

**General Terms and Conditions under which UNICREDIT CONSUMER FINANCING EAD
(Solely-owned PLC) provides credits (loans) to consumers**

These General Terms and Conditions ("GTC") govern the terms and conditions under which UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) (the Creditor) grants credits to consumers and are an integral part of the credit agreements that refer to them.

1. The Creditor provides credits to consumers in national currency, with a term and in the amount as follows: **1.1.** Maximum repayment term: up to 10 years. **1.2.** The size of the amount provided is determined depending on the creditworthiness of the Consumer; **1.3.** The Creditor shall provide the Consumer with pre-contractual information in accordance with Annex No. 2 under Art. 5, Paragraph 2 of the Consumer Credit Act (CCA), where the information provided does not have the legal effect and consequences of an offer and does not oblige the Creditor to approve and negotiate the requested credit. **1.4.** The Creditor shall notify the Consumer of the decision taken on the requested credit within 14 days of submission of the necessary documents. When the Creditor refuses to grant a credit on the basis of an assessment of the Consumer's creditworthiness, it shall promptly and free of charge notify the consumer of the refusal and, where applicable, that the refusal is based on automated data processing. The Creditor is not obliged to motivate their refusal to provide a credit, except in cases where, on the basis of a check in the Central Credit Register or another database and under the conditions of Art. 18 of the Consumer Credit Act (CCA), it is obliged to notify the Consumer immediately and free of charge of the result of the check and of the Consumer information contained in the register.

2. The Credit Agreement (the "Agreement") shall be entered into in writing, on paper or other durable medium. **2.1.** The credit is utilised and repaid from the Consumer's account opened with UniCredit Bulbank AD (PLC), with Unified Identification Code (UIC): 831919536. The amount of a cash credit can be used by bank transfer to another account specified by the Consumer in the cases of refinancing, in which cases the account is indicated in the order signed by the Consumer. When the Creditor provides credit for the acquisition of goods or services, it shall be granted for the price of the good or service which the consumer wishes to acquire, less the initial payment of the consumer for the price of the relevant good/service, if there is such a payment. In this case, the amount of the credit is transferred by the Creditor directly to the respective seller of the goods/service provider, and the credit shall be considered used by the consumer on the date of crediting the amount of the credit granted to the account of the respective seller/provider. **2.2.** In the event of termination by UniCredit Bulbank AD (PLC) of the Agreement for the Consumer's account from which the credit is repaid, on any of the grounds for closing the account – contractually or legally established, the Consumer/their heirs and the Creditor agree another way to repay the credit.

3. The Consumer undertakes to return to the Creditor the entire agreed amount of the credit granted, together with the interest, fees, commissions and other costs under it, including for insurance in connection with the Agreement, if any, within the terms and conditions specified in the Agreement, in instalments, the number, amount and maturities of which are specified in the repayment plan to the Agreement. **3.1.** The Consumer undertakes not to use amounts of the credit granted for the acquisition or subscription (directly or indirectly) of shares or bonds convertible into shares of the capital of the Creditor or a bank or company belonging to UniCredit Group, or other capital instruments issued by the Creditor or a bank or company belonging to UniCredit Group. For the purposes of the GTC and the Agreement, "UniCredit Group" means UniCredit S.p.A. and all companies that are controlled (directly or indirectly) by UniCredit S.p.A., and "control" has the meaning given in the Credit Institutions Act.

4. Repayment of liabilities shall be made in accordance with the manner established in the Agreement. **4.1.** The Consumer agrees to receive information about the status of their credit/obligation to the Creditor through the electronic banking services used by UniCredit Bulbank AD (PLC): Bulbank Mobile/Bulbank Online, SMS, paper letter, voice message and/or email. **4.2.** By signing the Agreement and the GTC, the Guarantor and the Joint Debtor agree and undertake to be jointly and severally liable with the Consumer for the payment of his obligations under the Agreement in full. **4.3.** The Consumer shall be entitled, upon repayment of the principal under the Agreement, to receive, upon request and free of charge, at any time during the performance of the Agreement, a repayment plan for the payments made and upcoming. The repayment plan shall specify the payments due and the terms and conditions for making these payments; the plan shall contain a breakdown of each repayment instalment showing the repayment of the principal, the interest calculated on the basis of the interest rate and, where applicable, the additional costs; where the interest rate is not fixed or where the additional costs may be changed under the Credit Agreement, the repayment plan shall clearly state that the information contained in the plan is valid only until a subsequent change of the interest rate or the additional costs under the Agreement. **4.4.** The Consumer/Joint Debtor/Guarantor give their explicit consent, upon assignment by the Creditor, UniCredit Bulbank AD (PLC), in its capacity as a payment service provider, on or after the due date, to collect ex officio (receive) from the accounts of the Consumer/Joint Debtor/Guarantor, opened with UniCredit Bulbank AD (PLC), the amounts due under the Agreement. Pursuant to assignment by the Creditor, UniCredit Bulbank AD (PLC) provides the funds collected from the account (s) of the Consumer/Joint Debtor/Guarantor of the Creditor to repay the respective credit obligation. In the event that there is insufficient balance on the repayment account specified in the Credit Agreement, the liabilities shall be collected from another account of the Consumer/Joint Debtor/Guarantor opened with UniCredit Bulbank AD (PLC). When the account is in a currency other than the currency of the obligation to the Creditor, UniCredit Bulbank AD (PLC)

collects the receivable from this account, according to the Tariff of UniCredit Bulbank AD (PLC), on the basis of the rate to Euro announced by the Bulgarian National Bank (BNB) on the day of the transaction or the "buy"/"sell" rate announced on its counters, on its website or in its electronic banking channels applicable to the conversion. The Consumer and/or the persons jointly and severally liable under the Agreement shall provide the necessary funds for repayment of the Lender's receivables under the Agreement before or at the latest on the due date.

5. The used outstanding part of the credit (regular and/or overdue debt), for the term of the Agreement, shall be charged with remunerative interest, established at an amount for the respective period under the interest plan as a fixed annual interest rate or a variable annual interest rate formed by the individually agreed variable reference interest rate according to the currency of the credit applicable to the respective interest period, within the current interest plan, plus an agreed fixed (invariable) margin for the term of the respective interest plan. **5.1.** The remuneration shall commence on the date of the first drawdown of the credit. In the case of a variable annual interest rate, each subsequent interest period shall commence on the first working day of the following calendar month, according to the periodicity of the applicable reference interest rate. **5.2.** For the reference interest rate at a variable annual interest rate shall apply. **5.2.1** Average Deposit Index (ADI). The applicable ADI is calculated by the Bank as a weighted average interest rate on the entire volume of Euro deposits of non-financial corporations and households in the banking system in Bulgaria, presented in the following tables of the Interest Rate Statistics of the Bulgarian National Bank (BNB): "Interest rates and balances on term deposits of the Non-financial Enterprises sector", "Interest rates and balances on term deposits of the Household sector", "Interest rates and balances on overnight deposits and deposits redeemable at notice of the Non-financial Enterprises sector", "Interest rates and volumes on balances on overnight deposits and deposits redeemable at notice of the Household sector", published on the Bulgarian National Bank (BNB) website at the link: <http://bnb.bg/Statistics/StMonetaryInterestRate/StInterestRate/StIRInterestRate/index.htm> (Tables), received by weighing the values directly extracted from the tables of an effective annual rate for all categories of clients and all types of Euro deposits presented in the Tables before the end of each calendar month in accordance with that announced in the Tables. Detailed information with examples of ADI calculation is published on the Creditor's website (www.ucfin.bg). The actual value of ADI shall be published on the Creditor's website (www.ucfin.bg) on the first business day of each calendar month and shall apply from the first business day of the calendar month to the day preceding the first business day of the following calendar month inclusive; or **5.2.2.** Index of fixed-term household deposits (HTDI). The applicable HTDI is calculated by the Bank as a weighted average interest rate on the volume of EUR term deposits of the Households sector in the banking system in the Republic of Bulgaria, presented in the following table of the BnB Interest Rate Statistics: "Interest rates and volumes on outstanding amounts on term deposits of the Households sector", published on the Bulgarian National Bank (BNB) website at: <http://bnb.bg/Statistics/StMonetaryInterestRate/StInterestRate/StIRInterestRate/index.htm> (the "Table"), obtained by weighing the values of the effective annual percentage on term deposits of the Households sector, directly derived from the Table, presented in the Table, in their volumes for the respective month. Detailed information with examples of HTDI calculation is published on the Creditor's website (www.ucfin.bg). The actual value of the HTDI shall be published on the website of the Creditor(www.ucfin.bg) on the first business day of each calendar month and shall apply from the first business day of the calendar month to the day preceding the first business day of the next calendar month inclusive; or **5.2.3.** One-month or quarterly Euribor equal to the index published on the page "Euribor01=" of REFINITIV at 11.00 CET two working days before the first working day¹ of each calendar month or calendar quarter, and the Euribor thus determined shall apply from the first working day¹ of the calendar month, respectively the calendar quarter, before the day preceding the first working day¹ of the following calendar month, respectively the calendar quarter, inclusive. **5.3.** In the event that the BnB suspends continuity of the publication of the data from any of the Tables referred to above, as well as in the event that the reference interest rate applicable under the Agreement (A) changes materially or (B) is no longer being calculated or, respectively, no longer exists or can no longer be used on the basis of: (a) an official notice made by the administrator of the relevant reference interest rate, the supervisory authority of such administrator, a bankruptcy authority, an authority with powers to restructure the relevant administrator, a court or an entity with competence in matters of bankruptcy and the restructuring of the relevant administrator, (b) the revocation of the rights of an administrator to calculate the relevant reference interest rate, (c) a prohibition under the relevant applicable law, or (d) an official statement or information from a supervisory body that the relevant reference interest rate is not representative, and as a result the Creditor is incapable of calculating the reference interest rate applicable to the Agreement, the Creditor in accordance with the legal requirements applies a Plan of Action approved by its Management Board, including suspension of the Benchmark in accordance with the GTC or 33a, Paragraph 5 of the Consumer Credit Act and Art. 28, 2 of Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks for the purposes of financial instruments and financial contracts or to measure the performance of investment funds and amending Directives 2008/48/EC and 2014/17/EU and Regulation (EU) No 596/2014 (OJ, L 171/1 of 29 June 2016. At the time of application of the plan under the previous sentence, the new interest rate under the Agreement may not be higher than the amount of the interest rate under the Agreement until that time. Until the entry into force of the Action Plan, the Creditor shall apply the last calculated value of the reference interest rate applicable under the Agreement. The Action Plan shall not apply in the event that a replacement for the reference interest rate applicable under the Agreement is legally determined. **5.4.** In the case of credits repaid through annuity instalments, the annual interest rate on the credit changes (increases/decreases) automatically, in cases where the value of the

applicable reference interest rate has changed (increased/decreased) by more than 0,25 (zero point two five) percentage points compared to the applicable value of the reference interest rate specified in the Agreement/annex thereto, or determined according to its last change under this provision, or according to Item 5.3. **5.4.1.** When a fixed annual interest rate is applicable under the Agreement, the change under the preceding sentence is not applicable; **5.5.** In the case of credits repaid in equal monthly instalments for the principal, the annual interest rate on the credit changes (increases/decreases) automatically with the amount of the announced change in the agreed and applicable reference interest rate according to its periodicity, whereby the amount of the interest instalments on the repayment plan is changed accordingly. **5.6.** The Creditor shall notify the Consumer of any change in the reference interest rate, as established in Item 5.4 and Item 5.5, with the statement of the credit movement provided, indicating the amount of the changed repayment instalments. The notification shall also be made by announcing the reference interest rate in force at the time of the change on the Creditor's website. The Creditor shall provide the consumer with information on the credit movement free of charge through the electronic banking services of UniCredit Bulbank AD Bulbank Mobile/Bulbank Online and/or by email. In the event that the Consumer does not use the electronic banking services of UniCredit Bulbank AD Bulbank Mobile/Bulbank Online and has not specified an email to provide the information or the specified email is outdated, incorrect or non-existent, the information shall be provided by the Creditor upon request. **5.7.** The change shall enter into force automatically from the date of the announcement, as set out in Item 5.2, at the new value of the reference interest rate according to its periodicity while retaining the fixed (invariable) mark-up set out in the Credit Agreement without the need for entering into an additional agreement between the parties. **5.8.** The Consumer may at any time during the validity of the Agreement be informed of the specific amount of the reference interest rate applicable to the credit, which is announced on the relevant date, as described in Item 5.2, as well as on the website of the Creditor. **5.9.** With the change of the reference interest rate in force to the respective interest period, the parties to the Agreement shall accept the interest rates on the credit as automatically changed, with the new reference interest rate replacing the changes while maintaining the agreed mark-up. The interest rates thus amended are binding on the parties and bind them without the need for a formal amendment of the Agreement. In the case of disagreement with the changes under the Agreement and/or the GTC, made on the grounds provided for therein, the Consumer has the right to repay the amounts used and the consequent interest rates, fees, commissions and expenses established by and in accordance with the Agreement calculated in full and as of the date of payment of all amounts due to the Creditor and to terminate the Agreement early. **5.10.** Where the change in the interest rate arises from a change in the reference interest rate and the new reference interest rate is made public through the use of appropriate means and the information about the new reference interest rate and its components can be found on the Creditor's website, the information about the change shall be provided periodically to the Consumer. **5.11.** In the case of non-payment within the term of a repayment instalment under the repayment plan, the overdue principal shall be charged for the duration of the delay with compensatory interest (penalty), which shall be in the amount of the statutory interest. **5.12.** Interest shall be accrued on the debt on the basis of a real number of days of the month/360. The interest on the normal debt shall be paid monthly or according to the periodicity and maturity established in the repayment plan, and the compensation (penalty) for delay shall be accrued for each day of the delay and shall be immediately due. **5.13.** Fees and commissions shall be determined and specified in the Agreement and the subsequent annexes thereto. **5.14.** When applicable, the Consumer shall pay compensation for early repayment in the amount as follows: 1% (one percent) on the prepaid amount of the credit when the remaining period of the Agreement is greater than one year; 0.5% (zero point five percent) on the prepaid amount of the credit when the remaining period of the Agreement is less than one year. The due compensation shall be paid together with the amount which relates to the early repayment of the credit. The application for early repayment shall have its legal effect and its termination consequences in respect of the early repayment amount as of the moment of its repayment in full or in part of the obligations under the Agreement. In the case of partial repayment, the Consumer is entitled to a reduction of the total cost of the credit, as this reduction refers to the interest and all other costs for the remaining part of the term of the Agreement. **5.15.** All fees, commissions and other administrative and legal costs payable by the Consumer, as well as all costs other than the management costs incurred by the Creditor on behalf of the Consumer under the law and/or the Agreement, for the payment of additional services used in connection with the performance, the collection of the Creditor's receivables and the final repayment of the amounts due under the Agreement, shall be at the expense of the Consumer. In the case of early exigibility or termination of the Agreement, they remain due until their final repayment, including in the manner of enforced repayment.

6. The Creditor may establish and provide certain preferential conditions for the use of certain credit products, and each Consumer may benefit from these preferential conditions only insofar as they meet the requirements for their use and insofar as they have negotiated their use with the Creditor. If preferential terms are agreed, they shall be described in the "Preferential Terms", annex to the Agreement. **6.1.** In the event that at any time the Consumer does not meet or ceases to meet the requirements for using the preferential conditions, the Creditor shall apply to the Consumer the standard conditions specified in the Agreement by notifying the Consumer through the electronic banking services of UniCredit Bulbank AD (PC): Bulbank Mobile/Bulbank Online and/or by email.

7. When the credit is provided for the purchase of a good or service, the obligations of the Consumer arise from the moment of delivery of the goods or provision of the service. **7.1.** When selling goods or providing services with continuous performance, the Consumer's obligation arises from the first

delivery of the goods or provision of the service and is terminated upon termination of the delivery. **7.2.** The seller of the goods or the service provider shall not be obliged to deliver the goods or provide the service to the consumer before being notified by the Creditor of the provision of the credit and before the expiration of the 14-day period within which the consumer may withdraw from the Agreement. Any delivery of goods or provision of services before the expiration of the period during which the consumer may withdraw from the Agreement shall be at the expense of the seller of the goods or the service provider. **7.3.** The Agreement for the sale of goods or for the provision of services financed by the credit shall be terminated in the cases where: **7.3.1.** within 7 working days from entering into the Agreement, the Creditor does not notify the seller of the goods or the service provider about the granting of the credit; **7.3.2.** The Consumer has exercised his right of withdrawal from the Credit Agreement; **7.3.3.** The Agreement for the sale of goods or for the provision of services shall not be terminated when the Consumer pays the unit selling price of the goods or service before the expiration of the term under Item 7.2. **7.4.** Upon termination of the Agreement for the sale of goods or for the provision of a service, according to Item 7.3, the seller of the goods or the service provider shall be obliged to refund to the Consumer the advance amounts paid. **7.5.** If when granting a credit for the acquisition of goods or services, the Consumer does not receive satisfaction of rights from the seller or the supplier, the Consumer has the right to assert his claims against the Creditor under the Agreement. **7.6.** In the cases referred to in Item 7.5 the Consumer has the right to claim from the Creditor compensation for the difference between that which was agreed and actually delivered, when the following conditions are simultaneously present: **7.6.1.** the Consumer has received a credit for the acquisition of goods or services from a person other than the seller or the supplier; **7.6.2.** a preliminary agreement has been entered into between the Creditor and the seller of the goods or the service provider, according to which credits for the acquisition of the goods and services offered by the seller or the supplier will be provided only by the Creditor; **7.6.3.** the Consumer has received a credit within the framework of the agreement under Item 7.6.2; **7.6.4.** the goods or services for the acquisition of which the credit was received have not been delivered to the Consumer, have been partially delivered or do not comply with the sales or delivery Agreement, and **7.6.5.** the Consumer has claimed their right to compensation to the seller/supplier, but has not been satisfied. **7.7.** When the Consumer exercises his right of withdrawal from the Agreement entered into for the supply of goods or the provision of services, they are not bound by the provisions of the Agreement.

8. When the Agreement is entered into between the Creditor and the Consumer as an Agreement for the provision of remote financial services, through the system organised by the Creditor for the provision of remote consumer credits, including but not limited to using the following means of remote communication: a) the electronic consumer credit platform of the Creditor "Smart UCF" (the System), accessible to the consumer through a connection to the relevant website of the seller of the goods/service provider; b) the e-mail (email address) of the Creditornoreply@unicreditconsumerfinancing.bg, which is technically connected and is an integral part of the System; c) the e-mail of the consumer, indicated in the Credit Application and in the Agreement; d) the online shop of the seller of goods/supplier of services, with technical connectivity to the System; e) mobile short message service (SMS); f) internet; g) personal computer, tablet, mobile telephone and/or other fixed or portable device allowing electronic communication to take place; h) telephone; i) electronic signature. **8.1.** The Agreement shall be entered into in writing, on a durable medium, in the form of an electronic document. For the avoidance of any doubt, the durable medium on which the copy of the Consumer Agreement is stored is the Consumer's e-mail address specified by the same in the Credit Application and the Agreement and/or the hard disk of the computer and/or the technical memory of the respective Consumer device and/or exported memory (cloud) under the control of the Consumer, on which the Consumer's e-mail address is stored. **8.2.** When, on the basis of a check carried out in the Central Credit Register maintained by the Bulgarian National Bank or in another database used in the Republic of Bulgaria to assess the creditworthiness of consumers, the Creditor refuses to grant a credit, the Creditor shall immediately and free of charge notify the Consumer of the result of the check carried out and the Consumer information contained in the register. In this case, the notification is sent to the e-mail specified by the Consumer. **8.3.** The Agreement is entered into under the terms and conditions of the GTC and in accordance with the Remote Financial Services Act, the Consumer Credit Act, the Electronic Document and Electronic Certification Services Act and all other relevant norms of the current Bulgarian legislation. The Agreement is entered into in compliance with the following procedure: **8.3.1.** The granting of the credit is at the initiative of the Consumer, and the Consumer submits a credit application through the online shop of the seller of the goods/service provider. The Consumer generates the Credit Application after selecting the desired relevant good/service to be purchased with credit from the online shop of the seller of the good/service provider. In the Credit Application, the Consumer selects and indicates in full the desired financial parameters of the credit, according to the set options. When completing the Credit Application, the Consumer provides their requisite personal data for the purposes of processing the request, including for the purposes of investigating their creditworthiness in connection with a credit application submitted by the Creditor and for entering into an Agreement, including: names on the identity document, address, telephone and contact e-mail. The verification of the creditworthiness of the Consumer shall be carried out after providing explicit consent to the processing of his personal data for the purposes referred to in the previous sentence, as well as on the basis of the legal requirements for the provision of consumer credits and on the basis of the steps taken at the initiative of the consumer before entering into the Agreement (application for credit). The consent is given by the Consumer placing a tick (or other marker) in an empty field in front of the text to provide consent for the processing of such personal data. Upon receipt of the Credit Application, the Creditor sends to the specified e-mail address of the Consumer pre-contractual information in the form of a Standard European form, in accordance with the requirements of Art. 5 of the

Consumer Credit Act, in conjunction with Art. 8 of the Remote Marketing of Financial Services Act The Creditor shall ensure proper technical connectivity between the System and the online shop of the seller of the goods/service provider for proper administration and processing of the Credit Request.

8.3.2. Consumer Identification:

Upon confirmation of the completed data, identification may be requested from the Consumer via a mobile application. Upon successful identification, the Credit Application undergoes a creditworthiness check process or the System can generate and send to the mobile phone number specified by the Consumer an SMS containing the individual personal identification code (PIC) generated by the System. It is explicitly agreed that by entering the PIC, the provision of consent for the processing of personal data and the verification with the "Forward" step by the Consumer will be considered as a signed statement of the Consumer's will, by which the latter expresses consent to the processing of his personal data in accordance with Item 10. After entering the PIC, the Consumer completes an additional electronic form, according to the steps set by the System and submits the Credit Application with the corresponding confirmation button. Before pressing the confirmation button, in the additional electronic form, the Consumer gives additional information, including consent to the processing of his personal data, which they have filled in the electronic form personally for the purposes referred to in this point.

8.3.3. Upon approval of the Consumer's Credit Application, the Creditor sends the Consumer an SMS with a notice that the Consumer has been approved for receiving a credit, an e-mail with the Agreement and the GTC attached to the e-mail in pdf format. In the specified e-mail, the Creditor may send the Consumer an instruction to sign the Agreement through a mobile application. The Agreement must be signed with an electronic signature by the Consumer or in the specified e-mail the Creditor may send the Consumer a link generated by the System for confirmation and activation of the Agreement. The sending of the specified SMS and e-mail, with the Agreement and the GTC attached to the e-mail, constitutes a statement of intent signed by the Creditor with a proposal to the Consumer to enter into a Credit Agreement under the conditions described in the attached credit agreement and the GTC.

8.3.4. The Agreement is considered to have been entered into at the moment when the Consumer signs the Agreement with an electronic signature in the mobile application or confirms and activates the confirmation and activation link sent by the Creditor with the e-mail referred to in Item 8.3.3 and the electronic notification of the signed Agreement or the activation of the link reaches the Creditor's System. It is explicitly agreed that the signing of the Agreement with an electronic signature in the mobile application or the activation of the link sent by the Consumer has the meaning of an electronically signed statement of the Consumer's will within the meaning of Art. 13, Paragraph 1 of the EDESA (Electronic Document and Electronic Signature Act) to accept the proposal for entering into the Agreement and confirming the GTC. The stated will of the Consumer will also be objectified through the respective technical record in the System, created automatically when signing the Agreement with an electronic signature in the mobile application or activating the link by the Consumer. **8.3.5.** The Creditor and the Consumer consent and agree that the electronic signatures of the Consumer and the Creditor referred to in Item 8 have legal force equivalent to the handwritten signature in their relations. **8.3.6.** The Creditor explicitly warns the Consumer that the possibility of signing the Agreement with an electronic signature in the mobile application or the activation link under Item 8.3.3 are valid for 72 hours, after which a credit agreement cannot be entered into without submitting a new Credit Application. **8.3.7.** For the purposes of assessing the creditworthiness of the Consumer and verifying their identity, the Creditor has the right, through its employees and representatives, to contact the Consumer by phone to the phone number provided by the Consumer. The Creditor undertakes to ensure that its employees/representatives duly identify themselves to the Consumer and clarify the purpose of the call. The Consumer's refusal to provide the requested information could lead to the Creditor's refusal to provide a credit. **8.3.8.** In the event that, when completing the Credit Application, the Consumer provides incorrect data, the Creditor shall have the right to refuse to enter into a credit agreement.

9. The Consumer is entitled without owing compensation or a penalty and without indicating a reason, to reject the agreement entered into within a period of 14 days calculated from: a. the date of entering into the Agreement, or b. the date on which the Consumer receives the Agreement or information in art.11 of the CCA, in cases where this date is after the date referred to in letter "a". **9.1.** The right to withdraw from the credit agreement entered into shall be deemed exercised provided that the Consumer sends a notification to the Creditor before the deadline referred to in Item 27. **9.** 29. The notification referred to in Item 28 shall be sent on paper or any other durable medium, to which the Creditor has access, in a way which can be proved to be in compliance with the current legislation. **9.2.** When the Consumer exercises their right to withdraw from the Credit Agreement, they return to the Creditor the principal sum and pay the interest accrued for the period from the date on which the funds under the credit were used, up to the date the principal was repaid, without undue delay and not later than 30 calendar days after sending the notification to the Creditor on exercising the right of withdrawal. The interest shall be calculated on the basis of the agreed interest rate stipulated in the Credit Agreement. **9.3.** The Consumer's withdrawal from the Agreement shall enter into force and the Agreement shall be terminated if the notification is made within the term and by the order of Item. 9.1 and the condition under Item 9.2. In exercising the right to withdraw from the Agreement, the Creditor shall not be entitled to request and collect compensation from the Consumer, except for the compensation for the costs incurred to public administrative bodies that are not recoverable. **9.4.** In exercising the right of withdrawal from the Agreement, the Consumer is not bound by the additional services related to the Agreement, which are provided by the Creditor or by a third party on the basis of an agreement between the third party and the Creditor.

10. Information on personal data processed by UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) (UCCF) pursuant to EU Regulation 2016/679

(General Data Protection Regulation): UCCF processes your personal data for the purposes of carrying out credit activity and managing customer relationships, before and/or during concluded consumer credit agreements, including those used through payment cards. If you apply for a credit product, UCCF will need to process your personal data for the purposes of creditworthiness assessment. Also, if you have given your consent, your personal data will be processed for direct marketing purposes by analysing information about your preferences and consumer habits and promoting the products and services offered by UCCF. Your personal data may be processed to investigate your satisfaction and improve customer service, unless you object to this. Your data will also be processed for the purpose of risk analysis, improving our products and providing you with better customer service, as well as to control the activities of external service providers, for security and security protection, and to prevent fraud. UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) is obliged by law to process your personal data for the purposes of money laundering prevention and terrorist financing. UCCF is obliged under the Measures against Money Laundering Act (MAMLA) to identify the person carrying out the operation, i.e. to process personal data from the identity document, including when the person is not their client. This processing also includes the fulfilment of the legal obligation to check and take a copy of the identity document, and the operations in question can be carried out using legally permitted technical means. The data are processed and stored for the period and purpose set out in the Measures Against Money Laundering Act (MAMLA). Your personal data will only be processed for the purposes for which they were collected.

UCCF processes personal data in the presence of at least one of the grounds for processing, namely: your consent; when you wish to enter into or have already entered into an Agreement with UCCF; for compliance with a legal obligation; for the purposes of the legitimate interests of UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC). If you do not provide your personal data, UCCF will not be able to provide you with the service you want to receive.

When provided for by law or agreed in your Agreement, UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) may disclose personal data to different categories of recipients:

- ✓ public authorities, institutions and establishments, auditors who supervise the activities of UCCF or the compliance with a law applicable to UCCF or data subjects. Such could be, for example, the Bulgarian National Bank (BNB), the Financial Supervision Commission (FSC), the Commission for Personal Data Protection (CPDP), the National Revenue Agency (NRA), the State Agency for National Security (SANS), the Ministry of Interior, the court, the Prosecutor's Office, etc.;
- ✓ personal data processors acting under the authority of UCCF (including persons assisting in connection with the servicing and collection of receivables of the administrator);
- ✓ persons related to UCCF, including companies of UniCredit Group, when there are justified legitimate interests of UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC). Under various processes related to direct marketing, consumer needs analysis, risk assessment, fraud prevention, credit exposure assessment, connectivity assessment, maintenance and management of information systems, regulatory reporting, sale of products and services, etc., UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC), UniCredit Bulbank AD (PLC), UniCredit Leasing EAD (Solely-owned PLC), UNICREDIT INSURANCE BROKER EOOD (Solely-owned LLC) and UniCredit Fleet Management EOOD (Solely-owned LLC) may act as joint controllers and jointly determine the purposes and means of personal data processing.
- ✓ for making inquiries and obtaining information related to your creditworthiness assessment, when you have expressed a desire to enter into an Agreement with UCCF in the Central Credit Register of the BnB, the National Revenue Agency, the National Social Security Institute, the Civil Regulatory Office at the Ministry of Regional Development and Public Works, etc.;
- ✓ to third parties where there is a valid legal basis for the disclosure;
- ✓ to partners providing credit intermediation services, insurance products and other services in cooperation with UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC), solely for clients who use these services;
- ✓ in the case of transfer (ceding) of receivables to third parties, subject to the requirements of the legislation in force in the country.

Typically, UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) does not transfer personal data to third countries or international organisations. However, if necessary, the provisions of the General Data Protection Regulation will be complied with.

UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) processes your personal data for the terms established by the legislation in force in the country and by the regulatory supervisory authorities. Personal data for which there is no explicit legal/supervisory obligation to store shall be deleted after achieving the purposes for which the personal data was collected and processed.

When applying for a credit product, you may be subject to automated decision-making, including profiling, when assessing your creditworthiness. This type of decision making is necessary for the Agreement to be entered into. For this purpose, various checks are carried out in UCCF databases and in official state registers which lead to the decision on the basis of predefined criteria. You may receive an offer for this type of product if you have previously given your consent to the processing of your personal data for direct marketing purposes. The decision whether to accept the offer is entirely up to you.

We inform you that according to the General Data Protection Regulation you have the right to request access to rectification, erasure or restriction of

the processing of your personal data, as well as the right to data portability. You can object to processing based on legitimate interest. Given consent for a specific purpose, you may withdraw it at any time, without prejudice to the lawfulness of the processing prior to its withdrawal.

More information about the personal data that UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) processes can be obtained on the UCCF website, <https://www.unicreditbulbank.bg/en/ucfin/>, the Personal Data Protection section, as well as on-site in an office convenient for you.

The UCCF Data Protection Officer can be contacted via the following contact details: DPO@UniCreditGroup.BG, 7, Sveta Nedelya Square, 1000 Sofia, Republic of Bulgaria.

If you believe that your rights regarding the processing of personal data have been violated, you can lodge a complaint with the Personal Data Protection Commission.

By signing these General Terms and Conditions, I declare that I am familiar with the Information about the personal data processed by UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) under Regulation EU 2016/679 (General Data Protection Regulation).

11. Record of the provision of the pre-contractual information and the statements of the parties. The Consumer, the Guarantor and the Joint Debtor give their explicit consent for the pre-contractual information, as well as the statements made by telephone, other means of voice communication at a distance, video link or e-mail, to be recorded by the Creditor, and they will have evidentiary power to establish the circumstances contained therein insofar as they concern the relationship between the Creditor and the Consumer and/or the Guarantor and/or the Joint Debtor in connection with the occurrence, existence, performance or non-performance, repayment and/or termination of the legal relations between them related to the subject of the Agreement and the GTC. The processing of the sound recordings is carried out by the Creditor in accordance with the Bulgarian and European legislation for the protection of personal data, with regard to which the Consumer, the Guarantor and the Joint Debtor have the rights referred to in Item 10 above governed by Chapter Three of Regulation (EU) 2016/679.

12. Disputes with the Creditor. **12.1.** The Consumer may state their objections by email or fax, indicated on the website of the Creditor, or by a signed letter on paper to the address of management of the Creditor or any bank branch/office of UniCredit Bulbank AD (PLC). The Creditor undertakes to make a decision and return a written response to the Consumer, relating to a decision on the objection, within 30 (thirty) days of its receipt. **12.2.** The Consumer has the right to submit objections related to the Agreement to the Consumer Protection Commission at the following address: Sofia, post code 1000, 1 Vrabcha Street, Floor 3, 4 and 5. **12.3.** The Consumer has the right to refer to the Conciliation Commissions established under Art. 182-184 of the Consumer Protection Act when their rights and legitimate interests have been violated. Where the Creditor fails to pronounce within 30 (thirty) days of receipt of the objection and when the Creditor's decision does not satisfy the Consumer, the dispute may be referred to the Conciliation Commissions established pursuant to Articles 182-184 of the Consumer Protection Act. **12.4.** The aforementioned proceedings shall not prevent claims or disputes between the Creditor and the Consumer, the Guarantor and the Joint Debtor in connection with their contractual relations and the GTC from being resolved by the competent court. Bulgarian legislation is applicable.

13. Modification of the Terms and Conditions. **13.1.** The Creditor shall notify the Consumer/Guarantor/Joint Debtor of any change in the GTC prior to its entry into force or within 7- days of the occurrence of this circumstance: by sending an electronic message to the e-mail of the Consumer/Guarantor/Joint Debtor specified in the Agreement; by SMS to the mobile phone number of the Consumer/Guarantor/Joint Debtor as specified in the Agreement; or through the electronic banking services of UniCredit Bulbank AD Bulbank Mobile/Bulbank Online, in the event that the Consumer/Guarantor/Joint Debtor uses these services, and the latter agrees to receive from the Creditor communications in connection with the performance of the Agreement on this e-mail/mobile phone number or through the electronic banking services of UniCredit Bulbank AD (PLC) "Bulbank Mobile" / "Bulbank Online". **13.2.** Information that the changes are available on the website of the Creditor shall be communicated to the Consumer, the Guarantor and the Joint Debtor in the manner specified in Item 13.1. **13.3.** When the Consumer does not agree with the amendments to the GTC, the Consumer may withdraw from the Agreement without giving a reason, by repaying his obligations in full, without owing compensation or penalty, or continue to perform it under the GTC in force before the amendment. **13.4.** The Consumer exercises their rights referred to in Item 13.3, by sending a written notice to the Creditor within one month of receipt of the communication referred to in Item 13.2. **13.5.** The Consumer may not continue performance of the Agreement under the GTC in force before the amendment, when the amendment to the GTC is a result of a change in the legislation that is mandatory for implementation by the Creditor, or an order or instruction of a competent authority. **13.6.** The amendments to the GTC shall bind the Consumer under the Agreement when the Consumer has been notified of them under the conditions of Item 13.2 and has not exercised their rights referred to in Item 13.3 et seq. **13.7.** The Creditor shall be obliged to establish the fact of notifying the Consumer of a change in the GTC.

14. Delay in payments, interest for delay, termination of credit relationships. **14.1.** In the event of a delay in the payments of the amounts due by the Consumer, the Guarantor and the Joint Debtor, pursuant to the Agreement and the GTC, in addition to the agreed interest, the Creditor shall be entitled to receive from the Consumer, the Guarantor and the Joint Debtor, in addition to all overdue and unpaid amounts and compensation, the amount of the annual statutory interest divided by 360 days for each day of delay, calculated on the overdue principal due. The accrual of the compensation referred

to in the preceding sentence does not exclude the payment of the agreed interest due and accrued daily on the overdue principal for each day of delay. The Consumer, the Guarantor and the Joint Debtor will be obliged to make the possible costs for the forced collection of the amounts due to the Creditor under the statutory procedure. The Creditor may transfer to a third party the collection of the amounts without the prior consent of the Consumer, the Guarantor and the Joint Debtor, on the grounds of Art. 6, Paragraph 1. Letter "f" of Regulation (EU) 2016/679, for which Creditor's right, the Consumer, the Guarantor and the Joint Debtor have been notified by signing the Agreement, accepting the GTC and signing a Credit Application and Information on the personal data processed by UNICREDIT CONSUMER FINANCING EAD (Solely-owned PLC) under Regulation EU 2016/679 (General Data Protection Regulation) .**14.2.** In the case of a delay of five consecutive repayment instalments on the credit (principal and interest), the Creditor may terminate the Agreement by giving the Consumer a two-week period for repayment of the amounts due from the date of receipt of the warning, with a written warning that after the expiration of the term the Agreement will be considered terminated. **14.3.** The Agreement is terminated: **14.3.1** With the final payment and reimbursement of all the Creditor's receivables which are subject of the Agreement; **14.3.2** In exercises the right of withdrawal referred to in Item 9; **14.3.3** On other contractual or statutory grounds. **14.4.** By signing the Agreement, the Consumer agrees that the Creditor has the right, on the grounds of Art. 26 of the Consumer Credit Act and Art. 99 of the Obligations and Contracts Act, to transfer its receivables referred to in the Agreement to a third party. In this case, the Creditor shall inform the consumer, the Guarantor and the Joint Debtor of the transfer of its receivables under the Agreement to the address and/or email of the Consumer, the Guarantor and the Joint Debtor specified in the Agreement.

15. The Consumer, the Guarantor and the Joint Debtor undertake to notify the Creditor of any change in the personal data provided, including the contact details. All letters, documents, invitations to execute and any information sent by the Creditor with a return receipt in connection with the draw-down, use and repayment of the credit, the amounts due thereunder, including fees and commissions, at the address specified by the Consumer, the Guarantor, the Joint Debtor for their receipt, which are returned as not received and/or unclaimed, including because the respective addressee has changed correspondence address, email or mobile phone number without notifying the Creditor in writing, shall be considered duly served from the date of their dispatch and shall be attached to the credit file.

16. Liability of the Guarantor and the Joint Debtor. **16.1.** By signing the Agreement, the Guarantor agrees, under the conditions of Art. 138-148 of the Obligations and Contracts Act (OCA) to be jointly and severally liable with the consumer. **16.2.** By signing the Agreement, the Joint Debtor agrees to be jointly and severally liable with the Consumer, on the grounds and under the conditions of Art. 121-127 of the Obligations and Contracts Act (OCA). **16.3.** The spouse of the Consumer shall always be a Joint Debtor under the Agreement. **16.4.** The Guarantor and the Joint Debtor declare that they are familiar with and accept the GTC and undertake, in their capacity as Guarantor/Joint Debtor, to ensure full and accurate fulfilment of all obligations of the Consumer under the Agreement and the GTC.

The Agreement enters into force from the date indicated at the beginning of the Agreement. When the Agreement and the GTC are not digitally signed, each of their pages shall be signed by the representative of the Creditor/Credit Broker, the Consumer, the Guarantor and the Joint Debtor.

I confirm that I have received a copy of the GTC and pre-contractual information under the Consumer Credit Act.