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:

App Mobile Banking UniCredit Bulbank: Bulbank Mobile

Version updated on 24 September 2026.

1. General description of the channel

The Mobile Banking App is the digital channel through which the customer accesses and uses banking services via mobile devices, such as smartphones or tablets.

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

1.1 Credit Services

1.2 Investment and Savings Services and Products

1.3 Payment Services

1.4 Services related to the Payment Account

1.5 Insurance Services and Products

1.6 Additional services specific to banking services:

User Support

Authentication and security

Digital signature

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

Upon subscription to the Multichannel Bank service, the Customer receives a subscription code and a PIN with which to access the service

You install the app from the Apple Store or Google Play Store, depending on your device's operating system, by agreeing to the terms of service and providing the permissions provided by the app.

The user enters their credentials and completes the device activation process

When accessing the service for the first time, the Customer must change the PIN

2.2 Access methods

The user launches the successfully activated application on the device.

Access to the secure area can be performed using a PIN, fingerprint, or facial recognition.

If the user experiences difficulties accessing the application, instructions are available after selecting the “Forgotten PIN” button on the application home screen.

Accessibility of Authentication

Access to Bulbank Mobile is provided using a PIN. Where supported by the device and its settings, fingerprint or facial recognition may be used to access the application. If biometric authentication is unavailable or cannot be used, the user can access the application using a PIN.

Payments and other transactions are confirmed using a mobile PIN code. Biometric authentication is not used to confirm payments or other transactions.

2.3 Usage

Please note that, before launching the application, the customer should activate the preferred assistive technologies, such as a screen reader, on the device.

Following successful authentication, the thematic areas are available on the home screen, and the customer can select the desired area, such as “Products” or “Payments”.

The interface guides the user step by step according to the selected function. The user may return to the main screen at any time by using the “Products” button or may exit the application.

Before an operation is confirmed, a summary screen is always displayed, which:

shows all entered data;

shows the applicable charges;

allows any errors to be corrected.

The customer must then confirm the operation using one of the following methods:

PIN;

fingerprint;

facial recognition.

2.4 User Support

The channel provides the following internal support services:

Direct connection to an operator for assistance within the application.

Contact telephone numbers, application and feedback forms, and a locator for finding branches and ATMs.

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).

4.2. Method used to prepare the statement

These checks are carried out by partners specialized in accessibility services through the most popular assistive technologies (VoiceOver, TalkBack), in order to try to ensure their compatibility even in the face of the evolution of third-party technologies.

3.2 Compliance status

The channel does not currently offer additional accessibility features beyond those required by applicable technical standards.

The following accessibility features are currently available:

VoiceOver support

TalkBack support

Dynamic text size support

Form accessibility

Focus management

Colour contrast support

Responsive layouts

Supported assistive technologies:

VoiceOver

TalkBack

Supported operating systems:

iOS

Android

Comprehensible Language

UniCredit is committed to presenting the main information related to banking services in clear and understandable language, limiting the use of unexplained technical terminology wherever possible.

3.3

Non-accessible content (Known limitations)

Currently, the UniCredit Mobile Banking App channel does not fully meet the following applicable accessibility requirements:

10.1.1.1 – Non-text content: Some images, such as the logo, lack alternative text, preventing assistive technologies from describing their content.

10.1.3.1 – Information and correlations: Some documents lack a correct semantic structure, with appropriate tags for headings, paragraphs, images, lists and notes, compromising the accessibility and understanding of the contents.

10.2.1.1 – Keyboard: Keyboard navigation is not possible due to the lack of a correct semantic structure of the document.

10.2.4.2 – Page title: In most of the documents analyzed, no title was indicated.

10.3.1.1 – Page language: Not all documents specify language in their properties; this can hinder the correct interpretation of the content by assistive technologies.

11.1.1.1 – Non-text content (open functionality): supported by screen readers, for some images and buttons an alternative text is not provided that describes them or makes clear the action to be performed;

11.1.3.1 – Information and correlations (open functionality): some headers are not correctly nested and/or hierarchical;

11.1.3.2 – Meaningful sequence (open functionality): some objects do not have adequate logical navigation order

11.1.3.4 – Orientation: the content does not adapt to the position of the screen (from portrait to landscape, or vice versa).

11.1.3.5 – Identify the purpose of the inputs (open functionality): in some input elements it is not possible to identify the purpose of the inputs.

11.1.4.4 – Text resizing (open functionality): when the screen is resized, some content loses visibility;

11.2.4.3 – Focus order: the focus order does not always respect the logical order of the navigation sequences;

11.2.4.4 – Purpose of the link (in context): In some cases, the user is not informed of the opening of links in a new window;

11.3.2.2 – Input: there are elements that, when they gain interaction, perform actions without informing the user.

11.4.1.2 – Name, role, value (open functionality): some elements are not manageable with the screen reader due to inadequate semantics;

11.7 – User preference: The interface does not always respect platform preferences such as high contrast, colors, font size, or focus indicators, resulting in inconsistent and less accessible experiences.

3.4 Adjustment plan

Most of the issues listed in Section 3.3 have already been corrected and included in the latest versions of the application. Issues such as 11.4.1.2 Name, Role, Value, and others will be remediated gradually through new application versions.

New versions of the mobile application are planned through August 2027 with the aim of addressing some of the limitations listed above.

4. Alternatives available

To ensure uninterrupted access to the services, users may use other channels or methods in addition to the channel described in this document.

Alternative channels may offer different methods of interaction, such as service or assistance from employees, which may be better suited to specific needs. The accessibility level of each alternative channel is described in the relevant accessibility statement or accessibility information.

The main available alternative channels are:

Online Banking, available over the internet every day, 24 hours a day.

UniCredit Bulbank branches during their business hours.

Certain payment transactions can also be carried out via ATMs with advanced functionality.

Call Centre on the national telephone number +359 700 1 84 84.

5. Feedback and contact information

UniCredit Bulbank strives to constantly ensure the necessary standards for digital accessibility. If you encounter difficulties while working with Bulbank mobile app 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.