

General Terms and Conditions on the Use of a Personal Digital Assistant (KATE)

1. These General Terms (the Terms) shall define the conditions for the usage of the personal digital assistant KATE in the Mobile application of UBB (UBB Mobile).

2. These Terms shall be an integral part and shall be applied together with the UBB AD General Terms on Payment Services for Individuals, as well as with the UBB AD General Terms on Issuance and Use of Payment Debit and Credit Cards. In case of any discrepancy between them the provisions of the current Terms shall prevail.

3. KATE is a personal digital assistant in UBB Mobile, offering information and other services and functionalities to the Bank's clients.

4. KATE offers to UBB clients, using UBB Mobile, the following groups of functionalities and additional information:

- Cards
- Accounts
- Loans
- Investments
- Insurances
- My profile
- General Information
- Additional services

Detailed description of the particular functionalities of KATE is available on a durable storage medium at the following address: <https://www.ubb.bg/>

The Bank shall be entitled to amend, supplement, alter, and remove particular functionalities, while informing its clients in observance of the applicable legislation.

5. KATE is accessible to all UBB clients, using UBB Mobile through mobile devices with an Android version 5.0 (or higher) or iOS operating system (minimum version 13.0 or higher), as the functionalities are being accessed upon a client's

initiative. Upon activation of the service by the client KATE may send him/her messages and notifications, as well as initiate a conversation with the digital assistant regarding products, services and functionalities, which KATE offers to UBB Mobile users. Upon an explicitly stated consent by the client KATE may also send appropriate messages and product/service proposals, tailored to the client's needs.

6. Clients may always use KATE's features by interacting with KATE through a chat option or by selecting among several predefined options, visualized in the mobile application. KATE also features a voice message option for the client, as well as a connection to the Bank's Contact Center via a phone call or a live chat function, ensuring receipt of additional Information. KATE interacts with clients via written or voice messages, depending on the technical capacities and the communication manner, chosen by the client.

7. Personal Data

As a digital assistant, KATE assists personally to each client to enhance his/her customer experience. It is only thus that KATE may deliver maximum assistance with regard to a specific issue, while adapting the communication to the client's inquiries, sent by the client's initiative. To respond to the client's inquiries KATE will process a limited number of data. The Bank shall process the personal data of Clients in relation to the specific service, offered through UBB Mobile, by virtue of and in accordance with the Personal Data Protection Act (PDPA) and the General Data Protection Regulation of the European Parliament and of the Council dated 27.04.2016 on the protection of natural persons with regard to the processing of personal data. In order to enhance customer satisfaction and facilitate the client KATE may send messages and notifications, relating to the products, services and functionalities, used by the client. It is only upon an explicitly granted consent by the client that his/her personal data will be processed, in order to send him/her personalized messages and product/service proposals, fully tailored to his/her needs.

Detailed information about the Bank's role as a personal data controller, or the rights of the data subjects, or the lawful grounds and the purposes of the personal data processing, as contained in the *UBB AD Information on Personal Data Processing* document, is available in the banking halls, as well as on the following web address of the Bank: <https://www.ubb.bg/about/pdp>

8. Reverse engineering, decompiling, decomposition, modification, archiving, distribution, offering for sales, licensing or creating products, extracted from KATE, or parts thereof, shall not be allowed. All intellectual property rights, linked to KATE, are owned by the relevant license holders.

9. The Bank shall be entitled to unilaterally change these Terms, as provided for in Chapter II of UBB AD General Terms for Payment Services for Individuals.

10. These General Terms have been approved by the Bank's Management Board on 01.02.2022 and are effective as of 16.02.2022

These General Terms were amended by the Bank's Management Board on 17.05.2022 and shall come into effects as of 18.05.2022.