

**GENERAL TERMS AND CONDITIONS OF UNITED
BULGARIAN BANK AD ON THE ISSUANCE AND USE OF
PAYMENT DEBIT AND CREDIT CARDS**

I. Subject.

I.1. These General Terms of United Bulgarian Bank AD on issuance and use of payment debit and credit cards (referred to hereinafter as "The General Terms") shall regulate the relations between United Bulgarian Bank AD, entered in the Commercial Register and with the Register of Non-profit Legal Entities under Company ID 000694959, having its seat in the city of Sofia and registered office at 89B Vitosha Blvd., website <https://www.ubb.bg>, e-mail address info@ubb.bg, with its supervisory body being the Bulgarian National Bank, and holder of B-02 banking license, last updated by Order No PД22-2250/16.11.2009 of the BNB's Governor, (referred to hereinafter as „The Bank“), on one hand, and the Bank's clients, referred to hereinafter as „Cardholder“ or respectively „Additional Cardholder“, related to issuance, use and closing of payment debit and credit cards, as well as the payment and non-payment services and operations provided by the Bank through the cards, as follows:

I.1.1. Individuals, having the capacity as users within the meaning of the Payment Services and Payment Systems Act (promulgated in State Gazette No 20 of 06.03.2018) - PSPSA;

I.1.2. Persons, who are not in the capacity as users within the meaning of the PSPSA. In cases where the person as per the preceding sentence is a legal entity, the rights and obligations under the agreement for the respective payment card shall originate for the legal entity, as well as for the individual(s) having the capacity as a Cardholder or Additional Cardholder according to the agreement, respectively the rights and obligations of a Cardholder (for the lawful representative of the legal entity) or an Additional Cardholder for individuals, shall respectively apply in accordance with these General Terms.

I.2. For the issuance of a payment debit or credit card, the Bank and the Cardholder shall conclude a separate agreement, which jointly with these General Terms and the Fees and Commissions' Tariff for Individuals, respectively the Fees and Commissions' Tariff for Business Clients (referred to hereinafter as "The Tariff"), shall represent a framework agreement for payment services regulating the relations between the Bank and the Client, as indicated in Art. I.1.

I.3. These General Terms are available on a long-lasting data storage medium - on the Bank's Internet page <https://www.ubb.bg>, as well as on a hard copy in the branches of the Bank. Upon request, the Cardholder shall be entitled to receive a hard copy of the General Terms.

I.4. (amended on 10.10.2024, in effect as of 10.12.2024, amended on 28.02.2025, in effect as of 28.02.2025). The

Bank shall be entitled to amend unilaterally these General Terms, and/or the Tariff, as not later than 2 months prior to entry into force of those amendments, it shall provide information pertaining to them on the Internet page of the Bank <https://www.ubb.bg>, on a hard copy in the Bank's branches or in the online and mobile banking of the Bank. Information shall also be sent by means of individual notifications to the persons under Art. I.1.1., sent by one of the following methods, as follows: to a valid email address provided by the Cardholder; via PUSH notification within the environment of the specialized mobile device application called mobile banking and/or UBB Mobile; via text SMS or Viber message sent to the Cardholder's mobile phone registered with the Bank; on paper, sent to the Cardholder's address registered with the Bank in the Republic of Bulgaria through the services of a universal or a non-universal postal service provider – in cases where the Bank does not have data on the Cardholder's email address or mobile phone number. Upon disagreement with the amendments, until the expiry of the period specified in this article, the Cardholder shall be entitled to terminate the framework agreement for payment services, concluded with the Bank under Art. I.2., by submitting an explicit written notification to the Bank.

I.5. The period as per the preceding article shall not apply upon amendments of the interest rates, and/or exchange rates, and/or due fees and commissions, which are more favorable to the Cardholder, upon amendments based on a reference interest rate or a reference exchange rate, or upon amendments, which do not affect the relations between the Bank and its clients, having the capacity as users as indicated in Art. I.1.1 hereof.

I.6. The period as per the preceding article shall not apply in case of mutual consent between the Bank and the Cardholder on expansion of the range of the provided payment services and operations, pursuant to the framework agreement under Art. I.2 hereof.

II. Types of payment cards, issued by the Bank.

II.1. The payment cards issued by the Bank are personalized payment instruments, used recurrently to authenticate the Cardholder, respectively the Additional Cardholder, as well for remote access to funds in a payment account and/or to a preliminary agreed credit limit, and which instruments can be used to effect the payment and non-payment services, specified herein at the expense of disposable funds in the respective payment account, respectively at the expense of the agreed credit limit. The payment cards, issued by the Bank, shall be deemed property of the Bank and they have an integrated circuit (chip), used to establish the card's authenticity when performing payment operations on ATM and POS terminal devices.

II.2. In order to conclude an agreement for issuance of a payment debit card, the Cardholder shall have to be a holder of a payment account, by virtue of a separate bank account

agreement, concluded between the Cardholder and the Bank.

II.3. In order to conclude an agreement for issuance of a payment credit card, the Cardholder must have entered into an agreement with the Bank for provision of a credit limit, utilized through a payment credit card, and shall have to be a holder of a payment account.

II.4. (amended on 10.10.2024, in effect as of 10.12.2024) To the accounts as indicated in Art. II.2, the Bank shall issue a payment debit card of the account holder, respectively the lawful representative of the account holder in case the latter is a legal entity. The Bank may, at its discretion, issue more than one payment debit or credit cards to the respective Cardholder, or additional payment debit or credit cards to individuals ("Additional Cardholders") nominated by the Cardholder, as the Cardholder shall be entitled to determine (and subsequently amend by submitting an application form in a sample format of the Bank), the limits for execution of payment operations by the Additional Cardholders. The Additional Cardholders may execute all types of payment and non-payment services, as specified herein, at the expense of the Cardholder - holder of the account and the funds in the respective account, or respectively the credit limit, as per the agreements under Art. II.2. and Art. II.3, as all fees and commissions due to the Bank for the operations performed with the additional payment cards shall be borne by the Cardholder - holder of the account.

II.5. (amended on 10.09.2025, in effect as of 01.12.2025) The Bank issues payment debit and credit cards with the logo/brand/trademark of the International Card Organizations (ICOs) Visa or Mastercard after signing an agreement under Art. II.2 or Art. II.3. with the Cardholder. The Bank has the right, upon reissuance of the payment card in the cases and on the grounds provided for in these General Terms and Conditions, to reissue it with a different logo/brand/trademark, provided that with the reissued card the Cardholder or the Additional Cardholder can perform the payment, non-payment, and reference transactions specified for the respective card in these General Terms and Conditions.

III. Payment, non-payment and inquiry operations, executed with payment cards, issued by the Bank. Authorization of payment operations.

III.1. The following operations can be effected with the payment, cards issued by the Bank:

III.1.1. withdrawal of cash at ATM terminal devices, designated with the trademarks of Visa or Mastercard and bearing specific designations of the type (brand) of the payment card, issued to the Cardholder or to the Additional Cardholder.

III.1.2 withdrawal of cash at POS terminal devices, serviced by a bank or a financial institution, designated with the trademarks of Visa or Mastercard and specifically

designating the type (brand) of the payment card, issued to the Cardholder or to the Additional Cardholder;

III.1.3. non-cash payment for goods and services at merchants, through POS terminal devices, designated with the trademarks of Visa or Mastercard and specifically designated with the type (brand) of the payment card, issued to the Cardholder or to the Additional Cardholder;

III.1.4. non-cash payment for goods and services at merchants on the Internet, accepting payments with Visa or Mastercard-branded cards and respectively the type (brand) of the payment card, issued to the Cardholder or to the Additional Cardholder;

III.1.5. transfer of funds at an ATM terminal device, serviced by the Bank, between payment accounts of the Cardholder, specified in advance and linked to a payment debit card;

III.1.6. depositing of cash funds at ATM terminal devices, serviced by the Bank, for replenishment of a payment account, to which account a payment debit card has been issued/ for repayment of liabilities arising from effected payment operations with a payment credit card (for ATM terminal devices having the respective functionality);

III.1.7. (amended on 10.10.2024, in effect as of 10.12.2024, amended on 13.07.2026, in effect as of 01.10.2026) payment of utility and other bills to suppliers of the respective services designated by the Bank using payment cards of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate.

III.1.8. (new, adopted on 10.10.2024, in effect as of 10.12.2024) payment transactions carried out on the initiative of the recipient of the payment and with the consent of the Cardholder, respectively the Additional Cardholder.

III.2. All payment cards, issued by the Bank, can be used to perform online transactions, where each operation with the payment card is to be approved by the Bank's authorization system, to which the terminal device, at which the transaction is being performed, is connected via telecommunication environment.

III.3. Payment cards, bearing the Mastercard and Visa logos, may be used to perform offline transactions, for which no approval from the Issuer's authorization system is required, up to a certain limit, as defined by the respective International Card Organization (ICO). Upon transactions in offline mode, the available balance in the payment account (unauthorized overdraft) or respectively credit limit may be exceeded.

III.4. Visa and Mastercard payment cards, having contactless functionality, at POS and ATM terminal devices, designated with the respective contactless functionality , also enable contactless payment operations, by approaching the card to the respective device. The contactless functionality shall be

enabled after effecting the first contact transaction with the card and entering a PIN code.

III.5. (amended on 10.10.2024, in effect as of 10.12.2024) The maximum amount for payments with contactless functionality, up to which a PIN is not required, is determined for each country by the ICO, but it is no higher than 50 euros or the corresponding equivalent in local currency. Information about the amount valid for Bulgaria can be found on the Bank's official website - www.ubb.bg. PIN entry is required after making five consecutive contactless payments or after making consecutive contactless payments the total value of which exceeds 150 EUR (or the corresponding equivalent in local currency). For security reasons, a PIN may also be required for contactless payments below the amount specified for the respective country.

III.6. Payments in excess of the limits as per the preceding article, shall be effected either in a contactless manner or in contact mode (through inserting/ driving the card through the POS terminal device), in accordance with the requirements, valid for the respective country, as upon both alternatives the payment shall be effected after entering a correct PIN code by the Cardholder or the Additional Cardholder.

III.7. The payment cards, issued by the Bank, can be used for the following inquiry and non-payment operations:

III.7.1. Payment account balance / available credit limit inquiry;

III.7.2. Change of a PIN code;

III.7.3. Last five operations effected with the payment card;

III.7.4. Other inquiry operations.

III.8. The Cardholder, respectively the Additional Cardholder, shall authorize execution of payment transactions with the payment card, as follows:

III.8.1. cash withdrawal from ATM and POS terminal devices – by entering a PIN;

III.8.2. (amended on 10.10.2024, in effect as of 10.12.2024) for cashless payment of goods and services at POS terminal devices - by entering a PIN;

III.8.3. (deleted, in effect as of 10.12.2024)

III.8.4. (amended on 31.08.2020, in effect as of 03.09.2020) Upon payments without the payment card's physical presence upon payment for goods and services at internet merchants, non-maintaining 3D Secure Protocol, Visa Secure or Mastercard Identity Check trademarks - through entering the card number, validity date, a 3-digit code, printed on the reverse side of the card (Card Verification Value (CVV) or Card Verification Code (CVC));

III.8.5. (amended on 31.08.2020, in effect as of 03.09.2020) upon payments, without the payment card's physical presence, for goods and services at internet merchants, maintaining 3D Secure Protocol, known under

the Visa Secure or Mastercard Identity Check trademarks - through the manner, specified in Section VII hereof.

III.8.6. by approaching the payment card and obtaining a sound and/or light confirmation for the payment order's acceptance (upon contactless operations at POS or ATM terminal devices, designated with the contactless operations logo, up to a maximum amount, determined as per Art. III.5).

III.8.7. Inquiry and non-payment operations under Article III.7. are performed after entering a PIN code.

III.9. Payment orders, submitted through the use of the payment card, shall be performed in the chronological sequence of their receipt for processing in the Bank's system. A submitted payment order shall be subject of execution by the Bank only if its amount is within the disposable balance in the payment account, respectively up to the amount of the disposable credit limit and up to the transaction limits, determined by the Bank for execution of payment operations with bank payment cards, as indicated in the Tariff.

IV. Issuance and re-issuance of payment debit and credit cards. Personal Identification Number /PIN/.

IV.1. The Bank shall issue the respective payment card(s), based on the agreement, signed with the Cardholder as per Art. II.2. and Art. II.3 within three business days from the date of signing the agreement.

IV.2. The card shall be issued for a fixed period of time, specified in a MM/YY (month/year) format on the front side of the card, which shall expire on the last calendar day of the indicated month.

IV.3. Every payment debit and credit card, issued by the Bank, shall be personalized with the name of the respective Cardholder, placed on the front side of the card, respectively with the name of the legal entity, party under the agreement for issuance of the respective card.

IV.4. (amended on 08.02.2021, in effect as of 15.02.2021, amended on 10.10.2024, in effect as of 10.12.2024, amended on 22.12.2025, in effect as of 1.01.2026, amended on 13.07.2026, in effect as of 01.10.2026) The Bank shall issue the respective payment card together with a personalized security code - a 4-digit Personal Identification Number /PIN/ - while ensuring its keeping secret from all persons, other than the Cardholder, or the Additional Cardholder of the respective payment card. Upon three consecutive wrong PIN attempts, the payment card shall be blocked, as for the de-blocking and issuance of a new PIN code, the Cardholder shall have to submit a written request to the Bank - at a Bank's branch or a request through the Client Contact Centre (for Cardholders as per Art. I.1.1) or through Digital Portal for Business clients, available in the Online banking of business clients (for Cardholders as per Art. I.1.2). For payment debit cards of the following brands/types: Visa Debit, Debit Mastercard, Debit Mastercard World, Visa Gold Debit, if a new PIN is required,

it is necessary to issue a new debit card from those available at the time of the request, and the current one shall be closed. For payment debit and credit cards of the following brands/types: Debit Visa Classic, Debit Mastercard Standard, Debit Mastercard World, CARD Fix, Visa Classic Credit, Billa Visa Classic, Mastercard Gold Premium, Visa Platinum, AVON Mastercard, Картa Вноска (Installment Card), Debit Mastercard Business Standard, Debit Visa Business Platinum, Mastercard Business Premium, Visa Business, upon reissuance due to expiration of the validity period of the payment card plastic, the new plastic retains the assigned PIN of the expired card, provided that, with respect to the PIN of the new plastic, the Cardholder or the additional Cardholder has all obligations including, but not limited to, those under Art. V.2.3. – Art. V.2.7. hereof.

IV.5. PIN code shall be provided, as follows:

IV.5.1.(amended on 10.10.2024, in effect as of 10.12.2024, amended on 13.07.2026, in effect as of 01.10.2026) for payment debit and credit cards of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate – on paper, upon explicit indication of this method of receipt. Upon receiving the PIN on paper, the Cardholder or the Additional Cardholder shall check whether the number printed on the front side of the payment card matches the number indicated on the PIN envelope. In case of discrepancy, the Bank shall issue a new PIN code at its expense, and upon its receipt the provisions, agreed in this article, shall be applied. Upon full match, the Cardholder or respectively the Additional Cardholder, shall lay his/her signature in the respective fields in the agreement for issuance of the respective payment card in the presence of an employee of the Bank, thus acknowledging the card and the corresponding PIN code's receipt through his/her signature and shall bear full responsibility for safekeeping the received card and the secrecy of the information, pertaining to its use.

IV.5.2. via a text message (SMS) sent to a mobile phone number, stated personally by the Cardholder before the Bank. In this case the Cardholder, respectively the Additional Cardholder, shall send a text message (SMS) to a number, specified by the Bank and containing the authentication and identification code with a 90-day validity period, provided by the Bank upon the card's receipt. In response to the text message (SMS) sent by the Cardholder, or by the Additional Cardholder, the Bank shall send a text message (SMS) containing a PIN code. Upon entered three consecutive wrong PIN codes, the PIN code sending shall be blocked. The sending of the PIN via text (SMS) message is only possible to numbers served by Bulgarian mobile operators.

IV.5.3. (new, adopted on 10.10.2024, in effect as of 10.12.2024, amended on 22.12.2025, in effect as of 1.01.2026). For payment debit and credit cards of the

following brands/types: Debit Visa Classic, Debit Mastercard Standard, Debit Mastercard World, CARD Fix, Visa Classic Credit, Billa Visa Classic, Mastercard Gold Premium, Visa Platinum, AVON Mastercard, Картa Вноска (Installment Card), Debit Mastercard Business Standard, Debit Visa Business Platinum, Mastercard Business Premium, Visa Business, the Cardholder or the Additional Cardholder has the ability to generate an initial PIN and subsequently change the PIN via a POS device at a Bank office/branch.

IV.6. (amended on 08.02.2021, in effect as of 15.02.2021, amended on 10.10.2024, in effect as of 10.12.2024, amended on 22.12.2025, in effect as of 1.01.2026) For payment debit and credit cards of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate, the Cardholder or the Additional Cardholder has the right, by written request at a Bank branch or through the Customer Contact Center, or through the Digital Portal for Business Clients, to request the issuance of a new PIN on paper or the reissuance of the card with a PIN on paper. The Bank shall issue a new PIN code on a hard copy, or re-issue the card together with a PIN code on a hard copy within three business days from the date of submitting the request, for which the Cardholder shall owe a fee as per the Bank's Tariff.

IV.7. (amended on 10.10.2024, in effect as of 10.12.2024) The Bank shall re-issue the payment card and the PIN code upon expiry of its validity period, as the card may be received by the Cardholder, respectively by the Additional Cardholder, in the month of the old card's validity period expiry. The Bank shall reserve its right not to re-issue the card either at its discretion, or on grounds, provided for in the respective agreement for payment card issuance, or in other agreements, concluded with the Cardholder, in which case the agreement for the respective payment card shall be terminated, in effect as of the date of expiry of its validity period. The Bank may block an issued payment debit or credit card and reissue it in case of doubts regarding the security of the card, about which it shall notify the Cardholder or the Additional Cardholder.

IV.8. Should the Cardholder, respectively the Additional Cardholder, fail to appear in order to receive the payment card and the PIN code (on a hard copy) within a 3-month period from their issuance, or re-issuance, the Bank shall destroy the respective card and PIN code.

IV.9. The Cardholder, respectively the Additional Cardholder, shall undertake to notify the Bank in writing or through the Client Contact Centre and request re-issuance of the payment card and the PIN code prior to expiry of its validity period, in case of having the card retained in an ATM terminal device, having it lost, destroyed or if he/she has been unlawfully deprived of the card and respectively to receive the new payment card.

IV.10. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 08.12.2023, in effect as of 08.02.2024) The conclusion of an agreement for issuance of a payment card and the receipt of the issued payment cards and PIN codes shall be made only in person by the Cardholder, respectively by the Additional Cardholder. The Bank may, at its discretion, accept the conclusion of an agreement, respectively deliver the issued payment cards and PIN codes to a proxy with a Power of Attorney according to a sample form of the Bank, drafted before a bank official, or who shall have to be authorized with an explicit power of attorney, certified by a Bulgarian notary public or in a Bulgarian diplomatic mission or consular office abroad, and presented to the Bank for the first time within a period not longer than 5 (five) years from the date of its attestation. The power of attorney shall be presented by the proxy in original, together with a valid identity document, as indicated in the power of attorney. The Bank shall be entitled to refuse acceptance of a power of attorney if, at its discretion, the scope of the representative power of the authorized person has not been clearly and unambiguously defined, and/or in case of doubts as to the power of attorney's regularity, and/or presence of other circumstances at the Bank's discretion. By signing the agreement for issuance of the respective payment card, the Cardholder states his/her awareness of and consent that in case of having the payment card and/or the PIN code delivered by the Bank to a proxy, the Cardholder shall bear all risks, related to their non-receipt through the proxy's fault, as well as the possible execution of operations with the payment card by either the Proxy or by a third person.

IV.11. The Bank shall not provide a PIN code via an SMS to a mobile phone number, submitted by a proxy. The Cardholder's mobile phone number shall have to be submitted personally by the latter at the Bank, otherwise a PIN code shall be submitted to a person, duly authorized as per the preceding article, only on a hard copy.

IV.12. With respect to a payment card of an Additional Cardholder upon a request for a PIN code via an SMS, the PIN code shall be sent to the mobile phone number of the Additional Cardholder, stated upon his/her registration at the Bank jointly with the Cardholder.

IV.13. (amended on 10.10.2024, in effect as of 10.12.2024, amended on 13.07.2026, in effect as of 01.10.2026) Upon explicit request by the Cardholder and at their expense, and subject to the Bank's discretion, payment cards of the following brands/types: Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate, and the PIN may be sent by courier abroad in two separate shipments, whereby the card is activated after the Bank receives a completed and signed protocol from the Cardholder confirming receipt of the payment card and the PIN.

Art. IV.8.

V. Rights and obligations of the Cardholder/Additional Cardholder.

V.1. The Cardholder, or the Additional Cardholder, (if applicable), shall be entitled to:

V.1.1. Effect the payment, non-payment and inquiry services and operations with the payment card in accordance with the specified herein and in the agreement for issuance of the respective payment card, and up to the amount of the disposable balance in the payment account, respectively the amount of the disposable credit limit, and up to the transaction limits, defined by the Bank for execution of payment operations with bank payment cards, as indicated in the Tariff or determined by the Cardholder in the agreement for issuance of the respective payment card;

V.1.2. Determine limits for effecting payments with payment cards;

V.1.3. Request blocking or de-blocking of the payment card, including in the cases as per Art. VII.7 hereof;

V.1.4. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021, amended on 10.10.2024, in effect as of 10.12.2024, amended on 22.12.2025, in effect as of 1.01.2026) to request the issuance of a new PIN on paper or the reissuance of a payment card with electronic delivery of the PIN via SMS in case of forgetting the existing one, and to change the PIN at a Bank ATM terminal device or at other Bulgarian banks' ATMs for cards with system operator BORICA, or at a POS device at a Bank branch/office for payment debit and credit cards of the following brands/types: Debit Visa Classic, Debit Mastercard Standard, Debit Mastercard World, CARD Fix, Visa Classic Credit, Billa Visa Classic, Mastercard Gold Premium, Visa Platinum, AVON Mastercard, Карта Вноски (Installment Card), Debit Mastercard Business Standard, Debit Visa Business Platinum, Mastercard Business Premium, Visa Business; to create or change a 3D static secret code for the purposes of performing payment transactions under Art. III.8.5. and Art. VII.2 hereof.

V.1.5. (amended on 08.02.2021, in effect as of 15.02.2021) Request through the Client Contact Centre or at a branch of the Bank or through Digital Portal for Business clients a one-off unblocking of the PIN code via SMS service upon an entered wrong authentication and/or identification code;

V.1.6. (amended on 08.02.2021, in effect as of 15.02.2021) Request in writing or through the Client Contact Centre or through Digital Portal for Business clients the issuance of a new plastic of the payment card upon having it lost, destroyed or if he/she has been unlawfully deprived of the card and receive the new plastic and PIN code from the Bank.

V.1.7. File complaints to the Bank regarding the relations between the Bank and the Cardholder on issuance and use of the payment card.

V.2. The Cardholder, respectively the Additional Cardholder, (if applicable), shall be obliged:

V.2.1. (amended on 10.10.2024, in effect as of 10.12.2024) To use the payment card only personally and in

accordance with the terms and conditions, agreed with the Bank on its issuance and use;

V.2.2. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021, amended on 25.05.2021, in effect as of 28.05.2021) To provide at the Bank a mobile phone number in person or through a proxy with an explicitly notarized power of attorney, in accordance with the requirements of Art. IV.10 specifying his/her mobile phone number, to which number he/she shall receive a PIN code via SMS, a temporary code for the purposes of issuance of a static 3D Secure Code, pursuant to Art. VII.2.1 hereof, a dynamic 3D Secure Code, code for activation of the UBB Mobile functionalities as specified in Art. VII.2.2.A - Art. VII.2.2.D hereof, as he/she shall notify the Bank immediately upon any changes to the thus provided mobile phone number;

V.2.3. To immediately change a PIN code, after its receipt, at an ATM terminal device of the Bank or at ATMs of other Bulgarian banks, which system operator is BORICA, as he/she shall destroy the hard copy or respectively delete the SMS with the received initial PIN code and shall regularly change the PIN code (at least once every three months);

V.2.4. Upon changing the PIN code, to use codes which do not contain subsequent or repeating digits, birth dates, digits of the Personal ID Number (EGN), phone numbers, vehicle registration plate numbers, or other numbers which are easily recognizable or can be associated with the Cardholder.

V.2.5. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021) Not to disclose nor provide in any manner whatsoever his/her PIN code, payment card number, validity date, CVV/CVC code and static 3D Secure Code, dynamic 3D Secure Code and 3DS PIN code to unauthorized persons, including family members or other relatives, as well as to undertake all measures to prevent unauthorized persons from becoming aware of them;

V.2.6.(amended on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.12.2024) not to write down their PIN, nor the codes created or received for authorizing payment transactions under Section VII of these General Terms and Conditions, including the static 3D Secure Code, dynamic 3D Secure Code, 3DS PIN code, anywhere, and not to store them together with the payment card, and to take all other measures to keep them secret, including not using the same PIN code for an extended period of time, as well as to shield the keypad of the relevant terminal device when entering the PIN in order to prevent it from being observed by third parties;

V.2.7. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.12.2024, amended on 28.02.2025, in effect as of 28.05.2025) to notify the Bank immediately after becoming aware of the destruction, loss, theft, misappropriation, or unauthorized use, including any unauthorized or incorrectly executed payment transaction with the payment card, as

well as upon learning that a third party has become aware of the PIN, static 3D Secure Code, dynamic 3D Secure Code, and 3DS PIN code, as well as in the event of loss of access to the device on which the UBB Mobile application is installed when using it in accordance with the procedure set out in Art. VII.2.2.A – Art. VII.2.2.E. of these General Terms and Conditions, by calling telephone number 0700 117 17, or short number *7171 for subscribers of Bulgarian mobile operators, or +359 2 483 1717 for calls from abroad, or at a Bank branch;

V.2.8. In case of disputing a payment operation made with the card, to inform the Bank immediately after becoming aware of it in the manner, stated in the preceding article, and to fill in a Chargeback Form in a sample format, as well as to provide all documents and information related to the disputed payment operation;

V.2.9. To preserve the receipts for the operations, executed with the payment card and provide them to the Bank upon request;

V.2.10. To immediately contact the Bank upon a problem with a transaction at an ATM or a POS terminal, as well as reject help, advice or any other sort of intervention in the problem from persons, other than the Bank's telephone operator;

V.2.11. To sign, in case the terminal device requires it, on the sale or cash withdrawal receipts, printed by the POS terminal in a manner, corresponding to the signature on the identity document, thus acknowledging his/her acceptance of the effected transaction;

V.2.12. To prove his/her identity with an identity document if requested by a merchant, accepting payments with payment cards;

V.2.13. To return the payment card at the Bank in case it is damaged or destroyed, or upon expiry of its validity period, upon early callability of the used credit limit, termination of the bank card agreement or the agreement for the payment account, to which the card has been issued, not later than one month after the occurrence of the respective event;

V.2.14. To maintain in his/her payment account/s available balance for execution of the payment operations with the payment card and for payment of the fees and commissions due to the Bank, respectively not to exceed the approved credit limit under the payment credit card. If the Cardholder permits the amount of funds, utilized through the payment card (including through an additional payment card) to exceed the disposable balance in the payment account, to which the card has been issued, respectively to exceed the approved credit limit, the Bank shall be entitled to debit the excess amount from all accounts of the Cardholder with the Bank, including, when necessary, through purchasing of foreign currency funds in the Cardholder's accounts and their conversion at the Bank's exchange rate on the transaction date, for which the Cardholder shall provide his/her explicit consent by signing the respective agreement for a payment card;

V.2.15. (amended on 08.12.2023, in effect as of 08.02.2024) not to use the payment card to perform payment transactions related in any way to activities with

virtual currencies (cryptocurrencies, bitcoins, etc.) including, but not limited to, payments to platforms for trading such currencies. The Bank shall be entitled to refuse the provision of payment services, including, but not limited to, refusal to execute a payment transaction with a payment card, in the cases when it has established and/or there are grounds for it to deem that such payment transaction is linked to deals and relations with or is correlated to such currencies, their purchase, sale, exchange and trade, and hence the Bank shall not be responsible for damage, incurred by the Cardholder and/or the Additional Cardholder, related to or originating from virtual currency activities.

VI. Rights and obligations of the Bank.

VI.1. The Bank shall:

VI.1.1. To ensure the possibility of performing the payment, non-payment and inquiry services and operations with the payment card in accordance with the agreed herein and in the agreement for issuance of the respective payment card;

VI.1.2. To re-issue a new payment card with a new PIN code via an SMS or only a new PIN code on a hard copy upon having forgotten PIN, the current one or upon loss/theft/destruction or disclosure of the personalized security features of the payment card, as well as upon expiry of its validity period, as agreed herein;

VI.1.3. To ensure the return or re-issuance of the payment card in case of having the card retained in an ATM terminal device;

VI.1.4. To block the operations with the payment card immediately after receiving a notification by the Cardholder, respectively by the Additional Cardholder, made pursuant to Art. V.2.7 hereof;

VI.1.5. To cooperate for resolving cases of disputed payment operations upon full documentation provided on a timely basis by the Client, in compliance with the rules of the respective ICO and the procedures of the Bank.

VI.1.6. To ensure that the personalized security features of the payment card are inaccessible by persons other than the Cardholder, respectively the Additional Cardholder, without thereby releasing the Cardholder, or the Additional Cardholder, from his/her obligations as per Art. V.2 hereof;

VI.1.7 To store over a 5-year period information, allowing for the tracking of operations, effected with a payment card;

VI.1.8. To create the necessary technical and other conditions for accepting free of charge notifications by the Cardholder or the Additional Cardholder, as per Art. V.2.7 at any time night and day and upon a written request, submitted within 18 months as from the date of the respective notification under Art. V.2.7, to provide the relevant evidence that such notification has been made;

VI.1.9. Not to send or provide to the Cardholder or the Additional Cardholder with a non-requested payment card, except in the cases provided for herein;

VI.1.10. (new, adopted on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021) To ensure the possibility for creating and changing a static 3D Secure Code and 3DS PIN code, sending a dynamic 3D Secure Code, as well as to provide the possibility for using the UBB Mobile functionalities in the cases and upon the terms and conditions. specified in Section VII hereof.

VI.2. The Bank shall be entitled:

VI.2.1. To define the maximum amounts (limits) and/or the number of payment operations, to be effected with the card over a certain period;

VI.2.2. Not to permit the execution of payment operations with the payment card upon exceeding the disposable balance in the payment account, respectively upon exceeding the disposable limit under a credit card, the limits for the amount and/or number of the payment operations, in case of effecting payment operations in high-risk countries and/or merchants, designated as such as per the Bank's discretion. The Cardholder may receive information on the limitations as per the preceding sentence at a branch of the Bank or by calling the Client Contact Centre;

VI.2.3. At any time to transfer (assign) to third persons fully or partially its receivables under the credit limit agreement;

VI.2.4. To block the payment card in the following non-exhaustively listed cases: breach or non-performance of the provisions under the agreement for issuance of the respective payment card and/or the present General terms on the part of the Cardholder and/or the Additional Cardholder; suspicion for unauthorized use of the payment card or suspicion for fraudulent use of the payment card; considerably enhanced risk for non-performance of the obligation for payment of the utilized amounts under the credit limit agreement; receipt of a notification from the Cardholder or the Additional Cardholder in line with Art. V.2.7 hereof; availability of objective reasons (such as, but not limited to inclusion of the payment card in a list with compromised payment instruments, received from an International Card Organizations (ICO); availability of data for using the card on devices, which, as per information at the Bank, have been subject of manipulation; retained payment card at an ATM terminal device; availability of a technical issue with a payment card lot; pre-term mass reissuance due to migration to either a new standard or to a new software system; upon receipt of a notification for distraint, imposed on the receivables and/or accounts of the Cardholder with the Bank; upon a request by the Cardholder or the Additional Cardholder in the cases provided for herein or in other agreements, concluded between the Bank and the Cardholder. The Bank shall notify the Cardholder about the blocking of access/performance of payment operations and about the reasons, if possible, before the blocking or at the latest - immediately after that, unless the provision of such information is not allowed due to security considerations or the adherence to regulatory requirements.

VI.2.5. To collect from all accounts of the Cardholder, opened with the Bank, amounts due to it in relation to the issuance and use of the payment card by the Cardholder and/or the Additional Cardholder, including, when necessary - through purchasing of foreign currency funds in the Cardholder's accounts and their conversion at the Bank's exchange rate on the transaction date.

VI.2.6. (amended on 10.10.2024, in effect as of 10.12.2024) In case of suspicion for or upon presence of a fraud or security threat of a payment operation with the payment card or the payment card itself, not to permit the execution of the payment operation by sending an SMS text message to the Cardholder, or respectively to the Additional Cardholder.

VII. (amended on 31.08.2020, in effect as of 03.09.2020) Internet Payment Operations by applying Visa Secure/Mastercard Identity Check

VII.1. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 10.10.2024, in effect as of 10.10.2024) Visa Secure, respectively Mastercard Identity Check are trademarks of the international card organizations Visa International and Mastercard Worldwide, and represent special protocols for authenticating the Cardholder, respectively the Additional Cardholder, as well as authenticating payment operations as per Art. III.1.8, Art. III.8.5 and Art. VII.2 hereof.

VII.2. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 23.11.2021, in effect as of 23.11.2021, amended on 10.10.2024, in effect as of 10.10.2024, amended on 28.02.2025, in effect as of 28.05.2025) The Cardholder or the Additional Cardholder has the ability to perform payment transactions under Art. III.1.8. and Art. III.8.5. for purchases of goods and services from merchants participating in the Visa Secure and Mastercard Identity Check protocols, respectively, whereby in order to authorize the payment transaction, the Cardholder or the Additional Cardholder must enter the card number, the expiry date, the three-digit code printed on the back of the card (Card Verification Value (CVV) or Card Verification Code (CVC)), as well as a dynamic 3D Secure Code and a static 3D Secure Code in accordance with Art. VII.2.1, VII.2.1.A, VII.2.1.B, and Art. VII.2.2. of these General Terms and Conditions, or enter the card number, the expiry date, the three-digit code printed on the back of the card (Card Verification Value (CVV) or Card Verification Code (CVC)), and authorize the transaction through the specialized mobile device application called mobile banking and/or UBB Mobile for the Android and iOS operating systems in the manner set out in Art. VII.2.2.A – Art. VII.2.2.E. of these General Terms and Conditions.

VII.2.1. (new, adopted on 31.08.2020, in force from 03.09.2020, amended on 10.10.2024, in force from 10.10.2024, amended on 13.07.2026 in effect as of 01.10.2026 As of 03.09.2020, UBB has commenced the phased implementation of a static 3D Secure Code, which serves to authorize the payment transactions under Art.

III.1.8, Art. III.8.5., and Art. VII.2 of these General Terms and Conditions, and is assigned to payment debit and credit cards issued by the Bank to Cardholders or Additional Cardholders of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate.

For this purpose, the Cardholder, respectively the Additional Cardholder, has to enter a temporary code sent by the Bank via a free of charge text message (SMS) to the mobile phone number stated before the Bank by the Cardholder, respectively the Additional Cardholder, in a special Internet site, accessible via a button on the home page of the bank's website www.ubb.bg which address is specified in the text message (SMS) as per the present sentence. Upon logging into the site the Cardholder, respectively the Additional Cardholder, has to enter the number of the respective payment card, for which he/she wants a static 3D Secure Code to be created, a onetime password, received via a text message (SMS) to the mobile phone number stated before the Bank by the Cardholder, respectively by the Additional Cardholder, and the temporary code as per the preceding sentence of the present article VII.2.1. Once entered, the Cardholder, respectively the Additional Cardholder, is enabled to create a static 3D Secure Code, known only to him/her, for the respective card. The static 3D Secure Code should be eight characters long and contain at least one letter, number, and special symbol.

VII.2.1.A (new, adopted on 29.03.2021, in effect as of 30.03.2021, amended on 10.10.2024, in effect as of 10.10.2024) A Cardholder or Additional Cardholder who has an account and accesses the Bank's online banking (at <https://ebb.ubb.bg>), under the terms and conditions of a concluded online banking agreement and the Bank's General Terms and Conditions for Payment Services for Individuals and the Bank's General Terms and Conditions for Payment Services for Business Clients, has the ability to create and periodically, at will, change a static 3D Secure Code known only to them for each payment debit and credit card issued in their name of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate, after logging into online banking and selecting the "Create 3D Static Secure Code" functionality.

VII.2.1.B. (new, adopted on 10.10.2024, in effect as of 10.10.2024, amended on 28.02.2025, in effect as of 28.02.2025, amended on xx.12.2025, in effect as of 1.01.2026, amended on 13.07.2026, in effect as of 01.10.2026 A Cardholder or Additional Cardholder of debit cards Debit Mastercard Standard, Debit Mastercard, Visa Debit, Visa Gold Debit, Mastercard World Debit, Debit Mastercard World, Debit Visa Classic, Debit Mastercard Business Standard, and Debit Visa Business Platinum, and of credit cards CARD Fix, Visa Classic Credit, Mastercard Gold Premium, Visa Platinum, BILLA Visa Classic, AVON Mastercard, Installment Card (Картя Вноска), Mastercard Business Premium, and Visa Business, who is also a user of UBB Mobile in accordance with the procedure and under the

terms and conditions of a concluded online banking agreement and/or respectively the Bank's General Terms and Conditions for Payment Services for Individuals and the Bank's General Terms and Conditions for Payment Services for Business Clients, has the ability to create and change through UBB Mobile a static 3D Secure Code known only to them for confirming payments made with these cards on merchants' internet pages participating in 3-D Secure programs.

VII.2.1.C. (new, created on 10.10.2024, in effect as of 10.12.2024). With respect to the static 3D Secure Code created in accordance with Art. VII.2.1., Art. VII.2.1.A, and Art. VII.2.1.B, all provisions of these General Terms and Conditions relating to the use of the static 3D Secure Code, as well as the rights and obligations of the Cardholder or the Additional Cardholder with respect thereto, shall apply. The most recently created static 3D Secure Code by the Cardholder or the Additional Cardholder in accordance with Art. VII.2.1., Art. VII.2.1.A, and Art. VII.2.1.B of these General Terms and Conditions for the respective card shall deactivate the previously created static 3D Secure Code.

VII.2.2. (amended on 31.08.2020, in effect as of 03.09.2020) The dynamic 3D Secure Code is generated by the Bank for the purposes of authorizing the payment transactions under Art. III.8.5. and Art. VII.2 of these General Terms and Conditions and constitutes a one-time numeric code sent by the Bank via a free text (SMS) message to the mobile phone number requested and registered with the Bank by the Cardholder/Additional Cardholder in accordance with the applicable procedure.

VII.2.2.A (new, adopted on 25.05.2021, in effect as of 28.05.2021, amended on 23.11.2021, in effect as of 23.11.2021, amended on 10.10.2024, in effect as of 10.10.2024, amended on 13.07.2026, in effect as of 01.10.2026) An Additional Cardholder of a payment debit or credit card of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate, who has concluded an online banking agreement with the Bank and has respectively installed and activated the UBB Mobile application on a device with Android or iOS operating systems of the minimum version specified on the Bank's website www.ubb.bg, may authorize payment transactions under Art. III.1.8., Art. III.8.5., Art. VII.2, and Art. III.1.8. of these General Terms and Conditions in UBB Mobile by means of a numeric code known only to them, with a length of 6 to 12 digits (hereinafter referred to as a 3DS PIN code), or by means of their fingerprint, facial recognition, or other biometric characteristic, depending on the functionalities of the device on which the UBB Mobile application is installed and activated, following the steps described in Art. VII.2.2.B of these General Terms and Conditions.

VII.2.2.B. (new, adopted on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.10.2024) For the purposes of using the functionality for authorizing payment transactions in accordance with the preceding article, the Cardholder or the Additional Cardholder shall activate it once by pressing the "Enable

3DS" button in the "Cards" sub-menu in UBB Mobile. Upon activation all cards, issued in the name of the Cardholder, respectively of the Additional Cardholder, shall be registered for this functionality. After clicking on the "Turn on 3DS" button, the Bank sends a text message (SMS) to the mobile phone number, stated before the Bank by the Cardholder, respectively by the Additional Cardholder, containing a 4-digit one-off code, which should be entered in the respective screen of the UBB Mobile application. After successfully entering the code, the Cardholder or the Additional Cardholder is given the option to choose a method for authorizing payment transactions under Art. III.1.8., Art. III.8.5., and Art. VII.2. of these General Terms and Conditions by means of their fingerprint, facial recognition, or other biometric characteristic, depending on the functionalities of the device on which the UBB Mobile application is installed and activated, as well as to create a 3DS PIN code, in case they do not wish to use a biometric characteristic for the purposes of authorizing payment transactions under Art. III.1.8., Art. III.8.5., and Art. VII.2. of these General Terms and Conditions, and also as a backup option in case the transaction cannot be authorized by means of a biometric characteristic.

VII.2.2.C. (new, adopted on 25.05.2021, in force from 28.05.2021, amended on 10.10.2024, in force from 10.10.2024). After activation of the functionality according to the procedure and in the manner specified respectively in Art. VII.2.2.A and Art. VII.2.2.B hereof, the Cardholder, respectively the Additional Cardholder, shall have the possibility to authorize payment operations as per Art. III.1.8, Art III.8.5 and Art. VII.2, by entering the card number, validity date, the 3-digit code, printed on the reverse side of the card (Card Verification Value (CVV) or Card Verification Code (CVC)), and verifying the operation after receiving a PUSH message on the device and login into the UBB Mobile application, on which device the application has been installed and activated, as follows: a) by entering a fingerprint, through face recognition or another biometric feature, depending on the functionalities of the device, on which the UBB Mobile application has been installed and activated, or b) by entering a 3DS PIN code. Entering a 3DS PIN code shall be also required upon a number of unsuccessful attempts for authorization of the operation by using a biometric feature, depending on the settings of the device, on which the UBB Mobile application has been installed and activated.

VII.2.2.D. (new, adopted on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.10.2024). After activating the functionality in the manner and procedure set out respectively in Art. VII.2.2.A and Art. VII.2.2.B, and prior to making each payment under Art. III.8.5. of these General Terms and Conditions, the Cardholder or the Additional Cardholder has the option to choose the method for its authorization by entering the card number, the expiry date, and the three-digit code printed on the back of the card (Card Verification Value (CVV) or Card Verification Code (CVC)), as well as by means of a biometric characteristic or a 3DS PIN code in accordance with Art. VII.2.2.C, or by entering a 3D dynamic secret code and a 3D

static secret code in accordance with Art. VII.2.1, VII.2.1.A, VII.2.1.B, and Art. VII.2.2. of these General Terms and Conditions. The selection referred to in the preceding sentence is made by pressing the "Additional Methods" button on the screen of the device on which the card details are being entered.

VII.2.2.E (new, adopted on 28.02.2025, in effect as of 28.05.2025), amended on 22.12.2025, in effect as of 1.01.2026, amended on 13.07.2026, in effect as of 01.10.2026.). Cardholder, respectively Additional cardholder of a payment debit card of the following brands/types: Debit Mastercard, Visa Debit, Visa Gold Debit, Mastercard World Debit, Debit Mastercard Standard, Debit Mastercard World, Debit Visa Classic, Debit Mastercard Business Standard, Debit Visa Business Platinum on a payment credit card of the following brands/types CARD Fix, Visa Classic Credit, Mastercard Gold Premium, Visa Platinum, BILLA Visa Classic, AVON Mastercard, Vnoska card, Mastercard Business Premium and Visa Business, who has a concluded online banking agreement with the Bank and respectively installed and activated UBB Mobile application on a device with Android and iOS operating systems with a minimum version specified on the Bank's website www.ubb.bg, may authorize payment transactions under Art. III.1.8., Art.III.8.5. and Art. VII.2 of these General Terms and Conditions in UBB Mobile by entering the card number, the validity date, a three-digit code printed on the back of the card (Card Verification Value (CVV) or Card Verification Code (CVC), as well as by using your fingerprint, facial recognition or other biometric feature, depending on the functionalities of the device on which the UBB Mobile application is installed and activated. VII.2.2.E. (new, adopted on 28.02.2025, in effect as of 28.05.2025). The payment debit and credit cards issued by the Bank of the brands/types referred to in the preceding article VII.2.2.E. are automatically registered for authorizing payment transactions in the manner set out in the preceding article. The Cardholder, respectively the Additional Cardholder has the opportunity to choose in UBB Mobile for each individual card a method of authorizing payment transactions under Art. III.1.8., Art. III.8.5. and Art. VII.2 – according to the procedure provided in Art. VII.2.1.B, or according to the procedure provided in Art. VII.2.2.E.

VII.3. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.10.2024, amended on 28.02.2025, in effect as of 28.05.2025). Payment operations as per Art. III.8.5. and Art. VII.2 hereof, in amount up to EUR 30 (thirty euro) (or the respective equivalence in the account currency) shall be permitted to be effected by the Cardholder, respectively by the Additional Cardholder, through entering the card number, validity date, the 3-digit code, printed on the reverse side of the card (Card Verification Value (CVV) or Card Verification Code (CVC). After effecting five consecutive payment operations as per this article VII.3, the Cardholder, respectively the Additional Cardholder, shall have to authorize a subsequent operation in the manner, selected by him/her, respectively as per Art. VII.2.1, VII.2.1.A, VII.2.1.B. and Art. VII.2.2 or under Art. VII.2.2.A – Art. VII.2.2.F. and Art. VII.7.C. hereof. The rule as

per the preceding sentence shall be applied respectively after effecting five consecutive payment operations in accordance with the first sentence of this article.

VII.4. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021, amended on 25.05.2021, in effect as of 28.05.2021) For the purposes of authorizing Internet payment operations by applying the Visa Secure/Mastercard Identity Check, the Cardholder, respectively the Additional Cardholder shall have to provide a recent phone number to the Bank and to notify the latter in writing upon changes to that number, as in case there is a lack of notification, the Bank shall not be held responsible for impossibility to effect payment operations with the payment card and/or damage originating from or related to the sending of codes and passwords in line with the agreed herein to the thus provided mobile phone numbers.

VII.5. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021, amended on 10.10.2024, in effect as of 10.10.2024) In case the Cardholder, respectively the Additional Cardholder, forgets his/her static 3D Secure Code, created as per Art. VII.2.1. hereof, and/or wishes to change it, he/she shall have to contact the Bank by calling [0700 117 17](tel:070011717), as he/she shall have to verify his/her identity and request a new temporary code, then follow the steps specified in Art.VII.2.1. hereof, for the purpose of creating a new static 3D Secure Code for the respective card. In the event that the Cardholder or the Additional Cardholder forgets his/her static 3D Secure Code, created in accordance with Article VII.2.1. A or Art. VII.2.1.B. of these General Terms and Conditions and/or wishes to change it, he/she follows the steps described in the said provision.

VII.6. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 10.10.2024, in effect as of 10.10.2024) In case upon authorization of a payment operation as per Art. III.8.1, Art. III.8.5 and Art. VII.2 hereof the Cardholder, respectively the Additional Cardholder, enters a wrong dynamic 3D Secure Code, he/she shall be allowed to request generation of a new Secure Code, on the same screen of the transaction, on the link available on the web page, which may be done maximum twice for the respective payment operation.

VII.7. (amended on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021, amended on 10.10.2024, in effect as of 10.10.2024) If the Cardholder, or the Additional Cardholder, has made three consecutive attempts to enter a wrong dynamic 3D Secure Code and/or static 3D Secure Code, the Bank shall block the performance of payment operations as per Art. III.1.8, Art. III.8.5. and Art. VII.2 hereof. In order to effect payment operations as per the preceding sentence, the Cardholder, respectively the Additional Cardholder, shall have to contact the Bank by calling [0700 117 17](tel:070011717).

VII.7.A. (new, adopted on 25.05.2021, in effect as of 28.05.2021, amended on 23.11.2021, in effect as of 23.11.2021, amended on 10.10.2024, in effect as of 10.10.2024) In the event that the Cardholder, respectively the Additional Cardholder, enters three consecutive times a wrong 3DS PIN code, the payment operation shall be

rejected. Upon entering three consecutive wrong 3DS PIN code, the Bank shall block the execution of payment operations as per Art. III.1.8, Art. III.8.5. and Art. VII.2 hereof. In order to effect payment operations as per the preceding sentence, the Cardholder, respectively the Additional Cardholder, shall have to contact the Bank by calling [0700 117 17](tel:070011717).

VII.7.B. (new, adopted on 25.05.2021, in force in effect as of 28.05.2021, amended on 23.11.2021, in effect as of 23.11.2021, amended on 10.10.2024, in effect as of 10.10.2024) If the Cardholder, respectively the Additional Cardholder, forgets his/her 3DS PIN code, as well as upon a change in the manner of access to the mobile device, on which the UBB Mobile application has been installed, in order to activate the functionalities as per Art. VII.2.2.A - VII.2.2.D. hereof, the Cardholder, respectively the Additional Cardholder, shall have to visit the Settings section in UBB Mobile and select Authentication with 3D Secure, where the Bank shall send a text message (SMS) to the mobile phone number, indicated before the Bank by the Cardholder, respectively by the Additional Cardholder, containing a 4-digit one-off code, which should be entered in the respective screen in UBB Mobile. Upon successful entering of the code, the Cardholder, respectively the Additional Cardholder, again shall have the option to select the manner of authorization of payment operations as per Art. III.1.8, Art. III.8.5. and Art. VII.2. hereof, including to create again a 3DS PIN code in case he/she does not wish to use a biometric feature for the purposes of authorization of payment operations as per Art. III.1.8, Art. III.8.5. and Art. VII.2. of these General Terms and Conditions.

VII.8. (new, adopted on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021) The Cardholder, respectively the Additional Cardholder, shall undertake to initiate all necessary measures to thwart a third person's becoming aware of and using the dynamic 3D Secure Code, the static 3D Secure Code and the 3DS PIN code, as he/she shall be obliged to use them only and solely personally. The dynamic 3D Secure Code, the static 3D Secure Code and the 3DS PIN code are deemed a personalized security feature of the payment card and the Cardholder/ the Additional Cardholder, shall have all obligations for their safekeeping, as well as those referring to the PIN code, provided for herein. In case of usage of the functionalities for authorization of payment operations through the UBB Mobile application in the manner described herein, the Cardholder, respectively the Additional Cardholder, shall undertake to comply with the provided for in the present General Terms on Payment Services for Individuals of the Bank with regard to the usage of UBB Mobile, as well as to prevent access by a third person, other than the Cardholder, respectively the Additional Cardholder, to the device, on which the UBB Mobile application has been installed.

VII.7.C. (new, adopted on 10.10.2024, in effect as of 10.12.2024, repealed, in effect as of 01.08.2025)

VII.9 (new, adopted on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of

10.12.2024). The Cardholder/ the Additional Cardholder, shall be obliged to immediately inform the Bank upon received inquiries about entering or providing of the dynamic 3D Secure Code the static 3D Secure Code and the 3DS PIN code from any sources, communication means and on any occasions, other than authorization of payment operations as per III.8.5 and Art. VII.2 hereof, including upon established unlawful attempts for disclosure of the codes, as well as in case of loss of the device, on which the UBB Mobile application has been installed.

VIII. Fees and commissions due by the Cardholder. Currency conversion.

VIII.1. Upon observance of the agreed as per Art. I.2, I.4 and I.5 hereof, for the issuance and use of the payment card(s), as well as in the cases explicitly specified herein and/or in the agreement for the respective payment card, the Cardholder shall owe to the Bank fees and commissions in type and amount as specified in the Tariff.

VIII.2. On the grounds of Art. 21 of Ordinance No. 3 of the BNB dated 18 April 2018 on the Terms and Procedure for the Execution of Payment Transactions and Use of Payment Instruments, by signing the respective payment card agreement, the Cardholder shall render his/her explicit consent to the Bank to collect ex-officio from his/her accounts, amounts, payable by the Cardholder, under receivables of the Bank due from him/her, (for example, but not limited to, payment of interest, repayment installments under loans and credit cards, expenses for notification and collection of receivables, etc.) as well as with regard to fees and commissions, payable to it by the Cardholder pursuant to the Tariff, including such with regard to all operations and activities, performed by the Additional Cardholder. In case the currency in the account/s is different than the currency of the debt, the Bank shall be entitled to purchase an amount equal to the amount of the debt (at the Bank's respective exchange rate for the debt currency), by also deducting the expenses made.

VIII.3. (amended on 10.10.2024, in effect as of 10.12.2024, amended on 03.11.2025, in effect as of 01.01.2026, amended on 13.07.2026, in force in effect as of 01.10.2026) For payment transactions made with debit and credit payment cards issued by the Bank of the following brands/types: Debit Mastercard OK, Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Debit Mastercard Business, Visa Business, Mastercard Business, Mastercard Corporate, carried out in a currency other than the currency of the payment account or of the credit limit, and for which payment transactions an international settlement is performed through the international card organizations Visa/Mastercard, or a national settlement through "Borica" AD, when converting the transaction amount to the bank account or to the credit limit, the Bank applies the exchange rate for cash operations in effect at the time of conversion, as determined by the Bank, and for cards of the brands/types Visa Debit, Debit Mastercard, Visa Gold Debit, Mastercard World Debit, Debit Cards for children/adolescents (14-18 years) – the exchange rate for non-cash operations in effect

at the time of conversion, for which the Cardholder gives their explicit consent by signing the respective payment card agreement.

VIII.3.A. (new, adopted on 10.10.2024, in effect as of 10.12.2024, amended on 03.11.2025, in effect as of 01.01.2026, amended on 22.12.2025, in effect as of 1.01.2026). For payment transactions abroad made with debit and credit payment cards issued by the Bank of the following brands/types: Debit Visa Classic, Debit Mastercard Standard, Debit Mastercard World, CARD Fix, Visa Classic Credit, Billa Visa Classic, Mastercard Gold Premium, Visa Platinum, AVON Mastercard, Картa Вноскa (Installment Card), Debit Mastercard Business Standard, Debit Visa Business Platinum, Mastercard Business Premium, Visa Business, carried out in a currency other than the currency of the payment account or of the credit limit, and for which payment transactions an international settlement is performed through the international card organizations Visa/Mastercard, or a national settlement through "Borica" AD, when converting the transaction amount to the bank account or to the credit limit, the Bank applies the card exchange rate valid for the day of posting of the respective transaction, for which the Cardholder gives their explicit consent by signing the respective payment card agreement. Information about the card exchange rate is published on the website: www.ubb.bg.

IX. IX. Provision of information on the payment operations effected through payment cards.

IX.1. Information on the payment operations with payment debit cards, issued to a payment account, may be obtained by the Cardholder as per the manner of receipt of information on the payment operations from a payment account, in line with the provided for in the General Terms on Payment Services for Individuals, respectively in the General Terms on Payment Services for Business Clients of the Bank.

IX.2.(amended on 20.12.2021, in effect as of 17.01.2022, amended on 10.10.2024, in effect as of 10.12.2024) Information about payment transactions with credit payment cards of the following brands/types Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, Mastercard Business, Mastercard Corporate, can be received by the Cardholder once a month at a branch of the Bank, in online and mobile banking upon conclusion of an online banking contract, through the "Electronic Notifications" service (subject to the respective application of the terms of use of the service), with a short statement on the Bank's ATM terminal device.

IX.2.A. (new, adopted on 10.10.2024, in effect as of 10.12.2024, amended on 02.06.2025, in effect as of 06.06.2025) Information regarding payment transactions made with credit payment cards of the following brands/types: CARD Fix, Visa Classic Credit, Billa Visa Classic, Mastercard Gold Premium, Visa Platinum, AVON Mastercard, Картa Вноскa (Installment Card), Mastercard Business Premium, Visa Business, may be obtained once a

month by the Cardholder at an email address provided by them to the Bank, as well as upon request at a Bank branch.

IX.3. (amended on 10.10.2024, in effect as of 10.12.2024) The Cardholder shall be obliged to act with due diligence when obtaining the information as per Art. IX.1, Art. IX.2.A and Art. IX.2 and inform the Bank in case he/she has not received information about the payment operations with a payment debit or credit card in any of the above-stated ways, as well as to keep himself/herself updated on a regular basis of the transactions, effected with the payment card.

IX.4. (amended on 10.10.2024, in effect as of 10.12.2024) The Bank and the Cardholder agree that the Cardholder, respectively the Additional Cardholder, shall be deemed informed of the execution of the respective payment information at the moment when the information on the transactions has been made available to them in some of the ways, specified in Art. IX.1, Art. IX.2.A. and IX.2.

X. Customer Contact Center.

X.1. The Client Contact Centre of the Bank shall provide over the phone the following services, related to the payment cards, upon the explicit request of the Cardholder:

X.1.1. Blocking/activation of payment debit and credit cards;
X.1.2. Request for issuance of a new PIN (for Cardholders under Art. I.1.1.);

X.1.3. Application for issuance of a new plastic payment card (for Cardholders under Art. I.1.1.);

X.1.4. Change of branch for delivery of the payment card (for Cardholders under Art. I.1.1.);

X.1.5. Information as to restrictions on the use of the payment card under Art. VI.2.2. and cancellation of the restrictions upon the explicit request of the Cardholder.

X.1.6. Provision of references on payment operations with the payment card (for Cardholders as per Art. I.1.1.);

X.1.7. Increasing the limits for execution of payment operations (for Cardholders as per Art. I.1.1.);

X.1.8. (new, adopted on 31.08.2020, in effect as of 03.09.2020, amended on 29.03.2021, in effect as of 30.03.2021) Receipt of a temporary code for the purposes of creating a static 3D Secure Code as per Art. VII.2.1 hereof.

X.1.9. (new, adopted on 31.08.2020, in effect as of 03.09.2020, amended on 25.05.2021, in effect as of 28.05.2021, amended on 10.10.2024, in effect as of 10.10.2024) Activating the payment card for effecting payment operations as per Art. III.1.8, Art. III.8.5. and Art. VII.2. hereof, as per Art. VII.7 and Art. VII.7.A and Art. VII.7.B. hereof.

X.2. For the purpose of guaranteeing the security during the holding of the conversation the Bank shall require authentication of the Cardholder in accordance with the used over-the-phone services and shall record the telephone conversation with the Cardholder for the purpose of improving the service-rendering process and confirming the statements made by the latter.

XI. Insurance of the Cardholder.

XI.1. The Bank shall offer to Cardholders as per Art. I.1.1. hereof to be included at their expense in the insurance programmes for cardholders of payment credit/ debit cards, provided by UBB's partner insurance companies. Upon his/her consent the Cardholder shall sign an insurance policy, a certificate or another document, issued by the insurers.

XI.1.1 The insurance premiums shall be borne by the Cardholder, by deducting those from the latter's payment account (as regards insurance premiums, related to payment debit cards) or from the disposable credit limit (as regards insurance premiums, linked to payment credit cards) for which the Cardholder shall grant his/her explicit consent.

XI.1.2. The entry into effect and termination of the insurance policies, the coverages and the excluded risks, the insurance premiums, the tax accrual on the insurance premiums, as well as all other conditions, shall be settled in the insurance policy (certificate or another document) and/or in the insurers' General Terms.

XI.1.3. Upon payment of indemnity under insurance policies, related to payment credit cards, the Cardholder shall consent to having all insurance indemnities paid to the Bank for the purposes of repaying liabilities of the Cardholder, having originated from his/her utilization of the provided credit limit.

XI.1.4 In the event that the insurance benefits and amounts received from the insurers do not fully cover the Cardholder's obligations to the Bank, specified in the previous article, the Cardholder or his heirs shall be responsible for repaying the remainder of the debt.

XI.1.5 In case the insurance indemnities and amounts, received from insurers, exceed the Cardholder's liabilities as per Art. XI.1.3, the difference after the full repayment of the amounts due to the Bank, shall be transferred to an account of the Cardholder, respectively to such of his/her heirs.

XI.1.6. The insurance programmes' validity shall be 365 days and shall be automatically renewed each year, as well as after a payment card's re-issuing.

XI.1.7 The Cardholder agrees, in case an insured event occurs, that the Bank shall provide information to the insurer, as necessary for payment of the indemnity.

XI.2. By signing the Agreement for Issuance of a Payment Credit Card, Cardholders as per Art. I.1.2 shall grant their irrevocable consent for the Bank to conclude and the Cardholder to use, over the card's validity period, a *Travel Abroad Insurance*. The entry into effect and the termination of the insurance, the covered and excluded risks, as well as all other terms and conditions, shall be settled in the insurance policy (certificate or another document) and in the General Terms of the Insurer. The insurance premiums for the stated insurance shall be paid by the Bank and the insurance shall be concluded at an insurance company and under terms and conditions, selected by the Bank, while the Cardholder shall be obliged to abide by all the terms, conditions and requirements of the Insurer. The insurance shall be valid for the term of validity of the card and shall be renewed automatically upon renewal of the card. In the cases when the Cardholder permits past due payables of the amounts, utilized from the credit limit or should the loan

(credit limit) be declared callable ahead of schedule for any reason whatsoever, the Bank's obligation to maintain the said insurance shall lapse.

XI.2.1. The Bank and Cardholders under the previous Article agree that all insurance indemnities for the stated insurance shall be paid by the Insurer in favour of the Insuree and shall not be used for repayment of the Cardholder's liabilities.

XI.2.2. Cardholders as per Art. I.1.2 agree, should an insured event occur, that the Bank shall provide information to the Insurer, as necessary for payment of the indemnity.

XI.A. (new, adopted on 10.10.2024, in effect as of 21.10.2024) "Inresto" service

XI.A.1. (new, adopted on 10.10.2024, in effect as of 21.10.2024, amended on 03.11.2025, in effect as of 01.01.2026). Cardholders under Art. I.1.1. of these General Terms and Conditions who are authorized users of debit payment cards issued to payment accounts in euros, who have concluded a separate agreement with the Bank for transactions with financial instruments, and who have submitted an application for using the "Inresto" service through UBB Mobile, by submitting the application and in accordance with the parameters specified therein by the Cardholder, give their explicit consent that, upon making a payment under Art. III.1.3. and Art. III.1.4. of these General Terms and Conditions with the debit payment card(s) specified by them in the application, the Bank shall deduct from the payment account(s) to which the card(s) are issued an amount equal to the difference between the payment amount and the next higher round amount, multiplied respectively by the multiplier specified in the application ("Turbo function"/"Speed"), but not exceeding the available balance in the account, whereby the amount thus formed is reserved/blocked from the available balance in the euro account designated by the Cardholder in the application for the "Inresto" service.

XI.A.2. (new, adopted on 10.10.2024, in effect as of 21.10.2024, amended on 03.11.2025, in effect as of 01.01.2026) Upon accumulation of a reserved/blocked amount under the preceding article XI.A.1. in an amount equal to EUR 5.11 (five euros and eleven euro cents), the said amount shall be used to acquire units in collective investment schemes representing contractual funds in accordance with the terms and conditions of the separate Agreement for Transactions with Financial Instruments concluded between the Cardholder and the Bank and the appendices thereto.

XI.A.3. (new, adopted on 10.10.2024, in effect as of 21.10.2024) The reserved/blocked amount under the preceding article XI.A.2. forms part of the receivables on the account and is subject to enforcement or collection in accordance with the applicable legislation.

XI.A.4. (new, adopted on 10.10.2024, in effect as of 21.10.2024) The Cardholder has the right to temporarily suspend or terminate the withholding of funds as specified in Art. XI.A.1 via UBB Mobile. Upon termination, if the Cardholder wishes to use the "Inresto" service again, he/she should submit a new application.

XII. Responsibilities of the Bank and the Cardholder.

XII.1. (amended on 31.08.2020, in effect as of 03.09.2020)
The Bank shall not be held liable for deals and legal relations, with regard to which the respective payment card is being used. The Cardholder, respectively the Additional Cardholder, shall be liable for all his/her acts and obligations, originating from the use of the payment card, as he/she shall also be fully responsible for all acts and obligations, originating from the use of the payment card on the part of the Additional Cardholder.

XII.2. The Cardholder and the Additional Cardholder shall be obliged to use the payment card in accordance with the currently effective legislation, the present General Terms and the Agreement for issuance of the respective payment card. The Cardholder and the Additional Cardholder shall be obliged to act with due diligence, as they shall not use the payment card, nor shall they permit third persons to perform actions or achieve goals that are prohibited by law or may infringe upon the Bank's reputation.

XII.3. The Bank shall be entitled to block at any time the payment cards, issued to the Cardholder, respectively to the Additional Cardholder, upon data that funds have been received in a payment account of the Cardholder, opened with the Bank, as a result of fraud, for which blocking the Cardholder shall grant his/her unconditional and irrevocable consent.

XII.4. The Cardholder shall bear full responsibility for all payment transactions with the payment card in the cases when it has been provided by him/her, respectively by the Additional Cardholder to a third person.

XII.5. The Bank shall not be held liable for the nonperformance on its obligations under the Agreement for issuance of the respective payment card and under the present General Terms, having occurred as a result of extraordinary technical reasons, such as information systems' failure, communication lines' disruption, electricity outage and others, as well as in case of extraordinary circumstances, such as natural disasters, general strikes, technical malfunctioning, and any other circumstances that are beyond the Bank's control.

XII.5.A. (new, adopted on 10.10.2024, in effect as of 10.12.2024) The Bank shall not be liable if it blocks a payment card as a result of a written request or a telephone notification submitted by a third party regarding the loss, theft, seizure, or other unlawful use of the payment card, provided that such request or notification contains false information and the Bank has taken the necessary measures to block the payment card. The Bank is not liable for any damages, losses or lost profits that may arise from this.

XII.6. The Bank shall not be held responsible, in case a payment operation with the payment card has been rejected due to technical or communication reasons in the systems of other operators, banks or other entities, involved in the payment process, including upon the counterparty's denial to accept the payment for reason of circumstances beyond the Bank's control.

XII.7. The Bank shall not be held liable upon rejection to execute an operation with a payment card, triggered by lack of disposable balance in the Cardholder's account or upon insufficient disposable credit limit.

XII.8. In the cases when the Bank is held liable for unauthorized or imprecisely effected payment operation with a payment card, in order to have its responsibility engaged, it is a mandatory condition for the Cardholder, respectively for the Additional Cardholder, to have informed the Bank of the unauthorized or imprecisely effected payment operation without unjustified delay in the manner specified in Art. V.2.7., however, not later than 13 months, counted from the date of debiting the payment account, to which a payment debit card has been issued, respectively reducing the credit limit for operations effected with a payment credit card.

XII.9. (amended on 03.11.2025, in effect as of 01.01.2026)
The Cardholder shall sustain the losses, related to all unauthorized payment operations, originating from the use of a lost, stolen or embezzled payment card, in amount not more than EUR 50. The rule as per the preceding sentence shall not apply in case the loss, theft or embezzlement of the payment card could not have possibly been found by the Cardholder, respectively by the Additional Cardholder prior to the payment, except for cases when the latter has acted with the aim to defraud, or the damage has been inflicted by omission or commission of an employee, a representative or a branch of the Bank.

XII.10. (amended on 31.08.2020, in effect as of 03.09.2020)
In case of unauthorized payment operations, caused by the Cardholder, respectively by the Additional Cardholder, through either fraud or non-performance on one or more of their obligations as per Art. V.2.1 - V.2.8, VII.4, VII.8, VII.9 and XII.8 due to malice or utter negligence, the damage shall be borne by the Cardholder, irrespective of its amount.

XII.11. Upon observance of the agreed in the present Section XII, the Bank shall refund to the Cardholder the value of the unauthorized payment operation and if applicable, shall restore the Cardholder's payment account to its state, preceding the unauthorized operation with the payment card, immediately and in any case no later than the end of the next business day, after it has found or has been notified by the Cardholder, or by the Additional Cardholder of the unauthorized operation, except in cases when the Bank has well-founded suspicions about fraud and has informed the respective competent authorities thereof.

XII.12. (amended on 10.10.2024, in effect as of 10.12.2024)
In order to assess whether there is a failure to fulfill the obligations of the Cardholder, respectively the Additional Cardholder under Art. XII.10 due to intent or gross negligence, all facts relevant to the relevant payment transactions shall be taken into account, including, but not limited to, whether the Cardholder, respectively the Additional Cardholder has stored the payment card together with a document or other medium containing a PIN recorded on it; has disclosed the PIN and/or the codes under Section VII above to a third party, including a family member or relative; has given the payment card for use by a third party or has agreed to or allowed it to be used by a third

party. Malice or utter negligence on the part of the Cardholder, respectively the Additional Cardholder, can be established through (but not limited to) one or several of the following ways: investigation by the Bank within the proceedings before the Reconciliation Committee on Payment Disputes with the Commission for Consumer Protection; through litigation; upon investigation by police authorities or international card organizations, before which a chargebacks procedure has been initiated. The Cardholder, respectively the Additional Cardholder, shall provide his/her consent for the investigations under the present article, as well as shall render full cooperation for clarifying the circumstances, subject to check.

XII.13. In case of unsubstantiated chargebacks on the part of the Cardholder or the Additional Cardholder, for transactions, actually effected by him/her or contesting the amount of such transactions, the Bank shall be entitled to terminate its relations with the Cardholder, with regard to any used product, including also by making several or all of its receivables from the Cardholder callable ahead of schedule.

XII.14. (amended on 28.02.2025, in effect as of 28.02.2025) In case upon completion of the procedure for establishing the operation's authenticity the chargeback has been found groundless, the Cardholder shall bear all costs, pertaining to the chargebacks procedure. If an amount as per Art. XII.11 has been reimbursed to the Cardholder, upon proven groundless chargeback, the reimbursed amount shall be debited from the Cardholder's account/credit limit.

XII.15. (amended on 10.10.2024, in effect as of 10.12.2024) On the basis of Art. 67, para. 4 of the PSPSA, the Bank and the Cardholder under Art. I.1.2., as well as Cardholders who have concluded agreements for the issuance of payment debit cards with the Bank, in which the applicability of the General Terms and Conditions for Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for legal entities is agreed, as well as all cardholders who have concluded contracts with the Bank for the issuance of a payment debit or credit card, who do not have the status of "consumer" within the meaning of par. 1, item 40 of the Additional Provisions of the Payment Services and Payment Systems Act, agree that in the relations between them, arising from the concluded contracts for the issuance and use of payment debit and credit cards, the cardholders may not refer to and derive rights from Chapter IV of the PSPSA, from the provisions listed in Art. 67, para. 4 of the PSPSA, and from the provisions of these General Terms and Conditions, reflecting the relevant legal texts cited in this Art. XII.15, and cannot engage the Bank's liability in connection with these provisions.

XIII. Termination of payment debit and credit card agreements.

XIII.1. Unless the respective agreement stipulates otherwise, the agreement for issuance of a payment debit or credit card/ credit limit between the Bank and a Cardholder as per Art. I.1.1 shall be terminated, as follows:

XIII.1.1. with a written notice from the Cardholder to refuse to reissue the payment card, submitted one month before its expiration date;

XIII.1.1.A. (new, adopted on 10.10.2024, in effect as of 10.12.2024) with two months' written notice from the Bank to the Cardholder

XIII.1.2. during the payment card's validity period, with a one-week notice in writing by the Cardholder.

XIII.1.3. Upon availability of the prerequisites, stipulated in Art. I.4.;

XIII.1.4. unilaterally by the Bank - upon the Cardholder's failure to appear and receive a re-issued payment card within a period of 3 /three/ months, following the expiry of the old card's validity period, as well as upon breach of and/or non-performance on the agreement's provisions or those in the present General Terms on the part of the Cardholder or the Additional Cardholder;

XIII.1.5. The Bank shall reserve its right not to re-issue a payment debit card in case no payment operations were effected with that card over the last 12 months prior to the date of re-issuance, in which case the agreement shall be terminated with the expiration of the payment debit card's validity period;

XIII.1.6. upon the Cardholder or the Additional Cardholder's death or placement under judicial disability;

XIII.1.7. in other cases provided for by law.

XIII.2. Unless the agreement stipulates otherwise, the agreement for issuance of a payment debit or credit card/ credit limit agreement between the Bank and a Cardholder as per Art. I.1.2 shall be terminated, as follows:

XIII.2.1. with a notice in writing by the Cardholder for refusal of the cards' re-issuance, submitted one month before expiry of the cards' validity period;

XIII.2.2. during the cards' validity period, with a one-week prior notice in writing by the Cardholder or the Bank, as all issued cards shall have to be returned. The Cardholder shall be held responsible for all transactions under all issued cards by his/her request, which transactions have been posted in the Bank, irrespective of whether their financial presentation in the Bank succeeds the termination date of the respective agreement.

XIII.2.3. with a prior notice in writing for termination by the Cardholder, in case of disagreement with the limits, fees or interest rate terms, defined by the Bank, within a 2-week period of the notification about the amendments, as the Client shall be obliged to return all cards as at the moment of submitting the notification and repay all amounts, due to the Bank, including those with accounting treatment after the agreement's termination.

XIII.2.4. unilaterally by the Bank - upon the Cardholder's failure to appear and receive a re-issued card within a period of 3 /three/ months, following the expiry of the old card's validity period, or upon breach of other arrangements between the Bank and the Cardholder;

XIII.2.5. The Bank shall reserve its right not to re-issue a card in case it is not being used and in case over the last 12 months prior to the date of renewal no payment operations were effected with it.

XIII.3. The agreements for bank payment cards, through which preferential conditions are being provided to cardholders, shall be terminated upon expiry of an issued card's validity period, when this is needed due to objective impossibility to have those renewed by the Bank under the terms and conditions, negotiated between the Bank and the Cardholder.

XIII.4. (amended on 10.10.2024, in effect as of 10.12.2024) Upon termination of the respective agreement, the Cardholder shall be obliged to pay all due amounts to the Bank, originating from the relations between the Bank and the Cardholder under the terminated agreement. If, as at the moment of submitting a request for termination of the agreement on the part of the Cardholder there is a pending chargebacks procedure, related to transactions effected with a payment card, then the contractual relations shall be terminated following the procedure's completion.

XIII.5. Upon termination of the respective agreement, the Cardholder shall pay the periodically accrued fees under the agreement, pro rata to the expired effectiveness period of the agreement. When such accrued fees have been paid in advance, they shall be reimbursed proportionally to the terminated period, as this rule shall not apply in the event of an agreement's termination due to non-performance of obligations by either party.

XIV. Filing of complaints. Alternative methods for resolving disputes

XIV.1. Every Cardholder may file a complaint in relation with the use of payment services hereunder in a manner, most convenient for him/her: at any branch of the Bank; on the Internet page of the Bank; at the head office address of the Bank; through the Client Contact Centre.

XIV.2. Complaints may be filed on a standard form of the Bank, as the Cardholder shall mandatorily state at least two names, Personal ID Number (EGN), respectively a company name and a company ID, exact address, telephone /e-mail for contact, manner of receiving a reply and a signature, as well as an in-tray reference number of a complaint, filed with the Ministry of Interior, in the cases when such has been filed in relation to the subject of the complaint to the Bank.

XIV.3 Within a seven-day period the Bank shall reply in the manner, indicated by the Cardholder, or shall inform the Cardholder of the period, within which he/she shall receive a reply, which period shall not exceed 35 business days of the complaint's receipt, in the cases of factual or legal complexity, as for example - collecting of information from payment institutions or other third parties, initiated penal proceedings on the reviewed case, etc.

XIV.4 (amended on 10.10.2024, in effect as of 10.12.2024). If the Bank has not provided a reply within the periods as envisaged above, and in case its decision is not deemed satisfactory by the Cardholder, the dispute may be referred to the Reconciliation Committee on Payment Disputes with the Commission for Consumer Protection. The address of the Commission for Consumer Protection is the following: Sofia city, postal code 1000, No. 1 Vrabcha Street, floor 4. Additional information about the Reconciliation Committee

on Payment Disputes with the Commission for Consumer Protection and the terms and conditions on alerting it is available on the Internet page of the Reconciliation Committee on Payment Disputes with the Commission for Consumer Protection - <https://abanksb.bg/pkps/>.

XV. Personal Data

XV.1. The Bank shall process the personal data of the Cardholder/Additional Cardholder 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. By signing the agreement for issuance of the respective payment card, the Cardholder/Additional Cardholder shall state his/her awareness of the document entitled *UBB AD Information on the Processing of Personal Data*, available on the Bank's website and in the banking halls, and that through it he/she has become informed about:

XV.1.1. the Bank in its capacity as a personal data controller and how to contact the Bank's Data Protection Officer;

XV.1.2. (amended on 07.12.2020, in effect as from 15.12.2020) his/her rights with regard to the processing and protection of his/her personal data and how to exercise those, incl. information about his/her right to obtain information about the type of data concerning him/her which are being processed by the Bank and about their source in case they have not been collected from the client; his/her right to request obliteration, rectification or deletion of his/her personal data, which processing is inaccurate or unlawful, insofar as there are legal prerequisites for this; his/her right to object against the processing of his/her personal data, when this is being performed based on a legitimate interest of the Bank; as well as about his/her right to withdraw his/her consent to the processing of his/her personal data for certain purposes;

XV.1.3. the grounds for processing his/her personal data, incl. information that the Bank shall not process his/her personal data for preparing a client profile and for offering personalized products or services directly without the Client's explicit consent;

XV.1.4. the purposes for which the Bank processes his/her personal data, obtained under the conditions of the particular Agreement, incl. together with other personal data which the Bank has lawfully obtained from third parties, incl. other personal data controllers, as well as about the right of the Bank to process his/her personal data also after it has discontinued the provision of payment services, in the cases when this is needed for fulfillment of a statutory obligation of the Bank or for protection of its lawful interests and in other cases, as provided for by the law.

XV.1.5 the recipients, to which his/her personal data may be provided by the Bank in the cases, permitted by

law - other personal data controllers or personal data processors, acting on the Bank's behalf, including, but not limited to: state and municipal bodies and institutions, insurance and health insurance companies, credit registers and bureaus, entities specialized in risk analysis and assessment, collecting of receivables or preventing and establishing illegal actions, including crimes; about eventual provision by the Bank of the Client's personal data to third countries, while observing the regulatory requirements, including also electronic cross-border transfer of data, necessary for effecting international transactions, by providing this data to payment systems' operators and other entities, specialized in processing of transactions with payment instruments;

XV.1.6. The periods for which the Bank stores his/her personal data.

XVI. Additional Provisions

XVI.1. The applicable legislation to the relations between the Bank and the Cardholders, regarding the subject hereof as per Art. I.1 shall be the laws of the Republic of Bulgaria. Unless resolved through mutual consent or in the manner, as provided for Art. XIV.4 any disputes between the Cardholder and the Bank, pertaining to the subject hereof, shall be referred for resolving before a Bulgarian court of respective authority.

XVI.2. The agreements for issuance of payment debit and credit cards, as well as the present General Terms, shall be concluded in Bulgarian language. The communication between the Cardholder and the Bank shall be carried out in Bulgarian language, unless otherwise provided for in the respective agreement or the present General Terms, statements and notifications shall be sent in writing to the most recent address, as specified by the Cardholder before the Bank, respectively to the head office address of the Bank. In case of failure to find the Cardholder at the address as per the preceding sentence within two consecutive days for delivery of the respective statement or notification, the latter shall be deemed duly delivered to the Cardholder.

XVI.3. (new, adopted on 10.10.2024, in effect as of 10.12.2024, amended on 28.02.2025, in effect as of 01.08.2025.). 1. In effect as of the date of entry into force of this Article XVI.3., these General Terms and Conditions shall supersede Section VIII – "Debit Card" of the General Terms and Conditions for Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals, Section VII – "Debit Card" of the General Terms and Conditions for the Provision of Payment Services, Debit Cards and KBC Online Bulgaria for Legal Entities, as well as the General Terms and Conditions for Payment Instruments – Credit Cards for Individuals and Business Owners.

2. The cancellation shall enter into force with respect to clients who have concluded contracts for the issuance of payment debit and credit cards with the Bank, in which the applicability of the General Terms and Conditions for Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for individuals, the General Terms and Conditions for Payment Accounts and Services, Debit Cards and KBC

Online Bulgaria for legal entities, as well as the General Terms and Conditions for Payment Instruments - Credit Cards for individuals and business owners, respectively, with respect to the use of these payment credit cards, and the provisions of these General Terms and Conditions shall apply to them, including, but not limited to, the provisions of Section VII thereof. The sending of notifications in accordance with Section VIII.5 of the General Terms and Conditions for Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals, or in accordance with Section VII.5 of the General Terms and Conditions for the Provision of Payment Services, Debit Cards and KBC Online Bulgaria for Legal Entities, shall be maintained for the cardholders under item 2 of this Article XVI.3. who have requested the service.

3. The cardholders under item 2 of this Article XVI.3. have the option to register their cards in mobile applications developed by external providers and to perform transactions with them, subject to the provisions set out in Appendix No. 1 to these General Terms and Conditions – Terms and Conditions for Performing Payment Transactions with Payment Debit and Credit Cards through Third-Party Mobile Applications.

4. (repealed, in effect as of 01.08.2025)

5. In effect as of the date of entry into force of this Article XVI.3., the General Terms and Conditions for the Use of the "Apple Pay" / "Google Pay" Service shall be repealed. The registration of payment debit and credit cards issued by the Bank in third-party mobile applications is carried out in accordance with the procedure set out in Appendix No. 1 to these General Terms and Conditions – Terms and Conditions for Performing Payment Transactions with Payment Debit and Credit Cards through Third-Party Mobile Applications.

XVI.4. (new, adopted on 28.02.2025, in effect as of 01.08.2025). In effect as of the date of entry into force of this Article XVI.4., Appendix 2 to these General Terms and Conditions – General Terms and Conditions for the Use of the DigiPay Mobile Wallet – shall be repealed.

These General terms were approved by the Management Board of the Bank on 16.03.2020 and shall come into effect as of 27.05.2020. As from the date of their entry into effect, they shall be applicable to all agreements between the Bank and the Cardholders, in relation to issuance and use of payment debit and credit cards/credit limit, which limit is being utilized through a payment credit card.

These General terms were amended with a decision by the Management Board of the Bank on 31.08.2020 and shall come into effect as of 03.09.2020. As from the date of their entry into effect, they shall be applicable to all agreements for issuance and use of payment debit and credit cards/agreements for credit limit, which limit is being utilized through a payment credit card, concluded between the Bank and the Cardholders, to whom the Bank has sent a free of charge text message (SMS) as per the agreed in Art. VII.2.1. These General terms were amended with a decision by the Management Board of the Bank on 07.12.2020, and the amendments came into effect as of 15.12.2020. These General terms were amended with a decision by the Management Board of the Bank on 08.02.2021, and the

amendments came into effect as of 15.02.2021. These General terms were amended with a decision by the Management Board of the Bank on 29.03.2021, and the amendments came into effect as of 30.03.2021. These General terms were amended with a decision by the Management Board of the Bank on 25.05.2021, and the amendments came into effect as of 28.05.2021. These General terms were amended with a decision by the Management Board of the Bank on 23.11.2021, and the amendments came into effect as of 23.11.2021. These General terms were amended with a decision by the Management Board of the Bank on 20.12.2021, and the amendments came into effect as of 17.01.2022. These General terms were amended on 08.12.2023, and the amendments came into effect as of 08.02.2024. These General terms were amended on 10.10.2024, and the amendments came into effect as of 10.10.2024, 21.10.2024 and 10.12.2024, respectively. As of December 10, 2024, the General terms for using the DigiPay mobile wallet are an integral part of these General terms as Appendix 2 to them. These General terms were amended on 28.02.2025, and the amendments came into effect as of 28.02.2025, 28.05.2025 and 01.08.2025, respectively. These General terms were amended on 02.06.2025 and the amendments came into effect as of 06.06.2025. These General terms were amended on 10.09.2025, and the amendments came into effect as of 01.12.2025. These General terms were amended on 03.11.2025, and the amendments came into effect as of 01.01.2026. These General terms were amended on 22.12.2025, and the amendments came into effect as of 01.01.2026

These General Terms and Conditions were amended on 13.07.2026 and the amendments shall come into effect as of 01.10.2026