

Terms and Conditions of use of the 'My Car' information menu in 'Bulbank Mobile'

1. General Provisions

'My Car' is an information menu in the electronic banking service 'Bulbank Mobile' of UniCredit Bulbank AD (hereinafter referred to as the Bank) providing the opportunity to receive information and notifications about fines imposed by the Traffic Police at the Ministry of Interior, and the validity of: Third-Party Liability insurance*, periodic inspection, vignette and driving licence, as well as for requesting and paying e-vignettes, and for paying fines imposed by the Traffic Police at the Ministry of Interior, as well as checking and paying offences to the Road Infrastructure Agency (RIA) - compensatory charges and "Maximum daily toll" charges **.

***The validity of your policy depends on the payment of the insurance premium due under it. If the insurance premium is paid in instalments, such instalments must be paid within the deadlines specified in the insurance contract. UniCredit Bulbank AD is not liable for any sanctions related to unpaid debts if an instalment of the insurance premium is overdue by the deadline specified in the insurance contract.**

** Violations are reported by registration number, not by personal data. If you receive a notice in My Car about an offence committed when you are not the owner of the vehicle, you can contact the RIA at 070010876. No commission or other charges will be payable on payment of Maximum Daily Toll or Compensatory Charges.

2. Terms of use of the 'My Car' information menu

- The user is an individual user of the 'Bulbank Mobile' service.
- The subscription, changes and deactivation of the functionality are made by the individual (the user of the service) through his account in the 'Bulbank Mobile' service. The subscription is done after accepting these terms and conditions on the 'I accept' slider.
- When selecting the 'My Car' menu, the user sees specific information about the available services after subscribing, as well as the required data entered to gain access:
 - driving licence number;
 - the licence plate number of the vehicle and the number of the "small" vehicle title certificate.
- After subscribing for access through the 'My Car' information menu, the user may receive the following information divided into two directions (sections) depending on the entered data, for which the user can subscribe separately or together:

If the driving licence number was entered:

- Notification about fines imposed by the Traffic Police at the Ministry of Interior;
- Notification about pending expiration of the driving licence;

If the licence plate number of the vehicle and the number of the "small" vehicle title certificate were entered:

- Notification about the validity of Third-Party Liability insurance;
- Notification about the validity of the periodic inspection;
- Notification about the validity of a vignette;
- Notification about tax debts for the vehicle.
- The user may check and receive notifications about fines imposed by the Traffic Police at the Ministry of Interior and the validity of: Third-Party Liability insurance, periodic control, vignette and driving licence.
- After subscribing to the service, the Bank provides through technical connectivity to the respective public registers and the 'Bulbank Mobile' service access to information about fines imposed by the Traffic Police at the Ministry of Interior, and the validity of: Third-Party Liability insurance, periodic control, vignette, driving licence and tax debts due for the vehicle.
- To perform the above checks and receive notifications/notices, with these Terms and Conditions, the user agrees that upon the activation of the functionality, the Bank has access to the information in the respective public

registers through technical connectivity and processes the data of the subscribed users, as specified in Information about personal data processed by UniCredit Bulbank AD under EU Regulation 2016/679 (General Data Protection Regulation).

- After subscribing for access through the 'My Car' information menu, if the user has given his/her consent to receive direct marketing, the Bank will provide an offer for Third-Party Liability insurance prepared by ALLIANZ BULGARIA. To this end, the following data must be sent to ALLIANZ BULGARIA: licence plate number, title certificate number, engine capacity, personal identification number of the owner, date of first registration of the vehicle, the intended use of the vehicle: personal/business, right or left-hand steering wheel, permanent address of the owner (including postal code). The data will be used solely and exclusively by ALLIANZ BULGARIA to prepare the offer. The user may withdraw his/her consent to direct marketing at any time, after which his/her data will not be sent to ALLIANZ BULGARIA to send offers.
- After giving consent by accepting these Terms of Use, the user may see the information he has subscribed to and will receive the respective notifications/notices.
- The user may receive notifications/notices based on the information entered in the 'My Car' menu.
- The user may discontinue using the 'My Car' functionality through his 'Bulbank Mobile' account at any time and his discretion for all or part of the entered information. Upon the deactivation, the respective notifications/notices will no longer be received.

3. Requesting and paying for e-vignettes

- The Bank distributes e-vignettes in partnership with DIGITOLL SMART INFRASTRUCTURE AD, registered in the Commercial Register at the Registry Agency under UIC 205612035, and in the Register of National Providers of Electronic Toll Collection Services and has concluded a contract with the Road Infrastructure Agency.
- The e-vignette is an electronic document containing a unique identification number, the licence plate number of the vehicle, the country in which it is registered, its category, the date of payment of the toll and the validity period. The amount of the toll due is specified in the Tariff for the tolls collected by the Road Infrastructure Agency depending on the validity period of the e-vignette. E-vignettes may be requested and paid for the following validity periods: weekend, week, month, quarter, or one year. E-vignettes may be requested and paid for only for vehicles of category 3: passenger cars, trailers and caravans.
- The validity period of the e-vignette is calculated calendar-wise from 00:00 hours on the start date until 23:59 hours on the end date. If the selected start date coincides with the day of purchase of the vignette, it is valid from the moment of payment and generation of a receipt for a paid vignette. The validity of the weekend vignette is from Friday, 12:00 hours until Sunday, 23:59 hours if purchased before Friday, 12:00 hours or for a weekend outside the current week, and respectively from the date and time of purchase to Sunday, 23:59 hours if purchased on Friday after 12:00 hours, or on Saturday or Sunday.
- The receipt for the e-vignette is an electronic document certifying: the payment of the e-vignette for the specified licence plate number; the e-vignette type (weekend, week, month, quarter, and one year); the price and validity period of the e-vignette; the vehicle type; its licence plate number and country of registration. The receipt for the e-vignette is sent to the email address specified by the user.
- The Road Infrastructure Agency activates an e-vignette by issuing it as an electronic document, which is confirmed by a receipt for an e-vignette.
- E-vignettes may be purchased up to 30 days before the desired beginning date of validity.
- When submitting a request for issuing an e-vignette ('e-Vignette'), the e-vignettes paid through 'Bulbank Mobile' (if any) are visualized in 'My Car'.
- To request and pay for an e-vignette, follow the steps below:
 - Select the vehicle for which the e-vignette is paid: passenger car, caravan, trailer;
 - Select the e-vignette type: weekend, week, month, quarter, or one year, whereby the respective price is displayed;
 - Enter vehicle data: country of registration and licence plate number;
 - Select the start date of validity of the e-vignette from a calendar;
 - Enter an e-mail address to receive a receipt for the e-vignette;
 - Review the entered information and confirm the notification that the amount paid for an activated e-vignette will not be refunded in case of incorrect data entry.

- Payment is made if there is a sufficient amount in the user's account: own funds, agreed overdraft or allowed credit limit. Payment of an e-vignette from a credit limit is not allowed if it is overdue.
- The Bank is not liable for incorrect vehicle data entered by the user (category, licence plate number, country of registration), the type of vignette selected, or an incorrectly entered email address, and the amount paid for an activated vignette is not refunded if incorrect data is entered.
- The Bank is not responsible for the inability to provide the service due to technical or communication reasons, such as a breakdown of information systems, interruption of communication lines, power outages, etc., as well as in extraordinary circumstances such as natural disasters, nationwide strikes, or technical failures that are beyond its control.

4. Other terms and conditions

By confirming the reading and acceptance of these terms and conditions, the user:

- Declares that he has read the Information about personal data processed by UniCredit Bulbank AD under EU Regulation 2016/679 (General Data Protection Regulation), which is a part of these terms and conditions;
- Declares that he is acquainted with and agrees with the General Terms and Conditions for providing the electronic banking services 'Bulbank Online' and 'Bulbank Mobile'.

UniCredit Bulbank AD is not liable for any technical impossibility to provide/update the information available in the 'My Car' service, as well as for any sanctions related to unpaid debts in case of payment of the Third-Party Liability insurance premium in instalments until the deadline specified in the insurance contract.