

**Dear customers,**

We hereby inform you that from **07.07.2021** UniCredit Bulbank AD will introduce the following changes applicable to individuals:

1. Introducing a storage fee on current and savings accounts of individuals, to be charged on an annual basis on the amount above BGN 400,000 (four hundred thousand)/equivalent in other currency of the total account balance on the above specified accounts, payable monthly, as follows:

- 0.7% (zero point seven tenths percent) on the amount above BGN 400 000 (four hundred thousand) of the total account balance of the current and saving accounts in BGN, and the BGN equivalent of the current and saving accounts balance in other currency, recalculated at the respective exchange rate of the Bulgarian National Bank for the days of the excess, payable monthly.
- Money storage fee is not accrued on balances in: children and donation accounts; special accounts—account under conditions, accounts of notaries, lawyers, private bailiffs, insurance brokers/agents, investment intermediaries in which funds of third parties are stored

2. The offering of standard term deposits will terminate both at the Bank’s branches and via its electronic channels.

3. The fees applicable to a part of the services provided to individuals under agreements for opening and servicing a payment account with basic features, which are specified in Appendix No. 1 to Ordinance No.3 of the Bulgarian National Bank on the terms and procedure for opening payment accounts, executing payment transactions and using payment instruments.

4. In accordance with the foreseen changes under item 1 and item 3, the Tariff of UniCredit Bulbank AD for fees and commissions applicable to individuals will be amended as follows:

4.1. In Section I “Accounts”, item 2 “Servicing and Maintenance of Account”, a new item 2.5 is created and two new notes are added:

2. SERVICING AND MAINTENANCE OF ACCOUNT	FEES
2.5. Money storage fee -on total account balance of the current and saving accounts of a client	0.7% p.a. on the amount above BGN 400 000 of the total account balance of the current and saving accounts in BGN, and the BGN equivalent of the current and saving accounts balance in other currency, recalculated at the respective exchange rate of the Bulgarian National Bank for the days of the excess, payable monthly.
Note	
3. Money storage fee is not accrued on balances in: children and donation accounts; special accounts—account under conditions, accounts of notaries, lawyers, private bailiffs, insurance brokers/agents, investment intermediaries in which funds of third parties are stored.	
4. The money storage fee is payable monthly and is deducted from the first client account with available balance, starting the search for availability on the accounts in BGN, in case of no availability—to the accounts in EUR and finally to the accounts in another currency.	

4.2. In section I. "Accounts", item 5. Payment account with basic features, Appendix 1, the following changes are made:

Product/service	Fees
<b>Opening</b>	
1. Opening a payment account with basic features	BGN 1.50
<b>Servicing</b>	
2. Maintenance and servicing of a payment account with basic features with a debit card for customers with regular incomes*	BGN 1.45
3. Maintenance and servicing of a payment account with basic features for customers without regular incomes*	BGN 2.40
<b>Cash withdrawals</b>	
7. At a cash desk of the bank for amounts up to BGN 1,000 inclusive***	BGN 2.80
9. With a debit card at an ATM which is serviced by the bank	BGN 0.24
10. With a debit card at an ATM which is serviced by another bank in the country	BGN 1.14
<b>Direct debit payments</b>	
11. To an account in the same bank	BGN 1.95
12. To an account in another bank	BGN 3.90
<b>Credit transfers in local currency</b>	
15. On paper to a payment account in the same bank	BGN 1.70
17. On paper via BISERA to a payment account in another bank	BGN 3.85
19. On paper to a budget payment account in the same bank	BGN 1.75
20. Via online banking to a budget payment account in the same bank	BGN 0.45
21. On paper via BISERA to a budget payment account in another bank	BGN 3.75

By giving this notification the Bank fulfils its obligation as a payment service provider pursuant to art. 62 of the Payment Services and Payment Systems Act to notify its clients (payment service users) within two months of any changes in the framework agreement between them. Payment service users are hereby notified as follows:

The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. If payment service users do not accept the changes, the Bank shall inform them about their right to terminate the framework agreement and the supporting agreements immediately before the date on which it is proposed that the changes take effect without their being liable for any costs and compensations.