

Terms for use of the My Car information menu in Bulbank Mobile

1. General provisions

„My Car” is an information menu in Bulbank Mobile e-banking service of UniCredit Bulbank AD (the Bank), which provides you with the possibility to receive information and notifications regarding fines imposed by the Traffic Police to the Ministry of Interior, validity of civil liability insurance, validity of technical inspection, vignettes and driving license as well as for requesting and paying electronic vignettes and paying fines imposed by the Traffic Police of the Ministry of Interior.

***The validity of your policy is subject to payment of the premium due under it. In the case of deferred payment, premium instalments are payable within the period agreed in the insurance contract. UniCredit Bulbank AD shall not be liable for any penalties related to unpaid obligations in case of deferred payment of the insurance premium instalments within the term agreed in the insurance contract.**

2. Requirements for using the My Car information menu:

- The customer must be a user of Bulbank Mobile as an individual;
- The subscription, changes and deactivation of the functionality are done by the person (service user) through his/her personal profile in Bulbank Mobile. Subscription is created after acceptance of these terms and conditions via the Accept slider.
- When selecting the My Car menu, the user is presented with specific information on what services they will be able to access after subscribing, as well as the necessary data they need to enter in order to be able to access it:
 - driving license number
 - vehicle registration number and small vehicle registration certificate
- After subscribing for access through the My Car information menu, the user will be able to receive the following information, divided into two areas (sections), depending on the data entered, to which the user can subscribe separately or together:

When a driving license number is entered:

- Notification of fines imposed by the Traffic Police to the Ministry of Interior
- Notification of an expiring driving license

When a vehicle registration number and small vehicle registration certificate are entered:

- Notification of validity of civil liability insurance;
- Notification of validity of technical inspection;
- Notification of vignette validity;
- Notification of tax liability for the car;
- The user can check and receive notifications of personal fines from the Traffic Police to the Ministry of Interior, validity of civil liability, validity of technical inspection, validity of vignette and notification of expiring validity of driving license.
- After a user subscribes to the service, through technical connectivity between the relevant public registers and Bulbank Mobile, the Bank provides him/her with access to information on fines imposed by the Traffic Police to the Ministry of Interior, validity of civil liability insurance, validity of technical inspection, validity of vignette and driving license, tax liability for the car the user will be displayed the results of the performed checks and will start receiving the relevant notifications.
- Upon activation of the functionality, the user agrees to these Terms and Conditions for the use of the My Car information menu in Bulbank Mobile to make the above-mentioned checks and receive notifications, gives his/her consent to the Bank to access the information in the relevant public registers through technical connectivity and to process the data of the subscribed users as set out in the Information on personal data

processed by UniCredit Bulbank AD, in accordance with Regulation EU 2016/679 (General Data Protection Regulation).

- Once consent has been provided to these Terms, the user will see the information he/she has subscribed to and receive relevant notifications.
- Through the menu, the user has the possibility to select and change the notifications he/she wishes to receive. The user is able to receive notifications according to the information entered in the "My Car" menu.
- Through his/her Bulbank Mobile account, the user may at any time deactivate access to all the information provided through the My Car menu, as well as any notifications of his/her choice. The User may discontinue the use of the "My Car" functionality through his/her "Bulbank Mobile" account at any time and at his/her own choice - with respect to all or part of the information entered by him/her. By performing the deactivation action, the corresponding notifications will stop being received.

3. Requesting and paying for an electronic vignette

- The Bank is a distributor of electronic vignettes in partnership with "DIDJITOL SMART INFRASTRUCTURE" JSC, registered in the Commercial Register of the Registry Agency with UIC 205612035, and in the Register of National Service Providers for Electronic Toll Collection and contracted with the Road Infrastructure Agency.
- The electronic vignette is an electronic document containing a unique identification number, data on the registration number of the road vehicle, the country in which it is registered, its category, the date of payment of the toll and the period of validity. The fee payable shall be levied in the amount set out in the Tariff of Fees to be collected by the Road Infrastructure Agency according to the period of validity of the electronic vignette. An electronic vignette may be requested and paid for the following validity periods: weekend, weekly, monthly, quarterly, annual. The electronic vignette can only be requested and paid for vehicles of category 3: cars, trailers and caravans.
- The period of validity of the electronic vignette shall be calculated on a calendar basis - from 00.00 on the start date to 23.59 on the end date. In case the selected start date coincides with the day of purchase of the vignette, the vignette is valid from the moment of payment and generation of a receipt for the paid vignette. The validity of a weekend vignette is from Friday - 12.00 to Sunday - 23.59 when purchased before Friday - 12.00 or for a weekend outside the current week, and respectively from the date and time of purchase to Sunday - 23.59 when purchased on a Friday after 12.00, Saturday or Sunday.
- The electronic vignette receipt shall be an electronic document certifying: the payment of the electronic vignette for the vehicle registration number appearing thereon; the type of electronic vignette (weekend, weekly, monthly, quarterly, annual); the price and the period of validity of the electronic vignette; the type of vehicle; its registration number and the country of registration. The e-Vignette receipt shall be sent to the email address provided by the user.
- The activation of an electronic vignette is done by issuing it as an electronic document by the Road Infrastructure Agency, which is confirmed by an electronic vignette receipt.
- The electronic vignette can be purchased up to 30 days before the desired start date.
- When submitting a request for an electronic vignette ("e-Vignette"), the electronic vignettes paid via Bulbank Mobile, if any, are displayed in My Car.
- When selecting to request and pay for an e-Vignette, the following steps are followed:
 - Selection of the vehicle for which the electronic vignette is paid: car, caravan, trailer;
 - Selection of the type of electronic vignette: weekend, weekly, monthly, quarterly, annual, and the corresponding price is displayed;
 - Vehicle data entry: country of registration and registration number;
 - Selection from a calendar of the starting date of validity of the electronic vignette;
 - Entering an email address to receive a receipt for the electronic vignette;
 - Review of the entered information, and confirmation of notification that in case of incorrect data entry, the amount paid for the activated electronic vignette will not be refunded.
- Payment is made if the consumer has sufficient funds in their account: own funds, an agreed overdraft or an authorized credit limit. Payment of an electronic vignette from a credit limit shall not be allowed if the user is in arrears for its repayment.
- The Bank shall not be liable for any incorrect vehicle details (category, registration number, country of registration) entered by the user, or for the type of vignette selected by the user, or for any incorrect email address entered, and in the event of incorrect details, the amount paid for an activated vignette shall not be refundable.

- The Bank shall not be liable for any inability to provide the service due to technical or communication reasons, such as failure of information systems, interruption of communication lines, power failure, etc., as well as in case of extraordinary circumstances such as natural disasters, nationwide strikes, technical failures beyond its control.

4. Other terms and conditions

By confirming that he/she has read and accepts these general terms and conditions, the user:

- Declares that he/she has read the Information on personal data processed by UniCredit Bulbank AD pursuant to Regulation (EU) 2016/679 (General Data Protection Regulation) constituting part of these terms and conditions.
- Declares that he/she is familiar with and accepts the General Terms and Conditions for the provision of Bulbank Online and Bulbank Mobile electronic banking services.

"UniCredit Bulbank" AD shall not be liable in case of technical impossibility to provide/update the information available in the service "My Car", as well as for possible penalties related to unpaid obligations in case of deferred payment of the insurance premium for third party liability insurance within the period agreed in the insurance contract.

Dear customers and users of the My Car service, part of Bulbank Mobile application! Please note that it is necessary to be identified and your personal data to be processed in order to be provided with this service.

In this regard, you should read this Information Bulletin.

INFORMATION ABOUT PERSONAL DATA PROCESSED BY UNICREDIT BULBANK AD IN ACCORDANCE WITH REGULATION (EU) 2016/679 (GENERAL DATA PROTECTION REGULATION)

UniCredit Bulbank AD, with UIC: 831919536 with registered seat and management address in Sofia, Vazrazhdane District, 7, Sveta Nedelya Sq., holding a banking license issued by the Bulgarian National Bank by virtue of Order No. PД22-2249/16.11.2009, is a data controller.

To deliver the present service - to provide information on the availability of notifications regarding fines imposed by the Traffic Police, validity of: civil liability insurance, technical inspection, vignette and driving license, as well as during the purchase of vignettes the Bank processes your personal data on a valid legal basis - conclusion of a contract by subscribing to the service and agreeing to the General Terms and Conditions for its Use.

When verifying third-party obligations/fines/validity, the service user has to ensure that the relevant person is notified and that the verification is carried out on a valid legal basis - consent of the third party.

For the purposes described above, personal data subject to processing includes, without limitation: identification data (names, unique personal identifier or date of birth, identity document data, including driving license), contact data (such as email address, telephone number, user name, password), in accordance with the principle of data minimization and where strictly necessary.

In accordance with the requirements of Regulation (EU) 2016/679, UniCredit Bulbank AD has the right to disclose personal data, which it processes, to the following categories of recipients:

- Public authorities, institutions and establishments, auditors supervising the activities of the bank or the compliance with a law applicable to the bank or the data subjects. Those may be, for instance, the Bulgarian National Bank, the Financial Supervision Commission, the Commission for Personal Data Protection, the National Revenue Agency, the State Agency for National Security, the Ministry of Interior, courts of law, the prosecutor's office, etc.
- Third parties, individuals, legal entities, public authorities, institutions and establishments, upon fulfillment of the legal or contractual obligations of the controller in the performance of a service (e.g. courier companies or correspondent banks). For example, personal data will be transferred to Agency "Road infrastructure" in case you decide to purchase a vignette via Bulbank Mobile.
- Subcontractors of the Bank, in their capacity as personal data processors. The personal data processors carry out the processing in accordance with the contract/other legal act concluded with the Bank and in accordance

with the controller's instructions. The Bank only uses personal data processors that provide sufficient guarantees for the implementation of appropriate technical and organizational measures to comply with Regulation 2016/679.

- Usually, UniCredit Bulbank AD does not transfer personal data to third countries or international organizations. However, if this is necessary, the provisions of the General Data Protection Regulation will be complied with.

UniCredit Bulbank AD processes your personal data within the terms established by the legislation in force in the country and by the regulatory supervisory authorities. Personal data with regard to which there is no explicit legislative/supervisory obligation to be stored, is erased after the purpose for which it was collected and processed is achieved.

You can contact the Data Protection Officer on the following contact details:

E-mail address: DPO@UniCreditGroup.BG

Correspondence address: City of Sofia, Vazrazhdane District, 7, Sveta Nedelya Sq.

If you believe that your rights regarding the processing of your personal data have been violated, you can file a complaint with the Commission for Personal Data Protection.