

NOTIFICATION

Dear customers,

We inform you that UniCredit Bulbank AD introduces the following changes in the Tariff for fees and commissions of UniCredit Bulbank for Individuals (the Tariff), as follows:

1. Section I (Accounts), p.4 (Payment account with basic features), Appendix 1, effective as of 30.05.2025 :

Appendix 1: Fees of Payment account with basic features and the related services according to Payment Services and Payment Systems Act:

PRODUCT/SERVICE		FEES/COMMISSIONS	
		AS IS	TO BE
I. ACCOUNTS			
4.	PAYMENT ACCOUNT WITH BASIC FEATURES (APPENDIX 1)		
	Transfers in BGN		
16.	Electronic ordered internal transfer	0.45 BGN	0.43 BGN
18.	Electronic ordered transfer via BISERA	1 BGN	0.95 BGN
20.	Electronic ordered internal transfer to State Budget	0.45 BGN	0.43 BGN
22.	Electronic ordered transfer via BISERA to State Budget	1 BGN	0.95 BGN
	Standing order in BGN		
23.	Internal standing orders in BGN	0.60 BGN	0.55 BGN
24.	Interbank transfer (outgoing) in BGN	1 BGN	0.90 BGN

2. Section VIII (Cards):

2.1 Cancellation of Appendixes for the cards that are already closed and currently are out of stock and numbering change of the remaining Appendixes, effective as of 30.05.2025 as follows:

PRODUCT/SERVICE		FEES/COMMISSIONS	
		AS IS	TO BE
VIII. CARDS			
Appendixes for Debit and Credit cards			
Appendixes for Debit cards			
Debit Mastercard		8.1.5	8.1.1
Digital Debit Card		8.1.9	8.1.3
Mastercard Gold Debit		8.1.3	8.1.4
Mastercard World Elite		8.1.4	8.1.5
Appendixes for Credit cards			
Gold Smart Credit by UniCredit Bulbank		8.2.8	8.2.2
Mastercard Platinum		8.2.7	8.2.3
Appendixes for Suspended cards for new sales			
Visa Classic Donna		8.3.4	8.3.1
Visa Debit		8.1.1	8.3.2
Visa Classic		8.2.2	8.3.3
Visa Gold		8.2.3	8.3.4
Visa Platinum		8.2.4	8.3.5
Mastercard Standard		8.2.5	8.3.6
Mastercard Gold		8.2.6	8.3.7
Appendixes for cancelled cards			
Vpay / Vpay Lukoil / Vpay Donna		8.3.1	removed
Visa Electron		8.3.2	removed
Visa Classic Debit		8.3.3	removed

2.2 Changes in the fees of bank cards, effective as of 30.05.2025, as follows:

AS IS			TO BE		
Art.	Product/Service	Fees	Art.	Product/Service	Fees
VIII. CARDS					
Appendixes for Debit and Credit cards					
Appendix № 8.1.1, 8.1.3, 8.1.4, 8.1.1 A, 8.1.5, 8.1.6, 8.1.7, 8.1.8, 8.2.1, 8.2.2, 8.2.3, 8.3.1, 8.3.2, 8.3.3, 8.3.4, 8.3.5, 8.3.6, 8.3.7	Checking available account balance via SMS-notification (by using personal access code)	0.10 BGN	Appendix № 8.1.1, 8.1.3, 8.1.4, 8.1.1 A, 8.1.5, 8.1.6, 8.1.7, 8.1.8, 8.2.1, 8.2.2, 8.2.3, 8.3.1, 8.3.2, 8.3.3, 8.3.4, 8.3.5, 8.3.6, 8.3.7	Checking available account balance via SMS-notification (by using personal access code)	The service is suspended

2.3 Changes in the fees of bank cards, effective as of 11.07.2025, as follows:

AS IS			TO BE		
Art.	Product/Service	Fees	Art.	Product/Service	Fees
VIII. CARDS					
Appendixes for Debit and Credit cards					
Appendix № 8.1.1, 8.1.2, 8.1.3, 8.1.4, 8.1.1A, 8.1.5, 8.1.8, 8.2.1, 8.2.2, 8.2.3, 8.3.1, 8.3.2, 8.3.3, 8.3.4, 8.3.5, 8.3.6, 8.3.7	Fee upon transactions for betting and gambling purposes	New fee	Appendix № 8.1.1, 8.1.2, 8.1.3, 8.1.4, 8.1.1 A, 8.1.5, 8.1.8, 8.2.1, 8.2.2, 8.2.3, 8.3.1, 8.3.2, 8.3.3, 8.3.4, 8.3.5, 8.3.6, 8.3.7	Fee upon transactions for betting and gambling purposes	1.00 %. min. 1.00 BGN
Appendix № 8.3.3	Cash withdrawal fee at ATMs of other banks outside EEA	3.50 EUR + 2.50%	Appendix № 8.3.3	Cash withdrawal fee at ATMs of other banks outside EEA	4.00 EUR + 2.50%
Appendix № 8.3.1; 8.3.3; 8.3.4; 8.3.5	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria	3.50 EUR + 2.50%	Appendix № 8.3.1; 8.3.3; 8.3.4; 8.3.5	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria	4.00 EUR + 2.50%

3. Section XII (MISCELLANEOUS) the following changes to take effect from 11.07.2025:

3.1 Change in the fees for safes and deposit boxes (p 1., (Public vault) in Section XII (Miscellaneous), according to the price list in the Bank's office where the public vault is located.

3.2 Change in the name and in the content of p.1 (Public vault) in Section XII (Miscellaneous), as follows:

PRODUCT/SERVICE		FEEs/COMMISSIONS
XII. MISCELLANEOUS		
1.	PUBLIC VAULT (fees are taxable with VAT)	
AS IS		
1.1.	Safes	As per Branch price list
1.2.	Deposit boxes	As per Branch price list
TO BE		
1.	PUBLIC VAULT (fees incl. VAT)	
	Safes and deposit boxes	According to the price list in the Bank's office

With this notification UniCredit Bulbank fulfils its obligation as a payment service provider under Art. 62, par. 1 of the Payment Services and Payment Systems Act, to inform its customers with a two-months' notice of upcoming changes in the terms of the framework agreement. The Bank hereby informs the payment service users that it considers that they have accepted the changes to the terms of the framework agreement unless they notify the Bank that they do not accept these changes before the date on which the changes come into effect. If a payment service user does not accept the changes, he has the right to terminate the framework agreement and its accompanying contracts at any time before the date on which the changes are proposed to take effect, without liability for costs and damages.