

NOTIFICATION

Dear Clients,

We inform you that UniCredit Bulbank AD introduces the following changes in the Tariff for fees and commissions for Legal entities and Sole Traders (the Tariff):

1. Section II. CASH OPERATIONS – change in note 7, effective as of 11.07.2025:

AS IS	TO BE
The commission under Art. 7, 7.1 and 8 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made.	The commissions under Art. 7 and Art. 8 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made. The commission under Art. 7.1 shall be collected when the currency of the deposit is different from the currency of the account, to which the deposit was made.

2. Section IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS – Amendments aiming clarifications in some of the articles, effective as of 12.05.2025, as follows:

Product/Service			
22.	DOCUMENTS RECEIVED FOR COLLECTION		
AS IS		TO BE	
22.3.	Amendment of collection instructions/Tracer	22.3	Amendment of collection instructions (apart from increase of amount) /Tracer
23.	DOCUMENTS SENT FOR COLLECTION		
AS IS		TO BE	
23.2.	Amendment of collection instructions/Tracer	23.2	Amendment of collection instructions (apart from increase of amount) /Tracer
24.	RECEIVED DOCUMENTARY LETTERS OF CREDIT		
AS IS		TO BE	
24.8.	Advising of amendment (excluding amount increase) / Cancellation prior to validity expiry	24.8.	Advising of amendment (excluding amount increase and prolongation of validity)/ Cancellation prior to validity expiry
Amendment in Note 3. Upon increase of the letter of credit/ documentary collection amount a commission as if on a new letter of credit/ documentary collection is charged on the amount of the increase.			
Amendment in Note 5. In case of validity extension of a letter of credit an Amendment fee is due, or a as well as commission as if on a new letter of credit in case the extension refers to another quarter or part thereof. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10 %, unless otherwise stated.			
Amendment in Note 7. For documents presented for handling under a letter of credit (a documentary bank guarantee), but settled via free transfer, the respective commissions for a letter of credit (a documentary bank guarantee) are collected (or additionally collected to the ones already paid) on the amount of documents.			
Note 8 - removal. (The fee for Advising an Amendment is for beneficiary's account.)			

3. Section VII. CARDS:

- a. **Effective as of 12.05.2025 r. – Cancellation of Appendixes for cards that are already closed and numbering change of the remaining Appendixes, as follows:**

PRODUCT/SERVICE	Fees/ Commissions	
	AS IS	TO BE
VIII. CARDS		
Appropriate Appendixes for DEBIT and CREDIT CARDS		
Visa Business Electron	38	Removal
Debit Cards	39.	38.
Debit Card Visa Business	39.1	38.1
Debit Card Mastercard World Business	39.2	38.2
Debit Card Visa Business Leader	39.3	38.3
Debit Card Mastercard Business Leader	39.4	38.4
Metro Plus	40	Removal
Credit Card Visa Business Revolving	41	39
Credit Card Mastercard Business Revolving	42	40

Deposit Cards	43.	41.
Mastercard Deposit Card	43.1	41.1
Visa Deposit Card	43.2	41.2

b. Effective as of 12.05.2025 r - changes in debit and credit card fees, as follows:

AS IS			TO BE		
MAIN FEES		FEES	MAIN FEES		FEES
VIII. CARDS					
Appropriate Appendixes for DEBIT and CREDIT CARDS					
Appendixes № 38.1, 38.2, 38.3, 38.4, 39, 40	Checking available account balance via SMS-notification (by using personal access code)	0.10 BGN	Appendixes № 38.1, 38.2, 38.3, 38.4, 39, 40	Checking available account balance via SMS-notification (by using personal access code)	Suspended service

c. Effective as of 11.07.2025 r - changes in debit and credit card fees, as follows:

AS IS			TO BE		
MAIN FEES		FEES	MAIN FEES		FEES
VIII. CARDS					
Appropriate Appendixes for DEBIT and CREDIT CARDS					
Appendixes № 38.1, 38.2, 38.3, 38.4, 39, 40	Fee upon transactions for betting and gambling purposes	New fee	Appendixes № 38.1, 38.2, 38.3, 38.4, 39, 40	Fee upon transactions for betting and gambling purposes	1.00 %. min. 1.00 BGN

4. Effective as of 11.07.2025 changes in the fees for bank Safes and Deposit Boxes (Art.54 in the Section X. MISCELLANEOUS), according to the price list in the Bank's office where the public vault is located.

5. Effective as of 12.05.2025 change of name of Art.77 of the Section X. MISCELLANEOUS, as follows:

AS IS	TO BE
OUTGOING ACCOUNT STATEMENTS IN MT940, MT942, CAMT.053 AND CAMT.052 FORMAT	OUTGOING ACCOUNT STATEMENTS IN MT9xx and CAMT.05x FORMAT

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.