

Dear Customers,

We hereby inform you that from 29.10.2020, the following changes to the General Terms and Conditions of UniCredit Bulbank AD for bank cards of private individuals and for providing payment services through the use of bank cards as electronic payment instruments will take effect:

In Section II. DEFINITIONS:

“Sanctions” shall mean all laws and regulations, restrictive measures for implementation of economic, financial or commercial sanctions or other sanctions, which are introduced, applied, administered, imposed, enforced or publicly notified by:

- a. The United Nations (UN);
- б. The European Union;
- в. The United States of America (USA);
- г. The United Kingdom of Great Britain and Northern Ireland/Italy/The Federal Republic of Germany;
- д. the government, any official institution, body and/or agency of each person listed in letters a) to d) above; and/or
- e. any other government, official institution, body and/or agency with a jurisdiction over any party to an agreement and/or its related persons.

“Sanctioned country” shall mean every country or territory that is or whose management is subject to sanctions, generally for the country or for the whole territory.

“Sanctioned person” shall mean (a) a person included in any list related to the sanctions against particular persons, which is maintained by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, the U.S. Department of State, or the United Nations Security Council, the European Union or any EU member state, (b) any person operating, registered or residing in a sanctioned country or (c) any person that is owned or controlled by such person or persons, as described in the preceding clauses (a) or (b).

A “group” is a group of undertakings, consisting of a parent company, its subsidiary companies and the legal entities in which the parent company or its subsidiary companies hold a participation, as well as the companies related to each other under the meaning of Art. 22 of Directive 2013/34/EU of the European Parliament and of the Council of 26 June 2013 on the annual financial statements, consolidated financial statements and related reports of certain types of undertakings, amending Directive 2006/43/EC of the European Parliament and of the Council and repealing Council Directives 78/660/EEC and 83/349/EEC (OB, L 182/19 of 29 June 2013).

Embargo – A legislative measure by means of which one country (a unilateral embargo) or a group of countries/international organizations (a multilateral embargo) limit or stop their economic, financial and trade activities with an entity. Embargo may refer to legal entities, natural persons or countries.“

In Section VI. RIGHTS AND OBLIGATIONS OF THE CUSTOMER AND THE AUTHORIZED USER IN CONNECTION WITH THE ISSUING AND USE OF A CARD

„The Authorized User declares that he/she has been informed and accepts that the Bank is obliged to comply and complies with the Sanctions, embargo or any other financial and economic restrictions, and therefore confirms that:

The amounts received from financing or other services provided by the Bank to the Authorized User will not be used for any purposes that could lead to a breach of the Sanctions on the part of the Bank;

The provided credit limit will not be related to activities that are subject to sanctions by the European Union (EU) and/or the United States of America, related to Russia, Crimea and Sevastopol;

The financing amounts provided by the Bank to the Authorized User will not be used for payments or providing benefits received directly or indirectly by a Blocked Person (a natural person or a legal entity that is subject to Sanctions, including but not limited to a natural person or a legal entity);

He/she has received or will receive without undue delay all authorizations that are required according to Council Regulation (EU) No 833/2014 of 31 July 2014 concerning restrictive measures in view of Russia's actions destabilising the situation in Ukraine, amended by Council Regulation (EU) No 960/2014, amended by Council Regulation (EU) 1290/2014, as well as Council Regulation (EU) 428/2009 of 5 May 2009 setting up a Community regime for the control of exports, transfer, brokering and transit of dual-use items, and in accordance with the consecutive Council Regulations issued by the EU in this regard;

He/she has fulfilled or will fulfill without undue delay all obligations that are required for registration in accordance with Council Regulation (EU) 692/2014 concerning restrictions on the import into the Union of goods originating in Crimea or Sevastopol, amended by Council Regulation (EU) 825/2014, amended by Council Regulation (EU) 1351/2014, as well as in accordance with the consecutive Council Regulations issued by the EU in this regard;

He/she is aware that neither party to the agreement for a bank card, and to the best of his/her knowledge none of the members of the Group or their managers or employees are currently subject to sanctions, and are not a sanctioned person or in breach of the sanctions;

The credit card and/or proceeds related to it will not be used or lent, directly or indirectly, in any way whatsoever directly through a subsidiary company or in association with a third party, for financing of a prohibited activity or an activity of or with any person, or in any country or

territory that during such financing is a sanctioned person or a sanctioned country, or in another way, which could lead to a breach of the sanctions by any person;

He/she does not maintain any business relationship with a person/s from a sanctioned country.“