

Accessibility Policy

This document describes the accessibility of the services governed by EU Directive 2019/882 "European Accessibility Act" (hereinafter EAA) of UniCredit Bulbank AD made available through the digital channel:

Call center

Version updated on 09/10/2026

1. General description of the channel

Call center provides customer support, information about banking products and services. It aims to ensure high customer satisfaction and support the bank's business goals and remote sales.

This channel provides various services in digital remote mode, including the following relevant for EAA:

1.1 Credit Services:

- Personal Loans
- Information on mortgages
- Credit card and other credit products

1.2 Investment Services:

- information and order entry on financial instruments

1.3 Services related to the Payment Account:

- information on balance, movements and conditions
- information and assistance on digital wallets

1.4 E-commerce services:

- Subscription of banking/financial products

1.5 Additional services specific to banking services:

- information and assistance on digital channels
- information and assistance on safety issues

2. Description and operation of the channel

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

2.1 Activation

- No activation required

2.2 Access methods

Access is made by contacting the Call Center on the 1 84 84 number (from abroad +359 700 1 84 84) and making the dedicated choice.

2.3 Usage

- The customer can request information 24 hours a day, 7 days a week .
- Depending on the type of the service may require a one-time password generated by the Mobile Mobile .

3. Accessibility

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

3.1 Technical standards and methodologies adopted

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

These checks are carried out by internal self-assessment.

Accessibility Methodology

- Testing of IVR (Interactive Voice Response) flows
- Evaluation of voice prompts
- Authentication usability
- Accessibility of agent-assisted journeys
- Alternative channel availability

3.2 Additional Accessibility Features

The UniCredit Bulbank Call Center currently provides the following **Accessibility Features Available**

- **IVR accessibility**
- **authentication accessibility**
- **alternative communication channels**
- **call-center procedures**
- **accessibility of human-agent support**

3.3 Known limitations

Currently, the channel does not fully meet the following applicable accessibility requirements:

- **General requirements:** for security reasons, personal and banking information cannot be entered using voice input and must instead be entered via the numeric keypad.

3.4 Adjustment plan

The construction of a new infrastructure for the management of Customer Service is underway and will be completed by the end of 2027. Customers with an active Mobile Banking App who contact Customer Service from a number registered and verified in the registry will be able to authenticate themselves with a Push notification in the App without having to declaim or type in any sensitive code/data.

3.5 Alternatives available

To ensure continuity of access to the services, users may also use channels or methods other than the one described in this document.

Alternative channels may offer different modes of interaction (e.g., assisted or supported by agents), which may be better suited to specific user needs.

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

The following are the main alternative channels available:

- an Internet banking channel with the same services
- Mobile Banking App
- Branch support

5. Feedback and contact information

UniCredit Bulbank strives to constantly ensure the necessary standards for digital accessibility. If you encounter difficulties with Call center or some of the content is not available to you, please contact us at e-mail: ccm@unicreditgroup.bg and describe the problem.

6. 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.