Accessibility Policy

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

UniCredit Bulbank Online https://bulbankonline.bg/

Version updated on October 15, 2026.

1. General description of the channel

Internet banking for individuals is part of the Multichannel Bank service and allows online operations on related relationships. Through this channel, the customer can access the main information on current accounts, cards, investments and loans and can carry out, by way of example but not limited to, operations such as top-ups, payments and securities trading.

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

1.1 Credit Services

1.2 Investment Services

1.3 Payment Services

1.4 Services related to the Payment Account

1.5 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

The Bulbank Online service can be activated remotely using a qualified electronic signature or in person at a UniCredit Bulbank branch.

Following successful registration, the customer receives the necessary credentials and instructions for activating initial access to the service.

To confirm payments and requests in Bulbank Online, the customer may use M-token, which is part of the Bulbank Mobile application. M-token can also be used without registration for the mobile banking service.

2.2 Access methods

Access to Bulbank Online is performed using a username and password provided or created during registration for the service.

For additional authentication at login, as well as for confirming payments and requests, the customer uses a one-time password and signature codes generated through M-token.

The service is available 24 hours a day through the Bulbank Online website at https://bulbankonline.bg/.

2.2.1 Accessibility of authentication mechanisms

The service authentication mechanisms are designed to be used with the main assistive technologies. If a given authentication method cannot be used by the user, alternative methods for login or transaction confirmation are available.

Access to Bulbank Online is performed using a username and password. If the password is forgotten, the user may use the available password recovery process.

For additional authentication at login, a one-time password generated through M-token is used. A signature code, also generated through M-token, is used to confirm payments and requests.

2.3 Usage

Following successful authentication, the thematic areas are available on the home page, and the customer can select the desired area, such as “Payments”, “Investments and Savings”, and others.

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

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:

M-token.

2.4 User Support

This 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).

3.2. 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, Safari) and through the most popular assistive technologies (NVDA screen readers, JAWS, VoiceOver, TalkBack), in order to try to ensure compatibility even in the face of the evolution of third-party technologies.

3.2 Compliance status

The available accessibility features at the moment are as follows:

Screen reader compatibility

Keyboard navigation

Browser zoom

Text resizing

High contrast support

Error identification

Accessible forms

Technical Compatibility

Supported browsers:

Chrome

Edge

Firefox

Safari

Supported assistive technologies:

NVDA

JAWS

VoiceOver

TalkBack

Supported operating systems:

Windows

macOS

iOS

Android (when using a browser)

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 Internet Bank channel for individuals does not fully meet the following applicable accessibility requirements:

9.1.1.1 – Non-text content: Some content, such as advanced chart tables and icons, does not have adequate text or descriptive alternatives.

9.1.3.1 – Information and correlations: Information is not programmatically presented to assistive technologies such as lists and some headers and labels of input fields.

9.1.4.3 – Contrast (minimum): In some sections of the site, the contrast ratio between text and background does not reach the minimum values required by WCAG 2.1.

9.1.4.4 – Text Resizing: Text cannot always be resized up to 200% without loss of content or functionality.

9.1.4.5 – Text images: For security and protection from automated access (bots) needs, the delivery message is rendered as an image and not as semantically structured textual content. This implementation makes it impossible to make the content directly usable by assistive technologies, including screen readers.

9.1.4.10 – Flow Recalculation: Under certain window resizing conditions or at high zoom levels (up to 400%), content does not fully fit without loss of information or the need for two-dimensional scrolling.

9.1.4.11 – Contrast of non-textual components: Some components, such as toggles, do not provide the necessary color contrast in all states.

9.1.4.12 – Text spacing: If there are changes to the text spacing, some charts may not resize correctly, causing possible problems with the layout or readability of the information represented.

9.2.1.1 – Keyboard: Some interactive components are not fully usable using the keyboard alone.

9.2.4.2 – Page title: The pages of the site have a generic title, not differentiated according to the content displayed. The absence of unambiguous and descriptive titles can compromise the identification and navigation between the different pages, especially for users who use assistive technologies.

9.2.4.3 – Focus order: In some sections of the site, the order of the keyboard focus does not follow the logical sequence of the contents.

9.2.4.4 – Purpose of the link: In some sections of the site, the purpose of certain links is not sufficiently clear from the text of the link or the surrounding context.

9.2.4.7 – Visible focus: For some interactive elements, the focus indicator is not clearly perceptible, which may cause navigation difficulties for keyboard users.

9.2.5.8 – Goal size: Some interactive elements (such as buttons in some charts) have a trigger area that is smaller than the minimum recommended size.

9.3.2.2 – Input: Some components of the interface change their state or behavior as a result of user interaction without the expected result being clearly communicated. In particular, the use of icons and texts does not always unambiguously describe the action performed or the effect produced, with possible difficulties in understanding for users.

9.3.3.3 – Error Suggestions: Some error messages are not clear or descriptive enough, limiting the understanding of the problem and how to solve it.

9.4.1.2 – Name, role, value: Some interface elements do not correctly communicate name, role, status, or value to assistive technologies. This may affect the understanding and use of features and content by users who use these technologies.

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.

11.7 – User preferences: The site does not fully adapt to the user's system preferences, such as light/dark modes, text size, high contrast, motion reduction and other settings that may improve accessibility and user experience.

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 9.1.1.1 Non-text Content and others will be remediated gradually in subsequent versions of the service. New versions of the service 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 dedicated accessibility statement or accessibility information.

The main available alternative channels are:

The Bulbank Mobile application, which offers the same services and can be downloaded from the Apple and Android application stores.

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 the website 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.

UniCredit responds to accessibility reports within an indicative period of XX working days.