

**Dear Customers,**

We hereby inform you that as of **23.04.2020** the following changes to the General Terms and Conditions of UniCredit Bulbank AD for bank cards of individuals and for providing payment services through the use of bank cards as electronic payment instruments will take effect, having regard to inclusion of texts concerning refunds on a payment transactions by or through the recipient.

The changes to the above mentioned document are reflected as follows:

### **SECTION III. GENERAL PROVISIONS**

#### **1. Payment services offered by the Bank.**

...

1.1.3. Periodic payments, subscription payments, repeated operations with payment cards, including by order of the receiver of the payment.

### **Section V. RIGHTS AND OBLIGATIONS OF THE PARTIES**

...

**3. The Authorized Holder shall be entitled to request from the Bank the recovery of the total amount of an already executed and authorized payment transaction when it is ordered by or through the receiver and provided the following requirements are met:**

a. at the time when authorization was given to execute the payment transaction, its exact amount was not indicated, and

b. the amount of the payment transaction exceeds the amount anticipated by the Authorized Holder, considering his/her previous expenses for such transactions, the terms and conditions of the framework agreement and other circumstances that are specific for the case.

3.1. The request for the recovery of funds pursuant to item 3 shall be made by the Authorized Holder within 56 days of the date on which his/her account is debited. The Authorized Holder shall present to the Bank evidence about the presence of the conditions referred in item 3.

3.2. Within 10 working days of the date of receipt of the request, the Bank shall recover to the Authorized Holder the total amount of the payment transaction or reject such recovery by indicating the reasons for the rejection and the authorities to which the Authorized Holder can refer for dispute in case he/she does not accept the presented reasons for the rejection.

3.3. Such recovery shall include the total amount of the executed payment transaction, whereas the value date for crediting the payment account of the Authorized Holder shall be no later than the date on which the account was debited for the amount of the payment transaction.

3.4. For the purposes referred in item 3.b. letter "b", the Authorized Holder may not refer to reasons related to a performed currency exchange transaction where the reference exchange rate agreed with the Bank has been applied.

3.5. The Authorized Holder shall not be entitled to the recovery referred under item 3 in case he/she has provided consent directly to the Bank for the payment transaction to be executed and, where applicable, the Bank or the receiver have submitted or have made available to the Authorized Holder information about the upcoming payment transaction in the agreed manner at least 28 days prior to the date of execution of the payment transaction.

The amendments to the General Terms and Conditions for bank cards of individuals and for providing payment services through the use of bank cards as electronic payment instruments are available in this [link](#).