

## GENERAL TERMS ON THE USE OF DIGITAL PORTAL PLATFORM

### I. SUBJECT

1.1. These General Terms shall govern the use of the *Digital Portal* platform (The Platform), offered by United Bulgarian Bank AD, registered in the Commercial Register and in the Register of Non-Profit Legal Entities under Company ID 000694959, having its seat in the city of Sofia and registered office in 89B Vitosha Blvd., webpage <https://www.ubb.bg>, operating under the supervision of the Bulgarian National Bank, and holder of Б-02 banking license, last updated by Order No ПД22-2250/16.11.2009 of BNB's Governor, (referred to hereinafter as „The Bank”).

1.2. These General Terms are published and are available at any time at the Bank's webpage <https://www.ubb.bg>.

### II. REQUIREMENTS FOR ACCESS TO THE PLATFORM

2.1. The Platform can be accessed only by existing business clients of the Bank, which have a concluded agreement for Online banking with the latter and granted access thereto.

2.2. The platform login can be made through a section in the client's Online banking called 'Digital requests'.

2.3. The Platform is available 24/7, without a day off, as the submitted requests are processed during the Bank's work hours, in accordance with the designated in the present General Terms deadlines for accepting and processing of requests.

### III. CONDITIONS FOR USING THE PLATFORM

3.1. (amended on 15.11.2022, in effect as from 16.11.2022) The platform offers to the business clients the following services:

- opening of a current account
- opening of a time deposit
- request for 'receipt of an account statement' service to an email address
- issuance of a business debit card
- issuance of a business credit card (from an already approved limit for issuance of credit cards)
- changing business debit/credit card data
- conclusion of a new agreement for Business Partnership package or change in an existing package
- conclusion of a new agreement for POS terminals (physical and virtual) or for changes to used POS terminals
- conclusion of a new Cash collection agreement
- changing online banking data
- issuance of bank reference/certificate
- updating client data
- using UBB integration with API
- exchange of non-payment documentation with a Bank employee, responsible for the relationship with the client

3.2. The client can submit requests in the Platform 24/7, without a day off.

3.3. Requests submitted to the Bank by 16:00 h. on a business day shall be processed by the latter within the same day. Requests received after that deadline, shall be processed by the Bank on the following business day.

3.4. Upon generating the request, the client shall receive on the email address, specified therein, a link for access to an order-related communication channel with the Bank, as well as a PIN code for access to the generated request in PDF.

3.5. The request shall be considered sent to the Bank once the generated PDF request as per Art. 3.4 has been signed with a Qualified Electronic Signature (QES) and sent to the Bank via the opened order-related communication channel as indicated in Art. 3.4.

3.6. The Bank shall accept for processing only applications signed with a Qualified Electronic Signature (QES) by the client's representative(s), authorized to request the respective service.

3.7. The application-agreements for issuance of a business debit/credit card shall have to be signed with a QES by the client, the persons/entities as per Art. 3.6 and the cardholder.

3.7.A (new, adopted on 15.11.2022, in effect as from 16.11.2022). The client can, at its own discretion, request through the channel open for communication under the request, signing the latter as well as other documents thereto (agreements, declarations, etc.) with a Qualified Electronic Signature, issued by Evrotrust Technologies AD, Company ID 203397356 ("Evrotrust"), by stating the Personal ID Number of the holder of the electronic signature who will sign the respective documents with a qualified electronic signature on behalf of the client. As regards the signing of documents with a Qualified Electronic Signature, issued by Evrotrust, the rules and procedures of Evrotrust shall apply, and it is the client's personal responsibility to read them and observe them.

3.8. If it is necessary to update the client data, related to client identification, the Bank shall be entitled to require the client to fill in additional electronic forms and/or send additional documents on an electronic storage medium via the opened order-related communication channel, as indicated in Art. 3.4., and shall process the client's request after updating its client data.

3.9. The client shall receive information on the request status via the opened order-related communication channel with the Bank, as indicated in Art. 3.4., as it shall be notified of this via the business email specified in the request.

3.10. The client shall be entitled to refuse the request at any time prior its execution by the Bank.

3.11. Upon expiry of the given deadline for response by the client, explicitly stated in the opened order-related communication channel, as indicated in Art. 3.4., as well as in the notification emails for status change, the request shall be canceled automatically.

3.12. After 30 days from the execution/refusal/cancellation of the request, the order-related files exchanged with the Bank shall be no longer available in the opened order-related communication channel, as indicated in Art. 3.4., as it shall be the client's responsibility to keep them for storing prior to expiry of that deadline.

### FINAL PROVISIONS

§.1. These General Terms shall be an integral part of the General Terms of UBB AD on Payment Services for Business Clients and shall apply jointly with them and the

General Terms of UBB AD on Issuance and Use of Payment Debit and Credit Cards.

§.2. These General Terms shall enter into effect as of 30.03.2021.

§.3. These General Terms were amended on 15.11.2022 and the amendments shall take effect as of 16.11.2022.

§.4. The Bank shall be entitled to amend these General Terms at any time, by publishing the amendments on its website [www.ubb.bg](http://www.ubb.bg). The amendments shall come into effect on the date specified in the publication.