limit, Credit or CL is the amount specified in a corporate CC agreement or the CC application, respectively, granted by the Bank as a credit to a client on the basis and subject to the terms of a corporate CC agreement and these Terms and Conditions, which an authorised user may access and use through the CC during the client payment period;

2.12. Term of the Credit limit means the final deadline set in the corporate credit card agreement, until which the CL may be used and revolve with the repayment of the used credit limit and after the expiry of which, the commitment of the Bank to provide uncommitted amounts under the credit limit shall be terminated.

2.13. Client payments period or CPP is the period from the first to the last day (inclusive) of each calendar month during the term of the Corporate CC Agreement during which all CC transactions and/or the accrual and/or repayment of interest, fees and commissions against the CL are booked on the card/card account. The period of client payments during the first and the last months of the Corporate CC Agreement shall be the relevant period of days falling within the term of the Corporate CC Agreement;

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2.15. Minimum repayment amount or MRA means the amount which the client has to repay within the time limits indicated in the corporate CC agreement, in order to be able to use the available CL. The amount of the Minimum repayment amount shall be determined in the corporate CC agreement;

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2.17. Debt from a previous client payments period means a due and payable outstanding Debt formed by the Utilized amount in one client payments period, reduced with the repayments made for the same client payments period, transferable to a next client payments period;

2.18. Exceeded credit limit means the amount in excess of the agreed credit limit as a result of a performed transaction with the card or fees and commissions and/or interests charged by the Bank on the card account. The used Exceeded credit limit shall be immediately due and payable;

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2.20. Date of repayment or DR means the date until or on which from the CA/CAECR the debt (partial or full) on the card is repaid. The date of repayment shall be every 15th (fifteenth) day of the calendar month or the last day of the grace period following the client payments period or the first next business day, in case the last day of the grace period is a non-business day. On this date, at the latest, the client shall provide funds for covering the utilized amounts or at least the MRA, or respectively the MDA.

2.21. Interest for utilized amount means a monthly interest rate, charged on the utilized credit limit, with an amount indicated in the corporate credit card agreement;

2.21 Fee for an exceeded credit limit means a fee payable by the Client in the cases where the agreed Credit Limit is exceeded as a result of a transaction made with the Credit Card, with an amount indicated in the Tariff for the Fees and Commissions of UniCredit Bulbank AD for Legal Entities and Sole Proprietors (the Tariff), applicable as at the time of collecting the fee. The fee for Exceeded Credit Limit shall be due and payable as per the time limits and the conditions set forth in the Credit Card Agreement; **(the article is removed)**

2.22. Fee for the administration of unpaid debts in due time is the fee paid by the client in cases where the client fails to repay the minimum repayment instalment/minimum amount due on or before the due date, determined in the Tariff of UniCredit Bulbank AD of the fees and commissions for legal entities and sole proprietors, applicable at the time of collection of the fee. The fee for the administration of debts not paid on time is due and payable on the terms and within the periods set out in the CC agreement.

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2.24. Cash M transfer means a service, which allows the authorized user to transfer funds from the CAECR, or respectively the CA, to an account of another person, through an ATM which supports the service. The receiver can withdraw the amount from an ATM within 7 (seven) days of the date of the transfer by selecting the service "Cash M transfer" and entering the following information in the indicated fields: **(the article is removed)**

- Mobile phone number (on which he/she has received an "SMS code");
- "SMS code" (a 6-digit code from an SMS notification);
- Transaction code (a 4-digit code received from the ordering party).

2.24. International Card Organisations (ICOs) - Legal entities managing card brands.

2.25. Personal identification number (PIN) - an authentication code provided in paper format by the Bank to the Authorized User of the card to be used for activation of the card or for performing payment/reference type or non-payment operations with the card..

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Contactless payment – a payment where, without inserting/swiping the card into/through a POS terminal, the card is brought within 2-3 cm to the designated place marked with a special symbol on the POS terminal or the contactless reader connected to it or an ATM, marked with the PayPass or payWave logo, supporting this type of data transfer. The payment takes place after entering the amount of the purchase in a POS terminal and an invitation by the seller to the authorised card user to approach and hold the card until the successful execution of the payment with a sound and light signal is visible on the screen of the POS terminal;

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2.40. Sanctioned person means a person that is subject to sanctions or is owned or controlled by another sanctioned person.

In SECTION III. ISSUING AND USE OF THE CARD

3. The Bank shall issue a main or an additional bank card(s) to an authorised user based on a written application in the Bank's form submitted by the client and the submission of documents and information requested by the Bank. The Bank shall issue a card in accordance with the legislation in force in the Republic of Bulgaria and its internal regulations, these General Terms and Conditions, the Tariff, the client's application for issuance of a card and the specific card agreement. The number of cards that may be issued/reissued to a single client/authorised user shall be determined by the Bank..

3A. The brand under which a bank card is issued/reissued shall be determined by the Bank

3A.1. The Bank shall have the right to reissue a bank card with a brand different from the brand of the reissued bank card, including before the expiry of the card. The reissued card shall have a new number, expiry date and initial PIN/E-PIN.

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3.1.1. There should be a signed agreement for the bank card between the Bank and the client;

3.1.2. The client should have filled in and submitted a request for issuing of a card in format set out by the Bank, with the necessary details for issuing of an additional card, including but not limited to, the client should have indicated daily and weekly transactional limits for withdrawals and payments with the additional card which shall not exceed those indicated for the main card, and in the case of an additional CC – also the part of the credit limit which can be used with the use of the additional CC.

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3.3. The Bank shall make a decision on the request of the client and shall not be obliged to justify its refusal for issuing of a card.

3.4. The application for issuance of a card (primary or supplementary), as well as the bank card agreement, shall be signed by the client's legal representative(s) or its attorney duly authorised by a power of attorney which is notarised or is equivalent to a notarised power of attorney.

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3.6. The card shall be issued/reissued by the Bank within 5 business days from the date of submission of the application for its issuance/reissuance/determination of the amount of the credit limit on the card. At the client's request, there may be an express issuance of a card - within 48 hours from the date of the application for issuance/reissuance of the card/determination of the amount of the credit limit on the card. For express service, the client shall pay a fee as per the Tariff. There is no express issuance/reissuance of a card with an E-PIN.

3.7. The card is property of the Bank and shall be returned to the Bank within 30 days after its expiry or on the date of the notification by the client for early termination of the bank card agreement.

3.8. The Bank shall hand over the issued card and the PIN in paper form to the authorised card user in person or to the client acting through their legal representative(s) or through a person duly authorised to do so by the client's legal representative(s) with a power of attorney with signature certification executed in due order.

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3.10. Receiving of card and PIN/E-PIN:

3.10.1. AT a branch of the Bank – the authorised card user or the client acting through their legal representative(s) or through a person duly authorised to do so by the client's legal representative(s) with a power of attorney with signature certification executed in due order, shall receive the card and the initial PIN in paper form at a branch of the Bank after signing the Bank card receipt statement. The authorised user shall change the initial PIN at an ATM with the logo of BORIKA AD, which activates the card, and then shall destroy the envelope in which the initial PIN was received from the Bank.

3.10.2. To an address specified by the authorized user – the service is available only if the authorized user uses also the Bulbank Mobile service. The Bank issues the card with delivery to an address with an E-PIN. The card is delivered by courier to the authorized user in the manner agreed between the Bank and the courier. At the time of delivery of the shipment, it should be intact and with no signs of damage to the original packaging. In case the packaging is damaged (there are signs of opening, if it has been torn or if there are other such external signs that compromise the integrity of the shipment), the authorized user must not accept the shipment and must not extract the E-PIN to activate the card. If the authorized user cannot be found by the courier at the specified address, this shall be recorded by the courier and the card shall be redirected to the Bank and it can be received only in a branch of the Bank. In case the card is redirected to a new address, the courier will charge an additional fee to the authorized user. Change of the address for delivery of the card is possible before or on the date of delivery through the online platform of the courier or by a phone call. When the card is issued with an E-PIN, the authorized user may perform operations after its activation through the Bulbank Mobile service, which should be done within three months of receipt of the card. After activation of the card with an E-PIN, the E-PIN can be changed with a PIN at an ATM with the logo of BORIKA AD. In case the card is not activated within the above-mentioned three-month period, a new request for issuing a bank card has to be submitted.

3.10.2.1. The Bank shall have the right to refuse the delivery of a card to the address specified by the authorised user.

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3.15. Before the card expires, the Bank shall reissue the card at the expense of the authorised user of the primary card upon request when:

3.15.1. the card is lost/stolen;

3.15.2. an error has been made in the data specified when issuing the card due to the fault of the authorised user, for which the authorised user of the primary card shall pay a fee according to the Bank's Tariff of Fees and Commissions for Individuals;

3.15.3. the authorised user changes his/her name;

3.15.4. the card is retained by an ATM (in case of technical failure of the ATM or mechanical damage to the card).

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3.16.1. If the authorized user of an active debit card forgets his/her initial E-PIN, the authorized user shall have the possibility to request through the Bulbank Mobile service the initial E-PIN to be visualized, but not more than 10 (ten) times and within 30 (thirty) days from the activation of the card. After expiry of the visualisation period of the E-PIN and in case the authorized user of an active debit card forgets his/her E-PIN/PIN, the Bank shall issue a new PIN in paper form on the basis of a submitted request for PIN reissuing and without issuing a new card, or shall issue a new card and PIN and close the card on the basis of a request for issuing a new card and PIN for a fee according to the current Tariff.

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3.17. In case the authorized user of an active credit card forgets his/her PIN/E-PIN, the Bank shall reissue the card with a new PIN/E-PIN with the same term of validity, based on a completed request for card reissuing, for which the client shall pay a fee according to the current Tariff. An E-PIN for a reissued card shall be provided by the Bank to the authorized user through the electronic channel for the Bulbank Mobile service. The authorized user/representative of the client shall return the old card to the Bank, which shall be destroyed in his/her presence, and he/she shall fill in and sign a statement for receipt of the new bank card.

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3.20. With the card, the authorized user can perform the following payment transactions in locations and on devices marked with the commercial signs of brand of Visa, Mastercard or other brands of payment and pre-paid cards approved by the Bank:

3.20.1. Cash withdrawal from an ATM – The maximum cash amount and currency, which can be withdrawn from an ATM, shall be determined by the banks which manage the devices and the card limits;

3.20.2. Withdrawal of cash on hand in a bank through an electronic terminal or other type of mechanical device for processing card payments (imprinter). The withdrawal of cash on hand in a bank through an imprinter shall not apply to debit cards with the brand of Visa Electron;

3.20.3. Payment for goods and services in merchant outlets at a POS terminal and/or other type of mechanical device - imprinter. The payment for goods and services via imprinter shall not apply to debit cards with the brand of Visa Electron;

3.20.4. A contactless payment at a POS terminal in the merchant outlets in the country and abroad, marked with the sign of the service.

A new provision is added, as a result of which changes have been made to the subsequent numbering of the points:

3.20.12. Payment of goods/services on the Internet through a digitized bank card in a digital wallet.

3.21. With the card, the authorized user can perform the following checks and non-payment operations on devices with the brand of Visa/ Mastercard:

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3.21.2. Information about the available balance on the account – via ATMs on the territory of the country and for cards with the brand of Visa – on devices all over the world, if the foreign operator is certified for this service.

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3.22. The Bank shall have the right to limit or extend the scope of the card transactions and the conditions for their execution based on changes in the applicable legislation, the rules and procedures of ICO, security considerations or improvements in the relevant service, notifying the client and the authorised users of the changes made in accordance with the procedure set out in these General Terms and Conditions.

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3.23.4. Presenting an identity document – after an explicit request by the merchant upon a transaction at a POS terminal;

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3.26. If the authorized user enters a wrong PIN three consecutive times on the keyboard of an ATM, the card may be withheld by the ATM or returned, but its subsequent use may be automatically blocked. The unblocking of the card shall be done based on an unblocking request completed personally by the authorized user or the client, and submitted to a branch of the Bank or by calling the Call Centre.

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3.28. When a payment is made abroad in a currency which is different from the currency of the DCCA, the transaction amount shall be converted into a settlement amount of ICO in a currency and by the relevant exchange rate into the currency of the card, by which the relevant account is debited, by the relevant buy/sell exchange rate of the Bank applied on the date of booking the transaction, which serves as a reference exchange rate. The currency of the settlement amount shall be EUR or USD.

3.29. The Tariff defines the limits and the terms and conditions for issuance and servicing of payments with CC, or respectively DC.

3.30. For issuing and servicing of a card and the operations with it, the client shall owe payment to the Bank for fees and commissions as per the Tariff, effective as at the time of their charging and available at the desks of the Bank, on its website or in the electronic banking channels, and/or which are agreed in writing between the Bank and the client. Upon termination of the bank card agreement, the client shall pay the fees for payment services with bank cards charged from time to time under the agreement, in proportion to the expired period of the agreement. If such fees are paid in advance, they shall be refunded

in proportion to the period of termination.3.30.1. The Bank shall be entitled unilaterally to change the amounts of the fees and commissions charged and collected by it in accordance with the market levels and trends, and the values applicable at any time are available at the cash desks of the Bank, on its website or the electronic banking channels.

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3.32. The Bank shall not be held responsible for any payments made in compliance with the established procedure until the moment it receives a written notification accompanied by the relevant document for the death of the authorized user.

In SECTION IV. ACTIONS IN CASE OF A STOLEN / LOST CARD

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4.1. Notify the Bank immediately by contacting the Bank's Call Center in one of the specified ways available 24 hours a day all year round:

- Telephone number: 15212 - for Bulgarian mobile operators or +359 29337212 for landlines; E-mail: CallCentre@UniCreditGroup.bg
- Visit a bank branch and submit a card unblocking request form.

4.2. When the authorized user is abroad, the authorized user/ the client can directly contact Visa/ Mastercard on the telephones for free access to the Global Client Assistance System for VISA cardholders (Global Client Assistance Service - GCAS) and Mastercard (Mastercard Global Service), indicated on the website of the relevant international card organization. The client/ the authorized user shall also be obliged to notify the Bank immediately.

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4.4. Within a 5 (five)-day period after making the notification, the authorized user/the client shall submit to the Bank a written request for blocking the card, including a description of the incident. If the client/ the authorized user is abroad or for any other reason cannot personally come to the Bank, he/she can send a free-form request describing the incident to the e-mail specified above.

In SECTION V. BLOCKING AND SUBSEQUENT UNBLOCKING OF A CARD

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5.1.2. Breach of the DC agreement, or the CC agreement respectively, and/or the GTC on the part of the client/ the authorized user;

5.1.3. In case of failure to repay on the maturity date due and payable amounts based on the CC agreement / the DC agreement and/or of these GTC;

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5.2.1. A received request from the client for activation of the card, which has been blocked on the grounds of item 5.1.6;

In SECTION VI. RIGHTS AND OBLIGATIONS OF THE CLIENT AND THE AUTHORIZED USER IN CONNECTION WITH THE ISSUING AND USE OF A CARD:

6.1. The authorized user shall undertake to:

6.1.1. Use the card and/or the mobile device with an installed digital wallet in a way and according to the rules set forth in the effective legislation, the DC agreement, or the CC agreement respectively, these GTC and the rules of the International Card Organizations and shall not allow any use of the card for payments in connection with goods and services whose purchase and use is forbidden by a law, regulation or other instrument issued by a competent authority in the country where the card is used;

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6.1.2.1. When the card is used to make online payments for goods and services, the authorized user shall protect the card information, incl. the card details by taking every possible measure to prevent their disclosure to unauthorized persons, including when entering them at the time of performing a transaction and to prevent any kind of access or use of the card by third parties, including registering the provided Visa and/or Mastercard for the "Secure Online Payments" service via the electronic banking channels provided by the Bank;

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6.1.6. Return the card to the Bank within 30 days of the date of occurrence of one of the events referred in item 3.7, as well as in any of the cases referred in item 3.15.1, 3.15.3, 3.15.4 and 3.15.5 – upon receiving the new card and its PIN. The card shall be destroyed in the presence of the authorized user/representative of the client;

6.1.7. Inform the Bank immediately by telephone/e-mail, indicated in item 4.1 in case of destruction, loss, theft, misappropriation in any other way, forgery or occurrence of circumstances which create an opportunity for use of the card and/or the mobile device with an installed digital wallet in any illegal way, and within 5 (five) days of the date of such notification, the authorized user shall submit to the Bank a written request for blocking of the card with a description of the incident;

...

6.1.9. In case of occurred claims related to transactions performed with the card and submitting of a form for a disputed payment to a branch of the Bank or via the electronic channels provided by the Bank, the authorized user, the client respectively, shall be obliged to provide all the documents requested by the Bank in relation to the payment and the objections against its performing;

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6.1.13. To be constantly informed about all amendments to these GTC and the Tariff, available at the Bank's cash desks, the website and through the electronic banking channels of the Bank and shall not refer to not knowing about the terms and conditions of the Bank effective at any time, as detailed above, which shall be binding for the authorized user and which commit him/her from the date on which they are made available at the cash desks of the Bank and through its electronic channels, except for the changes which are applied to the client upon the expiry of two months of the date on which they are published, in accordance with the provisions under item 15.1.

6.1.14. When making a Cash M transfer, the authorized user shall: **(the article is removed)**

6.1.14.1. Enter the amount of the transfer – minimum BGN 10.00 /maximum BGN 400.00, where each amount shall be a multiple of BGN 10; **(the article is removed)**

6.1.14.2. Enter a randomly chosen four-digit code of the transfer; **(the article is removed)**

6.1.14.3. Enter a mobile phone number (for Bulgarian mobile operators only) of the receiver of the payment; **(the article is removed)**

6.1.14.4. Enter his/her mobile phone number (only for Bulgarian mobile operators) – if the authorized user wishes to receive a SMS notification when the money is withdrawn; **(the article is removed)**

6.1.14.5. Inform the receiver of the transfer about the code of the Cash M transfer and that the funds can be drawn within 7 (seven) days of the date of the transfer. **(the article is removed)**

6.2. The authorized user shall be entitled to perform the transactions referred in item 3.20 and 3.21 of these GTC.

6.3. The client shall be obliged to:

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6.3.5. Provide to the Bank the required information and documents, in fulfillment of the conditions of the DC agreement, respectively the CC agreement and these GTC;

6.3.6. Inform the Bank immediately in case of not receiving the his/her monthly statement for a card as agreed with the Bank;

6.3.7. In case the client has requested to receive a monthly statement by e-mail, the client shall undertake the following:

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6.3.7.3. Take all actions necessary in order not to allow unauthorized access to the information about the card and/or the mobile device with an installed digital wallet and the movements on the DCCA, or the credit card current account respectively, contained in the monthly statement, sent to an electronic address. The risk and the consequences of any such unauthorized access shall be borne by the client In case the statement exceeds 5 MB, the way of receiving it shall be further specified with the Bank;

6.3.8. Follow and keep himself informed by obtaining information at the cash desks of the Bank, through the electronic banking channels of the Bank and/or the website of the Bank, where the Bank fulfills its obligations to provide the information required under the law and keeps updated as at the respective moment full and detailed information about the content of the effective and applicable: Tariff, the GTC and of the products/services offered by the Bank for bank cards.

6.3.9. Keep himself constantly informed about all changes in these GTC and the Tariff, available at the Bank's cash desks, the website and through the electronic channels of the Bank and may not refer to not knowing about the terms and conditions of the Bank effective at any time, detailed above, which are binding for the client and which commit it from the date on which they are made available at the cash desks of the Bank and through its electronic channels, except for the changes which are applied to the client upon the expiry of two months from the date on which they are published, in accordance with the provisions under item 15.1.

6.4. The client shall be entitled to:

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6.4.2. Request reissuing of the card by completing a Request in the cases referred in item 3.15;

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6.4.4. Terminate the DC agreement, or the CC agreement respectively, on the grounds and under the terms established therein and in these GTC;

6.4.5. Request additional cards to be issued and to set daily and weekly limits for use of the additional card/s, not exceeding the limit of the main card.

6.4.6. Refuse the reissuing of a card under the conditions referred in item 3.12, by a written notification in free-text form, sent to the Bank at least 2 (two) months prior to the expiry date of the card.

6.4.7. The authorised user shall have the right to:

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6.5.2. Within 10 (ten) working days of the date of receipt of the request, the Bank shall recover to the client the total amount of the payment transaction or reject such recovery by indicating the reasons for the rejection and the authorities to which the client can refer for dispute in case he/she does not accept the presented reasons for the rejection;

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6.5.5. The client shall not be entitled to the recovery referred under item 6.5 in case he/she has provided consent directly to the Bank for the payment transaction to be executed and, where applicable, the Bank or the receiver have submitted or have made available to the Client information about the upcoming payment transaction in the agreed manner at least 28 (twenty-eight) days prior to the date of execution of the payment transaction.

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6.6.2. The provided credit limit will not be related to activities that are subject to sanctions by the European Union (EU) and/or the United States of America, related to Russia, Crimea and Sevastopol, including certain territories, based on Council Decision (CFSP) 2022/1908 amending Decision (CFSP) 2022/266 of 06.10.2022;

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6.6.4. The financing amounts provided by the Bank to the client will not be used for payments or providing benefits received directly or indirectly by a blocked person.

In SECTION VII. RIGHTS AND OBLIGATIONS OF THE BANK IN CONNECTION WITH THE ISSUING AND USE OF A CARD

7.1. The Bank shall be obliged to:

7.1.1. Issue the card and deliver it to the authorised card user or to the client acting through its legal representative(s) or through a person duly authorised to do so by the client's legal representative(s) with a power of attorney with certification of signature(s) executed in due order, at a branch of the Bank, together with the PIN in paper form, or deliver it by courier and ensure the sending of the E-PIN through Bulbank Mobile;

7.1.2. Book the transactions made with the Card by following the chronological order of their receipt, excluding the cases of enforcement against the DCCA/ CAECR/CA as stipulated in the legislation.

...

7.1.5. To provide/make available to the client monthly statements of bank card, once per month, in a manner agreed with the client;

7.2. The Bank shall have the right to:

...

7.2.2. Collect unilaterally, as per the procedure for automatic collection of receivables, pursuant to Art. 21 of Ordinance No. 3 from 18.04.2018 of BNB on the Terms and Procedure for the Execution of Payment Transactions and Use of Payment Instruments and pursuant to the DC agreement/CC agreement, from the accounts held by the client with it, the amounts payable to the Bank for transactions with the card and/or for a utilized credit limit, as well as the amounts of interests, fees and commissions due and payable to the Bank and determined in terms of grounds and amount in the DC agreement, or the CC agreement respectively, or pursuant to the Tariff. In case the client has an account in a currency that is different from the currency of its debt to the Bank, the latter shall collect its receivable from that account based on the officially announced by the Bank buy/sell exchange rates for bills payable in foreign currency on the date of the transaction.

7.2.3. Block the card as per the conditions of item 5.1, including in case of violation of any obligation on the part of the authorized user and/or the client under the DC agreement / the CC agreement and/or these GTC;

...

7.2.5. Provide any kind of information related to the use of the card, including such that is considered bank secrecy as per the Credit Institutions Act to ICO, BORICA AD and other third parties with which the Bank has relations as well as persons related to the Bank and to their advisors in relation to servicing the card;

7.2.6. To refund on the account of the client within two business days the amount of a Cash M transfer, in case the receiver of the transfer has not withdrawn the amount within 7 (seven) days of the date of its ordering; **(the article is removed)**

7.2.7. Block the amount of the Cash M transfer in one of the following cases: **(the article is removed)**

7.2.7.1. Three incorrect data entries for withdrawal of the Cash M transfer; **(the article is removed)**

7.2.7.2. Expiry of the validity of the Cash M transfer (seven days of the date of making it); **(the article is removed)**

7.2.7.3. Upon occurrence of any of the circumstances referred in Section V, item 5.1 of the GTC. **(the article is removed)**

...

7.2.8. To close the CADC and the debit card/s giving access to it , in the cases where:

7.2.8.1. The client has not provided funds in the course of 6 (six) consecutive months to cover the monthly fee for maintenance and servicing of the account;

7.2.8.2. Grounds have occurred for termination of the Agreement for a CADC according to the General Terms and Conditions of the Bank for Opening, Servicing and Closing Bank Accounts of Legal Entities and Sole Proprietors and for the Providing Payment Services.

7.2.8.3. In the cases referred to in Clauses 7.2.8.1 and 7.2.8.2, the client will be deemed to have been notified of the closure by the statement of the account servicing the card provided or made available to the client in durable medium and/or by the information provided by the Bank on the status of the card in the Bank's electronic banking channels and/or by any other type of communication sent by the Bank in durable media.

7.2.9. The Bank shall be entitled to refuse reissuing and/or issuing of a new card, as well as to terminate the bank card agreement ahead of its term if it establishes that the client/the authorized user deliberately commits card frauds or provides the card to unauthorized third parties to commit card frauds, and if it violates applicable laws, including engaging in money laundering schemes and other actions that pose a legal and reputational risk to the Bank.

7.2.10. To terminate the bank card agreement by giving two months' notice to the client. The start of the notice period shall be the date of its receipt by the client.

7.2.11. The Bank shall be entitled to terminate the bank card agreement, to block the card and/or the account associated with the account, to close the card and the account associated with the card, in observance of the present General Terms and Conditions and the Bank shall be entitled to terminate the bank card agreement, to block the card and/or the account associated with the account, to close the card and the account associated with the card in observance of these General Terms and Conditions and the General Terms and Conditions of the Bank for opening, servicing and closing bank accounts of legal entities and sole proprietors for providing payment services, with a notification with immediate effect, as of the date of its sending, when the client/capital owners/legal representative/proxy/authorized user is found to be/are included in restrictive lists prepared by the UN Security Council, OFN SDN lists and the European Commission and/or that it is/are included in the list under the Law on Measures against the Financing of Terrorism - a list prepared by the Council of Ministers of individuals, legal entities and organizations to which special measures are applied and/or when it is established that The client/authorized user is a person who carries out activities related to terrorism or terrorist financing.

7.2.11.1. The Bank's notice under Clause 7.2.10, or the Bank's notice under Clause 7.2.11 respectively, when given in paper, shall be deemed to have been received by the client when it has been sent to the last registered office address specified in the relevant register. If the client has left the address and its new address has not been entered in the relevant register, the notice or notification, respectively, given by the Bank shall be deemed to have been duly received notwithstanding any notation on the return receipt.

7.2.11.2. The notice referred to in Clause 7.2.10, respectively the Bank's notification referred to in Clause 7.2.11, may be sent to the client, in addition to the provisions of Clause 7.2.11.1, and/or:

7.2.11.2.1. By an electronic statement sent to the client's e-mail (as this term is defined in Clause 7.2.13). The notice or the notification, respectively, will be deemed to have been received by the client on the day it is sent to the client's e-mail unless an automated notification is received from the client's e-mail that the message has not been successfully sent and/or received;

7.2.11.2.2. By an electronic statement made in the client's account in the Bank's e-banking channels;

7.2.11.2.3. By another durable medium.

The Bank shall notify the client of any found breach of the Bank Card Agreement and/or these General Terms and Conditions pursuant to Clause 7.2.11.1 and/or Clause 7.2.11.2.

7.2.12. To accelerate the debt on the credit card in case the client has been in default on the debt for 90 (ninety) days, and regardless of the invitations by employees of the Bank, the client has not provided funds for covering the due amounts, on the 91st (ninety first) day of the beginning of the default, all debts of the client for utilized amounts shall become immediately due and payable ahead of schedule, and the Bank shall be entitled to collect them from the accounts of the client held with it as per the procedure under item 7.2.2, and the card shall be closed.

7.2.13. In case of an established business relationship with the client, with a view to the Bank's right to request other necessary documents and information in relation to subsequent (regular) identification and check of the identity of the client, including but not limited to the identification of a proxy/legal representative of the client, as well as related to opening, servicing, performing transactions from or to, and/or closing a bank account of the client, the Bank may request based on its own judgment the submission of documents and information also by an electronic statement, sent to the specified by the client in a contract and/or in other document (s) submitted to the Bank, electronic address/es and/or to the last specified in the account of the client in a public/official register electronic address/es ("client's e-mail"), and/or made in the client's profile in the channels of the Bank for electronic banking, and/or by using another durable medium.

7.2.14. Identify the brand/sub-brand under which the bank card is issued/reissued;

7.2.15. Reissue a bank card with a brand different from the brand of the reissued bank card, including before the expiry of the card;

7.2.16. Determine the number of cards to be issued to a single client/authorised user.

7.2.17. Refuse the delivery of a card to the address specified by an authorised user/client.

In SECTION VIII. VIII. PROCEDURE FOR SUBMISSION OF CLAIMS AND DISPUTE RESOLUTION. EXTRAJUDICIAL DISPUTE RESOLUTION

...

8.1.1. The fact that within the term referred in item 8.1, the client, or the authorized user respectively, has not made a claim against a transaction with a card as per the procedures of the said item, confirms that he/she/it has become aware of it, has been informed about it, has accepted it and is bound by its results and by the data contained in the monthly statement.

...

8.2. The entries of the current transactions with the card, received from BORICA, Mastercard or Visa International or another card scheme, shall be considered accurate until proven otherwise by and within the terms for making a claim, established by the ICO;

...

8.7. The Bank shall provide its opinion on each complaint received from the client/authorized user in writing, via email or other permanent form within a period of 15 (fifteen) business days of the date of receipt of the complaint. As an exception, in case the Bank cannot give its opinion within the said period of 15 (fifteen) business days due to reasons which are beyond its control, the Bank shall inform the client/authorized user of its decision no later than 35 (thirty five) business days of the date of receipt of the complaint.

...

8.12. The Bank shall have the right of recourse against the client if, after having reimbursed the client under item 8.6, the Bank becomes aware of fraudulent acts by the authorised user and/or the client, gross negligence or failure by the authorised user and/or the client to comply with their obligations under these General Terms and Conditions, the bank card agreement or the applicable law.

8.13. The Bank shall not be a party to any dispute related to circumstances or non-compliance with the terms and conditions of purchase and provision of goods/services - quantity, quality, completion, time and other terms of delivery, etc., agreed between the buyer and the seller providing the goods/services paid for with the card. In such cases, the authorised user/client should resolve the dispute directly with the seller based on the purchase agreement and the seller's general terms and conditions. In the event of failure to reach an agreement between the parties, the Bank may, at the request of the authorised user/client, escalate the dispute to the seller's bank, but only in the presence of clear and unequivocal written evidence of the seller's default to be provided by the authorised user and/or the client.

In SECTION PAЗДЕЛ IX. SPECIAL RULES FOR DEBIT CARDS:

9.1. The DC is a means for access of the authorized user to the DCCA. With the DC, the actions and transactions specified under item 3.20 and item 3.21 can be performed.

9.2. The funds on the DCCA can be used both for payments made with the debit card associated with it as well as for cash and non-cash operations on the account.

9.3. The client shall maintain at all times on the DCCA and/or on all other accounts it holds with the Bank, the necessary funds for covering all payments with the issued DC associated with the DCCA, the cash and non-cash operations from the DCCA as well as the due fees and commissions in connection with the issuing and servicing of the DC and the transactions performed with it and/or from and to the DCCA.

9.4. In case a payment is made in excess of the amount of the available balance on the DCCA, or not providing sufficient funds on the account for covering the fees and commissions due and payable to the Bank pursuant to the Tariff, the excess amount shall be considered Unauthorized Overdraft used by the client, which shall be immediately due and payable and shall be collected by the Bank as per the procedure envisaged in item 7.2.2.

...

9.6. The deposit debit card is intended only for depositing cash funds on the current account of the client, opened with the Bank and indicated in the agreement for a corporate deposit debit card, as well as for a change of PIN, without a possibility to change the card parameters.

9.6.1. The deposit debit card shall serve also as an additional means of identification of the persons indicated by the client with rights to deposit funds on the account servicing the card as per item 3.23 and item 3.23.1;

In SECTION X. SPECIAL RULES FOR CREDIT CARDS:

10.1. The CC can be used for performing the actions and transactions specified under item 3.20, within the agreed credit limit and/or the available own funds on the CA, as per the terms and conditions of the CC agreement and the GTC.

10.2. The issuing of a CC is done at the discretion of the Bank, subject to fulfillment of the conditions envisaged in item 3 and after assessment of the creditworthiness of the client, in accordance with the Bank's internal rules and procedures.

10.3. The credit limit used through the CC shall only be provided in BGN or EUR.

10.4. The amount of the credit limit of the main CC is set by the Bank and is written in the CC agreement. The amount of the credit limit of an additional CC shall be indicated by the client in the request for its issuing. The amount of the credit limit of an additional CC can be equal to or lower than the credit limit specified for the main CC.

10.5. The term of the credit limit, within which the Loan may be used by the authorized user and be renewed with the repayment by the client of the utilized amounts or at least of the minimum repayment amount, or the minimum due amount, respectively, shall be 24 (twenty four) months of the date of signing the CC agreement, and the Bank may unilaterally and automatically, at its own discretion, continue the term of the credit limit, a multiple times, for a next period of 24 (twenty four) months, but not after the last day of the relevant month in which the validity of the card expires, preserving the other conditions under the CC Agreement, provided that the client has not explicitly requested its termination and is a non-defaulting party to the CC agreement.

10.6. The exceeded credit limit is immediately due and payable, and shall be collected by the Bank as per the procedures determined in these GTC and the CC agreement, and the client shall ensure funds to cover it, on a CA and/or CAECR.

...

10.7.2. In case until and/or on the date of repayment the client has repaid in full all utilized amounts from the credit limit in the preceding client payments periods and the fees and commissions payable on them, and there are no amounts utilized through cash withdrawals from an ATM/POS terminal in the preceding client payments period, Interest for the utilized amount for the preceding client payments period shall not be payable.

...

10.11. The credit limit that an authorised user may use in the next client payment period (CPP) shall be formed from the agreed credit limit not used in the previous CPP, increased by the amounts repaid and additional amounts deposited to the card account (CA) and reduced by the interest, fees and commissions due and payable.

10.12. For the authorised user to be able to use the unused credit limit in the next CPP, the client must provide, on or before the date of maturity, funds to the CA at least equal to the amount of the MRA or MDA, respectively, or, if the MRA/MDA is greater than the amount actually spent, funds equal to the amount actually spent.

10.13. If, on the date of maturity, the funds are insufficient to repay the MRA or the MDA, respectively, or the amount spent during the previous CPP, in case it is less than the MRA/MDA, the Bank shall collect the amount available in the CA or in the CAECR, respectively, for partial repayment of the debt. The remaining unpaid part of the installment shall be applied in arrears. The Bank shall block the CC on the 31st (thirty-first) day of the occurrence of the default, thereby suspending the use of the unutilised credit limit until the MDA is repaid in full. Upon payment of at least the MRA/MDA/amount used, if less than the MRA/MDA (or the total accumulated MDA for the past periods in case no payment has been made for several months) or the outstanding portion thereof, the use of the card shall be restored.

10.14. In case the client has been in default on the debt for 90 (ninety) days, and regardless of the invitations by employees of the Bank, the client has not provided funds for covering the due amounts, on the 91st (ninety-first) day since the beginning of the default, all debts of the client for utilized amounts shall become immediately due and payable ahead of schedule, and the Bank shall be entitled to collect them from the accounts of the client held with it as per the procedure envisaged in item 7.2.2, and the card/s shall be closed.

10.15. All repayments of card debts by the client shall be made by depositing funds to the CA. The client shall also be entitled to repay part or all its obligations outside the CPP by funding the CA. The client has the option to repay card liabilities incurred by depositing funds to the CA at any time during the term of the CC Agreement at a cash desk, by bank transfer, through the Bank's e-banking service "Bulbank Mobile", by ex officio collection and/or direct debit in one of the three currencies of BGN, EUR or USD, by depositing cash at an ATM. By depositing funds in the CA servicing the credit card, the client has the option to repay in part or in full the credit limit used, regardless of the period in which the debt was incurred, according to the repayment sequence agreed in the CC agreement: interest from overdrawn credit limit, overdrawn credit limit, interest in arrears and fees for administration of unpaid debts, debt from a previous CPP, regular fees, commissions, regular interest, regular debt (amounts for cashless payment transactions at merchant outlets are repaid first from the drawn amounts).

...

10.17. The way of receiving the monthly statement, as well as any other kind of written notifications, which shall be provided by the Bank pursuant to the CC agreement, shall be specified in the request for issuing of the card, unless otherwise agreed with the client.

In SECTION XI. RULES FOR USE OF THE SMS NOTIFICATION SERVICE

...

11.1.3. Operator is DATAMAX AD, with UIC 831257470;

...

11.2. The "SMS notification" service shall be provided on the basis of an application for existing debit and/or credit card submitted to the Bank and properly for issued bank card.

11.3. In the application for SMS notification of a bank card issued, the client declares in writing to the Bank their wish to use the services, stating:

...

11.3.2. the numbers of his/her bank cards with regard to which he/she would like to use service;

...

11.4. The client has the right to withdraw from the service at any time by notifying the Bank in writing. In this case, the Operator shall refund the unused amount of the subscription deposit on the next business day following the day on which the client has notified the Bank in writing that they wish to terminate the use of the service.

11.5. The Bank shall provide a 24-hour service for SMS notification to the clients of the Bank registered for using the system for SMS notification, for authorizations/transactions, available balance on cards issued by Unicredit Bulbank AD, which are authorized with BORICA AD online and shall support the clients when they contact the Call Center of the Bank at 0700 1 84 84 in case of technical problems.

The SMS notification will be received by the client normally within 10 (ten) minutes after the relevant transaction is performed. It is possible that for reasons that are beyond the control of the Operator, the SMS notification may take more than 10 (ten) minutes.

...

11.12. By signing the application for SMS notification of a bank card, the client authorises the Bank to automatically collect the amount requested by the client from their account under item 11.3.4, after the subscription deposit is exhausted. If the client has not provided sufficient funds in the account specified by the client, the service shall be active for thirty (30) days. If there are no funds in the account after that period, the service shall be deactivated.

...

11.20. The Operator and the Bank shall not be liable for telephone numbers and/or card numbers that are incorrectly submitted by the client.

...

11.23. The Operator has the right to stop providing the SMS service, by giving a one-month prior written notice to the client and the Bank.

11.24. The Bank shall not be liable for the actions of the Operator, the Mobile operator or BORICA AD, performed in the execution of the offered service for SMS notification by the specified persons.

In SECTION XIII. PROVIDING AND USE OF PAYMENT SERVICES WITH THE USE OF CARDS AS ELECTRONIC PAYMENT INSTRUMENTS

...

13.1. With the card, the payment transactions referred in item 3.20 can be performed, where the consent of the client-payer for the execution of the payment transaction is given by a telecommunication, digital or information device, prior to the execution of the payment transaction and it cannot be withdrawn. The consent for execution of a payment transaction with the card shall be given in any of the ways envisaged in item 3.23, according to the type of the transaction.

13.2. The order for the execution of payment transactions with the card is received indirectly by the Bank - electronically, through telecommunication from the provider of payment services to the provider of goods, services or cash funds. The Bank shall execute the order for a payment transaction with a card immediately after its receipt, unless the authorized user and/or the client has failed to perform his/her/its obligations under the agreement for a DC/CC, under these GTC or the law.

The amendments to the General Terms and Conditions for bank cards for business clients and for providing payment services with the use of bank cards as electronic payment instruments are available on this link.

By giving this notice, the Bank fulfills its obligation as a payment services provider pursuant to Article 63, art. 1 of the Law on Payment Services and Payment Systems to communicate by a two-month notice to its Clients any upcoming changes in the terms and conditions of the framework agreement.

By this notice, the Bank notifies the users of payment services and considers they have accepted the changes in the framework agreement, unless they notify the Bank of their refusal to accept the changes before the effective date of the changes. In case a payment services user does not accept the changes, he/she shall have the right to terminate the framework agreement and its related agreements at any time before the proposed effective date of the changes, without being liable for any charges or indemnities.