

Accessibility Policy

1. This accessibility statement applies to:

This document describes the accessibility of services governed by EU Directive 2019/882 "European Accessibility Act" (hereinafter EAA) of UniCredit Bulbank AD and its subsidiaries – UniCredit Consumer Financing EAD, UniCredit Leasing EAD, UniCredit Insurance Broker EOOD and UniCredit Fleet Management EOOD, made available through the digital channel:

UniCredit Bulbank website: <https://www.unicreditbulbank.bg>

Version updated on 12/10/2026

2. General description of the channel (site/app)

The UniCredit Bulbank website, together with the subwebsites of its subsidiaries UniCredit Leasing, UniCredit Consumer Financing, UniCredit Insurance Broker, UniCredit Factoring and UniCredit Fleet Management, is the access point through which UniCredit Bulbank offers the end customer a wide range of services. In particular, the website allows access to the reserved area of the Bank via the Internet, the consultation of commercial and information content relating to the bank's products and services, as well as access to information on customer support, including contact numbers, application and feedback forms. A service of locator for searching for branches and ATMs in the area.

3. Products and services

This channel provides information about various services and products, including the following relevant for EAA:

- 3.1. Credit Services and products
- 3.2. Investment and Savings Services and products
- 3.3. Payment Services and products
- 3.4. Services related to the Payment Account
- 3.5. Insurance Services and Products
- 3.6. Additional services specific to banking services
 - Contact numbers, application and feedback forms, locator to find branches and ATMs.
 - Access to the authentication page to enter your bank via the Internet.

4. Description and operation of the channel

This section provides an overview of how the channel works during the typical phases of its use, at the The aim is to make users understand the types of interaction available.

- 4.1. Activation
 - No activation required
- 4.2. Access methods
 - Access to the website is free via the <https://www.unicreditbulbank.bg>
- 4.3. Usage

The website can be navigated through a special menu to move between the customer segments (Individuals, Private banking, Corporate clients, etc.), and a menu to navigate the sections of the chosen segment (Everyday banking, Cards, Loans...), on each page there are links for the contact section, to the contents are developed while in the footer of the website there are useful links like Personal Data Protection, Security tips, Sitemap, etc.)

4.4. User Support

This channel provides the following internal support services:

- Contact numbers, application and feedback forms, locator to find branches and ATMs.

5. Accessibility

This section provides a description of how the service meets the relevant accessibility and compatibility with assistive technologies.

5.1. Technical standards and methodologies adopted

UniCredit Bulbank implements good accessibility practices for design and development in its production processes software, also checking, before new releases in production, that the changes made comply with the standards applicable technical requirements and required by the European Union (EN 301 549 and WCAG 2.2 A/AA).

5.2. Method used to prepare the statement

These checks are carried out by partners specialized in accessibility services, supported by tools such as WAVE, Axe DevTools, Lighthouse Accessibility. They are carried out on the latest versions of the most popular browsers (Chrome, Edge, Firefox, Safari) and through the most popular assistive technologies (NVDA screen readers, JAWS, VoiceOver, TalkBack), in order to try to ensure their compatibility even in the face of the evolution of third-party technologies.

5.3. Compatibility

The website is designed and tested for compatibility with the latest versions of the following browsers, assistive technologies and operating systems:

- Supported browsers: Chrome, Edge, Firefox, Safari
- Supported assistive technologies: NVDA (Windows), JAWS (Windows), VoiceOver (macOS, iOS), TalkBack (Android)
- Supported operating systems: Windows, macOS, iOS, Android

5.4. Compliance status

The UniCredit Bulbank website currently provides the following **accessibility features**:

- Compatibility with screen readers: pages use semantic HTML (declared page language, main content area, headings, lists and form labels), so their content can be read by screen readers.

- Keyboard navigation: the main menu, drop-down lists, tabs, carousels and dialogs can be operated with the keyboard.
- Zoom functionality: browser zoom is not restricted.
- Browser text resizing: text can be enlarged through the browser settings.
- Responsive layouts: the layout adapts to the screen size of computers, tablets and mobile phones.
- ARIA support: ARIA attributes describe the purpose and state of menus, drop-down lists, tabs, carousels and dialogs.
- Accessible forms: form fields have labels that are read by screen readers.
- Error identification: form errors are displayed as text messages.
- Skip navigation links: a "Skip to main content" link is available at the top of the page.
- Focus indicators: the element that has keyboard focus is visually highlighted.
- Semantic heading structure: page content is organised with headings.

Exceptions to these features are listed in section 5.7. Known limitations.

5.5. Accessibility of Product Information

Information about products and services (product pages, tariffs, calculators and currency rates) is published as web pages built on the same templates as the rest of the website, so the features described above apply to it. Documents such as tariffs, general terms and conditions and forms are mostly published as PDF files; their limitations are described in section 3.3. On request, information can be provided in an alternative format by email at ccm@unicreditgroup.bg.

5.6. Accessibility of Support Services

Contact Forms

- Form fields have visible labels that are also read by screen readers.
- Validation errors are displayed as text. Some forms are protected by Google reCAPTCHA, which may be difficult for some users; in this case the call centre or email can be used instead.

Telephone Support

- Customers can contact the call centre at +359 700 1 84 84.

Branch Locator

- Branches and ATMs can be searched by city or address and filtered by type using the keyboard.
- Search results are shown as a text list with the name, address, working hours and phone number of each branch.

- The map is visual only and is hidden from screen readers; the text list is its accessible alternative.

Multimedia Accessibility

- Videos are embedded with players that provide keyboard-operable controls.
- Videos on the website do not currently provide synchronised captions, transcripts or audio descriptions in all cases (see section 5.8.).
- Captions and transcripts will be added progressively as part of the adjustment plan (section 5.7.).

Clear Language

UniCredit Bulbank website strives to provide information using clear and understandable language and to minimise unexplained technical and banking terminology.

5.7. Non-accessible content (Known limitations)

Currently, Channel <https://www.unicreditbulbank.bg/> does not fully meet the following applicable accessibility requirements:

- Non-text content: On our site some images, icons and graphic buttons do not have adequate textual alternatives; users who use screen readers do not receive the necessary information, and they cannot understand the meaning of the content or correctly identify the available actions.
- Audio Only and Video Only (Prerecorded): Some audio-only or video-only content does not have transcripts or equivalent alternatives: blind users and deaf users cannot access the information content, with consequent loss of context and impossibility of fully enjoying the multimedia resources.
- Subtitles (pre-recorded): Pre-recorded videos do not have synchronized subtitles: deaf or hard of hearing users cannot understand dialogues and voiceovers, preventing an equivalent use of the content.
- Information and correlations: In the site markup, some titles, lists, and tables are not semantically structured: screen readers cannot correctly interpret hierarchies and relationships, causing difficulties in navigating and understanding the contents.
- Contrast (minimum): Some texts and graphic components do not reach the minimum contrast required; visually impaired users struggle to read information, especially on mobile devices or in bright environments.
- Text resizing: In parts of the site, text cannot be enlarged by up to 200% without loss of content or overlapping, hindering access for users with reduced vision.
- Images of text: Some content, such as infographics, is published as images of text, which cannot be resized or adapted by the user and is not fully available to screen readers.
- Flow Recalculation: At high magnifications, some pages require horizontal scrolling or scrolling in two directions; this makes it difficult for users with low vision or cognitive difficulties who rely on fluid layouts.

- Contrast in non-text content: Icons, input borders and status indicators do not have sufficient contrast, causing difficulty in locating controls and feedback, especially for users with low vision.
- Text spacing: On some pages, text is cut off or overlaps when the user increases line, letter or word spacing.
- Keyboard: Some features are not navigable or activated via the keyboard, preventing the use of the site to people who cannot use the mouse or depend on alternative technologies.
- Focus order: In some components the focus does not follow an order consistent with the layout, causing confusion and preventing efficient keyboard navigation.
- Purpose of the link (in context): Some links have generic labels such as "click here", not adequately describing the destination; This makes navigation difficult for users who rely on reading lists of links.
- Headings and labels: On several forms, required fields are marked only with an asterisk whose meaning is not explained, and some buttons and fields have labels that are unclear or not in the language of the page.
- Error identification: When a form is submitted without completing the reCAPTCHA check, the error message does not clearly identify what needs to be corrected.
- Labels or instructions: Some forms lack adequate instructions for filling them in; users can enter invalid data without realizing it.
- Name, Role, Value: Various interactive components do not correctly expose name, role, or state, being difficult to interpret and control through assistive technologies.
- Status messages: Screen readers are not notified of some dynamic changes, such as the number of results in the branch and ATM search, updated calculator results or newly displayed error messages.
- Non-web documents: Some PDF documents are not accessible. Legacy documents may still present accessibility limitations and accessible alternatives can be requested.

5.8. Adjustment plan

Most of the issues listed in section 5.7. have already been corrected and will be released in upcoming website updates. Issues in editorial content (images, texts and PDF documents) will be addressed progressively as the content is updated by the end of 2027.

5.9. Alternatives available

To ensure continuity of access to services, users can also use alternative channels or methods than described in this text.

Alternative channels may offer different modes of interaction (e.g. assisted or supported by operators), which may be more suitable for specific user needs.

It should be noted that the level of accessibility of each alternative channel is described in the relevant information notice dedicated accessibility.

The following are the main alternative channels available:

- For the products, the main information can be found in the branches of UniCredit Bulbank.
- A mobile banking app “Bulbank Mobile” is downloadable from the Apple, Android and Huawei stores.
- Call center to the national telephone number +359 700 1 84 84.
- Regarding the pages, there is no alternative channel to the website.

6. Feedback and contact information

UniCredit Bulbank strives to constantly ensure the necessary standards for digital accessibility. If you encounter difficulties while working with <https://www.unicreditbulbank.bg/> website or some of the content is not available to you, please contact us at e-mail: ccm@unicreditgroup.bg and describe the problem.

7. Enforcement Procedure

Procedure for handling received reports regarding the accessibility of the website of UniCredit Bulbank AD:

- Reports submitted pursuant to the Electronic Governance Act (EGA) regarding non-compliance with the accessibility requirements for the content of the website of UniCredit Bulbank AD shall be submitted in paper form (in person or by mail) to the address: Sofia 1000, Vazrazhdane District, 7 Sveta Nedelya Sq., electronically by email to: ccm@unicreditgroup.bg, or via the feedback form on the Bank’s website: <https://www.unicreditbulbank.bg/en/contacts/feedback/>
- The report shall be reviewed within 30 days of its receipt, and within the same period, a response shall be prepared containing a description of the actions and measures taken to eliminate non-compliance with accessibility requirements or a reasoned refusal.
- Where the person who submitted the report has provided an email address, the response shall be sent to that address, and in other cases – in hard copy to the address indicated in the report.

In the event that UniCredit Bulbank AD:

1. does not respond to the report within the period specified above, or
2. does not take the measures to remedy the accessibility violation specified in the response to the report,

the citizen or organization that submitted the report may file a complaint with the Minister of Electronic Governance.

Complaints may be submitted in the following ways:

- by email to docs@midt.government.bg, indicating the subject: "Complaint regarding violation of website accessibility";
- on-site at the Administrative Services Center of the Ministry of Innovation and Digital Transformation;
- via postal service to the address: 1000 Sofia, 12 Knyaz Aleksandar I Str., Ministry of Innovation and Digital Transformation

- via the Secure Electronic Delivery System (SEDS) by sending a message to the Ministry of Electronic Governance.