

NOTIFICATION

UniCredit Bulbank AD herewith informs **its borrowers – Individuals** as follows:

With decision of the Management Board of UniCredit Bulbank AD (previous name Bulbank AD) and in compliance with the provisions of the concluded loan agreements and the credit conditions applicable to them, **as of 02.04.2009**:

The interest rate applied for the above loans has been increased with 1 (one) percentage point /1.5 (one point five) percentage points.

The change with 1 (one) percentage point is valid for all loans in BGN and in EUR, provided by UniCredit Bulbank AD.

The change with 1.5 (one point five) percentage points is valid for all loans in BGN and in EUR, provided by the terminated without liquidation due to merger into UniCredit Bulbank AD, HVB Bank Biochim AD and CB Hebros AD respectively.

We kindly ask the borrowers to provide sufficient funds on their current account for covering the credit payments in order to avoid defaults and those who repay the loan via a money transfer by the employer – to inform their employer about the new amount of the monthly credit installment.

Regarding the loans provided by the terminated without liquidation due to merger into UniCredit Bulbank AD, HVB Bank Biochim AD and CB Hebros AD respectively, and repaid in equal monthly (annuity) installments, the new amount of the installment is re-calculated pursuant to the General Business Conditions once per year in January.

If you have **any questions or need additional information** please do not hesitate to contact your servicing specialist in the bank branch.