

GENERAL TERMS AND CONDITIONS FOR BANK CARDS FOR INDIVIDUALS AND FOR PROVIDING PAYMENT SERVICES BY CARD AS AN ELECTRONIC PAYMENT INSTRUMENT

Section I. DEFINITIONS

Pursuant to these General Terms and Conditions (GTC), the terms and abbreviations listed below shall have the following meaning:

Bank card (Card) – A bank card (debit/credit) for individuals, hereinafter referred to as “Card”, is an electronic payment instrument through which UniCredit Bulbank AD (the BANK) entitles its Customer or a person specified by the Customer within a fixed term to make payments up to the available amount of the Customer’s own funds on a current account of the Customer as well as up to an agreed credit limit (for credit cards only) provided to the Customer by the Bank.

Main debit/credit card - A card issued to the Authorized User who holds the current (card) account with the Bank.

Additional debit/credit card - a card issued at the request of the Authorized Main Card User (Holder) subordinated to the main debit/ credit card and related to the Holder’s account on which the transactions/liabilities on the card are booked/repaid.

Authorized Main Card User – a local or foreign legally capable individual holding the account servicing the card who assumes obligations for the payment of fees and any debt arising from using the Card provided to him/her by the Bank and with whom the Bank concludes a Bank Card Agreement. **Authorized Main Card User** of a debit card as per the terms and conditions or art. 4 of the Persons and Family Act may be a minor person from 14 until becoming 18 years old allowed to use the maximum transaction limit defined in the Tariff for Fees and Commissions of UniCredit Bulbank AD for individuals or specified by the minor person or his/her legal representative within the limit specified in the Tariff of UniCredit Bulbank AD. With the main debit card specified in the preceding sentence only the payment operations specified in items 1.1.1, 1.1.2, 1.1.6 and 1.1.8 of Section III of GTC may be performed as well as all the following operations for reference and non-payment operations specified in Section III of these GTC, item 1.2 and its sub-items. The main debit card issued to a minor person cannot be used for performing the payment operations specified in items 1.1.1., 1.1.2. of Section III of these GTC in merchant outlets that the International Card Manufacturers Associations classify as offering gambling, goods and services related to weapons, alcohol and cigarettes, sexual goods and services. At a request of the minor person and his/her legal representative the possibility for performing the payment operations specified in item 1.1.2. of Section III of these GTC may not be provided to the minor person.

An Authorized User of an additional card is a local or foreign legally capable individual specified by the Authorized User of the Main Card to whom the Bank issues additional debit/credit cards according to these General Terms and Conditions. An additional debit card may be issued as well to an infant from 10 to 14 years old or to a minor person from 14 to 18 years old (where this infant/minor person is a child or is under the custody of the Authorized User of the main card) at the maximum limit specified in the Tariff of UniCredit Bulbank AD. The additional debit card issued to an infant at age 10 to 14 years old may be used only for performing the payment operations specified in items 1.1.1, 1.1.6 and 1.1.8 from Section III of these GTC as well as all the following operations for reference and non-payment operations specified in Section III of these GTC, item 1.2.1 and 1.2.5. The additional debit card issued to an infant at age 14 to 18 years old may be used only for performing the payment operations specified in items 1.1.1, 1.1.6 and 1.1.8 from Section III of these GTC as well as all the following operations for reference and non-payment operations specified in Section III of these GTC, item 1.2.1 and 1.2.5. The additional debit card issued to an infant or to a minor person cannot be used for performing the payment operations specified in item 1.1.1., 1.1.2 of Section III of these GTC in merchant outlets that the International Card Manufacturers Associations classify as offering gambling, goods and services related to weapons, alcohol and cigarettes, sexual goods and services.

The account is a current account kept in the name of the Authorized Main Debit Card User. The operations made by the card – payments and proceeds as well as fees, commissions and interests, payable by the Authorized User, shall be booked on the card account. The Bank shall open the account by order of the Holder. The relations between the parties in connection with the account shall be governed by the GTC of the Bank for opening, servicing and closing of bank accounts of individuals and for providing of payment services and instruments.

Card account (CA) is a repayment account kept in the name of the Authorized User of the main credit card in the Bank for repayment of all or part of the liabilities on the card. On the card account the Authorized User can also deposit own funds exceeding the credit limit, to which the Authorized Main Card User shall have access through the card. Transactions made by the Card – payments and proceeds as well as fees, commissions and interests, payable by the Authorized User, shall be booked on the card account. The Bank shall open a card account by a written order of the Holder. The relations between the parties in connection with the Card Account shall be governed by the GTC of the Bank for opening, servicing and closing of bank accounts of individuals and for providing of payment services and instruments.

Personal identification number (PIN) - an authentication code provided by the Bank to the Authorized User of the card on paper and serving for activation of the card or for performing payment/reference card operations.

Electronic Personal Identification Number (E-PIN) – an encrypted activation code provided by the Bank to the Authorized User of the card through the Bank's electronic channel for the Bulbank Mobile service, and used for payment/reference type operations with the card (provided only to customers of the Bank who use the Bulbank Mobile service).

Unauthorized overdraft – in the cases when the available balance is exceeded, the excess amount shall be considered utilized, unauthorized overdraft on which an interest shall be accrued.

Interest rate on unauthorized overdraft – the interest rate accrued on the amount of the utilized unauthorized overdraft on debit cards.

Cash M transfer is a service which allows the Authorized User to transfer funds in BGN from his/her account to another person through an ATM which supports the service. The recipient can withdraw the amount from an ATM within 7 (seven) days from the transfer by selecting the ATM service "Cash M transfer".

Cash deposit (deposit operation) – a service which allows depositing cash on a card at the Bank's ATMs offering this service. The deposit is only in BGN and the maximum amount per transaction is 90 banknotes of BGN 100, and the minimum is 1 banknote of BGN 5. The deposit is booked on the account of the card which was used to perform the operation, according to the terms under section V, item 2.1.3.; when the card is in a currency different from BGN the account shall be credited in the currency of the card by applying the "cash on hand sell exchange rate" applicable as at the time of accounting the transaction.

Cash back - paying with a debit or a credit card with brands approved by the Bank on a POS terminal in a merchant outlet in the Republic of Bulgaria with receipt of cash on hand.

Imprinter - a mechanical device for making payments for goods or services at a merchant outlet by imprinting the bank card on special receipts.

International card organizations (ICO) - Legal bodies managing the card brands.

Contact payment – the card is swiped through a magnetic stripe reader or is inserted in a chip reader of a POS terminal or an ATM.

Contactless payment - the card is waved at a PoS terminal with the PayPass or PayWave logo; and at other contactless payment services approved by the Bank.

Near Field Communication (NFC) – A technology in which through a hardware (a chip), present in a mobile device, a high-speed data transfer is done from a mobile device to another device, which is in close proximity (from 4 to 10 cm). NFC provides a possibility for contactless payments/withdrawals with bank cards and/or mobile devices that support this technology.

Contactless payment/withdrawal with a mobile device – making a payment/withdrawal at a contactless ATM or a POS terminal device supporting the service, through a mobile device with a NFC functionality.

Digital Wallet – an integrated functionality of the e-banking service of the Bank, Bulbank Mobile, by which a bank card is added/digitalized in a digital wallet or an application for a mobile device, providing a possibility for adding/digitalizing a bank card in a digital wallet.

Digitalization – The process of adding a bank card by its Authorized User to the service for payment/withdrawal with a mobile device in a digital wallet.

Digitalized Card – A bank card, which is included by its Authorized User in a digital wallet through the service for electronic banking of the Bank, Bulbank Mobile, or added into a digital wallet maintained by another payment services provider.

On-line payment mode – payment by a bank card at a terminal device (POS/ ATM/ virtual POS terminal), in the course of which information is sent for authorization to the authorization system of the Bank which has issued the card.

Off-line payment mode – payment by a bank card at a terminal device (POS/ ATM/virtual POS terminal), in the course of which information is not sent for authorization to the authorization system of the Bank which has issued the card.

Call Center – a 24-hour information center for customers of the Bank.

Bulbank Mobile - an electronic banking service provided by the Bank providing to the Authorized User of the Card a technical possibility for remote access through a specialized application for mobile devices to the funds kept on the cards specified by the Authorized User opened in his/her name with the Bank for performing payment operations within the limits established for the card and the service Bulbank Mobile, as well as a possibility for requesting products and services of the Bank, including a change of their terms and conditions.

Bulbank Online - an electronic banking service provided by the Bank providing to the Authorized User of the Card a technical possibility for remote access via Internet on the following address: <https://online.bulbank.bg/>, to the funds kept on the cards specified by the Authorized User opened in his/her name with the Bank for performing payment operations within the limits established for the Card and the service Bulbank Mobile, as well as a possibility for requesting products and services of the Bank, including a change of their terms and conditions.

SMS notification service – for the cards registered for this service information is sent to the Authorized Users about the payments made by the cards subscribed for this service and the funds available on them. Provider of the service is DATAMAX AD.

Subscription deposit - an amount deposited in advance, specified by the Authorized Main Card Holder used for paying the SMS notifications received by him/ her.

Subscription fee for using the SMS notification service – a fixed annual fee collected automatically by the Bank at the beginning of each one-year period.

Mobile operator - a company providing telecommunication services mainly through a wireless technology operating on the territory of the Republic of Bulgaria;

Bank – UniCredit Bulbank AD;

BORICA AD - The Banking Organization for Payments Initiated by Cards and System Card Operator for Bank Card Payments in the Republic of Bulgaria;

Secure online payments - a service of the Bank for subscription of an Authorized User of a card issued by the Bank in the programmes Visa Secure and Mastercard Identity Check of ICO for identifying of the Authorized User of a card in performing a payment on a merchant's website, included in the programmes.

Dynamic password for online payment – it provides for strong customer authentication of the Authorized User of the Card for online payment, according to Commission Delegated Regulation (EU) 2018/389 of 27 November 2017 supplementing Directive (EU) 2015/2366 of the European Parliament and of the Council with regard to regulatory technical standards for strong customer authentication and common and secure open standards of communication. It represents a series of symbols, which is used

for authentication of the Authorized User of the Card and for confirmation of an online payment on a merchant's website participating in the programmes Visa Secure and Mastercard Identity Check. The dynamic password is one-off, unreplicable and valid for a particular transaction with a particular merchant. The dynamic password is provided and accessed through the services for online banking of the Bank, Bulbank Online and Bulbank Mobile, and is used personally by the Authorized User of the card. The dynamic password contains information for the transaction requesting confirmation (recipient and amount).

Foreign exchange rates – the rates of conversion of the currency of a transaction into the currency of the card.

Settlement – processing and booking of transactions on a card of the Authorized User.

Authorization – an operation of approval/rejection of a card transaction.

UniCredit Bulbank AD's PLUS programme, hereinafter referred to as "the Programme", is a system technically supported by the Bank in which the Bank registers for participation all active debit, credit, main and additional bank cards issued by UniCredit Bulbank AD to individuals, as well as the merchants in whose merchant outlets there have been installed real POS terminals of UniCredit Bulbank AD and which have concluded a partnership agreement with the Bank.

Partner network - a group of merchants participating in the Programme and having concluded a partnership agreement with the Bank;

Authorized User points – a fixed amount or a percentage of the purchase price or a fixed amount and a percentage of the purchase price, provided to the Authorized User upon a purchase made by a bank card at a real POS terminal in the partner network and financed by a merchant participating in the Programme. The points have a strictly defined purpose, limited use and a measurable BGN equivalent, in a ratio of BGN 0.01 = 1 point.

Utilization of points by the Authorized User – an overall purchase made by an Authorized User by using the **Authorized User points** available on his or her customer number in the points storage fund at a real POS terminal in the partner network. The Authorized User shall have the right to use the **Authorized User points**, available on his or her customer number in the points storage fund, in the partner network no later than the last day of the fifth year following the calendar year in which they have been provided by a merchant in the partner network.

Points storage fund – a fund administrated by the Bank and formed by the rights for participation in the Programme of current Authorized Users of active bank cards issued by UniCredit Bulbank AD to individuals. The fund includes the points of the Authorized Users participating in the Programme, which have not expired as per item 2.5 of Section VIII of these General Terms and Conditions. The points in the storage fund shall be booked individually by Authorized User customer number.

Programme prize pool – a pool administrated by the Bank and formed by the rights for participation in the Programme of current and former holders of bank cards issued by UniCredit Bulbank AD to individuals.

The pool includes:

- the expired Authorized User points as per item 2.5 of Section VIII of these General Terms and Conditions;
- the points of individuals who were holders of bank cards issued by UniCredit Bulbank AD but are no longer customers of the Bank;
- the points of Authorized Users who have withdrawn from participation in the Programme; and
- the points of deceased Holders

There shall be no individual reporting of the points in the Prize Pool. In the first quarter of each calendar year, the points accumulated in this pool shall be distributed on a lottery basis among the Authorized Users of bank cards issued by UniCredit Bulbank AD to individuals, participating in the Programme, and the first lottery shall take place in the first quarter of 2018.

SECTION II. SUBJECT

These General Terms and Conditions for bank cards for individuals and for providing payment services by bank cards as electronic payment instruments, hereinafter referred to as the General Terms and Conditions, shall govern the relations between UniCredit Bulbank AD, entered in the Commercial Register with the Registry Agency with UIC: 831919536 with registered seat and management address: City of Sofia, Vazrazhdane District, 7 Sveta Nedelya Sq., website: www.unicreditbulbank.bg, performing banking activity under the supervision of the Bulgarian National Bank under license No. РД22-2249/16.11.2009 (hereinafter referred to as "the Bank") and the customers - individuals in relation to the opening, servicing and closing of cards, as well as with regard to the payment services and instruments which the Bank provides to its customers via bank cards as electronic payment instruments.

The GTC are mandatory for the clients and represent an inseparable part of the respective agreement concluded with the Bank - agreement with GTC for a debit card/ agreement for credit card for individuals/ agreement for providing payment services through the use of bank credit cards as electronic payment instruments. These General Terms and Conditions shall have the legal effect and consequences of a framework agreement by virtue of the Law on Payment Services and Payment Systems, they arrange the requirements and the payment relations subject of the respective agreement.

SECTION III. GENERAL PROVISIONS

Providing payment services through bank cards as electronic payment instruments -

1. Payment services offered by the Bank.

At the request of a holder of an account opened with the Bank the latter shall issue a card. For this purpose the parties shall sign an agreement.

1.1. The Authorized User may perform through the card the following payment operations in the country and abroad on devices marked with the commercial signs of Visa, Mastercard or other brands of payment and pre-paid cards approved by the Bank.

1.1.1. Payment of goods/services on a POS terminal;

1.1.2. Payment of goods/services at a POS terminal, online or through providing card details by fax, telephone or some other means of telecommunication;

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

1.1.4. Payment for goods and services at merchant outlets or cash withdrawal at a cash desk of the bank through a mechanical device – an imprinter (not available for Maestro, Visa Electron and V PAY cards);

1.1.5. Payment for goods and services in retail outlets or cash withdrawal at a cash desk in a bank on a mechanical device – imprinter.

1.1.6. Cash back;

1.1.7. Cash withdrawal at a POS terminal at a bank office;

1.1.8. Withdrawal of cash from an ATM – most often in the local currency of the country where the operation is performed. The maximum cash amount, which could be withdrawn from an ATM, shall be determined by the banks which manage the devices and the card limits;

1.1.9. Paying bills through ATMs in the system of BORICA AD;

1.1.10. Cash deposits in the Republic of Bulgaria at an ATM maintaining the service and owned by the Bank.

1.1.11. Cash M transfer in the Republic of Bulgaria at an ATM offering this service;

1.1.12. Contactless payment/withdrawal with a mobile device with a digitalized bank card in a digital wallet.

1.2. By the card the Authorized User may perform the following operations for reference as well as non-payment operations on devices with the logo of Visa, MasterCard or payment and pre-paid cards of other brands approved by the Bank.

- 1.2.1. Change of PIN - at ATMs on the territory of the country with the logo of BORICA AD;
- 1.2.2. Change of E-PIN – at ATMs on the territory of the country with the logo of BORICA AD, in case the customer wishes to change the E-PIN generated in Bulbank Mobile; Statement of the balance on the account – at ATMs on the territory of the country. For Visa cards – on devices all across the world;
- 1.2.3. Statement of the balance on the account – via ATMs on the territory of the country. For Visa cards – on devices all over the world;
- 1.2.4. Information about the last 5 transactions - only at ATMs in the Republic of Bulgaria;
- 1.2.5. Statement of the balance via the Call Center of the Bank and in case of emergency or need for other information related to the card using;
- 1.2.6. Statement of the balance and transactions in an online mode by sending SMS when there is a subscription for the SMS notification service.
- 1.2.7. Statement of the cash available and movement on account/card through the services of the Bank for online banking Bulbank Mobile or Bulbank Online - after providing and activation of the service.

2. Procedure for accepting payment orders and time periods for execution:

- 2.1. The Authorized User's order for bank card payment transactions is received indirectly at the Bank electronically through telecommunication from the provider of goods, services or cash. The Bank shall execute the order of the Authorized User immediately after its receipt unless the Authorized User has failed to fulfill his/her obligations under these General Terms and Conditions.
- 2.2. Payment orders shall be carried out in the chronological order of their receipt by the provider pursuant to the provisions of Chapter Five of the Law on Payment Services and Payment Systems. The payment order can be executed only up to the amount of the available balance on the payment account, up to the amount of the funds provided by the Authorized User for execution of a payment transaction, up to the amount of the agreed credit limit, if any, and within the transaction limits set by the provider for execution of payment transactions by a bank card as a payment instrument, as per the Bank's Tariff for individuals. The Bank shall not make any partial transfers under separate payment orders.
- 2.3. The consent of the Authorized User for execution of a payment transaction (payment order), or a number of payment transactions by a bank card as a payment instrument can be given in writing, electronically or via a telecommunication medium. The consent of the payer for execution of a payment operation by a bank card shall be given before the execution of the payment transaction and it cannot be withdrawn after its receipt by its supplier of payment services in the way and procedure agreed between the parties.
- 2.4. The Bank and the Authorized User agree that for the purposes of execution of payment operations through the card, the following ways and procedure for giving consent by the Authorized User for performing payment operations through the bank card will be used.
 - 2.4.1. By providing/using a card by the Authorized User of payment services with or without PIN code entering in order to carry out the respective payment service;
 - 2.4.2. By entering and/or registering card details online by the Authorized User - bank card number, expiry date of the bank card, CVV2/CVC2 code (the three digits printed on the reverse side of a payment instrument following the last 4 digits of the number of the payment instrument) and/or a dynamic password for secure online payments;
 - 2.4.3. By providing card details to the provider of goods and/or services and authorization of the latter to use them for payment by the Authorized User by fax, telephone or some other means of telecommunication - number and expiry date of the bank card, CVC2/CVV2 code.

3. Fees, commissions, interest rates and exchange rates in relation to the provided bank card payment services

- 3.1. The changes in interest rates and exchange rates can be applied immediately and without giving two-month notice provided that the changes are based on the reference interest rate or the reference

exchange rate. When the changes in the interest rates or exchange rates are more favorable to the Authorized User, they shall be applied without any preliminary notice by the provider.

3.2. Upon termination of the agreement the Authorized User shall pay the fees for bank card payment services accrued at regular intervals under the agreement, in proportion to the expired period of effect of the agreement. If such fees are paid in advance, they shall be reimbursed in proportion to the period of the termination.

3.3. The fees and commissions as well as the limits and the conditions for debit/credit card issuing and payment servicing and for framework agreement termination are set in the Tariff of the Bank for individuals, applicable in the particular period of accrual.

4. Method of Communication between the parties

4.1. Any communication between the parties under this framework agreement shall be in Bulgarian or English.

4.2. The parties shall communicate with each other in writing, including also by using means of telecommunication - fax or via electronic channels.

4.3. Any messages relating to the fulfillment of these General Terms and Conditions shall be in writing or on another durable medium, delivered to a physical address, sent via fax or email or another electronic channel, published on the website of the Bank or provided upon request at a bank branch.

4.4. The statements for movements on a card account and/or credit card shall be sent on the e-mail address specified by the Authorized User or through the services of the Bank for online banking Bulbank Mobile or Bulbank Online.

Section IV. ISSUING AND USE OF THE BANK CARD

1. Bank card issuing and renewal.

1.1. The Bank shall issue a main or an additional card to the Authorized User and open an account in BGN, EUR or USD to the main card based on a written application and submitted documents. The credit limit used through a credit card shall only be provided in BGN or EUR. The Bank shall issue a card in accordance with the effective legislation of the Republic of Bulgaria, these GTC, the Tariff of the Bank for the fees and commissions for individuals and the particular agreements.

1.2. The Bank issues a main or an additional card with a delivery to an address specified by the Authorized User only for the cards for which such service is indicated, for a fee as per the Tariff for the relevant type of card.

1.3. The Bank shall hand over the card personally to the Authorized User of the Main Card in each Branch of the Bank. The card of the Authorized User of the additional card shall be handed over personally to the Authorized User of the Main Card or to the Authorized User of the additional card.

Upon requested issuing/reissuing of a card, with a delivery to an address in Bulgaria specified by the Authorized User with an E-PIN, the shipping company shall deliver the card together with an activation code, which serves for identification of the Authorized User and for subsequent generation of an E-PIN. With the received E-PIN, through Bulbank Mobile, the Authorized User of a main/additional card activates his/her card.

1.4. For the service of delivery to an address, upon submission of a request for issuing/reissuing of a card, the Authorized User shall agree to provide his/her personal details – full name, exact address (post code, town/city, street, number, neighbourhood, apartment building, floor) and a mobile phone number. If the address provided by the Authorized User is incomplete or inaccurate, the Bank shall not be held responsible for failure to find him/her to deliver the card.

1.5. The validity term of the card is indicated on its front. The validity of the card shall expire at 24:00 h. on the last day of the month indicated on the Card.

1.6. The Bank issues the Card within maximum 5 days as of the date of opening the account at an office of the Bank for a debit card or setting the amount of a credit limit for a credit card. At request of the

Authorized User, the card may be issued by express service - up to 48 hours (after the opening of the debit card account or specifying the amount of the credit limit for a credit card), for which the Authorized User of the Main Card shall pay a fee as specified in the Tariff of the Bank for Individuals.

1.7. Receiving a card and a PIN:

1.7.1. The requested card with a delivery to an address specified by the Authorized User with an E-PIN shall be delivered by the shipping company to the address within 5 (five) business days of the date of submitting the request for issuing the card in the bank system and in case the Authorized User can be found at the specified address. Cards with a delivery to an address and an E-PIN are not issued with an express service (within 48 hours).

1.7.2. The Authorized User of the Main and/or the Additional Card receives the card and an initial PIN on paper in a branch of the Bank after he/she puts his/hr signature on a Statement for receiving a bank card. Ne/she must put his/her signature in the signature panel on the reverse side of the debit/credit card. If an Authorized User of an Additional Card is a minor person, the card and the envelope containing the PIN shall be given to the Authorized User of the Main Card.

1.7.3. To an address in Bulgaria specified by the Authorized User – the service is available only if the Authorized User uses also the Bulbank Mobile service. The Bank will issue a card with a delivery to an address with an E-PIN, for which the Authorized User shall pay a fee according to the effective Tariff of UniCredit Bulbank AD for the fees and commissions for individuals. The card shall be delivered to the Authorized User by the shipping company in the manner currently agreed between the Bank and the shipping company. At the time of delivering the shipment, it should be intact with no signs of damage to the original packaging. In case the packaging is damaged (signs of opening, if it has been torn or if there is other such external sign), the Authorized User must not accept the shipment and must not extract the E-PIN to activate the card. If the Authorized User cannot be found by the shipping company at the specified address, this shall be noted by the shipping company and the card shall be returned to an office of the shipping company where it can be claimed by the Authorized User within 7 (seven) days. In case the card is not claimed and collected at an office of the shipping company within the given period, it shall be forwarded to the Bank and in such case it can only be claimed at the Bank's offices.

1.7.4. In case at the request of the Authorized User the card gets subsequently forwarded to a different address for delivery, the shipping company may charge an additional fee to the Authorized User. The change of the address for delivery of the card is possible before or on the date of delivery via the online platform of the shipping company or by a phone call.

1.8. Immediately after receiving the card, the Authorized User of the main/additional card shall have full responsibility for its protection.

1.9. The Authorized User shall change his/her initial PIN, received in paper format, at an ATM with the logo of BORICA AD to activate the provided card and after that he/she shall destroy the envelope that contained the initial PIN code provided by the Bank. At the discretion of the Authorized User, after the activation of the E-PIN, it can be changed at an ATM with the logo of BORICA AD. The Authorized User shall not disclose the PIN/E-PIN to anyone, shall not record it on the card or on any items kept together with the card and shall take every possible measure to prevent any third party from becoming aware of it, including upon entering it on the keyboard of an ATM or a POS terminal.

1.10. In case the Authorized User of an active debit card forgets his/her PIN, the Bank shall issue only a new PIN based on a completed Application for re-issuance of a PIN without issuing a new card, for which the Authorized Main Card User shall pay a fee as per the effective Tariff of UniCredit Bulbank AD for the fees and commissions of Individuals.

1.11. If the Authorized User of an active debit card forgets his/her E-PIN, he/she shall have the possibility to request through the Bulbank Mobile service the generated E-PIN to be visualized, but not more than 10 times. In case the Authorized User forgets his/her E-PIN, the Bank can issue only a new (in paper format) PIN based on a submitted request for PIN reissuing, without issuing a new card or closing the old

card, and the Authorized User shall fill in a request for issuing a new card due to a forgotten E-PIN, for which the Authorized User of the main debit card shall pay a fee according to the effective Tariff of UniCredit Bulbank AD for the fees and commissions for individuals.

1.12. In case the Authorized User of an active credit card forgets his/her PIN, the Bank shall issue him/her a new card with a new PIN based on a completed Application for re-issuance of a card and a PIN for which the Authorized Main Card User shall pay a fee as per the effective Tariff of UniCredit Bulbank AD for the fees and commissions of Individuals. The Authorized User shall return to the Bank the previous card, which shall be destroyed in his/her presence and shall fill in and sign a Statement for receiving a bank card.

1.13. In case the Authorized User of an inactive debit/credit card forgets his/her PIN, the Bank shall issue him/her a new card with a new PIN based on a completed Application for re-issuance of a card and a PIN for which the Authorized Main Card User shall pay a fee as per the effective Tariff of UniCredit Bulbank AD for the fees and commissions of Individuals. The Authorized User shall return to the Bank the previous card, which shall be destroyed in his/her presence and shall fill in and sign a Statement for receiving a bank card.

1.14. The Bank shall unilaterally and automatically, at its own discretion, reissue the Card with the same number, for a new term of validity and with a new PIN upon expiry of its validity, as it can be received by the Authorized User after the 10th day of the month in which the previous card expires. The Bank shall not undertake to reissue unilaterally and automatically a debit card in case no financial transaction was booked on this card for the last 12 (twelve) months. Debit cards issued to minor persons or infants are not reissued automatically by the Bank.

1.15. In case of rejection of reissuance of the card:

1.12.1. The Authorized User shall inform the Bank in writing in his/her own words no later than a month before the expiry of the validity of the card;

1.12.2. The Bank shall inform the Authorized User that the Card is not to be reissued. A card that has been issued but uncalled for within 3 (three) months shall be destroyed by the Bank. A card reissued, but uncalled for within 6 (six) months, shall be destroyed by the Bank.

1.16. Upon the receipt of a card reissued due to expiry of its term of validity, the Authorized User shall return to the Bank the previous card, which shall be destroyed in his/her presence and shall fill in and sign a Statement for receiving the reissued bank card.

1.17. The card is property of the Bank and shall be returned thereto within 30 days after its expiry in case of a lodged complaint for an unauthorized transaction or on the date of early termination of the respective agreement.

1.18. Before expiry of the validity of the Card the Bank shall re-issue it for its own account after receiving an Application by the Authorized Main Card User in the following cases:

1.18.1. The card is unusable right at attempting the very first transaction with it;

1.18.2. The magnetic stripe of the card and/or its chip is damaged or unmagnetized;

1.18.3. A technical error was made through the Bank's fault upon the issuance of the card.

1.18.4. Suspected unauthorized use;

1.19. Before expiry of the validity of the Card the Bank shall re-issue it for the account of the Authorized Main Card User after receiving an Application in the cases of:

1.19.1. Lost/ stolen card;

1.19.2. Error in the specified data upon issuing the card through the fault of the Authorized User, for which the Authorized User of the Main Card shall pay a fee pursuant to the Bank's Tariff for the fees and commissions of individuals;

1.19.3. Change of the name of the Authorized User;

1.20. Cards are not issued and handed over on the grounds of a power of attorney with the exception of the cases at the discretion of the Bank.

1.21. The Bank shall issue additional bank cards at the request of the Authorized User of the Main Card based on an account/ authorized credit limit (for debit and credit cards, respectively) in his/her name as per the following terms and conditions:

1.21.1. The issuance and use of the additional cards shall be entirely at the risk and responsibility of the Authorized User of the Main Card; The Authorized User of the Main Card shall be held liable for any harms and damages to the Card or the Bank.

1.21.2. All fees, commissions and other charges in relation to the use of the additional card shall be paid by the Authorized User of the Main Card;

1.22. Upon submitting a request for closing a Main Card, all additional Cards shall also be closed.

1.23. In case the card of the Authorized User was not received or activated for more than 3 months from the date of issuance or 6 months from the date of re-issuance and in case the debit card was not unilaterally and automatically reissued by the Bank, the current account to which the debit card was issued shall automatically be transformed by the Bank together with the funds accumulated on it into a current account without a card in the same currency and all fees, commissions and other kind of remuneration received by the Bank for maintaining that account and for performance of bank transactions via that account shall be payable by the Authorized User as per the Bank's Tariff for individuals and the Interest Rate Bulletin.

1.24. In case of death of the Authorized Main Card User, his/her heirs shall notify the Bank and return the Main Card and any additional cards thereto. The Bank shall block and close the Main and the additional cards.

1.25. The Bank is not liable for any payments made by the Bank Card until the date on which a written notification is received accompanied by an official document certifying the death of the Authorized User of the Card.

2. Using a bank card

2.1. For contactless payment by a card with the PayPass logo of MasterCard, or PayWave of VISA respectively, or cards of other brands approved by the Bank for contactless payment at a POS terminal in the merchant outlets in the country and abroad, marked with the sign of the service PayPass or PayWave; or other services for contactless payment, approved by the Bank. When the contactless payment is above the limit approved by the International Card Organizations for the respective country, the order shall be executed either in a contactless way or in a contact way according to the requirements valid in the particular country. In both cases the payment will be made after the entering of a PIN and/or signature on the document for the executed transaction. When the contactless payment is up to the limit set for the relevant country by the International Card Organizations and the Bank, the payment order shall be executed without entering the PIN and/or signature on the document for the executed transaction.

2.2. Contactless payment/withdrawal with a mobile device with a digitalized bank card in a digital wallet.

2.3. When the Authorized User uses the Card he/she has to confirm the transaction in one of the following ways or a combination thereof:

2.3.1. By entering the PIN – when performing operations at an ATM and POS terminal;

2.3.2. During the execution of a contactless payment, a PIN shall be entered when the amount of the payment is higher than the limit approved by the International Card Organization for the respective country.

2.3.3. Entering the PIN on the keypad of an ATM and/or a POS terminal upon the reading of the chip (the magnetic stripe) of a bank card;

2.3.4. By entering a dynamic password for online payment;

2.3.5. By a signature on a receipt/ entered PIN, a signature on an invoice and a valid identity document - for manual cash withdrawals in a bank, exchange bureau or for transactions performed in casinos;

2.3.6. By entering the last three digits printed in/to the signature field on the back of the card and/or with a dynamic password for online payment – upon online transactions performed without the physical presence of the card;

2.3.7. By use of his/her biometric data.

2.3.8. By showing an identity document – upon an explicit request by the Merchant in case of a transaction at a POS terminal;

2.3.9. The above specified methods shall have the effect of a legally valid means of identification of the Authorized User and shall serve as evidence of consent for making the payment with the card;

2.4. The Bank shall not be held liable for any groundless refusal of third parties to accept payments with the card or if a payment initiated by the card cannot be performed due to technical, communicational and other reasons which are beyond the control of the Bank and/or do not result from a fault on its part;

2.5. Should the Authorized User enter his/her PIN incorrectly on the keyboard of a POS terminal or an ATM three times in a row, any subsequent use of the Card shall be automatically blocked. In case the Authorized User knows his/her PIN, the card may be unblocked based on a request for unblocking filled-in personally by the Authorized User deposited only in a branch of the Bank.

2.6. If due to technical or other reasons the card is withheld by an ATM, it shall not be returned to its Authorized User but shall be reissued with a new initial PIN.

2.7. When a payment is made abroad in a currency other than the currency of the account, the amount of the payment shall be converted into a settlement amount according to the foreign exchange rate of the ICO applicable on the settlement date. The settlement amount shall be converted into an amount in the currency of the account according to the relevant buy/sell exchange rate of the Bank, applicable on the day of booking the particular transaction. The currency of the settlement amount is EUR or USD.

2.8. In the Tariff of the Bank for the fees and commissions for individuals valid as at the date of performing the operations the fees and commissions for issuing and reissuing of a debit/credit card for individuals, for servicing payments with it and the transaction limits.

2.9. Based on the provided credit limit on the card, the Authorized User of an additional card performs payment operations at the risk, responsibility and expense of the Authorized User of the Main Card.

2.10. The Bank considers all transactions effected by the additional card to be carried out with the knowledge and consent of the Authorized User of the Main Card, except for the cases of a submitted written objection by the latter.

2.11. By signing the Bank Card Agreement, the Authorized User of the Main Card authorizes the Bank to exercise the right to collect the receivables established in terms of grounds and amount from the accounts of the Authorized User in the cases foreseen in these GTC, other types of agreements concluded between the Bank and the Authorized User of the Main Card in order to: correct and compensate for the consequences of carrying out illegal transfers; receiving funds on an account as result of a fraud or without any grounds based on inauthentic documents; due to a mistake made by the ordering party; collecting the receivables of the Bank from the Authorized User regarding amounts, interests, commissions and charges which the Bank has been entitled to by the Authorized User by virtue of these GTC and/or any other agreements signed with the Bank; upon enforcement pursuant to the provisions of the legislation as well as in any other cases agreed in writing between the Bank and the Authorized User of the Main Card. The Authorized User of the Main Card provides his/her explicit consent that, in case an amount of a disputed payment is recovered on the account, servicing the card, both by UniCredit Bulbank AD and by the acquiring bank/the merchant, the Bank shall reverse the initial transaction of recovery of the amount, including when the funds available on the account, servicing the card, are not sufficient and the excess amount shall be considered unauthorized overdraft/exceeded credit limit used by the Authorized User, which shall be immediately due and payable, collected through direct debit and/or automatic collection, in accordance with the requirements and the provisions of Payment Services and Payment Systems Act and Ordinance No.3 of 18.04.2018 of the Bulgarian National Bank on the terms and procedure for opening payment accounts, execution of payment transactions and use of payment instruments.

2.12. If a performed payment exceeds the amount of the available balance on the account (card account) as well as if there are insufficient funds on the account to cover the fees and commissions payable to the Bank pursuant to the Tariff of the Bank for individuals, the excess amount shall be considered unauthorized overdraft/ exceeded credit limit used by the Authorized User which is immediately due and payable and shall be collected through direct debit and/or automatic collection.

3. Deposit guarantee

3.1. The funds deposited on accounts shall accrue interest at rates established in accordance with the indicated method for determining of interest, according to the type and the terms and conditions for their maintenance, and as announced in the Interest Rate Bulletin applicable at any time under equal terms and conditions and to all depositors from the respective groups to which they belong. The funds on the accounts and the interests accrued on them in compliance with the indicated requirements are guaranteed by the Bank Deposit Insurance Fund in accordance with the applicable regime and to the maximum amount of the total guaranteed amount, as set forth under the Bank Deposit Guarantee Act, which amount, as at the date of the present General Terms and Conditions, is BGN 196,000 in total.

3.2. The guaranteed amounts of funds pursuant to the Bank Deposits Insurance Act held with the Bank shall not be paid on accounts of individuals and in the cases provided for in the Bank Deposits Insurance Act.

3.3. Reimbursement shall not be applicable with regard to the amounts on accounts on which there have been no operations ordered by the depositor during the last 24 months before the date of issuance of a deed under Art. 20, par. 1 of LBDG and the balance on each of them is less than BGN 20.

3.4. The following deposits are guaranteed in an amount of up to BGN 250,000 for a period of three months from the time when the amount was credited to an account of the depositor, or from the time when the depositor gained the right to dispose with the deposit amount: 1. individuals' deposits opened as a result of transactions with real estate properties for housing needs; 2. individuals' deposits opened as a result of payment of amounts upon contracting or ending a marriage, termination of labour or business legal relationship, disability or death; 3. deposits opened as a result of insurance or social security payments or as a result of the payment of compensation for damages arising from crimes or canceled sentence.

The deposits under items 1-3 are not part of the calculation of the total amount of the liability of the Bank to one depositor as per the procedure under the Law on Bank Deposits Guarantee within the three-month period indicated above.

Section V. RIGHTS AND OBLIGATIONS OF THE PARTIES

1. Rights and obligations of the Authorized User:

1.1. The Authorized User shall undertake:

1.1.1. Use the card/the digitalized card only personally and in compliance with the terms and conditions for its issue and use;

1.1.2. After receiving the card, he/she shall activate the card in person through a change of the initial PIN or by generating an E-PIN via the Bulbank Mobile service, in which he/she shall take all reasonable measures for preserving the personalized security credentials, including not to record any information about the security credentials on the card and not to keep any information together with the card;

1.1.3. Act with due care and in good faith as legally required, in order to keep the main and the additional card and/or the mobile device with an installed digital wallet intact and safe;

1.1.4. Take all necessary measures to protect against the loss, destruction or damage of the card and/or the mobile device with an installed digital wallet, and its illegal taking;

1.1.5. To protect the card and/or the mobile device with an installed digital wallet against mechanical damage as well as any magnetic and electromagnetic interference and not to create conditions for or allow unauthorized access to it;

1.1.6. Not to provide the card, the card details, the mobile device with an installed digital wallet and the personalized security credentials to an unauthorized person by taking all necessary measures against their disclosure and preventing any access and use of the card and/or the mobile device with an installed digital wallet by any third party;

1.1.7. Operate with the funds on the account and use the card according to the methods and rules set in the respective agreement, these General Terms and Conditions as well as pursuant to the applicable national legislation.

1.1.8. Not to allow the card to be used for payments related to goods and services which are prohibited by a law, regulation or rule issued by a competent authority in the country where the card is used. In case the Authorized User uses the card and/or the mobile device with an installed digital wallet for other purposes or if he/she provides them to another person, the Authorized User shall be liable for such actions and shall have the obligation to reimburse any amounts and/or expenses of the Bank occurring as a result of any wrongful use of the card, the account and/or the mobile device with an installed digital wallet;

1.1.9. When making payments by using the card the Authorized User shall identify himself/herself in a merchant outlet or at the Bank upon request;

1.1.10. To inform the Bank immediately about any changes to the personal data, including the number of his/her mobile phone, indicated by him/her in the Application for issuance/reissuance of the bank card. If the Authorized User fails to inform the Bank about a change in his/her mailing address, all letters/notifications/messages from the Bank shall be considered duly delivered to the address indicated in the application for issuance/reissuance of a debit/credit card for individuals.

1.1.11. To notify the Bank or a person authorized by it in case of loss, theft, misappropriation or unauthorized use of the card immediately after s/he has become aware of that.

1.1.11.1. Notify the Bank immediately in case of destruction, forgery or occurrence of any circumstances allowing for the use of the card and/or the mobile device with an installed digital wallet in any illegal way, returning the card within 5 (five) days after that and providing to the Bank a written confirmation.

1.1.12. In case the Authorized User is abroad or for some other reason he/she is prevented from appearing at the Bank in person, he/she can send to the below specified e-mail a request written in a free text describing the incident.

1.1.13. In the cases specified in items 1.1.11, 1.1.11.1. and item 1.1.12 above:

1.1.13.1. Notify the Bank immediately by contacting the Call Center in one of the specified ways available 24 hours a day, 365 days per year:

- **Telephone number: 15212 – for Bulgarian mobile operators or +359 +3592 9337212 for landline subscribers;**
- **E-mail: CallCentre@UniCreditGroup.bg;**

1.1.13.1. To visit a branch of the Bank and submit a card unblocking request form.

1.1.13.3. The Authorized User of the Main Card - to block the card by use of the online banking services Bulbank Online and Bulbank Mobile.

1.1.13.4. When the Authorized User is abroad, s/he can directly contact Visa/ MasterCard through the telephones for free access to the Global Customer Assistance System for VISA Authorized Users (Global Customer Assistance Service - GCAS) and MasterCard (MasterCard Global Service), specified on the website of the respective ICO. The Authorized User shall also notify the Bank.

1.1.14. In case of a theft/loss of the card and/or the mobile device with an installed digital wallet, the Authorized User shall inform the local police authority, which shall provide him/her with a document for the incident.

1.1.15. To keep for reference the receipts for the transactions performed with the Card for at least one month from the day they are effected.

1.1.16. In case of any doubts about discrepancies or disagreement with a transaction registered on his/her card/account, the Authorized User of the Main Card shall inform the Bank immediately in writing by filling in a complaint form as per a template which shall be submitted to a bank branch within 13 months

from the date of debiting the account. The information can be obtained through a statement of his/her bank account, checking the balance at an ATM, a received SMS notification of completed authorization.

1.1.17. The Authorized User of the Main Card can also submit a claim against a transaction for the Main and an additional Card in accordance with the procedure described above or any other claims regarding the servicing of the card at any branch of the Bank or through its Call Centre.

1.1.18. The Authorized User shall provide any available documentation in relation to a transaction objected by him/her along with the filled-in complaint form as well as any additional information at the request of the Bank.

1.1.19. The Authorized User shall consider the statements provided to him/her by the Bank and other documents from the system operator, ICO, etc. as sufficient evidence for performing a transaction and the circumstances related to its conduction;

1.1.20. If the Authorized User has declared that s/he wants to receive the statements of account concerning the movements on his/her card account and/or credit card to an e-mail, s/he undertakes to do the following:

1.1.20.1. To take every possible action so as to ensure unhindered receipt of the electronic messages containing attached statements to the specified e-mail address. To declare that he/she is aware and accepts that the Bank shall not be held responsible if acting in good faith it has sent statements to the above specified e-mail address. The Bank shall not be held responsible for any message receipt failure if the e-mail address is unavailable or is not maintained by the Authorized User.

1.1.20.2. To notify the Bank in due time in writing in case of any change in the e-mail address to which s/he wants to receive statements. S/he is notified and agrees that the Bank is not responsible for any undelivered statements until it receives a written notification of the changes or circumstances as stipulated in the previous statement.

1.1.20.3. Take all necessary actions in order to prevent unauthorized access to the information concerning his/her bank card(s), contained in the statement sent to the e-mail address indicated above. The Authorized User of the account servicing the bank card/s confirms that s/he is informed and agrees that a bank statement sent by the Bank to an electronic address shall have the effect and meaning of a written notification of the data contained therein as well as of all operations carried out on the account by the Holder and/or third parties and shall be considered delivered to the Holder when the banking system starts indicating that the electronic message with an attached statement has been delivered to the electronic address indicated by the Authorized User which s/he has provided. The Authorized User of the account servicing the bank card confirms that s/he has been informed and agrees that the statements sent by the Bank cannot exceed 3 MB, otherwise s/he shall visit the Bank in person in order to obtain the account statement.

1.1.21. In the event of a Cash M transfer, the Authorized User shall:

1.1.21.1. Enter a transfer amount – BGN 10.00 at the minimum /BGN 400.00 at the maximum where any amount shall be a multiple of BGN 10;

1.1.21.2. Enter a randomly chosen four-digit code of the transfer;

1.1.21.3. Enter a mobile phone number (for Bulgarian mobile operators only) of the beneficiary;

1.1.21.4. Enter his/her mobile phone (maintained by a mobile operator with a registered seat in the Republic of Bulgaria) - it shall be indicated only in case the Authorized User wants to receive an SMS at the moment of the realization of the transfer.

1.1.21.5. Inform the beneficiary about the Cash M transfer code and that the utilization of the funds can be made within 7 (seven) days from initiation of the transfer.

1.1.22. The Authorized User of the Main Card shall pay any charges incurred upon the issuance and use of the card/s as well as charges for opening and maintaining the account, authorizing the Bank to collect automatically its receivables from the account and in case of insufficient funds on it, from other accounts held by the Authorized User of the main card.

1.1a. The Authorized User shall sustain any losses related to unauthorized payment transactions arising from the use of a lost, stolen or forged bank card up to a limit not exceeding BGN 100 (one hundred).

1.1b. The Authorized User shall bear all losses related to unauthorized payment transactions if the he/she has caused them by fraud, deliberate action or gross negligence, default on one or more of the following obligations:

1.1.b.1 Use the card only personally and in compliance with the terms and conditions for its issuance and use;

1.1b.2. To notify the Bank or a person authorized by it in case of loss, theft, misappropriation or unauthorized use of the card immediately after s/he has become aware of that.

1.1.b.3. After the receipt of the card s/he shall undertake all reasonable measures for preserving the personalized security credentials, incl. not to record any information about the aforesaid security credentials on the card and not to keep any information together with the card;

1.1 c. In the cases referred under item 1.1.b., the Authorized User shall bear the damages irrespective of their amount.

1.1.23. The Authorized User of the main card shall be responsible for the fulfillment of all obligations under these GTC and the Card Agreement, repayment on the maturity date of the amounts utilized by using card, including the due fees, commissions and interests on them, if any, as per the monthly statement of the card, as a result of its use. The Authorized User of the main card shall also be liable for all payments to the Bank, arising from the use of the main and the additional card, if any.

1.1.24. In case of a dispute about the particular terms and conditions of the purchase of goods and/or services, delivery terms, prices, warranty terms, insurances, subscription payments and other, before submitting a claim form the Authorized User shall contact the merchant directly to resolve the dispute.

1.1.25. In case it is impossible to reach an agreement with regard to disputes as per the preceding paragraph and when a written claim against the payment is submitted to the Bank, the Authorized User shall provide full information and documentation for the order, the general terms and conditions of the merchant effective at the time of making the order, the complete correspondence with the merchant in relation to the order and the subsequent attempts to resolve the dispute between the Authorized User and the merchant. The Authorized User shall provide supporting documents with the claim and their translation into Bulgarian and/or English.

1.1.26. If the Authorized User of the main card does not agree with the decision of the Bank regarding a complaint that he/she has filed, the dispute can be referred to the Conciliation Commission on Payment Disputes at the Consumer Protection Commission as well as to the competent Bulgarian court of justice.

1.2. The Authorized User shall be entitled to:

1.2.1. Conduct payment transactions under item 1.1., Section III of these GTC up to the amount of the available funds on the account/credit limit within the daily and weekly transaction limits to use the card as well as carry out reference operations and non-payment transactions under item 1.2, Section III of these GTC;

1.2.2. Request the re-issuance of the card and a new PIN by filling-in an Application according to section IV of these GTC.

1.2.3. Request that a new CARD and PIN be issued through filling-in a template Application in case s/he has forgotten her/his PIN;

1.2.4. Request the issuance only of a new PIN to an active debit card through filling-in an application in case s/he has forgotten her/his PIN according to section IV, item 1.8. of these GTC;

1.2.5. Request that additional cards be issued to the Main Card by filling-in a form in a branch of the Bank or via an electronic channel provided by it and indicate limits for using the additional card which shall not exceed the limits on the main card;

1.2.6. Receive every month information by the Bank on the movements of the card through the services of the Bank for online banking - Bulbank Mobile and Bulbank Online, incl.

1.2.6.1. Authorization code of the payment transactions;

1.2.6.2. Location and date of the payment transactions;

1.2.6.3. Amount in the original currency of payment, amount in the currency of the card, date of booking the transaction and applicable exchange rate;

1.2.6.4. Accrued fees and interests as well as bonuses in relation to the payment transactions conducted by the Authorized User;

1.2.7. The Authorized User of a credit card shall be entitled to repay its debts partially or fully also outside the period of client payments through replenishment of the card account servicing the credit card. The Authorized User of a credit card shall be provided a possibility to repay its liabilities by depositing funds on the card account cash on desk, through a bank transfer, through the Bulbank Mobile online banking service, through cash deposits at a Bank's ATM or through automatic collection of amounts and/or by direct debiting from an account with a right to direct debiting, where this account services a debit card or a savings account with the Bank in one of the three currencies - BGN, EUR or USD. By depositing funds on the card account, the Authorized User shall be able to repay partially or fully the utilized credit limit, irrespective of the period in which the debt has arisen, according to the priority of the repayments, as agreed in the Credit Card Agreement:

1.2.8. The Authorized User is entitled to request that a Cash M transfer which has been ordered but has not been withdrawn yet be blocked by contacting the Call Center of the Bank;

1.2.9. To unilaterally terminate the Bank Card Agreement by giving a month's notice in writing to the Bank, where the starting date of the notice shall be the date on which the Bank received it. Within the term of the notice the card account shall be debited with all overdue payments. The Bank Card Agreement shall be considered terminated only in case that the Authorized User has repaid completely all of its liabilities.

1.2.10. The Authorized User of the Main Card shall be responsible for the fulfillment of all obligations under these GTC and the Bank Card Agreement, repayment on the maturity date of the amounts utilized by using card, including the due fees, commissions and interests on them, if any, as per the monthly statement of the card, as a result of its use. The Authorized User of the main card shall also be liable for all payments to the Bank, arising from the use of the Main and the additional card, if any.

1.2.11. In case of a dispute about the particular terms and conditions of the purchase of goods and/or services, delivery terms, prices, warranty terms, insurances, subscription payments and other, before submitting a claim form the Authorized User shall contact the merchant directly to resolve the dispute.

1.2.12. In case it is impossible to reach an agreement with regard to disputes as per the preceding paragraph and when a written claim against the payment is submitted to the Bank, the Authorized User shall provide full information and documentation for the order, the general terms and conditions of the merchant effective at the time of making the order, the full correspondence with the merchant in relation to the order and the subsequent attempts to resolve the dispute between the Authorized User and the merchant. The Authorized User shall provide supporting documents with the claim and translation into Bulgarian and/or English.

1.2.13. If the Authorized User does not agree with the decision of the Bank regarding a complaint s/he has filed, the dispute can be referred to the Conciliation Commission on Payment Disputes with the Consumer Protection Commission as well as to the competent Bulgarian court.

1.2.14. The Authorized User of a Main Card has the right, at his/her discretion, beyond the cases specified in item 2.6. of Section IV, item 1.1.11 and 1.1.11.1 of Section V of these GTC and in the cases when the Bank has blocked her/his account, to block or unblock his/her bank card respectively, using the electronic banking services BULBANK ONLINE and BULBANK MOBILE.

1.2.15. The Authorized User of a Main Card has the right, at his/her discretion, in the cases specified in items 1.1.11 and 1.1.11.1 of Section V of these GTC to block his/her bank card respectively, using the electronic banking services BULBANK ONLINE and BULBANK MOBILE. In these cases the Authorized User shall submit a request for reissuing of the Card.

1.2.16. To digitalize a bank card issued in his/her name, in a digital wallet, through the service of the Bank for electronic banking, Bulbank Mobile, when the Bank has provided such possibility for the relevant brand of bank card.

1.2.17. To digitalize a bank card issued in his/her name, in a digital wallet, maintained by another payment services provider, when the Bank has provided such possibility for the relevant brand of bank card.

1.2.18. To make contactless payments/withdrawals with his/her mobile device with an installed digital wallet.

1.2.19. To add, modify or remove a card from the digital wallet.

2. Rights and obligations of the Bank

2.2. The Bank shall:

2.2.1. Issue the card and provide it to the Authorized User of the main card or the additional card:

2.1.1.1 in person at a branch of the Bank together with an initial PIN in paper format.

2.1.1.2. with a delivery to an address in Bulgaria specified by the Authorized User and to deliver it via a shipping company. In case that for some reason (long absence of the Authorized User from the specified address, death of the recipient, incorrect or incomplete address or other) the card cannot be delivered to the address specified by the Authorized User, the card shall be returned to the office of the shipping company where it can be claimed by the Authorized User within the next 7 days. In case the card is not claimed and received by the Authorized User in an office of the shipping company within the given period, it shall be forwarded to the Bank and can only be received in its office specified in the request for issuing the card.

2.1.2. Book the transactions by following the chronological order of their receipt, excluding the cases of enforcement against the account as stipulated in law.

2.1.3. Upon execution of payment transactions in Bulgaria, to book the amount on the account/card account of the Authorized User of the Main Card with a value date of up to 2 (two) business days after the transaction takes place. For transactions abroad the value date shall be up to 3 (three) business days;

2.1.4. Shall not disclose any bank secrecy and shall respond in writing within 15 (fifteen) working days to any objection by the Authorized User with regard to transactions carried out by the Card, and when additional information is necessary after its receipt;

2.1.5. Provide the Authorized User with the opportunity to give notice in case of loss, theft, deprivation in any other way, forgery or use in any other illegal way of the Card by giving him/her a contact telephone number in advance.

2.1.6. Block the card after receiving the notification by the Authorized User in case of a lost/stolen card or identified unauthorized payment transactions.

2.1.7. Block the card when the Authorized User has reported loss, theft, deprivation in any other way, forgery or any other illegal use of the card by contacting the Call Center of the Bank; Irrespective of how the notification was made, the Authorized User must submit a written Request for blocking the Card.

2.1.8. To block the card in case of a submitted request for closing the card by the Authorized User.

2.1.9. The Bank shall unblock the card in the following cases:

2.1.9.1. Automatic unblocking of the card after repayment of the due amounts;

2.1.9.2. Automatic unblocking of the card that was blocked on the grounds of item 2.2.4, Section V, as soon as there are no longer reasons for blocking;

2.1.9.3. Automatic unblocking of the card blocked on the grounds of item 2.2.5, Section V, after taking every possible measure to mitigate the risk from unauthorized use of the card;

2.1.10. To issue and provide at the request of the Authorized User a new PIN to an active debit card as per Section IV, item 1.9.

2.1.11. To issue and provide at the request of the Authorized User a new credit card and a PIN as per Section IV, item 1.10;

2.1.12. To issue and provide at the request of the Authorized User a new debit/credit card and a PIN as per Section IV, item 1.11;

2.1.13. The Bank shall inform the Authorized User in writing when the claim is found to be groundless and specify the reasons for considering it to be so. The entries for the current transactions with the card

received from BORICA AD, ICO, shall be considered true, unless proved otherwise within the complaint periods and under the terms and conditions provided for in these GTC and by the International Card Organizations;

2.1.14. The Bank shall be responsible before the Authorized User for the reimbursement of any fees paid by the Authorized User as well as for the reimbursement of all interests accrued in the name of the Authorized User as a result from unauthorized or wrong payment transactions unless in the cases provided for in item 1.1.24, section V of these GTC.

2.1.15. It shall refund on the account of the Authorized User the amount of a Cash M transfer within 2 (two) business days if the Beneficiary has not withdrawn the amount within 7 (seven) days.

2.1.16. It shall correct an unauthorized or wrong payment transaction only if the Authorized User has notified it without undue delay after s/he became aware of the unauthorized or incorrect payment transaction which gives rise to a claim but no later than 13 months from the date on which his/her account was debited. It is assumed that the Authorized User has become aware of the unauthorized or wrong payment transaction no later than the receipt of information as per Art. 57, para. 1 or Art. 65, para. 1 of the Law on Payment Services and Payment Systems.

2.1.17. In case of an unauthorized payment transaction, the Payer's Bank shall immediately make a refund to the Payer for the amount of the unauthorized payment transaction and in any case no later than the end of the next business day after the Bank has identified or has been notified about the unauthorized transaction in writing by means of a claim form, unless the Bank has reasonable doubts about fraud and notifies the relevant competent authorities in such instance. Whenever necessary, the Bank shall restore the payment account to the Authorized User to the condition in which it would have been if the unauthorized payment transaction was not executed. The value date for crediting the payment account of the Authorized User shall be no later than the date on which the account was debited with the amount of the unauthorized payment transaction. The refund by the Bank of the unauthorized payment transaction amount into the Authorized User's payment account does not prevent the Bank from holding the payer responsible in compliance with the legislation regarding the recovered amount of the payment transaction if the payment transaction was authorized by the payer.

2.1.18. The Bank shall give an opinion on any complaint filed by the Authorized User in writing, via email or any other kind of permanent storage medium within a term of 15 working days since the receipt of the complaint. As an exception in case the Bank cannot give its opinion within the aforesaid term of 15 working days because of reasons that are beyond its control, the Bank shall inform the Authorized User for its decision no later than 35 workdays since the receipt of the complaint.

2.1.19. The Bank charges an interest on the funds on the debit card account at the end of each calendar year as per an interest rate specified in the Interest Rate Bulletin for individuals which the Bank applies to accounts in local and foreign currency.

2.2. The Bank shall be entitled to:

2.2.3. collect unilaterally the amounts due by the Authorized User under transactions by card plus any due interests from the accounts held by the Authorized User as per the procedure for automatic collection of liabilities and by virtue of the Agreement for a bank card as well as all fees and commissions pursuant to the Bank's Tariff for individuals. In case the Authorized User has an account in a currency different from the currency of his/her liability to the Bank, the latter shall collect its receivable from that account based on the official exchange rate of the Bank on the date of the transaction.

2.2.4. To block the use of the card immediately in case of breach of any of the obligations of the Authorized User under the respective Agreement and these GTC;

2.2.5. In case an amount of a disputed payment is refunded on the account associated with the card, both by UniCredit Bulbank AD and by the accepting bank/the merchant, the Bank shall reverse initial transaction of refund of the amount, including when the funds available on the account associated with the card, are not sufficient and the excess amount shall be considered unauthorized overdraft/exceeded credit limit used by the Authorized User, which shall be immediately due and payable, collected through direct debit and/or automatic collection, in accordance with the requirements and the provisions of

Payment Services and Payment Systems Act and Ordinance No.3 of 18.04.2018 of the Bulgarian National Bank on the terms and procedure for opening payment accounts, execution of payment transactions and use of payment instruments.

2.2.6. To block the card and make immediately due and payable its receivables under the Bank Card Agreement in the following cases:

2.2.6.1. Breach of the Bank Card Agreement and these GTC on behalf of the Authorized User;

2.2.6.2. Upon non-payment of the due amounts as per the Bank Card Agreement;

2.2.6.3. Imposing distraint on the accounts of the Authorized User of the main card in the Bank.

2.2.6.4. In case the Bank has any doubt about unauthorized/ non-permitted use of the Card;

2.2.6.5. For security reasons;

2.2.6.6. Use or suspected use of the card for a fraudulent purpose;

2.2.6.7. When there is an increased risk that the Authorized User of the Main Card cannot fulfill his/her obligations related to repayment of his/her liabilities under the Bank Card Agreement.

2.2.5. If the Authorized User has been in default on the debt for 90 days, and regardless of the invitations by employees of the Bank, the Authorized User has not provided funds for covering the due amounts, on the 91st day since the beginning of the default, all debts of the Authorized User for utilized amounts shall become immediately due and payable ahead of schedule, and the Bank shall be entitled to collect them from the accounts of the Authorized User with it as per the procedure under Section V, item 2.2.1, and the Card shall be closed.

2.2.6. Not to permit the execution of a payment transaction on the website of a merchant participating in Visa Secure and Mastercard Identity Check programmes if the Authorized User did not use a dynamic password for online payment.

2.2.7. The Bank may disallow the execution of a payment transaction either with high risk merchants and/or countries, or in cases of a high reputational risk for the Bank.

2.2.8. It may conduct a complete inspection in case of a submitted claim against a payment transaction and if needed, refer the case to the competent authorities. The Authorized User who has filed the claim and the Authorized User of the Main Card (in case the claim was filed by an Authorized User of an additional card) shall be obliged to assist the Bank in clarifying the circumstances related to the disputed transactions.

2.2.9. The Bank has the right not to accept for processing a submitted payment claim if it is not complete with all required documents or if it was submitted with an unreasonable delay:

2.2.10. It shall provide any kind of information related to using the card, including such that is considered bank secrecy as per the Credit Institutions Act as well as personal data pursuant to Regulation (EU) 2016/679 of the European Parliament and the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation) to ICO, BORICA AD and third parties with which the Bank has relations as well as persons related to the Bank and to their consultants in relation to servicing the card;

2.2.11. File a recourse claim against the Authorized User if after having recovered to him/her the amount under item 2.1.16, section V of these GTC it identifies fraudulent actions on the part of the Authorized User, deliberate action or gross negligence or failure to fulfill the obligations of the Authorized User specified herein.

2.2.12. block the amount of the Cash M transfer in any of the following cases:

2.2.12.1. if one and the same code has been entered in the wrong way three times in a row;

2.2.12.2. expiry of the validity of the Cash M transfer (within seven days from performing it);

2.2.12.3. If the BANK suspects unauthorized use of the card;

2.2.13. To automatically close the Account and the relevant debit card/s in case the Authorized User has not provided funds in the course of 6 (six) consecutive months to cover the monthly fee for maintenance and servicing of the account.

2.2.14. The Bank shall have the right to reject re-issuing and/or issuing of a new payment instrument to an Authorized User, as well as to terminate the Agreement ahead of its term if it finds that the Authorized User deliberately commits card frauds or provides the card to third parties for committing card frauds, as well as if he/she violates the law, including participation in money laundering schemes and other offenses resulting in a compliance risk and reputational risk for the Bank.

2.2.15. The Bank shall be entitled to terminate the Bank Card Agreement, block the card and/or the account servicing it and close the card and account servicing it upon observing these GTC and the General Terms and Conditions of the Bank for opening, servicing and closing of bank accounts of individuals and for providing payment instruments, as follows:

2.2.15.1. by a notice with immediate effect, from its date, when it is established that the Authorized User is included in restrictive lists drawn up by the United Nations Security Council, SDN lists of OFAC and of the European Commission;

2.2.15.2. by a notice with immediate effect from its date, when it is identified that the Authorized User is included in a list pursuant to the Measures Against Financing of Terrorism Act – a list drawn up by the Council of Ministers for individuals, legal entities and organizations to which special measures are applied;

2.2.15.3. by a notice with immediate effect, from its date, when it is established that the Authorized User is a person involved in an activity related to terrorism or terrorist financing.

3. The Authorized User 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 recipient 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 User within 56 days of the date on which his/her account is debited. The Authorized User 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 User 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 User can refer for dispute in case he/she does not accept the presented reasons for the rejection.

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

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

3.6. The Authorized User 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 recipient have submitted or have made available to the Authorized User information about the upcoming payment transaction in the agreed manner at least 28 days prior to the date of execution of the payment transaction.

Section VI. ADDITIONAL SERVICES RELATED TO PAYMENT TRANSACTIONS WITH BANK CARDS ISSUED BY THE BANK

1. Using a SMS notification service.

1.1. The services shall be provided on the basis of an SMS notification application for existing debit and/or credit card for individuals submitted to the Bank and properly filled-in by the Authorized User of the Main Card or an application for the issuance of a debit and/or credit card for individuals.

1.2. The Authorized User of the Main Card shall specify in writing therein his/her willingness to use the services as follows, indicating:

- his/her mobile phone number on which to receive the SMS notifications.
- the numbers of his/her bank cards with regard to which he/she would like to use these services;
- the amount of the subscription deposit;
- the card account from which the subscription deposit and the annual subscription fee shall be collected;

The Authorized User of the Main Card may stop using the services at any time whatsoever, notifying the Bank in writing thereof. In this case the Service Provider shall reimburse the non-utilized amount of the subscription deposit within the next working day following the day on which the Authorized User of the main card expresses his/her willingness to the Bank in writing that s/he wishes to stop using the SMS notification service;

1.3. The Bank shall provide a 24-hour SMS notification service to its customers who have registered to use the SMS notification system with regard to authorizations/transactions, available balance on bank cards issued by Unicredit Bulbank AD authorized by BORICA AD online in real time and shall support Authorized Users whenever they contact the Call Center of the Bank at 0700 1 84 84 in the event of technical problems.

1.4. The SMS notification will usually be received by the Authorized User within 10 minutes after the relevant transaction is carried out. For reasons beyond the control of the Service Provider the SMS notification may take more than 10 (ten) minutes. An SMS notification will not be generated and received by the Authorized User of the card in the event of transactions carried out in an offline mode;

1.5. The notification contains the date and hour of the authorization, information about the terminal (ATM or POS – bank servicing the ATM or name and address of the merchant that uses the POS), amount and original currency of the authorization as well as the result from the transaction - successful or rejected, indicating the reason for the rejection (insufficient funds, exceeded limits, etc.);

1.6. The Service Provider shall reduce the subscription deposit for each sent SMS notification containing information for authorizations/transactions on bank cards as well as upon generating a new personal code for checking the available balance on cards, except for the SMS reply as per item 2.3, section VI.

1.7. The Service Provider shall undertake, at its own expense, to notify the Authorized User of the Main Card when the subscription deposit drops below 10 % of the selected advance amount;

1.8. By signing the SMS notification application the Authorized User of the Main Card authorizes the Bank to collect automatically the amount specified by him/her from his/her card/card account after the subscription deposit is exhausted. If the Authorized User of the Main Card has not provided sufficient funds on the account specified by him/her, the SMS services will continue to be active for a period of 30 days. If there are no funds on the account after that period, the services will be deactivated.

2. Sending information about authorizations/ transactions, available balance on international and national bank cards

2.1. Authorized Users of the Main Card issued by the Bank shall receive SMS notifications about:

- 2.1.1. online card authorizations/payments made by the cards that have been registered for the services;
- 2.1.2. the available balance on the registered cards.

2.2. After the registration of the Authorized User of the main card with the Bank, the system will carry out authorization with BORICA AD, using the available bank card data and the amount of the price of the registered service. After a successful registration, the services will be activated.

2.3. In order to receive information about the available balances on the cards subscribed for the service, the Authorized User of the Main Card shall send an SMS with the following text – N+his/her personal code

(without spaces) to a short number 190091 (M-Tel subscribers) or to 1618 (Globul and Vivacom subscribers).

3. Other terms and conditions

3.1. The Service Provider can change its tariff, notifying the Authorized User of the Main Card of such a change by sending a text message and/or through the mass media;

3.2. The Authorized User of the Main Card cannot refuse to pay for the services on the grounds of being unaware of the price of the services provided by the Service Provider;

3.3. The fees of the Service Provider include the technical and communication costs for using the services, excluding the bank fees for bank servicing of the payments which the Authorized User of the Main Card shall pay separately to the Bank;

3.4. The Service Provider and the Bank do not guarantee and shall not be held liable in case the Mobile Operator fails to deliver on time or fails to deliver at all any SMS notification, including the cases where due to circumstances beyond the control of the Service Provider (power cuts, earthquakes and other natural disasters or force majeure) the SMS notifications are not sent and not received by the Authorized User of the Main Card respectively, or if they are not received within the period specified in section VI, item 1.5;

3.5. The Authorized User of the Main Card shall be informed by his/her Mobile Operator whether s/he can receive SMS notifications abroad. If this service is not provided by the Mobile Operator and its roaming partners in the respective foreign country, the Service Provider and the Bank shall not be held responsible for any messages not received by the Authorized User of the Main Card and shall not refund the fees paid by the Authorized User of the Main Card for such messages. If the Mobile Operator notifies the Authorized User of the Main Card that the latter cannot receive SMS notifications abroad, the Authorized User of the Main Card can inform his/her servicing branch of the Bank that s/he wants to suspend the use of the SMS notification service, and this shall not lead to a change in the period for which the Authorized User of the Main Card has already paid an annual fee.

3.6. Both the Service Provider and the Bank shall not assume responsibility in the event of wrong phone numbers and/or bank cards numbers for service subscription specified by the Authorized User of the Main Card;

3.7. The Bank shall not assume responsibility in case more than one SMS notification for a transaction is sent to the Authorized User of the Main Card;

3.8. The Service Provider shall preserve its right to stop providing the SMS service, giving a month's prior written notice to the Authorized User of the Main Card and the Bank.

3.9. The Bank shall not assume responsibility for the actions of the Service Provider, the Mobile Operator or BORICA AD performed while executing the services offered by them.

4. Rules for Using the Service "Secure Online Payments"

4.1. The bank cards issued by UniCredit Bulbank AD can be included in the programmes for identification of an Authorized User Visa Secure and Mastercard Identity Check by receiving a dynamic password for online payment.

4.2. The terms and conditions for use of the service Secure Online Payments and the inclusion of an Authorized User of a card in the above specified programmes are:

4.2.1. The card should be active;

4.2.2. The Authorized User should use a service of UniCredit Bulbank AD for online banking, according to its terms and conditions, through which service he/she should receive a dynamic password for each payment with a merchant included in the programmes Visa Secure and Mastercard Identity Check. In case of no transaction activity online for six months, the card will automatically be removed from the above specified programmes but it can be included again by the Authorized User through the service of UniCredit Bulbank for online banking.

4.3. The Authorized User shall undertake:

4.3.1. immediately notify the Bank in case of actual or suspected compromising of his/her card details and dynamic password for online payment;

4.3.2. immediately notify the Bank in the event of received requests for card details and dynamic password for online payment, received from any sources, through any methods of communication and on any occasion, different from payment on a merchant's website, included in the programmes Visa Secure and Mastercard Identity Check.

4.4. The Bank shall not be held liable for any direct or indirect losses suffered by the Authorized User, non-effected transactions, losses, loss of data, etc., arising from the use of the Secure Online Payments service.

4.5. The Bank and the Authorized User shall agree that for the purposes of execution of online card-not-present payment transactions, the confirmation with a dynamic password for online payment, received through the online banking service of the Bank, represents a proper expression of will of the Authorized User for confirmation and consent with the execution of the relevant payment transaction. At the time of ordering a payment transaction, the consent of the Authorized User shall refer to the particular amount and its recipient.

Section VII. Duration of the Bank Card Agreement. TERMINATION

1. Upon termination of the Bank Card Agreement, the Authorized User of the Main Card shall pay all fees and commissions payable to the Bank and repay all liabilities to it, arising from the Agreement.

2. The Bank Card Agreement shall be terminated:

2.1. unilaterally by the Authorized User of the Main Card by giving a one-month prior written notice to the Bank;

2.2 unilaterally by the Bank – without a prior notice, in case of non-performance of any of the obligations of the Authorized User of the Main Card under this Agreement, whereby securing its receivables, blocking the card from use and requesting it to be returned to the Bank;

2.3. By a two-month prior written notice to the Authorized User of the main card, as the start date of the notice shall be the date on which the notice was sent;

2.4. on other statutory or contractually established grounds.

Section VIII. PLUS Programme of UniCredit Bulbank AD (the "Programme") – TERMS AND CONDITIONS FOR PARTICIPATION OF AUTHORIZED USERS OF DEBIT AND CREDIT CARDS ISSUED BY UniCredit Bulbank AD

1. Joining the Programme and termination of the participation in the Programme:

1.1. The Bank shall register for participation in the Programme all Authorized Users of active main and additional debit and credit cards issued by UniCredit Bulbank AD to individuals;

1.2. The Authorized User of a Main Card shall submit an application for termination of the participation in the Programme (for the main and additional card) to a branch of the Bank, if s/he does not want to avail of it. The period for termination of the participation of the Authorized User in the Programme is up to three business days from the filing of the application. The Authorized User excluded from the Programme will lose his/her rights on the Authorized User Points which he/she has not used by the time of termination of his/her participation in the Programme, and his or her points will be transferred to the Programme Prize Pool;

1.3. An Authorized User of a main card who has withdrawn from the Programme may submit a request for joining the Programme (for a main and additional card), at a branch of the Bank if he or she wants to participate in it again. The period for adding the Authorized User to the Programme is up to three working days, as from the date of submission of the request for joining the Programme;

1.4. The points of deceased Authorized Users are not inheritable and are transferred to the Programme Prize Pool.

2. Functionality of the PLUS Programme of UniCredit Bulbank AD

2.1. The PLUS Programme of UniCredit Bulbank AD is a programme developed and maintained by the Bank for partnership between the Bank and the Merchants with which the Bank has concluded a partnership agreement with predefined terms and conditions. The rights of the BANK related to the technical support and maintenance of the Programme are non-transferable.

2.2. Each Merchant in the Partner Network shall provide to the Authorized Users of main and additional cards issued by UniCredit Bulbank AD to individuals, participating in the Programme, upon making a purchase at a real POS terminal at their merchant outlet, a fixed amount, a percentage of the purchase price, or a fixed amount and a percentage of the purchase price, in the form of points;

2.3. Each Authorized User of a main and/or additional card participating in the Programme will receive points upon making transactions at real POS terminals at Merchants in the Partner Network;

2.4. Upon making a purchase at a real POS terminal with a Merchant from the Partner Network, each Authorized User participating in the Programme may utilize the Authorized User Points available on his or her customer number in the Points Storage Fund;

2.5. The Authorized User of the main and/or additional card will have the right to use the Cardholder Points available on his or her customer number in the Points Storage Fund in the Partner Network not later than the last day of the fifth year following the calendar year in which they were provided by a Merchant in the Partner Network;

2.6. The Authorized User of the main and/or additional card will lose rights over the accumulated points which have not been used in the term defined in the preceding item 2.5, and these points will be transferred in the Programme Prize Pool;

2.7. Detailed information of the Programme, the Merchants participating in the Programme and the conditions determined by them, is available on the Bank's website – www.unicreditbulbank.bg.

3. Disputed payments

3.1. If an Authorized User disputes a payment made for his or her account in favor of a Merchant from the Partner Network through the Issuing Bank claiming that the payment was not made by him or her, or was made by a forged card, the good was not received or the service was not provided or in any other circumstances which entitle the Authorized User to claim a chargeback, if the complaint is reasonable, the Bank shall reverse the amount of the disputed payment and shall refund to the Merchant the BGN equivalent of the points provided by it to the Authorized User from the points of the Authorized User related to the disputed payment, available on the Authorized User's client number in the Points Storage Fund. If there are no sufficient points on the client number of the Authorized User, the shortage shall be borne by the Bank and shall be refunded to it as soon as possible when a sufficient number of points is accumulated on the client number of the Authorized User in the Points Storage Fund;

3.2. The dispute of the payment will be made by the Authorized User of the main card.

4. Reporting

4.1. The Bank shall provide to each Authorized User on a monthly basis, to an e-mail address of the Authorized User of the main or additional card (if there is a valid such in the Bank's information system) or upon request at a branch of the Bank, "Holder Activity Information for the PLUS Programme" regarding the provided, utilized, existing and expiring Authorized User Points;

4.2. An Authorized User using the service Bulbank Online shall receive information in real time in a form determined by the Bank.

4.3. Information about the available points may be received at any POS terminal at a Merchant from the Partner Network.

5. Programme Lottery

Every year in the form of a Lottery the Bank shall redistribute the points accumulated in the Programme Prize Pool. The Lottery shall take place in the presence of a notary. In the Lottery there will participate all authorized users of active bank cards issued by the Bank to individuals. The first Lottery shall take place in the first quarter of 2018 under such terms and conditions as specified additionally on the Bank's website

– www.unicreditbulbank.bg, where the Authorized Users shall be informed in due time of the first and the following Lotteries.

6. Termination of the Programme

The termination of the Programme shall be announced on the Bank's website – www.unicreditbulbank.bg, by giving one-month prior notice, and there will be defined a twelve-month period in which the authorized users shall be entitled to use the points available for their customer number in the Partner Network of the Programme. In the twelve-month period, the Merchants shall not provide Authorized User Points. After the expiry of the twelve-month period, the points which have not been used and are available in the Points Storage Fund shall be redeemed to the Authorized Users in their BGN equivalent of BGN 0.01 = 1 point, and for the existing points in the Prize Pool, there shall be a lottery between the Authorized Users of bank cards issued by the bank to private individuals.

Section IX. OTHER TERMS AND CONDITIONS

1. In the event of changes to these General Terms and Conditions, at least 2 (two) months before the date on which the changes take effect the Bank shall notify the Authorized User through messages in the branches of UniCredit Bulbank AD as well as by publishing the changes on the Bank's website. The Authorized User can obtain the projected changes on paper upon request at the cash desks of the Bank.

2. On its website the Bank shall notify the Authorized User of any amendments to the General Terms and Conditions applicable to the signed agreement. The Authorized User may accept or reject the changes before the date on which they are proposed to take effect. Whenever the Authorized User disagrees with the amendments to the General Terms and Conditions s/he can withdraw from the Bank Card Agreement without being liable for any charges or indemnities, notifying the Bank that he/she does not accept these changes prior to the date on which the changes take effect. The changes in the GTC shall be binding for the Authorized User under the Bank Card Agreement in case the Authorized User has been informed about them according to the aforesaid and has not exercised his/her right to reject the changes before the date on which the same were proposed to take effect.

3. These GTC were drawn up on the grounds of art. 54 of the Law on Payment Services and Payment Systems and art. 298 of the Commercial Act. They were adopted by the Management Board of the Bank as per a Decision, Minutes No. 31 dated 14.07.2010. They were last updated as per a decision of the Management Board of the Bank, Minutes No 40 dated 08.07.2020 and they shall come into force on 15.07.2020. These GTC shall be an implicitly inherent and integral part of each Agreement concluded by the Bank and the amendments thereto which refers to these GTC, and they shall be considered as a single document in their integrity and shall be applied unless otherwise agreed in the relevant Agreement.

4. In case of any discrepancy between the provisions of the Agreement for a bank account and the present GTC, the provisions of the relevant Agreement shall apply.

5. Any relations between the Authorized User and the Bank which are not settled in these General Terms and Conditions or in the Bank Card Agreement shall be settled in accordance with the Law on Payment Services and Payment Systems, Ordinance No. 3 of the BNB on the Terms and Procedure for the Execution of Payment Transactions and Use of Payment Instruments as well as pursuant to any other applicable regulations of the Bulgarian legislation.

6. Provided the Bank does not provide any statement on a complaint filed by the Authorized User within the terms stipulated in section V, item 2.1.17. of these General Terms and Conditions as well as in case the Authorized User is not satisfied with the decision of the Bank, the dispute may be referred for examination to the Conciliation Commission for Payment Disputes. Conciliation Commission for Payment Disputes with the Commission for Consumer Protection is an authority for alternative resolving of domestic and cross-border disputes between payment services providers and payment services users in relation to the implementation of the LPSPS, the by-laws for its implementation, Regulation (EC) No 924/2009, Regulation (EC) No 260/2012 and of Regulation (EC) 2015/751. The reconciliation procedure starts with submission of an application to the Commission. The application shall be submitted in a written form as

well as via e-mail or online through the web-site of the Commission for Consumer Protection. The requirements to the application under the preceding sentence, the terms and way for the institution and termination of the reconciliation procedure and for examination and resolving of disputes falling within the competence of the Commission as well as the maximum cash threshold of the disputes shall be defined by Rules for implementation approved by the Governor of the Bulgarian National Bank (BNB). The Rules for implementation shall be published in the State Gazette. The Conciliation Commission on Payment Disputes shall provide the payment service user with information regarding the procedure for conducting a reconciliation procedure, upon request and on a durable medium. The procedure conducted by the Commission is not an obligatory condition for the institution of a claim to the court. Additional information for the Conciliation Commission for Payment Disputes may be found on the website of the Commission for Consumer Protection as well as in Chapter ten, Section II of the Law on Payment Services and Payment Systems.

These General Terms and Conditions (framework agreement) are an integral part of any Bank Card Agreement/ Agreement for providing payment services through the use of bank credit cards as electronic payment instruments. These GTC were drawn up pursuant to art. 298 of the Commercial Act and were provided to each party thereto.