

Notification of changes in the General Terms and Conditions for Opening, Servicing and Closing Bank Accounts of Individuals and for Providing Payment Services and Instruments

Dear customers,

We would like to inform you that on 23.06.2025 changes in the General Terms and Conditions of UniCredit Bulbank AD for Opening, Servicing and Closing Bank Accounts of Individuals and for Providing Payment Services and Instruments. The changes are in connection with the cut-off time for outgoing transfers in euro in the country through electronic channel, as well as for incoming transfers in euro in the country as follows:

As-Is

Transfers in foreign currency ordered with TOM value date				
Payment system:	Term for submission of the order	Completion date	Debit value date (for the account of the Sender)	Value date at the correspondent bank
SWIFT For another bank in the country or abroad	until 17:00 h	Same business day (D)	Same business day (D)	Next business day (D+1)
	after 17:00 h	Next business day (D+1)	Next business day (D+1)	По следващият работен ден (D+2)

To-be

Transfers in foreign currency ordered with TOM value date				
Payment system:	Term for submission of the order	Completion date	Debit value date (for the account of the Sender)	Value date at the correspondent bank
SWIFT For another bank in the country or abroad	until 17:00 h	Same business day (D)	Same business day (D)	Next business day (D+1)
	after 17:00 h	Next business day (D+1)	Next business day (D+1)	Next business day (D+2)
For another bank in the country in EUR	until 19:45 h	Same business day (D)	Same business day (D)	Same business day (D)
	after 19:45 h	Next business day (D+1)	Next business day (D+1)	Next business day (D+1)

As-Is

Received transfers in foreign currency			
Payment system:	Term of receiving the order	Date of execution	Credit value date (for the account of the recipient)
SWIFT from another bank in the country or abroad	until 17:30 h. on the value date of the bank	On the value date of the bank	The value date of receiving the funds on an account of the Bank (D+0)
	after 17:30 h. on the value date of the bank	On the day following the value date for the Bank	The value date of receiving the funds on an account of the Bank (D+0)

To-be

Received transfers in foreign currency			
Payment system:	Term of receiving the order	Date of execution	Credit value date (for the account of the recipient)
SWIFT from another bank in the country or abroad	until 17:30 h. on the value date of the bank	On the value date of the bank	The value date of receiving the funds on an account of the Bank (D+0)
	after 17:30 h. on the value date of the bank	On the day following the value date for the Bank	The value date of receiving the funds on an account of the Bank (D+0)
Domestic in EUR from another bank in the country	Until 20:00 h. on the value date of the bank	On the value date of the bank	The value date of receiving the funds on an account of the bank (D+0)
	After 20:00 h. on the value date of the bank	On the next business value date of the bank	On the next business day (D+1)

The amended General Terms and Conditions for Opening, Servicing and Closing Bank Accounts of Individuals and for Providing Payment Services and Instruments are available at the Bank's branches and on [its website](#).

For additional information, you can contact your servicing banker or the Customer Contact Center of UniCredit Bulbank AD on phone 0700 184 84.