

**GENERAL INFORMATION ABOUT A CONSUMER REAL ESTATE LOAN**

Lender	UniCredit Bulbank AD, with UIC 831919536
Registered office and address of management:	Sofia. Sofia, Vazrazhdane District, sq. "St. Nedelya" 7
Phone number on Customer Contact Center:	0700 1 84 84 at the price of one local call or short number 1 84 84 for local mobile operators
Website:	<a href="http://www.unicreditbulbank.bg">www.unicreditbulbank.bg</a>
Purpose:	<ul style="list-style-type: none"> <li>✓ Acquisition of real estate, including built in rough construction/as a right to build;</li> <li>✓ Construction, finishing and repair activities;</li> <li>✓ Refinancing of a loan with similar parameters;</li> <li>✓ Acquisition of a garage / parking space for the purchased real estate;</li> <li>✓ Construction of a single-family residential building;</li> <li>✓ Another purpose agreed between the creditor and the consumer.</li> </ul>
Term:	Up to 30 years.
Type of collateral:	Mortgage on real estate/ Financial collateral/ Other collateral agreed with the creditor.
Type of interest rate:	<p>Variable interest rate constructed from the individually agreed variable reference rate applicable to the relevant interest period within the current interest plan, plus an agreed fixed (non-variable) margin for the duration of the relevant interest plan.</p> <p>or</p> <p>Fixed and variable annual interest rate. The amount of the repayment installment remains unchanged for the period during which a fixed annual interest rate is applied to the loan. After the expiry of this period, a variable annual interest rate is charged on the loan, formed from the individually agreed variable reference interest rate, applicable to the relevant interest period, within the current interest plan, plus an agreed fixed (non-variable) margin for the duration of the relevant interest plan.</p> <p>The method of calculation and the conditions for changing the variable annual interest rate are specified in Section III of the General Terms and Conditions under which UniCredit Bulbank AD grants loans to consumers.</p>

'Reference rate' – used as a basis for calculating the variable interest rate applicable to the loan agreement. UniCredit Bulbank AD applies as a reference interest rate the Household Term Deposit Index (IMD), respectively another index and/or indicators published by the Bulgarian National Bank and/or the National Statistical Institute, or a combination thereof, replacing the one so indicated under the premise that its announcement is terminated.

A consequence of a change in the reference interest rate may be a change in the interest rate on the loan.

Currency:	Euro
Repayment installments on the loan:	<p>The loan can be repaid:</p> <ul style="list-style-type: none"> <li>- Annuity installments – in equal monthly repayment installments, each of which includes the interest due at the time of the loan installment maturity and the amount due from the principal of the loan, as established in the repayment schedule;</li> </ul>

	- in equal monthly installments for the principal – in equal monthly installments for the principal and separate installments for the remunerative interest established in the loan agreement and the repayment plan thereto.
The user has the right to choose:	<p>To conclude a credit agreement whereby the consumer is liable with all his property in case of enforcement. The financing is up to 85% of the amount of the market valuation of the real estate provided as collateral.</p> <p>To conclude a credit agreement, in which the creditor is fully and definitively satisfied up to the amount of the collateral under the contract after enforcement of the collateral in court or after sale by the consumer with the consent of the creditor. The financing is up to 65% of the amount of the market valuation of the real estate provided for collateral.</p>
Additional services:	It is required to maintain a payment account with the creditor, from which to repay the loan, as well as life insurance of the consumer and property insurance of the collateral.
Collateral valuation:	Expert appraisal prepared by a licensed appraiser, included in a list approved by the creditor, and the costs are at the expense of the consumer.
Additional costs:	Additional credit costs may also arise that are not included in the total costs to the consumer due in connection with the credit agreement.
Possible consequences in case of non-fulfillment of obligations related to the loan agreement:	In case of non-fulfillment of the obligations to repay the loan, as a last resort, the creditor may be satisfied with the collateral or proceed to satisfy the entire property of the consumer and the persons jointly and severally liable with the consumer under the credit agreement.
<ul style="list-style-type: none"> <li>✓ After receiving the draft credit agreement, the consumer has a period of 14 days to make a decision on concluding the credit agreement.</li> <li>✓ Grace period for principal installments – maximum period from 6 to 18 months, depending on the purpose of the loan.</li> <li>✓ Compensation for early repayment is not due: <ul style="list-style-type: none"> <li>- after payment of 12 monthly repayment installments from the utilization of the loan;</li> <li>- in the case referred to in Article 25, paragraph 8 of the Consumer Real Estate Loans Act;</li> <li>- in case of full or partial early repayment of the loan through the payment of insurance compensation.</li> </ul> Outside of these cases, the compensation is in the amount of 1% of the early repaid amount. </li> <li>✓ The term of the loan agreement may be changed after a written request by the consumer and after a new assessment of creditworthiness by the creditor, if necessary.</li> </ul>	
In the case of a loan in foreign currency within the meaning of the Real Estate Loans to Consumers Act (LAC), the movement of the exchange rate of the foreign currency will affect the amount due by the consumer. In the event that, as a result of a change in the exchange rate, the unpaid part of the total amount due by the consumer or the amount of the repayment instalments changes by more than 20% of the amount received when applying the exchange rate on the day of conclusion of the credit agreement, the creditor shall notify the consumer, whether paper or on another durable medium, of the foreign exchange and interest rate risk, related to the change in the exchange rate or currency conversion, as well as their possible consequences on the amount of the repayment installments due on the loan. The user can exercise his right to convert the loan under the conditions of Art. 33 of the Law	

on Loans and Loans, in the currency in which the creditor offers loans and under the terms of the respective loan agreement.

A representative example\* of a variable interest rate mortgage loan for the amount of EUR 70,000, with a repayment period of 22 years and a financing amount of 80% of the market valuation of the property:

- ✓ Total loan amount – EUR 70,000
- ✓ Monthly annuity installment – 264 monthly installments, each amounting to EUR 379.73
- ✓ Fee for documentation of collateral – 230.08 Euro
- ✓ Payment account servicing fee – 2.27 EUR
- ✓ Loan term – 22 years
- ✓ Total cost of the loan to the consumer – EUR 31 473.48
- ✓ Interest rate – 2.69%
- ✓ Annual percentage of expenditure – 3.69%
- ✓ Total amount due by the consumer – EUR 101,473.48 (incl. principal, remunerative interest, preparation of a market valuation of the property, fee for opening and servicing and maintenance of a payment account, fee for documenting collateral, insurance premiums under life insurance and property insurance; does not include the notary, state fees and local taxes due upon the transfer of ownership of real estate or the establishment of the collateral).

\*The example given is representative, is for informational purposes only and does not constitute specific advice or consultation.

#### Bonus Offers:

- ✓ Free issuance of a Mortgage Certificate – with it you acquire information about the possibility of future financing even before choosing the desired home. It indicates the maximum amount of a mortgage loan for the purchase of residential property and is issued in accordance with the data declared by you. It is in the nature of preliminary information.
- ✓ Reference program – bring a new client for a mortgage loan, and the Bank will refund 255 euros from the interest payments on your loan.