

## NOTIFICATION

**UniCredit Bulbank AD** informs its **borrowers – individuals** about the following:

With decision of the Management Board of UniCredit Bulbank (previous name Bulbank AD) and in compliance with the provisions of the loan agreements and the conditions applicable under them, as of **01.04.2010**:

1. **For existing loans to individuals in BGN** provided by the terminated without liquidation due to merger in UniCredit Bulbank AD, HVB Bank Biochim AD and CB Hebros AD, **the applied interest rate has been increased with 1 (one) percentage point.**

The change is a result of an increase with **1 (one) percentage point** of the margin above the base interest rate, in compliance with the conditions of the loan agreement an inseparable part of which are the *General business conditions of HVB Bank Biochim AD/The general business conditions of Hebros AD.*

2. **For existing loans to individuals in BGN and in EUR**, provided by UniCredit Bulbank AD with previous name Bulbank AD, **the applied annual interest rate has been increased with 2.5 (two point five) percentage points.**

The change results from an increase with **2.5 (two point five) percentage points** of the **base interest rate** (the floating component of the interest rate applicable to your loan) for loans in BGN and in EUR, in compliance with the conditions of the concluded loan agreement, including Section II. *Conditions for drawdown, servicing of the loan and fulfillment of the obligations of Bulbank AD.*

We kindly ask the borrowers to provide sufficient funds on their current account for covering the payments under the loan in order to avoid default and those whose loan is repaid with money transfer from the employer – to inform their employer about the new amount of the monthly credit installment.

Regarding the loans provided by the terminated without liquidation due to merger into UniCredit Bulbank AD, HVB bank Biochim AD and Hebros AD and paid in equal monthly (annuity) installments, the new amount of the installment is usually recalculated once per year in January pursuant to the General business conditions.

If you have **any questions or need additional information** please do not hesitate to contact your servicing specialist in the bank branch.