

ISSUING OF AN ADDITIONAL CARD

I hereby request that an additional card be issued to: Husband/wife Son/daughter Other person

Full name of the Authorized User of the additional card

Given and family name written in Latin letters as on the identity document (maximum 22 characters with spaces):

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Additional text on a second line, by choice of the Customer (maximum 22 characters with spaces):

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Citizenship: Personal Number/ Foreigner's Personal Number:

Identity Card / Passport No: issued by on (date)

Permanent address: Home telephone number: mobile phone number

Mailing address: postal code: town/village of Str./Blvd. block of flats entrance apartment phone number: mobile phone number e-mail:

Limits for use of an additional card: ATM daily: POS weekly:

Number of the account of the main card

Place of issue: Signature of the person whom A Request for Issuing of an Additional Card is submitted for:

Date: Customer's signature:

ACCESS TO THE CARD THROUGH THE E-BANKING SERVICES "BULBANK MOBILE" AND "BULBANK ONLINE"

Manage your card, stay informed about the movements and balances on it in real time, pay your utility bills and much more through the e-banking services "Bulbank Mobile" and "Bulbank Online" I do not wish to use the service.

ONLINE CARD PAYMENTS

I do not wish to make online payments with the card. The card cannot be used for online payments.*

* The waiver of the option for making online card payments is applicable only for Mastercard Teens debit cards.

AN AGREEMENT FOR ISSUING OF A DEBIT CARD AND PROVIDING THE E-BANKING SERVICE "BULBANK MOBILE" UNDER GENERAL TERMS AND CONDITIONS

1. Upon request of the Customer, the Bank shall accept to issue the international debit card (the Card), specified in the request, and to open and maintain a current (card) account (the Account). The payments made with the Card shall be reflected on the account and payment transactions and payment services shall be carried out through the latter. The Customer shall pay the Bank fees and commissions pursuant to the effective Tariff of UniCredit Bulbank AD for the fees and commissions applicable to individuals, an integral part hereof, in order to use the Account and the Card thereto.

2. All rights and obligations of the parties under this Agreement in relation to the issuing and use of the Card shall be governed by the General Terms and Conditions of the Bank for bank cards of individuals and for providing payment services with the use of bank cards as electronic payment instruments; the relations of the parties in connection with the opening and maintenance of the Account shall be governed by the General Terms and Conditions of the Bank for opening, servicing and closing of bank accounts of individuals and for providing payment services and instruments.

3. All rights and obligations of the parties under the present Agreement related to providing and using the e-banking service "Bulbank Mobile" shall be governed by the General Terms and Conditions of the Bank for providing the e-banking services "Bulbank Online" and "Bulbank Mobile", constituting an inseparable part of the Agreement.

4. The Bank shall provide the Customer with electronic banking servicing of the Account through the "Bulbank Mobile" service (hereinafter also referred to as "the service"), by providing the technical possibility for remote access to the funds on the Account, including for the execution of payment transactions, within the limits established for this service. The Customer's rights and obligations related to the use of the service shall arise once it has been activated by the Customer. When the service has been activated prior to signing the Agreement, the Account and the Card are automatically added to the Customer's profile in "Bulbank Mobile". Closing the Account does not automatically lead to cancellation of the "Bulbank Mobile" service in the cases when the Customer has other accounts opened with the Bank and included in this service. In case the Customer does not wish to use the "Bulbank Mobile" service, he/she shall declare this by submitting to the Bank a request as per a sample form.

4.1. The Bank, through the "Bulbank Mobile" service and pursuant to the provisions of the present Agreement and of the General Terms and Conditions, shall provide the Customer with the technical possibility for a remote access to the funds kept on the payment accounts specified by him/her for execution of payment transactions, and with the possibilities: for electronic requests for Bank products and services, including changes to their parameters, as well as for activating the M-Token - a mobile application which is a part of the "Bulbank Mobile" service provided to the Customer by the Bank, and for generating one-time passwords for signing and confirmation of the operations and transactions being executed in online banking as per the General Terms and Conditions for the service and the provisions established in the General Terms and Conditions for opening, servicing and closing bank accounts of individuals and for providing payment services and instruments.

5. By activating the "Bulbank Mobile" service, the Customer accepts to observe and follow all rules and obligations for using e-banking set forth in the General Terms and Conditions for providing the e-banking services "Bulbank Online" and "Bulbank Mobile", as well as strictly to comply with the Security Recommendations in using alternative banking channels which are published on the website of the Bank - www.unicreditbulbank.bg, hereinafter referred to as the "Security Recommendations", and to take any objectively possible security measures, including technical ones, in order to protect the identification data used by him/her to access his/her personal mobile device, software, as well as security measures to protect the systems so that any potential risks in online banking are avoided and mitigated as much as possible.

The Customer shall:

5.1. Keep the confidentiality and integrity of the personalized security credentials for access to the service; use licensed software products (including mobile applications, operating system, etc.) required to operate with the service, use a device with a regularly updated anti-virus software; regularly scan for viruses;

5.2. Shall be obliged to promptly notify the Bank in case of any change to the mobile phone number registered for the service, theft of the relevant SIM card, loss, theft or access by third parties to the device with an installed mobile banking application, following the procedure envisaged in the General Terms and Conditions of the service.

6. For the purposes of establishing his/her identity and the legal use of the "Bulbank Mobile" service, the Customer shall be obliged to:

6.1. Declare that the provided mobile phone number and email address are correct, and that he/she is aware that they will be used upon activation and the subsequent access of the Customer to the "Bulbank Mobile" service.

6.2. Identify him/herself with a password (PIN) for access or a biometric characteristic upon logging into the service.

6.3. At the time of ordering an electronic payment transaction, undergo a procedure for a strong customer authentication through a software token in a combination with a valid PIN or a biometric feature, in order to access the service. The software token is a unique, personalized algorithm serving for encryption and

electronic signing upon use and transactions in mobile banking. When initiating an electronic payment transaction by the Customer, applying the procedure for a strong customer authentication which is based on two or more elements classified as knowledge (something that only the Customer knows), ownership (something that only the Customer possesses) and a specific feature (something that the Customer is), together with a unique code generated for the authentication and dynamic connection to the details of the relevant payment transaction, it shall constitute a sufficient and indisputable reason for the Bank to consider that the payment transaction has been permitted by the Customer, and that he/she has ordered the payment transaction and has given his/her consent for its execution.

7. The Customer declares that all actions performed on his/her behalf or by any person authorized by him/her, after receiving the applicable means of electronic identification and authorization in the "Bulbank Mobile" service described above, represent valid, signed and binding for him/her written statements (electronic documents). Within the meaning of the effective legislation, the electronic use of an electronic signature has the effect of a legally valid signature affixed by a person with rights to operate with the Customer's accounts with the Bank, and it certifies the truthfulness and the authenticity of the electronic statement.

8. The Customer, by signing the present Agreement, declares that he/she agrees in case of a suspicion about an unauthorized payment transaction executed through the "Bulbank Mobile" service:

8.1. To notify the Bank immediately as per item 28 of the General Terms and Conditions for providing the electronic banking services "Bulbank Online" and "Bulbank Mobile".

8.2. To terminate the use of the device and not to make any software changes on it (changes and/or modifications to the operating system and the software used) immediately after arising of any suspicion about unauthorized access and notifying the Bank thereof, until the analysis and check described below are completed.

8.3. To provide access, immediately upon request, to the Bank or to a third person expressly authorized by the Bank, to the mobile device from which the payment transaction has been executed, so that a technical analysis of the circumstances related to the protection and keeping intact of his/her personalized security credentials, as well as of the technical condition of the device (also including in accordance with the obligations of the Customer as individually agreed and set forth in items 5 and 6 of the present Agreement, and with the Security Recommendations), can be performed.

9. In case of a notification by the Customer about a suspicion about an unauthorized payment transaction received as per item 28 of the General Terms and Conditions for provision of the electronic banking services "Bulbank Online" and "Bulbank Mobile", the Bank shall initiate a procedure for verifying the authenticity of the transaction. Verifying the authenticity is a procedure through which the Bank checks the legal use of the service by the Customer, of his/her personalized security credentials and whether a strong customer authentication of the Customer was applied using the methods and identification and authorization means listed in item 6 of the present Agreement when carrying out the relevant transaction. With a view to the above, the Bank shall have the right to access the Customer's/the authorized card user's device, in accordance with the terms and conditions agreed in item 8 of the present Agreement, by a notification to the Customer for allowing the Bank to have access to his/her device, sent at the email address for correspondence indicated in the Agreement. In case of any change to the email address indicated in the Agreement, the Customer shall be obliged to immediately inform the Bank. The Bank and the Customer shall sign a bilateral protocol for the performed check.

9.1. In case the procedure above has been completed, and the Bank has established that the notification is reasonable, it shall immediately refund the amount of the unauthorized payment transaction, the value date for crediting the account being not later than the date on which the account was debited with the amount of the unauthorized payment transaction;

9.2. In case the Customer/authorized card user, regardless of the agreed in item 8 of the present Agreement, refuses the Bank access to the device or if it is found that the device does not meet the Security Recommendations or that changes to or modifications of the operating system and the software installed have been made after notification was made to the Bank by the Customer regarding the suspected unauthorized payment transaction, or in case the Customer deliberately impedes the check, the Bank shall consider that he/she has broken the obligations for preserving the personalized security credentials, it shall accept these facts as a reasonable suspicion of fraud, it shall notify the competent authorities thereof and shall refuse to refund the amount of the unauthorized payment transaction.

10. This Agreement is concluded under General Terms and Conditions, pursuant to Art. 298 of the Commerce Act. The Customer states that all general terms and conditions mentioned herein have been provided to him/her by the Bank and s/he accepts them and agrees that in the future they shall settle the legal relations between the Customer and the Bank, that s/he is aware of the rules and procedures for delivery and proving of the notifications hereunder, in accordance with the Law on Payment Services and Payment Systems (LPSPS).

11. By signing this Agreement, the Customer declares that all data indicated in this Request is true, accurate and complete and that in case of any changes to the data, he/she shall notify the Bank immediately.

12. This Agreement shall come into force from the date of signing it and shall have an indefinite term of validity. This Agreement may be amended by a written agreement between the parties and/or terminated pursuant to the provisions stipulated in the General Terms and Conditions, the Law on Payment Services and Payment Systems or on other statutory or contractual grounds. Any disputes between the parties hereunder shall be resolved through negotiations and amicable settlement, and where such settlement is impossible, they shall be referred to the competent Bulgarian Court of Justice, pursuant to the Civil Procedure Code.

13. By signing this Agreement:

13.1. The Customer confirms that he/she is acquainted with and accepts the entire volume of pre-agreement information required pursuant to the Law on the Payment Services and Payment Systems and provided to him/her by the Bank, and the information and requirements contained in the General Terms and Conditions, having the effect and the legal consequences of a Framework Agreement, under the terms and conditions of which this Agreement is concluded and fulfilled and which Framework Agreement (General Terms and Conditions) is an integral part of the content of this Agreement.

13.2. The Customer declares that he/she is acquainted with the General Terms and Conditions, the Tariff and the Interest Bulletin, accepts them as an integral part of this Agreement and agrees with their application in governing the relations between him/her and the Bank in connection with the conclusion and fulfillment of this Agreement.

13.3. The Customer declares that he/she has been informed about his/her obligation to follow any changes to the applicable General Terms and Conditions (Framework Agreement), the Tariff of the Bank for Individuals and the Interest Bulletin that are published on the website of the Bank www.unicreditbulbank.bg;

13.4. Authorizes the Bank and gives his/her consent for the latter to exercise the powers granted to it under the General Terms and Conditions concerning the maintenance of his/her accounts and the execution of transactions thereon;

13.5. The Customer agrees to comply with and perform all rights and obligations with regard to the use of mobile banking as specified in the General Terms and Conditions for Providing the Electronic Banking Services "Bulbank Online" and "Bulbank Mobile"; any possible unfavorable consequences and damage resulting from the provision of incorrect data, failure to comply with the terms and conditions and incorrect operation of the service, shall be borne by the Customer.

14. By affixing his/her signature, the Customer confirms the receipt of the information required in accordance with Regulation (EU) 2016/679 of the European Parliament and of 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. By signing this Agreement, the Account Holder provides his/ her explicit consent within the meaning of the said Regulation, the Personal Data Protection Act and Article 62, Paragraph 5 of the Credit Institutions Act by confirming its voluntary nature and authorizes UniCredit Bulbank AD to process, transfer and use at its own discretion the whole or part of the information provided in relation to the current or previous contractual relations between him/ her and UniCredit Bulbank AD; to the payments which he/she has made or which he/she performs by virtue of these agreements, as well as any delay in the payments or other kind of default under these agreements, to its attorneys, accountants, auditors and other external consultants and persons working with the Bank, as well as to other financial institutions in the country and abroad in the cases when those belong to the same banking group or are related to the Bank within the meaning of the applicable legislation, including through third persons in the Republic of Bulgaria or abroad, while preserving the confidential nature of the information pursuant to the effective legislation.

15. The cash funds deposited onto an account of the Customer under this Agreement, including the accrued interests, are guaranteed by the Bulgarian Deposit Insurance Fund in compliance with the applicable rules and in the maximum amount of the guaranteed total amount held on all accounts of the Customer, as specified in the Bank Deposits Guarantee Act which to date totals up to BGN 196,000. The guaranteed amounts of funds held with the Bank shall not be paid to the persons and in the cases envisaged in the Bank Deposits Guarantee Act.

16. The Customer agrees to receive an information bulletin as stipulated in the Bank Deposits Guarantee Act, containing basic information on the protection of deposits, once per year in Bulgarian available on the website of the Bank, on the information boards of the Bank or upon request at the Bank's cash desks.

**Information about the personal data processed by UniCredit Bulbank AD
pursuant to Regulation EU 2016/679 (General Data Protection Regulation)**

UniCredit Bulbank AD, UIC: 831919536, registered seat and management address: City of Sofia, 7, Sveta Nedelya Sq., holding a banking license issued by the Bulgarian National Bank by virtue of Order No. RD22-2249/16.11.2009, is a data controller.

The Bank processes your personal data for the purposes of carrying out a banking activity and in managing the relationships with clients and customers before and/or during the term of effect of concluded bank agreements. If you apply for a credit product, the Bank will have to process your personal data in order to evaluate your creditworthiness. Also, if you have provided your consent, your personal data will be processed for direct marketing purposes by analyzing the information about your

preferences and consumer habits and promoting the products and services offered by the Bank. It is possible that your personal data may be processed to survey your customer satisfaction and improve the customer service, unless you object. Information that constitutes personal data is also processed in order to control the activities of outsourced service providers, for security and security maintenance as well as to prevent fraud. UniCredit Bulbank AD is obliged by law to process your personal data for the purposes of anti-money laundering and combating terrorist financing. The Bank has the obligation under the Measures Against Money Laundering Act (MAMLA) to identify the person carrying out the transaction, i.e. to process personal data from the identity document, including when the person is not its client. This processing includes also fulfillment of the legal obligation to check and make a copy of the identity document and these operations can be executed with the help of technical means permitted by the law. The data shall be processed and stored for the period and purpose established in the MAMLA. In addition, the bank is required to process your personal data when you act as a representative or beneficial owner of a legal entity that is a client of the Bank. Your personal data will be processed exclusively for the purposes, for which they have been collected.

The Bank shall process the personal data when at least one of the grounds for processing is present, namely: When you give your consent; when you want to enter into or have already entered into an agreement with the Bank; for compliance with a legal obligation; for the purposes of the legitimate interests of UniCredit Bulbank AD. If you fail to provide your personal data, the Bank will not be able to provide the requested service.

When it is stipulated by law or in your agreement, UniCredit Bulbank AD can disclose personal data to different categories of recipients as follows:

- ✓ public bodies, institutions and establishments, auditors that exercise supervisory control over the activity of the Bank or over the compliance with a law applicable to the bank or the data subjects. Those can be, for instance, the BNB, FSC, CPDP, NRA, SANS, Mol, the court, the prosecutor's office, etc.;
- ✓ Data processors acting on behalf of and under instruction from the Bank (including parties that provide assistance in servicing and collecting receivables of the controller);
- ✓ parties related to the Bank, including companies of UniCredit Group, whenever there are justified legitimate interests of UniCredit Bulbank AD. For various processes related to direct marketing, the connectedness assessment, maintenance and management of information systems, regulatory reporting, the sale of products and services, etc., UniCredit Bulbank AD and the subsidiaries of the bank in Bulgaria (UniCredit Consumer Financing, UniCredit Leasing, UniCredit Insurance Broker, UniCredit Fleet Management and UniCredit Factoring) may act as joint controllers and jointly determine the purposes and means for personal data processing;
- ✓ in order to carry out checks and receive information related to the assessment of your creditworthiness when you have expressed your willingness to enter into an agreement with the Bank;
- ✓ Third parties when there is a valid legal reason for disclosure;
- ✓ when transferring (ceding) receivables to third parties in accordance with the requirements of the applicable national legislation.

Usually, UniCredit Bulbank AD does not transfer personal data to third countries or international organizations. If, however, this is necessary, the provisions under the General Data Protection Regulation shall be observed. Such transfer shall be done, for instance when it is required for the conclusion and execution of an agreement between you and the Bank. One such instance is when you need to do a money transfer abroad. You can use the phone numbers or the contact form of the Bank (those are available on our website) to obtain information about the applicable safeguards for personal data protection and the conditions of the transfer.

UniCredit Bulbank AD processes personal data in accordance with the retention periods set in the applicable legislation and by the supervisory authorities. Personal data with no explicit legally defined retention period shall be erased after the purpose for which it was collected and processed has been achieved.

For certain categories of credit products (for instance, those with a pre-approved limit), you may be subject to an automated decision making process, which includes profiling while assessing your creditworthiness. This type of decision making is necessary in order to conclude the agreement. Various checks are carried out in databases of the Bank and the country's official registers, which lead to decision based on pre-set criteria. You may receive an offer for such type of product if you have given your consent for processing of your data for the purposes of direct marketing. It is entirely up to you to decide whether to accept the offer or not.

We hereby inform you that you have the right to request access to, rectification, erasure or restriction of the processing of your personal data as well as the right to data portability under the General Data Protection Regulation. You can object to processing on the basis of a legitimate interest. You can withdraw your consent for a specific purpose at any time without this affecting the lawfulness of the processing before the consent was withdrawn.

Further information about the personal data processed by UniCredit Bulbank AD can be found on the Bank's website www.unicreditbulbank.bg, Personal Data Protection section as well as at your convenient bank branch/center.

You can contact UniCredit Bulbank's Data Protection Officer at the following address: DPO@UniCreditGroup.BG, 7, Sveta Nedelya Sq., 1000 Sofia, Bulgaria. If you believe that your rights regarding the processing of personal data have been violated, you can file a complaint with the Commission for Personal Data Protection.

Place: Customer's signature
 Date:
 Signature of the Parent/Guardian providing consent:

 Signature

I hereby declare that the documents concerning my relations with the Bank, subject matter of this Agreement, shall be signed by me in the following way:

Signature Signature

Parent/Guardian, providing consent:

I hereby declare that the documents concerning the Customer's relations with the Bank, subject matter of this Agreement, shall be signed by me in the following way:

Signature Signature

TO BE FILLED IN BY A BANK EMPLOYEE

IBAN:

 (name of the bank officer)

.....
 Branch:

 Signature of the bank officer:

INFORMATION BULLETIN FOR DEPOSITORS**Essential information regarding deposit protection
as per Art. 57, para. 3 of the Credit Institutions Act**

The deposits with UniCredit Bulbank AD are protected by:	The Bulgarian Deposit Insurance Fund (BDIF)
Guaranteed amount:	BGN 196,000 of one depositor in one bank
If you have more than one deposit with a bank:	All of your deposits with the same bank shall be taken as a sum total and the guaranteed amount of BGN 196,000 shall apply to this sum total. ¹
If you hold a joint deposit together with another person(s):	The guaranteed amount of BGN 196,000 shall apply to each depositor separately ²
Guaranteed amount payment term in case of insolvency of the bank:	7 working days ³
Currency used in the payment of guaranteed amounts:	Deposit guaranteed amounts shall be paid in BGN.
Contact:	Bulgarian Deposit Insurance Fund (BDIF) Address: 1606 Sofia 27 Vladayska Str. tel.: +359 2 953 1217, fax number: +359 2 952 1100 e-mail: contact@dif.bg URL: http://dif.bg www.dif.bg .
For further information:	
Confirmation of receipt on the part of the depositor:	

¹ If a deposit is not available because a certain bank is not able to meet its financial obligations, BDIF shall pay out the deposits of depositors. The maximum amount which can be paid out is BGN 196,000 per bank. This means that all deposits in one bank will be considered as a sum total for the determining of the amount of the guarantee. For example, if a depositor has a savings account with an available balance amounting to BGN 180,000 and a current account with an available balance amounting to BGN 40,000, the depositor will be paid out only BGN 196,000.

² With regard to joint deposits the limitation of BGN 196,000 applies to each depositor separately. Further information is available on the website of BDIF: www.dif.bg.

³ Payment of guaranteed amounts

BDIF will start payment of your deposits of up to BGN 196,000 no later than 7 working days of the date of issuing a deed pursuant to Art. 20, para. 1 of the Bank Deposits Insurance Act.

Other important information

In principle, all depositors, regardless of whether they are individuals or legal entities, are protected by means of deposit guarantee schemes. The exceptions for certain deposits are specified on the website of the relevant deposit guarantee scheme. Upon request, your bank will inform you whether certain products are guaranteed or not. If the deposits are covered, the Bank confirms this in the statements of the relevant account as well."