

**Information according to Art. 324 – 326 of the Insurance Code for Credit Protection and 66 Plus insurance programs for borrowers of consumer loans granted by UniCredit Consumer Financing EAD.**

Credit Protection and 66 Plus insurance programs for borrowers of consumer loans granted by „UniCredit Consumer Financing“ EAD is offered in accordance with Group Insurance Contract for "Credit Protection Plus", "Max Protection" and "66 Plus" insurance programs for borrowers of consumer loans granted by "UniCredit Consumer Financing" EAD № 1/2014. **Insurers** under the Group Insurance Contract are **Cardif Life Insurance, Bulgaria Branch BFC** and **Cardif General Insurance, Bulgaria Branch BFC**, and **Policyholder** is "**UniCredit Consumer Financing**" EAD. The insurance is offered through "**UniCredit Consumer Financing**" EAD in their capacity of an **insurance intermediary**.

The Insurers and the insurance intermediary provide the following information to the users of insurance services:

**Information about the Insurers:** CARDIF ASSURANCES VIE SA, FRANCE with an address: 8 Rue Du Port 92728 Nanterre Cedex, Paris performs insurance activities on the territory of the Republic of Bulgaria through their branch Cardif Life Insurance, Bulgaria Branch BFC, registered at the commercial register of the Registry Agency ([www.brba.bg](http://www.brba.bg)) with a UIC 175190059 and a seat at Sofia, and a registered address: floor 1-3, entr. A, 29 Hristo Belchev str. City of Sofia. CARDIF ASSURANCES RISQUES DIVERS SA, FRANCE with an address 8 Rue Du Port 92728 Nanterre Cedex, Paris performs activities on the territory of the Republic of Bulgaria through Cardif General Insurance, Bulgaria Branch, registered at the commercial register of the Registry Agency with a UIC 175190073 and a seat at Sofia, and a registered address: Sofia city, 29 Hristo Belchev str., entr. A, floor 1-3. The telephone for contact with the Insurers is 02/4915990. The solvency and financial position report of CARDIF ASSURANCES VIE SA and CARDIF ASSURANCES RISQUES DIVERS SA is available at [www.cardif.fr](http://www.cardif.fr). Insurance do not provide advice, in accordance with art. 324, para. 1, item 7 of the Insurance Code (IC).

**Information about the insurance intermediary:** "UniCredit Consumer Financing" EAD having its seat and registered address: 14 Gyueshevo sq, Sofia, UIC 175070632, registered in the Commercial Register of the Registration Agency, acts as an independent insurance agent of Cardif Life Insurance, Bulgaria Branch BFC and Cardif General Insurance, Bulgaria Branch BFC, in accordance with an Insurance Agency Contract effective as of 01.12.2015. The insurance intermediary is registered into the public register of the Financial Supervision Commission for insurance intermediaries as an insurance agent of Cardif Life Insurance, Bulgaria Branch BFC and Cardif General Insurance, Bulgaria Branch BFC and could be identified by Identification Certificate No №001. Verification and additional information about the insurance intermediary can be found on the website of the Financial Supervision Commission at [www.fsc.bg](http://www.fsc.bg). „UniCredit Consumer Financing“ EAD does not directly or through related persons hold more than 10 percent of the votes in the general meeting or of the capital of an insurer. The insurer or the parent company of the insurer does not directly or through related persons hold shares or stakes representing more than 10 percent of the votes in the general meeting or of the capital of „UniCredit Consumer Financing“ EAD. Cardif Assurances VIE through „Cardif Life Insurance Bulgaria Branch“ and Cardif Assurances Risques Divers through its branch „Cardif General Insurance, Bulgaria Branch“ do not directly or through related persons hold shares or stakes representing more than 10 percent of the votes in the general meeting or of the capital of the insurance agent „UniCredit Consumer Financing“ EAD. "UniCredit Consumer Financing" EAD carries out insurance intermediary based on a contract with "Cardif Life Insurance, Bulgaria Branch" and "Cardif General Insurance, Bulgaria Branch" for insurance agency against receiving a commission included in the insurance premium. The insurance intermediary has no contractual obligation to exclusively mediate for one or more insurers and does not provide advice under Article 325a, Paragraph 5 of the Insurance Code. Verification and additional information about the agent, including information about the insurers and the insurance products for which they are authorized to mediate, is available on the website of the Financial Supervision Commission [www.fsc.bg](http://www.fsc.bg).

**The Insurers and the insurance intermediary shall provide to the users of insurance services the following information about "Credit Protection Plus" and "66 Plus" insurance programs:**

"Credit Protection Plus" and "66 Plus" insurances are offered together with consumer loans provided by "UniCredit Consumer Financing" EAD as a package sale. The financial service "Credit Protection Plus" and "66 Plus" insurances are not offered separately from consumer loans. Conclusion of an insurance is not a prerequisite for granting a loan from "UniCredit Consumer Financing" EAD. By decision of the Creditor, the financial parameters of the loan may be tied to the conclusion of insurance, whereas this information shall be explicitly stated in the Pre-contractual information on the loan, which the creditor provides to the person applying for the loan. "Credit Protection Plus" and "66 Plus" insurance are concluded under the terms of Art.382 of the Insurance Code as credit insurance in favor of the creditor and provide the insured persons with insurance coverage in the event of the risks specified in the General Terms and Condition, as a result of which the insured person may suffer a loss of their regular income, adversely affecting their ability to service the outstanding amount of the loan, to which the insurance is concluded.

**1. Insured person is:** Under the "**Credit Protection Plus**" insurance program: Individuals - citizens or permanent residents in of the Member States of the European Union and the European Economic Area or in the United Kingdom of Great Britain and Northern Ireland, who are borrower under a consumer loan granted by "UniCredit Consumer Financing" EAD, and are between 18 and 66 years old at the time of acceptance of the insurance and up to 71 years old at the time of expiration of the individual insurance coverage. The persons insured under the aforesaid insurance programs could not be individuals who are USA citizens, including individuals with dual citizenship, individuals who are holders of a "Green card" or individuals who are subject to taxation in the USA, unless they have permanent residence and tax registration in the Republic of Bulgaria; persons, who are subject to restrictive measures or freezing of assets, pursuant to the Bulgarian Measures Against Terrorism Financing Act, the European Regulation No. 2580/2001 of 27 December 2001 or Articles L.562-1 et seq. of the Monetary and Financial Code.

Under the "**66 Plus**" insurance program: Individuals - retired persons receiving a pension for social security contribution and age under the Social Security Code, or who has reached 66 years of age as of the date of joining this insurance program and up to 76 years of age at the time of expiration of the credit repayment term, who is a citizen or permanently resides in the Member States of the European Union and the European Economic Area or in the United Kingdom of Great Britain and Northern Ireland. The persons insured under the specified insurance programs could not be individuals who

are USA citizens, including individuals with dual citizenship, individuals who are holders of a "Green card" or individuals who are subject to taxation in the USA, unless they have permanent residence and tax registration in the Republic of Bulgaria; individuals who are subject to restrictive measures or freezing of assets, in accordance with the Bulgarian Law on Measures against Financing of Terrorism, European Regulation No 2580/2001 of 27 December 2001 or Articles L.562-1 etc. of the Financial and Monetary Code.

**2. Accession to the insurance programs:** **2.1.** By signing the "Declaration of determining the requirements and needs and acceptance of insurance and General Terms and Conditions" the Insured persons certify that they have received an insurance certificate and General Terms and Conditions, accepts them and grants their explicit written consent to join the insurance. **2.2. For borrowers under loans of up to 15 000 EUR. incl. (the provided loan amount and related fees), which are added to the terms of the "Credit Protection Plus" insurance program, insurance package "A", and for loan recipients of loans with an amount of 2 500 EUR up to 15 000 EUR incl. (the provided credit amount and related fees), which are added to the terms of the "Credit Protection Plus" insurance program, insurance package "B", or the "66 Plus" insurance program:** when joining the insurance program for the purpose of conducting a preliminary medical risk assessment and signing a Declaration of Acceptance of Insurance, the insurance candidate answers a question about the presence/absence of established disability with an effective decision of TELK/NELK or initiated procedure for establishing disability. **2.3. For borrowers with loans above 15 000 EUR (the provided loan amount and the related fees):** upon joining the insurance program, the insurance candidate fills in and signs a "Medical Questionnaire" as per the Insurers' template.

**3. Insured risks, insurance amounts, insurance limits and Beneficiaries under the insurance programs:**

**3.1 Insurance program "Credit Protection Plus", insurance package "A":**

Covered risks	Insurance amount, Insurance limit and Beneficiary
Death from accident or illness	
Permanent disability over 70% as a result of an accident (TPDA)	The outstanding balance of the loan as of the date of the event, but not more than 50 000 EUR, is paid to the Policyholder, "UniCredit Consumer Financing" EAD.

In case of Insured's retirement within the period of the insurance, the coverage for **TD** risk shall be terminated.

**3.2 Insurance program "Credit Protection Plus", insurance package "B":**

Covered risks	Insurance amount, Insurance limit and Beneficiary
Death from accident or illness	
Permanent disability over 70% as a result of an accident or illness (TPD)	The outstanding balance on the loan as of the date of the event, but not more than 50 000 EUR, is paid to the Policyholder "UniCredit Consumer Financing" EAD.
Temporary disability over 30 days due to accident or illness (TD)	
Unemployment more than 30 days (IU)	Up to 12 monthly installments depending on the duration of the condition, for one event, but not more than 1 250 EUR per payment, are paid to the <b>Policyholder</b> "UniCredit Consumer Financing" AD.
Hospitalization as a result of an accident or illness, more than 3 consecutive days (HOSP)	Up to 6 insurance payments depending on the duration of the condition, for one event, each in the amount of one monthly credit repayment installment, but not more than 1 250 EUR per payment, are paid to Policyholder "UniCredit Consumer Financing" EAD.

In case of Insured's retirement within the insurance period, the coverage for **TD** and **IU** risks shall be terminated as of the date of retirement.

**3.3 Insurance Program "66 Plus"**

Loan tenure in months	Covered risks	Insurance amount and insurance limit	Beneficiary
<b>For consumer loan borrowers with a repayment term of up to 60 months incl.</b>	<b>Death from an accident;</b>	The outstanding balance on the loan as of the date of the event, but not more than 50 000 EUR	The beneficial owner is Policyholder, "UniCredit Consumer Financing" EAD.
	<b>Death occurring as a result of illness;</b>		
	<b>Hospitalization, as a result an accident and more than 3 consecutive days (HOSPA)</b>	Up to 6 insurance payments depending on the duration of the condition, each in the amount of one monthly credit repayment installment, but not more than 1 250 EUR per payment.	The beneficial owner is Policyholder, "UniCredit Consumer Financing" EAD.
<b>For consumer loan borrowers with a</b>	<b>Death from an accident;</b>	Double amount of the outstanding balance on the loan as of the date of the event, but not more than 50 000 EUR;	The beneficial owners are Policyholder, "UniCredit Consumer Financing" EAD to whom the outstanding balance on the loan

<b>repayment term of over 60 months</b>			as of the date of the event is paid, and to the legal heirs of the Insured – to whom is paid the difference up to the double amount of the outstanding balance on the loan as of the date of the event.
	<b>Hospitalization</b> from an accident and more than 3 consecutive days (HOSPA)	Insurers make up to 6 insurance payments in favor of each of the insured persons, depending on the duration of the condition, for one event, as follows: (i) up to 6 insurance payments, each in the amount of one monthly installment payment on the loan, but not more than 1 250 EUR per payment, in favor of the Policyholder "UniCredit Consumer Financing" EAD; (ii) up to 6 insurance payments, each in the amount of one monthly installment payment on the loan, but not more than 1 250 EUR per payment, in favor of Insurance.	The beneficial owner is Policyholder "UniCredit Consumer Financing" EAD and the Insured.

**4. Exclusion from insurance coverage (exclusion clauses).** **4.1 General exclusion clauses** for all insurance risks: The cases in which the Insurers are released from their obligation to make an insurance payment are exhaustively listed in the General Terms and Conditions of the respective insurance program. **4.2 Exclusion clauses for the insurance risks "Death", "TPD/TPDA", "TD" and "HOSP"/"HOSPA" in the preliminary medical risk assessment:** For loans amounting up to 15 000 EUR incl. (the provided loan amount and the related fees ), insured under the conditions of the "Credit Protection Plus" insurance program, insurance package "A", and for the loans amounting 2 500 EUR up to 15 000 EUR incl. (the provided loan amount and the related fees), insured under the terms of the insurance program "Credit Protection Plus", insurance package "B", or under the terms of the insurance program "66 Plus": if at the time of joining the insurance the Insured had established disability with an effective expert decision of TELK/NELK or was in a procedure for establishing disability, in the event of an insurance event that is a result of or in direct connection with the diseases/conditions described in the expert decision of TELK/NELK, the Insurers may refuse to make an insurance payment. For borrowers with loan amounts over 15 000 EUR (the provided loan amount and related fees): if when filling the "Medical Questionnaire" the insurance candidate has declared a circumstance for which the Insurers have asked a question, the Insurers may refuse to make an insurance payment, if the occurred insurance event is a result of or in direct connection with the circumstance declared by the Insured. Providing false and/or incomplete information and/or concealing illnesses or traumatic injuries when filling in the "Medical Questionnaire" or concealing established disability may lead to unilateral termination of insurance coverage by the Insurers, refusal to pay or reduction of the amount of insurance payment in accordance with the provisions of the Insurance Code and the General Terms and Conditions.

**5. Insurance period. Amount and payment of the insurance premium.** The insurance period is the period for which the insurance premium is determined, and it shall be monthly. A 2% tax shall be owed for the insurance premium under Art. 9 of the Tax on Insurance Premiums Act (TIPA). The due insurance premium is paid monthly. The monthly insurance premium due is calculated as a percentage of the Initial loan amount for loans up to 60 months and as a % of the first monthly repayment instalment on the loan for loans over 60 months. The due insurance premium is paid together with the monthly instalment on the loan. The amount of the insurance premium is as follows:

For "Credit Protection Plus" insurance program for consumer loans					
Packages	Amount and duration of the loan	Payment	Insurance premium	Tax on insurance premium (Debt Collection Procedure)	Total amount due (insurance premium+VAT)
Package "A"	Over 12 500 EUR and over 60 months	monthly	4.17% of the first monthly instalment on the loan	0.08%	4.25%
Package "B"	Less than or equal to 2 500 EUR and up to 60 months inclusive.	monthly	0,294% of the initial loan amount	0.006 %	0.300 %

Over 2 500 EUR and up to 60 months inclusive.	monthly	0,140% of the initial loan amount	0.003 %	<b>0.143 %</b>
More than 60 months.	monthly	7,55 % of the first monthly repayment instalment on the loan	0.15%	<b>7.70 %</b>

For "66 Plus"insurance program for consumer loans				
Term of prolongation	Payment	Insurance premium	Tax on Insurance premium	Total amount due (insurance premium+VAT)
For consumer loan borrowers with duration up to 60 months incl.	monthly	0,255% of the initial loan amount	0.005%	<b>0.260%</b>
For consumer loan borrowers with duration over 60 months	monthly	4.19% of the first monthly installment of the loan	0.08%	<b>4.27%</b>

The monthly insurance premium may be indexed by the Insurer, for which the Policyholder notifies the Insured persons on behalf of the Insurer. The indexation shall enter into force after the expiration of a 30-day period from the date on which the Insured was notified of the new amount of the due insurance premium, unless within this period the Insured rejects the indexation in writing, thereby terminating their insurance.

**6. Insurance term. Start and end of the insurance coverage period. Termination of the insurance:** The term of insurance shall be equal to the term of the loan contract. The periods of insurance coverage, as well as the grounds for termination of the insurance, are defined in the General Terms and Conditions.

**7. Procedure for notification of the Insurers for an insurance event that has occurred and payment of insurance compensation:** Upon occurrence of an insurance event, the insured person or their legal heirs should inform the Insurers thereof in one of the following ways within 10 days after the occurrence of the event: at the special telephone line № 02/4915990; at the office of the Insurers, located at entr. A, 29 Hristo Belchev str., Sofia. or to the e-mail address of the Insurers: cardifbulgaria@cardif.com. The insured or their legal heirs shall fill in the respective Insurance Event Notice and attach the documents described therein, after which they shall send them to the address of the Insurers: entr. A, 29 Hristo Belchev str., 1000 Sofia. The Insured or their legal heirs may receive the respective form Insurance Event Notice from the bank, the Insurers or they can find it on the Insurers' website. The Insurers shall issue a decision to make or refuse to make an insurance payment within 15 business days of the date of receipt of the document last requested from them. The insurance payment shall be made to the beneficiary within one business day as of the date of the decision. In case of a refusal for making an insurance payment, the beneficiary and the insured shall be notified by the Insurer in writing about the reasons.

**8. Rights for accession to the Group Insurance Contract via means of remote communication.** Within a 30-day period after accession to the insurance program, the Insured may withdraw from the insurance program without indicating any reason and without owing any compensation or penalty to the Insurers. Within the 30-day period following the date of conclusion of the insurance during which the Insured may withdraw from the insurance, the Insurers shall provide insurance coverage in accordance with Art. 5 of the General Terms and Condition. The Insured may exercise their right of withdrawal by submitting to the Insurer a written declaration of cancellation of the insurance. As from the date of the declaration of exercise of the right of withdrawal, the insurance is deemed to be terminated. Within a30 days from exercising the right of withdrawal, the Insurer reimburses to the Insured the paid insurance premium. If within the 30-day period in which the Insured may exercise their right of withdrawal, an insurance event occurs under the risk covered by the insurance, without the Insured having exercised their right of withdrawal, as of the date of the occurrence of the event, the Insurers will make the due insurance payment, provided that all requirements under the General Terms and Conditions are met. In this case, the Insurers shall not owe a refund of the premium, if after the date of notification of the occurrence of an insurance event, the Insured exercises their right to cancel the insurance. After the date of exercise of the right of withdrawal, Insurers shall not be liable for insurance payment for an insurance event that has occurred under the terminated insurance, regardless of whether the event occurred before or after the date of sending the withdrawal notice.

**9. Amendments to the Group Insurance Contract:** The Group Insurance Contract may be amended by signing an annex between the Policyholder "UniCredit Consumer Financing" EAD and the Insurer. "UniCredit Consumer Financing" EAD, in their capacity of a lender, shall inform the Insured of any amendments which may lead to contract termination, a decrease in the insurance amount or in case they may affect the interest of the Insured in any other way. Upon the Insured's request, the aforesaid information shall be presented by the Insurers.

**10. Taxes and fees related to insurance:** Together with the insurance premium, the Insured shall pay a tax on the insurance premium (TIP) determined

in the Tax on Insurance Premiums Act (TIPA). The amount of the due TIP is determined as of the date of payment of the respective premium. As of the date of the last revision of this information, TIP is in the amount of 2% of the insurance premium. All taxes, fees and other payments on the insurance premium, which exist or will be established in the event of a change in the regulatory framework, are at the expense of the Insured.

**11. Procedure for handling complaints by the agent:** The users of insurance services may submit their complaints to the address of "UniCredit Consumer Financing" EAD regarding the actions of the insurance agent. In case of the complainant is not satisfied with the response to the complaint, they may raise the issue to the Consumer Protection Commission ([www.kzp.bg](http://www.kzp.bg)) and/or the Financial Supervision Commission ([www.fsc.bg](http://www.fsc.bg)).

**12. Procedure for reviewing complaints from Insurers:** Any questions related to the insurance may be addressed to the Insurers at a tel: 02/4915990 or by a letter sent to the registered address of the Insurers indicated above. In the event of disagreement of the Insured with the Insurers' decision on an insurance claim filed by the Insured, as well as in any other case, the Insured or another interested person may file a complaint with the Insurers. The complaint may be sent in writing to the address of the Insurers, or it may be filed through the Internet website of the Insurers: [www.bnpparibascardif.bg](http://www.bnpparibascardif.bg). A complaint form may be found on [www.bnpparibascardif.bg](http://www.bnpparibascardif.bg). The Insurers shall register each complaint and shall send a written response within 14 days of receipt of the complaint, and if the complaint is related to the amount of the insurance payment – within 7 days after its receipt. If during the term indicated there are objective reasons due to which the Insurers are unable to send a response to the complainant, they shall notify the complainant in writing for the reasons, and commit to send a final response within a reasonable time. Detailed information about the complaint handling procedure is available at [www.bnpparibascardif.bg](http://www.bnpparibascardif.bg). In case the complainant is not satisfied by the response to the complaint, they are entitled to raise the issue to the Consumer Protection Commission ([www.kzp.bg](http://www.kzp.bg)) and/or the Financial Supervision Commission ([www.fsc.bg](http://www.fsc.bg)).

**13. Out-of-court dispute resolution.** In case of a dispute between a user of insurance services and the Insurers and/or the Insurance Agent, the stakeholder parties shall endeavor to settle the dispute in an acceptable manner, outside of court. In certain cases, the Insurers suggest the implementation of an out-of-court procedure arranged by them, in order to settle a dispute between the insured or their legal heirs related to an Insurers' refusal to make an insurance payment. More information about the conditions and the implementation of the procedure is available at [www.bnpparibascardif.bg](http://www.bnpparibascardif.bg). In order to settle a dispute, the users of insurance services can turn to the conciliation committees at the Consumer Protection Commission, approach a body for alternative dispute resolution, in accordance with the Consumer Protection Act, as well as initiate a mediation procedure, whereas these methods shall not influence their right to any further legal action.

**14. Applicable law.** The law applicable to the Group Insurance Contract and the GTC of the insurance program shall be the Bulgarian law.

This information shall be effective as of 31.10.2016, amended on 08.02.2018, amended on 31.08.2018, amended on 05.03.2020, amended on 03.08.2020, amended on 02.08.2021, amended as of 01.06.2022, amendment and etc. on 04.07.2022, add. as of 13.09.2022, amended on 01.04.2025, add. as of 01.01.2026