

NOTIFICATION

Dear customers,

We inform you that UniCredit Bulbank AD introduces the following changes in the Tariff for fees and commissions for individuals:

1. Changes in Section III. TRANSFERS AND DIRECT DEBIT, effect from 11.12.2024:

| PRODUCTS / SERVICES | FEES / COMMISSIONS | |
|--|-----------------------|----------------------|
| | AS IS | TO BE |
| III. TRANSFERS AND DIRECT DEBIT | | |
| 2. TRANSFERS IN LOCAL CURRENCY AND EUR IN EEA | | |
| 2.2. Credit transfers to other banks (ordered in bank office): | | |
| 2.2.5 | Cash transfers BISERA | 1%, min. BGN 11 |
| 2.2.6 | Cash transfers RINGS | 1%, min. BGN 30 |
| | | Suspend the services |

2. Changes in Section VI. LOANS, effect from 11.12.2024:

| PRODUCTS / SERVICES | FEES / COMMISSIONS | |
|---|---------------------------------------|---|
| VI. LOANS | | |
| 2. FEES FOR LOANS WITH CONTRACTS SIGNED AFTER 23.07.2014 | | |
| AS IS | | |
| 2.1. | Fee for a loan application review | |
| TO BE | | |
| 2.1. | Fee for a loan application processing | |
| 2. FEES FOR LOANS WITH CONTRACTS SIGNED AFTER 23.07.2014 | | |
| PRODUCTS / SERVICES | FEES / COMMISSIONS | |
| | AS IS | TO BE |
| 2.6. | Issuing of a Mortgage certificate | BGN 25 |
| | | Suspend the services, the following art. 2.7 and 2.8 shall become art 2.6 and 2.7. The references in Notes 5 and 6 are changed accordingly from 2.7 to 2.6 and from 2.8 to 2.7. |

3. Changes in Section VII. BANK PACKAGES:

Appendix 7: START, PLUS and MAX Plans, change in the fee for service and maintenance for a MAX Plan, effect from 26.12.2024:

| PRODUCTS / SERVICES | FEES / COMMISSIONS | |
|------------------------------------|--------------------|-----------|
| | AS IS | TO BE |
| BANK PACKAGES | | |
| | MAX Plan | MAX Plan |
| SERVICE | | |
| Service and maintenance for a plan | BGN 12.95 | BGN 18.88 |

Changes in Appendix 7: START, PLUS and MAX Plans, by adding new products and services included in MAX Plan, effect from 11.12.2024, as follows:

| | | TO BE |
|---|--------------------------------------|-----------------|
| PRODUCTS AND SERVICES INCLUDED IN THE PLAN: | | PLAN MAX |
| 8. | Interbank transfers without a fee: | |
| - Phone payment BLINK P2P, ordered in Bulbank Mobile from the main account included in the plan. | | ✓ |
| 10. | Municipality taxes and fees payment: | |
| - In BGN, ordered via an electronic channel of the Bank from the main account included in the plan. | | ✓ |

| | | |
|--|--|---|
| 11. | Gold Smart Credit by UniCredit Bulbank card: | |
| | - No annual fee for servicing of the card. | ✓ |
| Adding a new note 6: 6. Upon termination of the plan agreement at the customer's request, the customer owes the Bank an annual fee for servicing of the Gold Smart Credit by UniCredit Bulbank card in the amount set forth in the Bank's Tariff, in effect on the date of termination of the plan agreement. | | |

Changes in Appendix 7.1: PLAN PRIVATE, by adding new products and services included in PRIVATE Plan, effect from 11.12.2024, as follows:

| TO BE | | |
|---|---|--------------|
| PRODUCTS AND SERVICES INCLUDED IN THE PLAN: | | PLAN PRIVATE |
| 9. | Interbank transfers without a fee: | |
| | - Phone payment BLINK P2P, ordered in Bulbank Mobile from the main account included in the plan. | ✓ |
| 11. | Municipality taxes and fees payment: | |
| | - In BGN, ordered via an electronic channel of the Bank from the main account included in the plan. | ✓ |

4. Changes in Section VIII. Cards effect from 11.10.2024:

| AS IS | | | TO BE | | |
|---|---|----------------|---|--|----------------|
| MAIN FEES | | FEES | MAIN FEES | | FEES |
| VIII. CARDS | | | | | |
| Appropriate Appendixes for DEBIT and CREDIT CARDS | | | | | |
| Appendix № 8.1.2 | Issuing | Free of charge | Appendix №8.1.2 | Issuing | BGN 0.99 |
| Appendix № 8.1.5 | Issuing | Free of charge | Appendix №8.1.5 | Issuing | BGN 5 |
| Appendixes №№ 8.1.1A, 8.1.2, 8.1.3, 8.1.4, 8.1.5, 8.1.6, 8.1.7, 8.1.8, 8.2.1, 8.2.8 | Fee for issuing/re-issuing of a card and delivery to an address of the customer in the Republic of Bulgaria | Free of charge | Appendixes №№ 8.1.1A, 8.1.2, 8.1.3, 8.1.4, 8.1.5, 8.1.6, 8.1.7, 8.1.8, 8.2.1, 8.2.8 | Delivery of a card to an address of the customer in the Republic of Bulgaria | Free of charge |
| Appendixes №№ 8.1.1A, 8.1.2, 8.1.3, 8.1.4, 8.1.5, 8.1.7, 8.1.8, 8.2.1, 8.2.8 | Fee for issuing/re-issuing of a card and delivery to a bank branch | BGN 6 | Appendixes №№ 8.1.1A, 8.1.2, 8.1.3, 8.1.4, 8.1.5, 8.1.7, 8.1.8, 8.2.1, 8.2.8 | Delivery of a card to a Bank's branch | BGN 6 |
| Appendix № 8.1.2 | Fee for issuing/re-issuing of a card and delivery to a bank branch | BGN 6 | Appendix № 8.1.2 | Delivery of a card to a Bank's branch | Free of charge |
| Appendix № 8.1.6 | Fee for issuing/re-issuing of a card and delivery to a bank branch | Free of charge | Appendix № 8.1.6 | Delivery of a card to a Bank's branch | Free of charge |
| In Appendix № 8.1.5. adding a new note 7: 7. The initial card issuance fee is not charged when the card is included in the Start, Plus, Max and Private plans. | | | | | |

5. Changes in Section VIII. Cards, effect from 11.12.2024:

| AS IS | | | TO BE | | |
|--|---|---------|------------------|---|---------|
| MAIN FEES | | FEES | MAIN FEES | | FEES |
| VIII. CARDS | | | | | |
| Appropriate Appendixes for DEBIT and CREDIT CARDS | | | | | |
| Appendix № 8.2.1 | Annual fee for servicing of a main card | EUR 25 | Appendix № 8.2.1 | Annual fee for servicing of a main card | BGN 50 |
| Appendix № 8.2.7 | Annual fee for servicing of a main card | EUR 100 | Appendix № 8.2.7 | Annual fee for servicing of a main card | BGN 200 |

With this notification UniCredit Bulbank JSC fulfils its obligation as a payment service provider under Art. 62, par. 1 of the Payment Services and Payment Systems Act, to inform its customers with a two months' notice of upcoming changes in the terms of the framework agreement.

The Bank hereby informs the payment service users that it considers that they have accepted the changes to the terms of the framework agreement, unless they notify the Bank that they do not accept these changes before the date on which the changes come into effect. In the event that a payment service user does not accept the changes, they have the right to terminate the framework agreement and its accompanying contracts at any time before the date on which the changes are proposed to take effect, without liability for costs and damages.