

Dear clients,

We would like to inform you that on **March 23, 2020** changes in the Tariff, applied to individuals are coming into force, as follows:

| Art.  | Product /service  | until 23.03.2020   |                     | as of 23.03.2020               |                             |
|---|---|--------------------|---------------------|--------------------------------|-----------------------------|
|   |   | BGN                | EUR                 | BGN                            | EUR                         |
| <b>I. ACCOUNTS</b>  |   |                    |                     |                                |                             |
| <b>1</b>  | <b>Opening of current accounts without debit card</b>   |                    |                     |                                |                             |
| 1.1.1.  | Current accounts without debit card   | 2.50               | 2,50                | 4                              | 3                           |
| <b>2</b>  | <b>Maintenance and servicing of accounts</b>  |                    |                     |                                |                             |
| 2.1.1.  | Current accounts without debit card   | 3                  | 2,50                | 4                              | 3                           |
| <b>II. CASH OPERATIONS</b>  |   |                    |                     |                                |                             |
| <b>1.1.</b>   | <b>Cash deposit in case of the depositor is account holder</b>                                  |                    |                     |                                |                             |
| 1.1.1.  | up to BGN 3 000/EUR 1 500   | free               | free                | 1                              | 0,50                        |
| <b>1.2.</b>   | <b>Cash deposit in case of the depositor is not account holder</b>                              |                    |                     |                                |                             |
| 1.2.1.  | up to BGN 5 000/EUR 2 500   | 0,3%, min. BGN 3   | 0,3%, min. BGN 3    | 0.4%,min. BGN 4,<br>max.GN 400 | 0.4%,min. EUR 2,<br>max.200 |
| 1.2.2.  | for the amount over BGN 5 000/ EUR 2 500  | 0.5%, max. BGN 300 | 0.5%, max. BGN 300  |                                |                             |
| <b>2</b>  | <b>Cash withdrawals</b>   |                    |                     |                                |                             |
| 2.2.  | over BGN 1 000/EUR 500 (on the whole amount)  | 0.50%              | 0.60%               | 0.60%                          | 0.60%                       |
| <b>VII. BANK PACKAGES. MODULA PROGRAMME</b>   |   |                    |                     |                                |                             |
| <b>2</b>  | <b>MODULA PROGRAMME</b>   |                    |                     |                                |                             |
| 2.1.  | Cash withdrawals at ATMs on other banks in Bulgaria*  | 2.94               |                     | 3.94                           |                             |
| * The change of the fee shall be reflected to monthly fee of the Modula Program, if this service is included in the selected package  |   |                    |                     |                                |                             |
| <b>XII. MISCELLANEOUS</b>   |   |                    |                     |                                |                             |
| <b>4</b>  | <b>PREPARATION AND TRANSFER OF DOCUMENTS (taxable with VAT)</b>                                 |                    |                     |                                |                             |
| 4.2.  | Fee for transfer of documents for UCF loan application in case the client applies in the branch | 8                  |                     | 12.5                           |                             |
| <b>VIII. CARDS*</b>   |   |                    |                     |                                |                             |
| <b>1</b>  | <b>Debit cards</b>  |                    |                     |                                |                             |
| App.: 8.1.1; 8.1.2; 8.1.6; 8.1.7; 8.1.8; 8.1.9  | Cash withdrawal fee at Bank's and at UniCredit Group ATMs                                       | free               |                     | 0.30                           |                             |
| App.: 8.1.1; 8.1.2; 8.1.5; 8.1.6; 8.1.8;  | Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA                                  | 1.10               |                     | 1.50                           |                             |
| App.: 8.1.2   | Balance inquiry on ATM abroad (for Mastercard)  |                    | free                |                                | 1.00                        |
| <b>2</b>  | <b>Credit cards</b>   |                    |                     |                                |                             |
| App.: 8.2.4; 8.2.5; 8.2.6; 8.2.7  | ATM withdrawal fee at ATM of other banks in Bulgaria and EEA                                    |                    | 2.5% + EUR 3.5      |                                | 2.5% + EUR 4                |
| App.: 8.2.1; 8.2.2; 8.2.3   | Balance inquiry on ATM abroad (for Mastercard)  |                    | free                |                                | 1.00                        |
| <b>*Additional changes:</b><br>A change of Domestic and International limits - an increase in the Cash withdrawals limits at ATM and POS terminals, an increase in the Payment limits at Real and Virtual POS and an increase of the total number of allowed payments for all Debits and Credit cards. Detailed information which specify the changes about the transaction limits will be published on the Bank's corporate website or upon request in the branch network. |   |                    |                     |                                |                             |
| <b>III. TRANSFERS. DIRECT DEBIT</b>   |   |                    |                     |                                |                             |
|   |   | in bank office     | through eI. channel | in bank office                 | through eI. channel         |
| <b>3.1.</b>   | <b>Credit transfer in BGN and EUR CCY in EEA</b>  |                    |                     |                                |                             |
| 3.1.1.  | for amounts up to BGN 100 000 (the equivalent in EUR)   | BGN 4              | BGN 1               | BGN5                           | BGN 1                       |
| <b>5</b>  | <b>Direct Debit in BGN</b>  |                    |                     |                                |                             |
| 5.1.1.  | Initiation/refusal against an account with another bank   | BGN 4              | BGN 2               | BGN 5                          | BGN 2                       |
| 5.2.2.  | Payment via BISERA  | BGN 4.50           |                     | BGN 5                          |                             |

This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 62 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with 2-month notice.

The Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.