GENERAL TERMS OF UBB AD ON PAYMENT SERVICES FOR INDIVIDUALS

I. SUBJECT

1.1. These General Terms settle the relations between UNITED BULGARIAN BANK AD (referred to hereinafter as the Bank or UBB), registered in the Commercial Register with the Registry Agency, Company ID Number 000694959, with its supervisory authority being the Bulgarian National Bank, registered as Administrator of Personal Data under number 0006399 with the Commission for Personal Data Protection, having its seat and registered office at the following address: Sofia city, 89B Vitosha Blvd., electronic address www.ubb.bg and the User of Payment Services, (referred to hereinafter as Client), having user capacity, in line with payment services and payment instruments, relating to those, as follows:
1.1.1. Opening, servicing and closing of payment (current) and of other bank accounts. Bank accounts can be payment, as well as non-payment ones (accounts opened only for storing of funds or for repayment of loans);
1.1.2. Effecting of payments through using payment instruments offered by UBB, regardless of the availability of a bank account;
1.1.3. Submission of payment orders for credit transfers;
1.1.4. (deleted, in effect as from 01.01.2026);
1.1.5. (amended on 27.10.2025, in effect as from 01.01.2026) Effecting of cash operations;
1.1.6. Access to accounts and bank cards through online banking and mobile banking;
1.1.7. (deleted, in effect as from 12.06.2022)
1.1.8. (deleted, in effect as from 27.05.2020)
1.1.9. (amended on 06.07.2020, in effect as from 08.09.2020) Giving consents regarding accounts and cards and inquiry services through a Client Contact Center.
1.1.10. Submitting of orders for recurring fund transfers.
1.1.11 Other, which the Bank may create for use by the Client.
1.2. The relations between the Bank and the Client with regard to payment services are described in these General Terms, comprised of general sections, treating all payment services and instruments, as well as special sections, describing the specifics of the separate types of payment services and the related to them payment instruments, except for the explicitly stated in the Transitional and Final Provisions of the present General Terms.
1.2.1. Information about the settlement of relations between UBB and heirs of deceased clients are an integral part of these General Terms and are available on UBB's web site www.ubb.bg
1.2.2. The terms and conditions for utilization of an approved credit limit, applicable to credit cards, are an integral part of these General Terms, as regards credit card agreements, concluded with United Bulgarian Bank AD, Company ID Number 000694959 prior to 23.07.2014, and are accessible on UBB's website www.ubb.bg
1.2.3. (new, adopted on 16.03.2020, in effect as from 27.05.2020) The relations between the Bank and the Client regarding the issuance and use of payment debit and credit cards, shall be settled by the General Terms on Issuance and Use of Payment Debit and Credit Cards, representing an integral part of the agreement for issuance of the respective payment card.
1.3. (amended on 11.11.2019, in effect as from 18.11.2019). For any account, as well as for certain types of payment instruments (bank cards and online banking and mobile banking) a separate agreement shall be signed, specifying the characteristics of the particular payment service or payment instrument. The Client's signature or the signature of another authorized person to dispose of the account under the account opening agreement and/or in the Client Identification Questionnaire shall be accepted by the Bank and the Client as signature specimen of the respective person.
1.4. To bank accounts not used for payment, the rules treating single operations shall apply, regulating the terms and conditions for withdrawing and depositing amounts in those accounts.
1.5. UBB AD Fees and Commissions' Tariff (FCT) and UBB AD Interest Rates' Tariff (IRT), referred to hereinafter jointly as the Tariffs, are an integral part of these General Terms.

II. COMMUNICATION BETWEEN THE CLIENT AND THE BANK – BECOMING AWARE OF THE TERMS AND CONDITIONS, NOTIFICATIONS, MESSAGES, ACCOUNT STATEMENTS

Becoming aware of the Bank's terms and conditions on payment services and amendments thereto

2.1. (amended on 28.02.2025, effective as from 28.02.2025) These General Terms and the Bank's Tariffs (in their part applicable to the respective payment service or payment instrument) shall be provided to the Client on a long-lasting storage medium prior to signing an agreement for opening an account, issuing of a payment instrument or a payment service, as well as upon request on his/her part. The main method for providing information on long-lasting storage media, which concerns all Clients, is to publish the respective documents in the Bank's website, www.ubb.bg.
2.1.1. These General Terms and the Tariffs are maintained available for the Client on a hard copy in the banking halls.
2.1.2. These General Terms, the Bank's Tariffs and any other important information for the Client, related to payment services, is available at any time in a specially designated information field on UBB's website www.ubb.bg.
2.2. Upon signing the agreement for the respective account, payment instrument or service, the Client declares that he/she has been provided with these General Terms and the respective parts of the Tariffs, applicable thereto, has become aware of those and has made an informed decision to sign the agreement.
2.3 (amended on 28.02.2025, effective as from 28.02.2025) The Bank shall employ due care to inform its clients of all amendments to these General Terms and the Tariffs in relation to the terms and conditions for effecting of payments, by disclosing information on that not later than two months prior to entering effect of the changes by one or several of the specified ways:
2.3.1. Detailed information, including all amendments:
a. Upon request – on paper at a branch of the Bank;
b. On the UBB website at the following address www.ubb.bg in a dedicated info field, as per Item 2.1.2 above, also accessible at a branch of the Bank through scanning a QR code, containing a link to the said info field;
2.3.2. Information on availability of amendments:
a. (deleted, in effect as from 06.06.2025)
b. (deleted, in effect as from 27.05.2020)
c. (new, adopted on 28.02.2025, in effect as from 28.02.2025) By means of notifications, sent in one of the following ways, namely: to a valid email address, stated by the Client; by means of a PUSH notification in the environment of the specialized application for mobile devices, called *mobile banking functionality* and/or *UBB Mobile*; by means of a short text (SMS) or a Viber message, sent to the Client's mobile phone number, registered with the Bank; on paper, sent to the registered with the Bank address of the Client in the Republic of Bulgaria, using the services of a provider of universal and/or non-universal postal services – in the cases when the Bank does

not have data about the Client's email address or mobile phone number;
2.4. The change shall become effective on the date, indicated in the Bank's notification and shall concern all users of UBB payment services. Upon the Client's disagreement with the changes, he/she may at any time terminate the frame agreement prior to the date, on which the said changes are proposed to become effective, without being liable for any expenses and indemnities.
2.5.1. The minimum two-month period under art.62, par.1of the Law on Payment Services and Payment Systems shall not be applicable to the cases of adding a new service or expanding the access channels to an available service, i.e. in the cases when the Bank adds new terms and conditions or proposes more favorable terms and conditions than those, preceding the amendment.
2.5.2. (deleted, in effect as from 27.05.2020)

Change of interest rates on deposit bank accounts (time deposits)

2.6. In case of a change in interest rate terms and conditions, applied by the Bank on deposits, opened prior to the date of the change, the interest rate terms and conditions shall be updated after the maturity date and shall concern the next agreed deposit period.

Individual information – account statements for movement on accounts and operations with payment instruments

2.7. (amended on 01.07.2019, effective as from 22.07.2019, amended on 16.03.2020, in effect as from 01.07.2025, amended on 06.06.2025, in effect as from 01.07.2025). The client shall have access to the individual information about account movements and balances and information about operations with a payment instrument depending on the provisions of the respective contract for account/payment instrument and these General Terms - to be received on a hard copy in a branch of the Bank in online/mobile banking or by email – at a valid email address specified by the Client.
2.7.1. (amended on 16.03.2020, effective as from 27.05.2020, deleted, with the effect of 01.07.2025)
2.7.2. The client shall undertake to inform the Bank in case of his/her failure to receive account statements in the agreed/requested manner. In case of a non-received account statement, of which the Bank has not been informed and more than one period of the agreed term for its receipt has elapsed, it shall be considered that the Client has acted with negligence and has not employed the due care to receive information of the effected transactions, unless he/she has proven an objective impossibility during that period to either notify the Bank or to become informed of his/her account movement / payment instrument transactions.
2.7.3. If the Client has indicated an incomplete or incorrect address, as well as in case he/she has failed to notify the Bank in either writing or by calling its Client Contact Centre of a change in his/her address, all notifications and invitations for which that is the selected manner of notification, sent by the Bank to the Client at the indicated address, shall be considered validly delivered. Upon a twofold failure on different days to find the Client at the address stated by him/her for the purpose of serving the notification, sent by the Bank (regardless of its nature), then the said notification shall be deemed validly delivered.
2.7.4. (amended on 01.07.2019, effective as from 22.07.2019) A statement upon request may be received at any branch of the Bank. When it is received, the Bank shall send a free text message at the Client's mobile phone number registered with the Bank, containing information about the account balance in line with the statement.
2.7.5. Information on account movements/effected transactions over the current period (encompassing the current and the previous month) may be also obtained through the Client Contact Centre, in accordance with these General Terms.
2.7.6. (in effect since 31.10.2018.) The Bank shall provide at least once per annum upon the Client's request at a branch of the Bank a report on all charged fees, and, if applicable, information about the interest rates for payment account overdraft, credit interest rate on the payment account, as well as the total amount of the accrued interest for the respective period for the services, pertaining to the payment account.
2.7.7. (new, adopted on 01.07.2019, effective as from 22.07.2019) The Bank shall send a free text message once a year at the Client's mobile phone number registered with the Bank, containing information about the balances of the Client's accounts on which there have not been movements in the previous calendar year.
2.8. Each online banking Client, as per the Bank's terms and conditions for this type of service, may receive information on his/her account movements /transactions with his/her payment instrument in his/her personal user profile in the online banking for the period after signing the Online Banking Agreement and after adding the account for use through this channel.

2.9. (deleted, in effect as from 01.07.2025)
2.10. (deleted, in effect as from 27.05.2020)
2.11. (deleted, in effect as from 28.02.2025)
2.12.(amended on 06.06.2025, with the effect as from 01.07.2025) Clients, who have provided and verified their email address, shall obtain information about the products and services, used by them, as well as up-to-date information about other products and services, offered by the Bank. Email verification shall be made through online banking All notifications about payment products and services, sent by the Bank to the Client at an email, registered by the latter and verified by the Bank, shall be considered duly delivered. Information about the verification procedure has been published on the online banking web page within Frequently Asked Questions and Help sections.

III. TERMS AND CONDITIONS FOR REGISTRATION AND IDENTIFICATION OF CLIENTS UPON SIGNING AGREEMENTS FOR OPENING OF ACCOUNTS / ISSUING OF PAYMENT INSTRUMENTS/CONTRACTS AND REMOTE FINANCIAL SERVICES

Identification of clients.

3.1.1. (amended on 03.02.2020, in effect as from 01.04.2020) According to the applicable legislation the Bank shall identify and verify the identity of clients, by demanding the respective documents, serving for ascertaining their identity. Identification of clients may also be effected remotely through the specialized application for mobile devices (Mobile Banking) of the Bank, and the compatible with it means for remote authentication, ensured by providers of remote authentication means, while observing the applicable legislation. .
3.1.2. (amended on 03.02.2020, in effect as from 01.04.2020, amended on 07.03.2023, in effect as from 07.05.2023) The Client shall prove his/her identity with a valid identity document containing a photograph, issued by the country, whose citizen he/she is, as follows: Bulgarian citizens – ID card; nationals of a Member State of the European Union and citizens of Switzerland – ID card; international passport; non-EU nationals – international passport; refugees and persons who have been granted humanitarian status – refugee card;

card of a foreign national who has been granted asylum; card of a foreign national who has been granted humanitarian status; temporary identity card of a foreign national; certificate for travelling abroad for refugees; certificate for travelling abroad for foreign nationals who have been granted asylum; certificate for travelling abroad for foreign nationals who have been granted humanitarian status; certificate for travelling abroad for stateless persons. Upon remote authentication the client shall prove his/her identity by a valid ID card and shall state/fill out all needed data and facts by means of an electronic statement, signed with a Qualified Electronic Signature, issued by a provider of qualified authentication services. Regarding foreigners, permitted to reside in this country residence permits (long-term or permanent) shall be also required, issued by the authorities of the Ministry of Interior. Upon subsequent servicing the client shall identify himself/herself with the document used upon making the initial identification or with a re-issued document of the same type.
Remote authentication of foreigners is not allowed.
3.1.3. (amended on 03.02.2020, in effect as from 01.04.2020) Representatives of local or foreign natural persons, authorized to open /close accounts, as well as effect operations on these persons' behalf and for their account shall be subject to that same identification /verification procedure, as applicable to the Client.

Remote authentication per proxy is not allowed.
3.1.4. The Client, respectively his/her representative shall consent to the Bank's photocopying his/her identity document for its archives and for having it entered in its electronic system.
3.2. (amended on 28.02.2025, in effect as from 28.05.2025) Along with the identity document the Bank may also demand from the Client /Client's representative other documents, as well as require certain declaration statements to be filled out in view of the particular product, abidance by regulatory requirements or application of good banking practices. The Client, respectively his/her representative or proxy shall be obliged to provide and/or update upon demand by the Bank documents, data and information, related to compliance with the regulations on the measures against money laundering and financing of terrorism, as stipulated in the local and European legislation, as well as such, regarding the fulfillment of other regulatory obligations, inc. but not limited to: A duly filled out Questionnaire with information about the Client (Know Your Customer - KYC Questionnaire); a declaration statement in writing, in view of ascertaining as to whether the person falls into some of the categories as per Art. 36 of the Measures Against Money Laundering Act (a Politically Exposed Person or a person, related to such); a Questionnaire regarding the assets of such a person; a Declaration Statement on the purposes for the automated exchange of financial information and others. Should there be non-performance on the obligation of the Client and/or that of his/her Proxy pursuant to the present Item 3.2., the Bank shall be entitled to apply appropriate measures, including such, restricting the use of payment services and other instruments on the part of the Client, or terminate the agreements for payment services, concluded with the Client pursuant to the procedure, envisaged in these General Terms.
3.3.1. The Client shall be obliged to inform the Bank, (through official or notarized private documents), of each and every change in the facts and circumstances, representing a regulatory requirement for opening an account, which may entail change in identification data and ascertained circumstances upon the initial registration in the core banking system. In case of ambiguity in data regarding a Client, the Bank may deny performance of a transaction until the duly certification of the occurred changes in the data.
3.3.2. Upon signing an agreement for opening a new account / issuing of a new payment instrument, the Client shall present only recent data, in case there are changes after the initial registration or such data, required according to the specifics of the Agreement for the respective payment instrument.
3.4. The Bank shall be entitled to refuse registration of a client, respectively the opening of an account, with no obligations to motivate the reasons for the denial.

Terms and conditions for treatment of persons, authorized by the Client

3.5.1.(amended on 06.06.2025, in effect as from 06.08.2025) Account disposal by a proxy shall be permitted in all branches, in case that the power of attorney has been input in UBB's Authorities Verification Electronic System. The power of attorney shall be provided by the proxy in original or in a notarized copy, true to the original.

3.5.2. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 09.08.2023, in effect as from 09.10.2023). In case of disposal with amounts in the account by a proxy, the latter shall have to present the identification document, described in the power of attorney. The Bank shall accept the proxy's identification to be also made with a reissued document (upon expiry of the validity of the one, described in the power of attorney). The power of attorney shall have to explicitly indicate the Client's will for disposal by the proxy of the amounts in the account.
3.5.3. Opening of an account by a re-authorized person shall not be allowed. The performance of operations by a re-authorized person in an already opened account shall be allowed only in case the Client has indicated in his/her initial power of attorney the right of the empowered person to re-authorize.
3.5.4. Should the power of attorney contain complicated assumptions, amount limits or other specific restrictions or requirements of the Client, the Bank may either demand opening of a special-purpose account, pursuant to Item 4.1.3. of the present General Terms, or refuse the rendering of the service to the Client.
3.5.5. In case that the Bank has not been notified beforehand and in writing by the Client that a proxy will appear on his/her behalf, as well as in terms of the range of his/her powers, and the presented power of attorney contains texts, which application is ambiguous, or there is a considerable time period elapsed since the moment of the power of attorney's drafting or its last use, as well as in other cases, explicitly indicated herein, the Bank may refuse rendering the service to the proxy, without justifying its interpretation of the authorization clauses.
3.5.6. (amended on 09.08.2023, in effect as from 09.10.2023) In case of changes in the persons, authorized to dispose of the amounts in the account, the Client shall be obliged to immediately and personally notify the Bank. as respectively the provisions of Item 3.8.1. through to Item 3.8.4. of the present General Terms shall apply.
3.5.7. (amended on 07.03.2023, in effect as from 07.05.2023, amended on 02.05.2023, in effect as from 07.05.2023) In strict observance of the provisions of item 3.7.5.1, the Bank accepts that powers of attorney for disposal of current accounts and savings deposits shall concern also deposits, opened to those.
3.5.8. (amended on 07.03.2023, in effect as from 07.05.2023, amended on 02.05.2023, in effect as from 07.05.2023) In cases other than those provided for in item 3.7.5.1, the Bank shall not accept powers of attorney from Clients, (except for powers of attorney, drawn on the basis of a sample form of the Bank), if the date of attestation of the Client's signature precedes the date of appearance of the proxy at the Bank by more than five years.
3.5.9. (deleted, in effect as from 07.05.2023)

Powers of attorney, with signatures attested by a notary public, certified by Bulgarian consulate officials abroad; powers of attorney, certified by local administration authorities in the Republic of Bulgaria and registry judges; powers of attorney, certified by foreign notaries

3.6.1. (amended on 16.03.2020, in effect as from 27.05.2020) For the purposes of receiving authentication means for access to online and mobile banking, the Bank shall neither accept powers of attorney with attestation of the Client's signature made by local administration authorities in the Republic of Bulgaria and registry judges pursuant to the procedure of Art. 83 of the Notaries and Notarial Activities Act, nor such, attested by foreign notaries.
3.6.2. (amended on 25.01.2021, in effect as from 28.01.2021, amended on 11.05.2024, in effect as from 11.05.2024) The Bank shall accept powers of attorney for representation of the Client before the Bank made via a proxy with a power of attorney attested by a Bulgarian notary public or by local administration authorities of the Republic of Bulgaria and Registration Judges as per the procedure of Art. 83 of the Notaries and Notarial Activities Act, as well as powers of attorney attested by the Bulgarian Consulate officials abroad, and as regards foreign notaries public - the powers of attorney can only be attested by such from the United States of America, Canada, the United Kingdom of Great Britain and Northern Ireland, and the countries of the European Union.
3.6.3. (amended on 09.08.2023, in effect as from 09.10.2023) Powers of attorney, as well as other official documents, drawn up in a foreign country, shall be presented to the Bank certified in a Bulgarian embassy or consulate in the respective country or legalized, respectively accompanied with an "apostille" and translated into Bulgarian language by a sworn translator, with attestation of the translator's signature by a notary public.

3.6.4 (new, adopted on 05.08.2026 in effect as from 05.08.2026) Upon authorization for disposal of term deposits, the Power of Attorney should have the authorizer's signature attested by a notary public, while abiding by the Rules on Power of Attorney Acceptance as per Item 3.6.2 hereof.

Authorization for remote access to payment instruments

3.7.1. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 09.08.2023, in effect as from 09.10.2023.) Remote access payment instruments –online and mobile banking - shall be used personally by the Client. The Client shall be entitled to authorize third persons to access and dispose of his/her accounts via these payment instruments, upon observance of the provisions herein. The persons, authorized under the preceding sentence shall not be entitled to re-authorize third persons for operation in the online/mobile banking.
3.7.2. (amended on 09.08.2023, in effect as from 09.10.2023) The Bank shall accept proxies for signing agreements on the Client's behalf, as well as for receiving a payment instrument and its personalized security features after its issuance/re-issuance by the Bank, conditioned on observance of the present General Terms and availability of an explicit provision in the power of attorney about such actions. The Power of Attorney shall have to be attested by a Bulgarian notary public or by a Bulgarian Consulate official abroad.
3.7.3. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 09.08.2023, in effect as from 09.10.2023, amended on 11.03.2024, in effect as from 11.05.2024). Submitting and changing a mobile telephone number for the purpose of receiving personalized security features – SMS passwords / codes for activation and verification upon using the online / mobile banking shall be performed personally by the Client, and by a proxy on behalf of the Client - only if the proxy has been explicitly authorized for this action with a Power of Attorney, attested by a Bulgarian notary public, or by a Bulgarian Consulate official abroad, as the power of attorney shall have to specify a particular mobile telephone number.
3.7.4. (deleted, in effect as from 27.05.2020)

Powers of attorney for disposal of funds at a branch of the bank, prepared as per the Bank's sample form and signed in the presence of a bank employee

3.7.5. (new, adopted on 07.03.2023, in effect as from 07.05.2023, amended on 09.08.2023, in effect as from 09.10.2023). The Bank shall accept powers of attorney for disposal of the Client's funds at a branch of the Bank, effected through a proxy by virtue of a power of attorney, prepared as per the Bank's sample form and signed in the presence of a bank employee, in strict observance of the following rules:
3.7.5.1. (new, adopted on 07.03.2023, in effect as from 07.05.2023, amended on 02.05.2023, in effect as from 07.05.2023, amended on 05.08.2026 in effect as from 05.08.2026,). The Client shall affix his/her signature on the power of attorney in the presence of a Bank employee who is authorized for such purpose and in the presence of the proxy, who shall provide his/her signature specimen.
3.7.5.2. (new, adopted on 07.03.2023, in effect as from 07.05.2023, deleted, in effect as from 07.05.2023)
3.7.5.3. (new, adopted on 07.03.2023, in effect as from 07.05.2023, deleted, in effect as from 07.05.2023)

Power of attorney's revocation

3.8.1. (amended on 07.03.2023, in effect as from 07.05.2023 amended on 09.08.2023, in effect as from 09.10.2023.). The revocation of a power of attorney shall be made personally by the Client in writing at a chosen by him/her branch of the Bank.
3.8.2. (amended on 07.03.2023, in effect as from 07.05.2023) The Bank shall terminate the rendering of payment services under a power of attorney, when it has received a notification in writing according to the preceding item that the power of attorney has been terminated or revoked. The Bank shall not be held liable when it has not been timely notified in writing of either the revocation or termination.
3.8.3. The appearance of a new proxy shall not terminate the former proxies' powers.
3.8.4. (new, adopted on 16.03.2020, in effect as from 27.05.2020) Upon revocation of the power of attorney of a Client's proxy, entitled to access online/mobile banking, the Client shall also fill in a Data Amendment Card to discontinue the said person's access to the accounts via the online banking system.

IV. ACCOUNT TYPES

4.1. The Bank shall open the following account types to individuals:
4.1.1. current accounts;
4.1.2. savings accounts;
4.1.2.1. saving deposits;
4.1.2.2. time deposit.
4.1.3. accounts with a special regime and purpose: with predefined terms and conditions for disposal or serving a special purpose (donor account, account in favor of a third person); accounts with guarantee functions (escrow accounts), opened to service a large-value purchase, in view of guaranteeing on the part of the Bank, that upon proving the conclusion of a specific deal, the funds will be released in favor of the seller.

4.1.4. payment Account with Basic Features (PABF).
4.2. Accounts of individuals, needed in relation to the profession or economic activity, practised by them and requiring a registration under the procedure of the Act on BULSTAT Register, shall be opened under the procedure for business clients.
4.3. The Bank may also open other account types, apart from the above described, upon preliminary agreeing the particular terms and conditions with the Client.
4.4. Within the framework of the above-described account types the Bank may provide to a particular group of Clients target products, which specific terms and conditions are regulated in the respective agreements and Tariffs.
4.5. The Bank shall be entitled to provide each Client with the opportunity to choose a combination of the products, offered by the Bank under the terms and conditions, stated in the Tariff.

Current Accounts

4.6. The Bank shall open a current account for an indefinite period in the Client's name, in and from which against consideration fund transfers and deposits shall be received and payments shall be effected within the available amounts.
4.7. The client may use an overdraft on the account up to a preliminary defined contractual limit, based on a separate agreement, concluded with the Bank.

Payment account with basic features -PABF

4.7.A. (amended on 31.08.2023, in effect as from 01.09.2023, (amended on 27.10.2025, in effect as from 01.01.2026) Upon the Client's request, The Bank shall open a payment account with basic features in euro (EUR) for an indefinite time-period, as a tool for fee-based delivery of the following services:
1. Payment account opening, using and closing;
2. Depositing of funds in a payment account;
3. Cash withdrawal from the payment account at a teller desk or at an ATM terminal device
4. Execution of the following payment transactions:
a. (deleted, in effect as from 01.01.2026);
b. Payment transactions via a payment card, including online payments,;
c. Credit transfers, standing orders included, at ATMs, POS terminals or teller desks, as well as via the Bank's online banking systems
4.7.B. (amended on 31.08.2023, in effect as from 01.09.2023, amended on 08.11.2024, in effect as from 08.11.2024) The Bank may refuse opening of a Payment Account with Basic Features in the following cases:
1. The client already holds a Payment Account with Basic Features with the Bank, unless notified that his/her account is going to be closed.
2. The Client hereby acknowledges that he/she holds a Payment Account with Basic Features (PABF) with another bank on the Republic of Bulgaria's territory or there is more than one payment account in his/her name, maintained with the Bank, or with another bank on the Republic of Bulgaria's territory, through which he/she may use all services as per Art. 118, Para 1 of the Payment Services and Payment Systems Act, unless acknowledging to have been notified that his/her account will be closed;
3. Opening of the account would entail breach of the legal provisions, governing the prevention of the financial system's involvement in money laundering and terrorism financing.
4. 7.C. The Bank shall notify the Client in writing of the grounds for refusal under the preceding items, unless disclosure of such information contradicts the national security aims, public order or legislation preventing the financial system's involvement in money laundering and terrorism financing. With the notification the Bank shall inform the Client of the procedure for submission of complaints against the refusal and of the possibility to refer to the Bulgarian National Bank (BNB) and the Payment Disputes' Reconciliation Commission.

Savings accounts

4.8. Savings accounts cover savings deposits and time deposits.

Savings Deposits

4.9. Savings deposits represent accounts for storage of funds over an indefinite period for saving purposes.
4.9.1. Savings deposits can also be child savings deposits, as well as a deposit under a special condition. Savings deposits shall be opened in favor of third persons only upon availability of family reasons.
4.9.2. An Account Holder of a child deposit can be any infant or minor Bulgarian citizen.
A child deposit shall be opened:
a. For infants (children, who have not reached 14 years of age) by any parent or guardian, as the amounts on deposit shall be disposed of against presentation of a permit, issued by the respective regional court;
b. For minors (children, who have reached 14 years of age, but have not completed 18 years) by the minor herself/himself, with the consent of one or both parents or guardians, as in case of disposal with funds – after presenting a permit by the respective regional court;
c. By minors themselves, who are aged over 16 years and married, against presentation of a Civil Marriage Certificate.

Time Deposits

4.10. Under a time deposit agreement the Bank accepts to keep money, payable on a particular date (maturity) or upon other terms and conditions for payment, as stipulated in the agreement. The safekeeping may also be effected through blocking an amount in a current account or a savings deposit of the Client.
4.11. A time deposit agreement can be concluded under the condition that the Client is a holder of an account in the same currency type, in which he/she wishes the time deposit to be opened. The individual features of the selected deposit type shall be indicated in the respective agreement and the Tariffs.
4.12. The disposal of the deposit shall be made through the account, to which it has been opened.
4.13. In the case of a standard time deposit the Client may select at maturity one of the following options:
4.13.1. to renew the deposit over the same period, while also adding to the principal the accrued interest from the previous period;
4.13.2. to renew the deposit over the same period with the amount of the initial principal, while posting the accrued interest in the account, to which the deposit has been opened;
4.13.3. to terminate the deposit, while posting the principal and the accrued interest in the account, to which the deposit has been opened;
4.13.4. for separate deposit types the Client may select the accrued interest to be posted in an account, different from the one, to which the deposit has been opened.
4.14. The Client may terminate a time deposit agreement upon presenting his/her copy of the Time Deposit Agreement and an identity document.
4.15. The Client may terminate a time deposit agreement without penalty in the accrued interest, on the date, specified in the agreement. If this date is a non-business day, the closing

shall be performed on the first business day, following the date of the period's expiry.
4.16. Upon early termination of the agreement on the part of the Client or upon enforcement actions, the Bank shall accrue interest on the amount for the time of its actual staying on deposit at a reduced interest rate, as determined in the Tariffs.
4.17. (amended on 27.10.2025, in effect as from 01.01.2026) Upon termination of an agreement for a time deposit in a foreign currency the amount, which is smaller than the smallest denomination banknote in the respective foreign currency, shall be paid in its euro equivalence, according to the buy exchange rate of UBB.

Accounts in favor of third persons and donor accounts

4.18. Apart from child savings deposits the Bank may open accounts in favor of a person, specified by the negotiator under assumptions, provided for by law. If the third person fails to give his/her consent for the stipulation in his/her favor within a deadline, specified in a notification for the opened account, the funds shall be reimbursed to the negotiator.
4.19. An account in favor of a third person can also be opened under donor campaigns, as well as in case of incapacity of the person, in whose favor the funds are being raised, to consent to the stipulation made in his/her favor, i.e. upon absence due to medical treatment, the consent shall not be required. Upon disposal with the funds in the account, the regime, envisaged in the agreement for account opening or in an enactment, shall be observed.

Donor accounts, opened by the person, in whose favor the funds are being raised

4.20. Donor accounts for treatment of minors shall be opened by their legal representative, while for persons of lawful age, impeded to be present in the Bank – by a relative of theirs, who shall declare the type of her/his kinship ties with the person, in whose favor the account is being opened. The Bank shall not reimburse donor installments to the depositors in case of failure to achieve the purpose of fund raising or upon other circumstances. Upon accomplishing/failure to accomplish the purpose and having a remaining balance, it will be disposed of by the person, in whose favor the account has been opened.

Account disposal and closing

4.21. Accounts shall be disposed of and closed by the Client at any UBB branch, with the exception of accounts with a special regime and purpose, which shall be disposed of in the branch of their opening.
4.22. (new, adopted on 24.01.2023, in effect as from 06.04.2023) Outgoing fund transfers from account, exceeding the amount, stated in UBB Fees and Commissions Tariff for Individuals, shall be executed only and solely if these have been ordered via the online banking functionality, upon observance of the present General Terms and the provisions in the concluded agreement for online banking.

Interest rates

4.23. The Bank shall accrue interest on the account balance, in accordance with the interest rate, applicable to the specific account type, as indicated in the Interest Rates' Tariff. Amounts below the minimum balance, specified in the Fees and Commissions' Tariff, shall not bear interest.
4.24. The Bank shall deduct and pay a tax on the income from interest, pursuant to the effective legislation.

IVA. PAYMENT ACCOUNT SWITCHING (Current account and Payment Account with Basic Features)

4.25. The Bank shall deliver to its Clients a service for switching a payment account when the payment accounts have been maintained in one and the same currency with other banks in the Republic of Bulgaria.
4.26. Information as to the terms and conditions for switching payment accounts, covering the role of both the switching and the accepting bank during each stage of the procedure on payment account switching and the related deadlines, are available on a durable storage medium in the Bank's website www.ubb,bg, as well as on a hard copy upon request at any branch of the Bank.

V. TERMS AND CONDITIONS FOR EFFECTING PAYMENTS

5.1. (amended on 06.07.2020, in effect as from 08.09.2020) Account funds shall be disposed of through payment documents, prepared by the Bank, payment documents, containing all essential requisites, required by the regulator, as well as regulated remote methods for effecting transactions through bank cards, online banking, mobile banking and a Call Center, while observing the specific characteristics of the different account types, the legal requirements and the terms and conditions of the Bank.
5.2. The Bank shall effect payments from the account only by order of or with the preliminary consent of the Client, under terms and conditions set by her/him, up to the available account balance and the agreed overdraft. The Bank shall not perform partial payments under separate orders or payment requests. An exception to these rules shall be made only for enforcement actions as provided for by the law, in the cases of ex-officio collection under the procedure of Ordinance № 3 of the BNB, as well as upon refunding of amounts, received in the account due to an error or incorrectly effected operations (ex-officio rectification transfers).
5.3. The Bank shall perform the payments in the chronological sequence of receiving payment orders / requests, except for the cases of enforcement collection of receivables and ex-officio rectification transfers.
5.4. (amended on 27.10.2025, in effect as from 01.01.2026) The types of payment operations, performed by the Bank, are: withdrawal and depositing of cash; receiving credit transfers; ordering and receiving cash transfers; payment operations with a card.

Costs

5.5. The Bank shall accept for execution credit transfers with the following instructions in terms of expenses:
5.5.1. shared (SHA) – the payer and the beneficiary shall pay the fees and commissions respectively to the payer's bank and to the beneficiary's bank, as the correspondent bank may deduct expenses from the fund transfer amount;
5.5.2. at the expense of the payer (OUR) – the payer shall pay all fund transfer fees, including those of the beneficiary's bank;
5.5.3. at the expense of the beneficiary (BEN) - the beneficiary shall pay all fund transfer expenses, including those of the payer's bank.
5.6. The restrictions on determining the expense allocation manner are specified in the Bank's Tariff, Fund Transfers Section.

5.7. The client shall undertake to pay all fees, commissions, interest and other due amounts, as indicated in the Bank's Tariffs, including exchange rate differences (in case the Bank performs currency conversion upon a received transfer in a currency, different than the currency in which the account is being maintained).

Verification of Payee

5.7a (new, adopted on 21.09.2026, in effect as from 01.12.2026) The Bank provides its Clients with the **Verification of Payee (VoP)** service whereby, prior to accepting an order for a standard credit transfer in euro (SEPA Credit Transfer) or an instant credit transfer in euro (SEPA Instant Credit Transfer), the Bank performs a mandatory verification of the correspondence between the IBAN and the name of the payee as registered with the payee's bank. The service enables such verification where the payees' accounts are held with payment service providers within the Single Euro Payments Area (SEPA) and where such payment service providers are reachable for the Verification of Payee service.

5.7a.1 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The **Verification of Payee (VoP)** service is provided where the payment account identifier (IBAN) and the name of the payee have been entered by the payer/Client in the payment order for the credit transfer. The Bank shall provide a mandatory service for matching the payment account identifier against the name of the payee by sending a request to the payee's payment service provider (PSP) to verify the payment account identifier and the name of the payee.
Where there is **no match**, the Bank shall notify the payer/Client accordingly and inform them that authorising the credit transfer may result in the funds being transferred to a payment account that does not belong to the payee specified by the payer/Client.
Where the name of the payee specified by the payer/Client and the payment account identifier **closely match**, the Bank shall provide the payer/Client with the name of the payee associated with the IBAN of the payment account as registered with the payee's bank.
Where the verification cannot be performed, for example due to a technical issue or the unavailability of the payee's PSP, the Bank shall notify the payer/Client that the verification cannot be performed and inform them that authorising the credit transfer may result in the funds being transferred to a payment account that does not belong to the payee specified by the payer.

5.7a.2 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The **Verification of Payee (VoP)** service is provided through **UBB Online**, **UBB Mobile**, as well as at a branch/business centre of the Bank, immediately after the payer/Client provides the payee information and before confirming the credit transfer.

5.7a.3 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The Bank shall inform the Client or their representative under Article 6.4 of these General Terms and Conditions of the result of the **Verification of Payee (VoP)** through UBB Online and UBB Mobile. Where the service is provided in connection with payment orders submitted on paper at a branch/business centre of the Bank, the result of the Verification of Payee shall be communicated by a Bank employee in person to the Client or to their duly authorised representative entitled to dispose of the funds in the respective account, in accordance with the rules for acceptance of powers of attorney under these General Terms and Conditions.

5.7a.4 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The Bank shall execute an order for a credit transfer in euro or an instant credit transfer in euro within the Single Euro Payments Area (SEPA) after performing the **Verification of Payee** and upon confirmation by the Client, or by their duly authorised representative entitled to dispose of the funds in the respective account in accordance with the rules for acceptance of powers of attorney under these General Terms and Conditions, or by a person under Article 6.4 of these General Terms and Conditions via UBB Online/UBB Mobile, that they have been informed of the result of the verification and wish the credit transfer/instant credit transfer order to be executed.

5.7a.5 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The Bank shall not be liable where the execution of a credit transfer order results in the transfer of funds to a payment account that does not belong to the payee specified by the payer, provided that the Bank has executed the order after performing the Verification of Payee and has received confirmation from the Client or their authorised representative in accordance with Article 5.7a.4 that they have been informed of the result of the verification. In such cases, the risk and responsibility arising from the transfer of funds to an incorrect payee shall remain entirely with the Client.

5.7a.6 (new, adopted on 21.09.2026, in effect as from 01.12.2026) The Bank provides the **Verification of Payee** service in compliance with **REGULATION (EU) 2024/886 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 13 March 2024 amending Regulations (EU) No 260/2012 and (EU) 2021/1230 and Directives 98/26/EC and (EU) 2015/2366 as regards instant credit transfers in euro**, and no fee shall be charged to the Client for the service.
informed of the result of the verification.

Authorization of payment operations

5.8. (amended 27.10.2025, in effect as from 01.01.2026) A payment operation is considered authorized from the moment, in which the Client has:
5.8.1. Submitted a signed payment order (upon effecting a credit transfer or cash operations) or
5.8.2. (amended on 16.03.2020, in effect as from 27.05.2020) With a remote method she/he has:
a. submitted a payment order or has given his/her consent through the online or mobile banking channel, while observing the specific requirements for operation through this particular channel;
b. (deleted, in effect as from 08.09.2020)
c. submitted a payment order via a payment debit or credit card in line with the applicable conditions thereto;
d. upon receipt at the Bank of a payment order, submitted by the Client through a Payment Initiation Service Provider (PISP).

Deadlines, terms and conditions for submission of orders and effecting of payment operations

5.9. The Bank shall perform the payment operations under Item 5.4 hereof, while keeping the deadlines for execution, cut-off time for receiving orders and fee allocation principles, as specified in the Fees and Commissions' Tariff. When the payment order is received on a non-business day, it shall be considered received on the next business day. When the payment order has been received on Saturdays, it shall be deemed received on the first business day to follow.
5.9.1. In case by the cut-off time for receipt of payments to be processed within the current day, there is no balance provided

in the account, sufficient to effect the payment order, the Bank shall return the payment document to the Client or shall make it available for her/him in the branch where it has been submitted;
5.9.2. A payment order, submitted through online banking or mobile banking shall be submitted one-off for processing in the Bank's accounting system.
5.9.3. (deleted, in effect as from 01.01.2026)
5.9.4. ((deleted, in effect as from 01.01.2026)
5.9.5. (deleted, in effect as from 01.01.2026)
5.9.6. (amended on 27.10.2025, in effect as from 01.01.2026) The client may cancel the payment and withdraw the payment order, submitted by her/him only if her/his account has not been debited up to the moment of withdrawal. The bank administration costs for the cancellation shall be at the Client's expense and up to an amount, as determined in the effective Fees and Commissions' Tariff.
5.10. The Bank may, after a written notification to the Client, refuse to apply some of the forms for cash or electronic payment on account, including refuse the effecting of a foreign currency transfer in order to observe international requirements, including imposed embargo restrictions on particular countries, legal entities /natural persons and organizations or risk limits of the Bank, as well as upon non-fulfilled obligations under contractual relations with UBB.
The Bank shall reserve itself the right to change the cut-off time for receipt of payments, specified in the Tariff, of which it shall notify the Client, according to the terms and conditions of Section II herein.
5.11. (amended on 27.10.2025, in effect as from 01.01.2026) The deadlines for execution of payment operations shall be, as follows:

- For crediting the account of the beneficiary's provider of payment services – by the end of the next business day, following the moment of the payment order's receipt; this period shall be extended with yet another business day upon initiation of paper-based payment operations.- Upon execution of payment operations in another currency within the European Union – the contractual deadlines between the user of payment services and its provider shall not exceed 4 business days after the moment of the payment order's receipt.

Additional documents

5.12. In case of cross-border fund transfers, as well as in case of payments between residents and non-residents within this country's territory, all documents, required pursuant to the foreign currency laws shall have to be provided.
5.13. Pursuant to the effective legislation and upon request by the Bank, the Client shall present a written declaration-statement on the origin of funds.

Currency Conversion

5.14. Upon a received or ordered fund transfer in a foreign currency, different than the currency in which the account is being maintained, the Bank shall perform ex-officio currency conversion (arbitration) upon terms and conditions, specified in the Fees and Commissions' Tariff.
5.15. Information on the exchange rates, applied by the Bank during the execution of payment operations, is available in the banking halls and through online and mobile banking, as the applicable exchange rate shall be the one, valid at the moment of effecting the operation.

Non-cash foreign currency operations with funds in a current account with same date value date

5.15a (new, adopted on 11.11.2019, in effect as from 18.11.2019) The Bank provides its Individual clients with a possibility to effect a foreign currency exchange electronically (non-cash or teller operation for one currency), with the funds available in their current accounts with regard to the currencies, with which the Bank operates, with value date (date of payment – delivery) the day of negotiation. In case of selected teller operation, the following operation – payment or delivery, should be mandatory effected electronically.
The relations between the Bank and the Client in connection to such foreign currency operations (non-cash or teller operation for one currency), shall be settled by the provisions of 5.15a – 5.15h hereof, which by accepting the present General Terms, the Client shall be deemed to have accepted as a contractual agreement with the Bank regarding the terms and conditions on concluding such deals.
5.15b (new, adopted on 11.11.2019г, in effect as from 18.11.2019) The Bank provides information on the official current exchange rates for the day for purchase-sale of foreign currency respectively at a teller desks or electronically in the office premises, on the Internet page of the Bank, on the home page of the electronic banking and the mobile banking application.
5.15c (new, adopted on 11.11.2019, in effect as from 18.11.2019) The Bank shall be entitled to amend the official exchange rates within the same day, as this amendment shall not pertain to already negotiated but unpaid deals as at the moment of the amendment
5.15d (new, adopted on 11.11.2019, in effect as from 18.11.2019) A currency deal within the meaning hereof, may be concluded in person at an office of the Bank or through remote negotiation (via the currency exchange module in the electronic or mobile banking). In both cases, a deal shall be deemed concluded and shall become irrevocable for the parties, as from the moment of reaching an agreement between the Client and the Bank with regard to the following deal parameters:
1) amount and currency of the purchased, respectively sold by the party, currency and sum;
2) payment and delivery - at a teller desks or electronically. In case of a teller operation, the following operation - payment and delivery, should be mandatory effected electronically;
3) the exchange rate of the deal;
4) value date of the delivery. In case of non-cash deals (between the client's accounts), negotiated by the Client via electronic banking, the value date of the delivery can be only on the day of negotiation (i.e. the same day). Deals at a teller desks are also concluded only and solely on the day of negotiation.
5.15e (new, adopted on 11.11.2019, in effect as from 18.11.2019, amended on 27.10.2025, in effect as from 01.01.2026) After conclusion of the deal, the Client shall undertake to perform the purchase-sale of foreign currency in accordance with all negotiated parameters of the deal.5.15f (new, adopted on 11.11.2019, in effect as from 18.11.2019) Upon effecting purchase-sale of foreign currency electronically the Client shall undertake to provide in the account, specified by him/her, available funds of the sold currency, which is sufficient to carry out the operation no later than the end of the business day of the value date of the deal. By accepting the present General Terms, the Client gives its prior written consent as per Art. 21 of Ordinance № 3 of the BNB dated 18th April 2018, for the terms and conditions and procedure for opening payment accounts, for execution of payment operations and for use of payment instruments, on which basis the Bank shall be entitled to collect ex officio and unilaterally, on the maturity date or after it, from the Client's account/s, opened with the Bank, all due amounts in relation to a concluded but unpaid foreign currency deal in accordance with this item.

Upon lack of funds on the account or upon negotiation of the deal via telephone without duly depositing of an order in the Bank, the latter shall deem the deal cancelled and shall perform ex officio a reverse deal (to the initially concluded one) as it applies the official as at the respective moment exchange rates of the Bank, as in this case the Bank may ex officio and unilaterally debit the Client's account/s opened with it, for repayment of all amounts in relation to the exchange differences arising from the reverse deal.

5.15g (new, adopted on 11.11.2019, in effect as from 18.11.2019, amended on 27.10.2025, in effect as from 01.01.2026) In case the Client wants to purchase or sell foreign currency against euro, the deal will be executed at the respective buy and sell rates of the Bank for the respective currency to the euro. If the Account Holder wants to purchase or sell currencies other than the euro, the Bank will execute the deal by using the buy and sell rates for the respective currencies to the euro or by applying a direct cross rate, in case it is explicitly agreed with the Bank for the particular deal under the conditions of 5.15d above.

5.15h (new, adopted on 11.11.2019, in effect as from 18.11.2019, amended on 27.10.2027, in effect as from 01.01.2026) If the Client wants to carry out a purchase-sale of foreign currency, which amount of a one-off deal, calculated as per the BNB exchange rate for the respective day, exceeds EUR 5 000 , the Client may negotiate a preferential exchange rate with the Bank.

Right of refusal to effect ordered payments and ex-officio operations

5.16. (amended on 31.05.2022, in effect as from 01.08.2022, amended on 08.12.2023, in effect as from 08.02.2024) The Bank may refuse to effect a payment order from and to a Client's account, in case there is ambiguity in the representative power of the person, submitting the payment order; unclear or illegibly filled in documents; lack of required documents, relating to the payment; imprecise instructions; presence of international sanctions in relation to individuals, institutions or countries, related to the order, submitted by the Client, as well as in the cases from and to the countries, as indicated in the General Information for UBB AD clients on embargo, restrictions and sanctions, etc. The Bank shall not accept clients, involved in any kind of virtual currency activities (crypto currencies, bitcoins, etc.). The Bank shall be entitled to refuse the provision of payment services, including, but not limited to, refusal to execute a submitted payment order in the cases when it has established and/or there are grounds for it to deem that such payment order is linked to transactions and relations with or is correlated to such currencies, their purchase, sale, exchange and trade and hence the Bank shall not be held liable for damage, sustained by the Client and linked with or originating from activities involving virtual currencies.

5.17. In case since the latest active operation on account there is an elapsed period of over six months (or another period according to the Bank's judgment), UBB shall apply additional measures for verifying the payer's identity, including also photocopying an identity document.

5.18. In case of erroneously received funds in an account of another holder due to an error of a Provider of Payment Services and regardless of whether the Client is payer or beneficiary of the transfer, the Bank shall be entitled to debit ex-officio the account with the amount of the incorrect transfer, while notifying the Client of the made rectifications. When funds have been received in the account as a result of fraud, the Bank shall be entitled to debit ex-officio the account with the respective amount and to effect an ex-officio rectification transfer to refund the improperly received amounts to an account of the payer or to an account of the payer's Provider of Payment Services, regarding which the Client gives his/her unconditional and irrevocable consent by accepting these General Terms and by signing the agreement for account opening.

5.19. (amended on 27.10.2027, in effect as from 01.01.2026) By virtue of Ordinance № 3 of the BNB the Bank shall be entitled to collect ex-officio from the account amounts, payable to it by the Client, under receivables of UBB (i.e.: payment of interest, repayment installments under loans and credit cards, expenses for notification and collection of receivables, etc.), as well as under fees and commissions, payable to it by the Client for rendered banking services, pursuant to the Tariffs, as from the moment of the amounts' deduction. If there are no funds in the particular account, the amounts may be collected from all other euro or foreign currency accounts of the Client with the Bank. 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 exchange rate of UBB for the debt currency), by also deducting the expenses made.

Recurring utility bill payments

5.20. (amended on 09.04.2026, in effect as from 14.04.2026, amended on 27.10.2025, in effect as from 01.01.2026) The Bank's Clients may select on a monthly basis to effect electronic payment of obligations under utility bills through a current EUR account or a credit card by brand/type Visa Classic, Mastercard Standard, Visa Gold, Mastercard Gold, issued by UBB.

5.21. The registration for payment of obligations to different companies is possible to be made for a different account or, respectively, for a different credit card.

5.22. Registration for payment of utility bills with a credit card shall be possible, on condition that the card has not been blocked.

5.23. Payments of obligations can be made of both the holder of the account / card, as well as from a third individual, explicitly registered by the Client.

5.24. (amended on 27.10.2025, in effect as from 01.01.2026) For having the service rendered, the Client needs to fill in a consent form for payment of utility bills– a sample form in which the Client shall indicate all utility companies, with which he/she wishes payments to be performed, and submit this form at a branch of the Bank or through the remote channels, indicated in Item 5.25.

5.24.1. The consent, submitted by the Client, shall not be bound by time and it may be revoked at any branch of the Bank, through filling out a consent/ consent change form, as well as through any of the remote channels, indicated in Item 5.25.

5.24.2. (new, adopted on 29.08.2025, effective from 15.11.2025) In the event that no payment has been made to a specific identification number communicated by a Client, for a period of 13 calendar months counted from the date of the last payment, the payment consent shall be deactivated. Subsequent payments to the same identification number shall require new registration as provided for in these General Terms and Conditions.

5.25. The form can also be filled in remotely through:

5.25.1. Online banking, while observing the specific requirements for using this channel.

5.25.2. Mobile banking, while observing the specific requirements for using this channel.

5.26. The Client may select either an automatic or manual mode for confirming utility bill payments, by stating it in the consent as per Item 5.24 herein.

5.26.1. Confirmation mode change may be made at a branch of the Bank, through the remote channels, indicated in Item 5.25, as well as via the Client Contact Centre.
5.27. Upon a selected automatic payment mode the Client shall indicate the respective account /card, from which the payments of obligations under a particular identification number shall be made, as the Client may also enter a maximum amount limit for payment under each particular identification number.
5.27.1. In case the amount payable exceeds the limit, determined by the Client, payment shall not be effected. Such obligations can only be paid manually by the Client through the remote channels, described in Item 5.25.
5.27.2. (amended, in effect as from 01.01.2026) Processing of automatic mode payments shall commence, following the registration of the respective consent for payment, upon availability of an obligation under the identification number, registered with the company.
5.28. Upon a selected manual confirmation mode, the Client needs to effect the payment through one of the remote channels, indicated in Item 5.25, while observing the specific requirements for using the respective channel and by selecting the account /card, from which the payment will be made.
5.29. Utility bill payment shall be effected only in case the obligation amount and the fee for effecting the transaction, as per the Bank's Tariff, is up to the available balance of the Client's account /card (own funds, agreed overdraft on account and available credit limit under a card).
5.30. No partial payment of obligations shall be allowed. The Client may pay all obligations that have originated under a particular identification number however he/she shall not be able to effect payments under separate invoices for this particular identification number.
5.31. Clients may register for receipt of free of charge e-mail notifications about:
5.31.1 Registration of a new consent for utility bill payment.
5.31.2 Availability of a new obligation;
5.31.3 In case of unpaid obligation, only upon first unsuccessful attempt. Such notification shall be sent only to clients that have chosen automatic payment mode.
5.31.4 Change in existing consent.
5.31.5 Consent deactivation.
5.32. Activation/deactivation of the service for receipt of e-mail notifications as per Item 5.31 can be made at the Bank's branches, as well as through the remote channels under Item 5.25. E-mail notifications shall be sent for all consents, registered by the Client.
5.33. Upon a change in the identification numbers on the part of some of the stated companies, the Client agrees that the Bank shall automatically continue with payments to the respective company under the new identification number, supplied by the company and corresponding to the subscriber number, stated by the Client upon his/her registration for the service.
5.34. In case of a loss, theft or unlawful deprivation of the credit card, registered by the Client and its re-issuance with a new number, the Bank shall automatically continue with the payment of services to the utility companies, registered by the Client. Payment of utility obligations shall not be allowed only in case of closing the credit card or its blocking because of past due payables.
5.35. Upon a dispute, arising from the Client's obligations to a utility company, the Bank shall not be deemed party to it, nor shall it be held liable for the authenticity of any data (such as the existence of obligations, obligation amounts, inaccurate or missing payment-related information etc.); for which the Client shall have to contact the respective company.
5.36. The Bank shall not be held liable upon technical issues, relating to access to the systems of the separate companies.
5.37 The Bank shall not be held liable upon submitted by the Client wrong identification numbers with companies, as well as upon wrongly stated e-mail address for notification receipt purposes.

Recurring payments

5.38. The Bank's clients may select to effect recurring payments from a standard current account, savings account, *Comfort* account, *Privilege* account, Payment Account with Basic Features and *Activity* account.
5.39. In order to register for the service the Client needs to fill in an order for recurring payments in view of effecting automatic recurring payments - a sample form, stating the following:
5.39.1. Data about the beneficiary and the latter's bank account (beneficiary's name, IBAN, bank and the bank's BIC code);
5.39.2. Amount of the requested recurring payment;
5.39.3. Day of the month for effecting the payments, on which the client's account will be debited with the indicated amount. In the cases when during various months such day is either a non-business one or non-existent, the payment shall be effected on the next business day;
5.39.4. Payments' recurrence (frequency). The client shall select the transactions' frequency with the following options: one, three, six, nine months or one year;
5.39.5. Start date (date of first payment). Date, from which the automatic transactions will be initiated;
5.39.6. End date (date of last payment). Date, on which the last payment will be made. In case such date has not been specified in the recurring transfer order, the latter shall be in effect until cancelled (for an unlimited period of time);
5.39.7. Account of the Client, from which recurring payments will be made.
5.40. Recurring payments can be:
5.40.1 Intrabank (within the system of UBB);
5.40.2. Interbank – routed to other banks on Bulgaria's territory.
5.41. Transactions' currency:
5.41.1. (amended on 27.10.2025, in effect as from 01.01.2026) Upon interbank transfers only transactions in euro (EUR) are allowed;
5.41.2. (amended on 27.10.2025, in effect as from 01.01.2026) Upon intrabank transfers, permitted transactions are in either EUR or in some of the following currencies: USD, CHF and GBP. Fund transfer in foreign currency shall only be made in case the payer's and the beneficiary's accounts are in one and the same currency.
5.42. The Client shall have to ensure the needed amount for effecting the payment by the end of the previous business day, preceding the payment date. When the selected payment date is a non-business one, the Client shall have to ensure the needed amount on the last business day preceding it.
5.43. Recurring fund transfers shall be effected prior to the start of the Bank' business hours for clients. When the selected payment day is a non-business one, fund transfers shall be effected on the next business day.
5.44. Recurring payment shall be made only on a designated day, as upon lack of funds or for some other reason, no payment shall be made within the days to follow.
5.45. In case of a non-effected transaction - the registration for the service shall not be discontinued for the subsequent periods.
5.46. Transaction limits. Upon registration for the service the following limits per separate transaction shall be applied:
5.46.1. (amended on 27.10.2025, in effect as from 01.01.2026) Up to EUR 5 000 for interbank transfers;
5.46.2. (amended on 27.10.2025, in effect as from 01.01.2026) Up to EUR 5 000 or up to 2 500 currency units for intrabank transfers;
5.47. Registration for the service can be made:
5.47.1. At any UBB branch;

5.48. A submitted by the Client recurring payment order may be withdrawn at any branch of the bank.
5.49. A recurring fund transfer shall be effected only in case the sum of the amount to be paid and the transaction fee is up to the available balance in the Client's account. Effecting of partial payments shall not be allowed.

Instant BLINK payment in EUR

5.50 (deleted, in effect as from 01.01.2026) 5.51. (deleted, in effect as from 01.01.2026)
5.52. (deleted, in effect as from 01.01.2026)
5.53. (deleted, in effect as from 01.01.2026)
5.54. (deleted, in effect as from 01.01.2026)

Transfer to Mobile Number (Blink P2P)

5.55 (new, adopted on 07.12.2023, in effect as from 08.12.2023). The Bank offers its clients who use UBB Mobile, the specially designed application for mobile devices, the option to register for the Transfer to Mobile Number service (Blink P2P), which is being provided through Mobile Lookup - Borica AD's centralized service for binding a unique bank account's identifier (IBAN) to a mobile telephone number of the account holder of the bank account.
5.56 (new, adopted on 07.12.2023, in effect as from 08.12.2023, amended on 27.10.2025, in effect as from 01.01.2026). Upon registration for the Transfer to Mobile Number service (Blink P2P) through UBB, the Client shall select one of his/her accounts in euro (EUR) maintained with the Bank, (except for payment accounts with basic features), for receiving the transfers to a mobile number. The account thus chosen shall be bound uniquely to the mobile telephone number provided by the Client to the Bank. The IBAN and the mobile telephone number shall be provided to Borica AD for the purposes of rendering the Transfer to Mobile Number service (Blink P2P).
5.57 (new, adopted on 07.12.2023, in effect as from 08.12.2023). After registration pursuant to the preceding Item 5.56, the Client will be able to receive in the selected account instant payments, ordered by clients of payment services providers, where the latter are certified for executing instant Blink P2P transfers, as well as intrabank transfers; all of the above shall use the Client's mobile telephone number, bound by the Client to that account, as a unique identifier of the recipient of the transfer. On its website www.ubb.bg, the Bank shall maintain information on the payment services providers stated in the present Item 5.57.
5.58 (amended on 09.04.2026, in effect as from 14.04.2026, new, adopted on 07.12.2023, in effect as from 08.12.2023, amended on 27.10.2025, in effect as from 01.01.2026). After registering for the service pursuant to the procedure of Item 5.56, the Client will be able to make transfers through UBB Mobile to accounts with the Bank, as well as instant payments to clients of payment services providers stated in Item 5.57, provided that the recipient numbers are part of the National Numbering Plan and are provided by digital mobile electronic communications operators registered in the Republic of Bulgaria. The transfers may be made from any of the Client's accounts in euro(EUR) maintained with the Bank, except for payment accounts with basic features, the Client stating the mobile telephone number of the recipient as a unique identifier of the recipient of the payment, provided that the latter is also registered for the Transfer to Mobile Number service (Blink P2P), as well as stating the amount and payment reason. The mobile telephone number of the recipient may be stated by selecting a person from those on the contact list on the device from which the Client uses UBB Mobile, which contact list is accessible for the service, as well as may be stated independently by the Client - by adding mobile telephone numbers of recipients registered for the service. The transfer order shall automatically upload both the name of the recipient of the transfer with which the recipient is registered in Borica AD's centralized Mobile Lookup service, as well as the name with which the recipient is saved in the contact persons list on the device from which the Client uses UBB Mobile. Before ordering an instant payment as per this Item 5.58, it is the Client's obligation to ensure that all data contained in the transfer order created by him/her is correct, including the accurateness of the recipient's names and the mobile telephone number to which he/she is ordering the transfer, as well as to check the amount and the reason for the transfer which he/she has entered. Registering for the Transfer to Mobile Number service (Blink P2P), the Client accepts that the payment documents (orders and account statements) will contain the recipient's mobile telephone number, bound to the unique identifier (IBAN) of the recipient's account where the Blink P2P transfers ordered by the Client are respectively received.
5.59 (new, adopted on 07.12.2023, in effect as from 08.12.2023). The Client may bind only one payment account to a particular mobile telephone number for receiving Transfers to Mobile Number (Blink P2P). In case that the Client has registered for the Transfer to Mobile Number service with another payment services provider using the mobile telephone number provided by the Client to the Bank, then the Client may order transfers pursuant to Item 5.58, but in order to be able to receive Blink P2P transfers pursuant to Item 5.57 in an account with the Bank, the Client shall have to undergo the registration process stated in Item 5.56 by stating his/her account for receiving such transfers with the Bank. With regard to the process specified in Item 5.56, the Client may also change his/her account with the Bank into which he/she wishes to receive a Transfer to Mobile Number (Blink P2P) and which is bound to the mobile telephone number provided by the Client to the Bank.
5.60 (new, adopted on 07.12.2023, in effect as from 08.12.2023). In case that the Client changes his/her mobile telephone number used for registration for the Transfer to Mobile Number service (Blink P2P) and this number is bound to an account for receiving transfers as per Item 5.57 with the Bank, the Client shall be obliged to deactivate his/her registration for the service through UBB Mobile following the procedure as per Item 5.61 and to inform the Bank thereof by visiting a Bank branch for updating his/her mobile telephone number. In the event that the Client fails to perform on his/her obligations as per the preceding sentence, the Bank shall not be held liable for any damages inflicted on the Client nor for any lost profits by the Client, and if, as a result of the non-performance on the Client's obligations under the present Item 5.60, amounts are received in accounts of the Client maintained with the Bank, which amounts are intended for persons other than the Client, the latter provides his/her consent for the Bank to collect ex officio from the account the amounts for these transfers.
5.61 (new, adopted on 07.12.2023, in effect as from 08.12.2023). The Client may terminate his/her registration for the Transfer to Mobile Number service (Blink P2P) at any time, through the UBB Mobile application. In this case, in order to be able to use the service again, the Client must follow the steps stated in Item 5.56.
5.62. (new, adopted on 07.12.2023, in effect as from 08.12.2023, amended on 12.06.2025, in effect as from 14.07.2025). For the purposes of registration and use of the Transfer to Mobile Number service (Blink P2P), the Bank shall process the Client's personal data (names, telephone number, IBAN and the contacts list on the telephone) based on his/her provided explicit consent thereof. The Client agrees for his/her personal data (names, telephone number, IBAN, photo - if

available) to be provided to third parties – other parties registered and participating in the payment process for provision of this service. In order to be able to use the Transfer to Mobile Number service (Blink P2P), the Client provides his/her consent for the Bank to be granted access to the phone numbers from the contact list on the mobile device from which the Client uses UBB Mobile, for the purposes of showing to which of the contact persons a transfer can be ordered via this service as well as consents to sharing his/her registration status for the service with the other registered persons and participants in the payment process for rendering the service. Upon deactivation of the service, the Bank shall immediately suspend the access to and processing of the Client's personal data for the purposes of this particular service. The Client may activate or deactivate the sharing of his/her registration status for the service from the Transfer to Mobile Number Administration menu in the UBB Mobile app.
5.63 (new, adopted on 07.12.2023, in effect as from 08.12.2023). For the execution of the Transfer to Mobile Number service (Blink P2P), the Client shall owe a fee in an amount stated in the Bank's Tariff on Fees and Commissions for Individuals.
5.64. (new, adopted on 07.12.2023, in effect as from 08.12.2023). The Bank shall be entitled to suspend providing to the Client the service for ordering and receiving Transfers to Mobile Number (Blink P2P), in case the Client has not ordered or received such a transfer within a period of 6 (six) months.

SEPA instant credit transfer in euro

5.65. (new, adopted on 06.06.2025, in effect as of 12.06.2025) SEPA instant credit transfer in euro, (SEPA instant transfer), is a credit transfer in the euro currency that is being executed 24 hours a day, 365 days a year, with instant or near-instant processing and crediting the Beneficiary's account within seconds after fund transfer initiation, to accounts of beneficiaries with third-party providers of payment services (TPP), situated on the territory of the European Economic Area, that are accessible for acceptance of such fund transfers as of the moment of executing the fund transfer by the Bank. The payment will be processed with value date being the calendar date on which it has been received for execution with the BANK. The Bank shall not accept orders for SEPA instant transfers with stated future execution dates.
5.66. (new, adopted on 06.06.2025, in effect as of 12.06.2025, amended on 27.10.2025, in effect as of 01.01.2026). The Bank shall accept for execution orders for SEPA instant transfer, submitted only via the online and mobile banking functionalities, from an account in euro and/or in foreign currency, with the fund transfer amount being smaller, or equal to EUR 15 000 (fifteen thousand euro) for such initiated via the mobile banking app or up to EUR 50 000 (fifty thousand euro) for fund transfers, initiated via the online banking functionality.
5.67. (new, adopted on 06.06.2025, in effect as of 12.06.2025, amended on 27.10.2025, in effect as of 01.01.2026) If the credit transfer complies with the criteria as per Item 5.65 and Item 5.66, it shall be executed as a SEPA instant transfer, unless the Customer has deactivated the SEPA instant transfer option prior to submitting the order to the Bank for execution. In case the credit transfer is to a participant in the BLINK payment agreement and meets the criteria as per Item 5.65 and Item 5.66, it shall be executed as an instant BLINK payment.
5.68. (new, adopted on 06.06.2025, in effect as of 12.06.2025). In case of unsuccessful execution of an order for a SEPA instant transfer, the Bank shall inform the Client through sending a free-of-charge PUSH, Viber or SMS notification to the mobile phone number of the Client, registered with the Bank.
5.69. (new, adopted on 06.06.2025, in effect as of 12.06.2025) For the execution of a SEPA instant transfer the Client shall owe of an amount, stated in the Bank's Fees and Commissions' Tariff for Individuals.
5.70. (new, adopted on 06.06.2025, in effect as of 12.06.2025) The Bank accepts incoming SEPA instant transfers at any time with value date being the calendar date when the fund transfer was accepted.

VI. REMOTE METHODS FOR ACCESS TO ACCOUNTS AND EFFECTING OF PAYMENTS

General principles for issuing, using and closing of remote access payment instruments

6.1. Each Client may also dispose of his/her accounts remotely, by using the following remote access payment instruments:
6.1.1. Online and Mobile banking, after signing a separate agreement for online banking;
6.1.2. (amended on 16.03.2020, in effect as from 27.05.2020) Debit or credit card, after signing an Agreement for issuing of the respective payment card and upon observance of the applicable conditions thereto.
6.1.3. (deleted, in effect as from 08.09.2020).
6.2.1. (amended on 16.03.2020, in effect as from 27.05.2020) The Bank shall issue the payment instrument, for which an agreement has been signed, and shall deliver it to the Client together with the respective personalized security features, while ensuring its keeping secret from its employees and third parties;
6.2.2. (deleted, in effect as from 27.05.2020)
6.2.3 (deleted, in effect as from 11.05.2024).
6.3. Upon effecting transactions, the Client shall undertake to observe the security instructions for the respective instrument, provided by UBB and to monitor its periodical updating in the Bank's website.
6.4. (amended on 09.08.2023, in effect as from 09.10.2023. The Client may authorize another person to access and dispose of the account of which he/she is a holder, via UBB Online/ UBB Mobile, by using one of the following options:
6.4.1. (deleted, in effect as from 27.05.2020; new, adopted on 09.08.2023, in effect as from 09.10.2023) by filling out and signing personally by the Client a Registration Card/Data Amendment Card before a bank official for the purpose of changing data and containing identification data of the authorized person and the powers, granted to him/her by the Client.
6.4.2. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 09.08.2023, in effect as from 09.10.2023) through an explicit power of attorney, only if it has been attested by a Bulgarian notary public or by a Bulgarian consulate official abroad and a Data Amendment Card for changing online banking data, filled out by the authorized person.
6.4.2.A. (deleted, in effect as from 09.10.2023).
6.4.2.B. (new, adopted on 16.03.2020, in effect as from 27.05.2020, amended on 11.05.2024, in effect as from 11.05.2024) The personalized means for authentication and access to the online banking system must be received by the authorized user in person.
6.5.1. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 09.08.2023, in effect as from 09.10.2023, amended on 11.05.2024, in effect as from 11.05.2024) The Client, or respectively, the user authorized by it, shall undertake to use the respective payment instrument and the means for using it and to store them in a reliable and secure manner, keeping them from loss, theft, forgery, unauthorized access or any other unlawful use.

6.5.2. Each Client shall be obliged to regularly (at least once every two weeks) monitor the transactions with a remote access payment instrument and their registering in the Bank.

Notification and blocking

6.6. (amended on 16.03.2020, in effect as from 27.05.2020) In case of suspicion for illegal use of a payment instrument the Client shall immediately notify the Bank, and the Bank shall block the payment instrument after receiving the Client's notification .
6.7. (amended on 16.03.2020, in effect as from 27.05.2020) The Client shall immediately notify the Bank of any destruction, loss, theft, some other unlawful deprivation, forgery or illegal use, disclosure of the secrecy of the respective personalized security features, as well as from performing an operation with the payment instrument, which has not been authorized by the Client and of an error or irregularity in administering the account, found by him/her.
6.8. (deleted, in effect as from 27.05.2020)
6.9. (amended on 09.08.2023, in effect as from 09.10.2023) The notification regarding the online banking shall be made over the phone of the Client Contact Centre (indicated on the Bank's website) or in writing at a branch of the Bank.
6.10. (deleted, in effect as from 27.05.2020)
6.11. (deleted, in effect as from 27.05.2020)
6.12. (deleted, in effect as from 27.05.2020)
6.13. (deleted, in effect as from 27.05.2020)
6.14 (deleted, in effect as from 27.05.2020)
6.15. (deleted, in effect as from 27.05.2020)
6.16. The access to online banking/mobile banking, as well as to effecting of payment operations through those channels may be blocked by the Bank upon the following conditions:

- For objective reasons, related to the security of the authentication data, or of the system, and/or upon well-founded suspicions for orders, unauthorized by the Client and submitted via online or mobile banking through using the authentication means.
- In the cases when the Client or his/her representative with his/her actions breaches the requirements of the currently effective regulations, and of the present General Terms, jeopardizes the security and the proper functioning of the service.

6.16.A. (new, adopted on 20.09.2022, in effect as from 01.10.2022) The Bank shall be entitled to refuse to effect a payment order, submitted by the Client via online or mobile banking, including through a Payment Initiation Service Provider, in the event that the mechanisms, applied by the Bank for monitoring of the payment operations, ascertain availability of data for possible unauthorized payment operation or a payment operation with the aim to defraud, as well as if the Bank has not received confirmation by the Client for the authenticity of the payment operation, ordered by the Client. For the purpose of this Item.6.16.A, the refused payment order shall be deemed non-received by the Bank.
6.17. (amended on 20.09.2022, in effect as from 01.10.2022) The Bank shall notify the Client about the refusal and/or blocking of access/effecting of payment operations and the respective reasons, if possible prior to the refusal /blocking or immediately afterwards at the latest, unless disclosing such information is not allowed due to security reasons or compliance with legislative requirements.

VIA. (deleted, in effect as from 12.06.2022)

VIB. ENSURING ACCESS TO A PAYMENT ACCOUNT WITH THE BANK FOR THE PURPOSES OF PAYMENT INITIATION AND ACCOUNT INFORMATION SERVICES

6.17.A. When the payment account of the Client is accessible online, the Client shall be entitled to grant access to his/her/its payment account to third parties – Payment Initiation Service Providers (PISP) and Account Information Service Providers (AISP).
6.17.B. The Client shall have to employ due care upon the selection, appointment and use of either AISP or PISP.
6.17.C. The Bank shall not be a party to the contract between the Client and the respective AISP/PISP. The Client shall be fully responsible for the AISP/PISP selection, for determining the terms and conditions, upon which the respective providers are going to render such services, as well as ensure that they shall adhere to the relevant to them provisos, made between the Bank and the Client, and relating to the said services. In particular, the Bank shall accept incoming payment orders, relating to a payment account of the Client, as well as requests for information about a payment account of the Client, submitted through an AISP/PISP and conditioned on the Client's authentication, as initiated by the latter. The Bank shall not be held liable for provision by the Client to AISP/PISP of his/her personalized means for access to the payment account with the Bank. Account Information Service Providers (AISP) shall not be entitled to submit orders for execution of payment operations from a payment account of the Client with the Bank.
6.17.D. The Bank shall be entitled to refuse access for an AISP/PISP to a payment account, if it has found or upon having grounds to believe that there is unauthorized access or the Client's account is being accessed by the AISP/PISP for attempted fraud purposes, including unauthorized initiation of a payment operation or initiation of a payment operation for attempted fraud purposes. In cases falling within the scope of the preceding sentence, the Bank shall employ due efforts to inform the Client, except when the provision of such information is not permitted for security reasons or in view of complying with regulatory requirements, or in view of observing regulatory requirements, thwarting the provision of information to the Client.

VII ONLINE BANKING, MOBILE BANKING AND ELECTRONIC NOTIFICATIONS

7.1. (amended on 22.10.2026 in effect as of 23.10.2026) UBB clients can use online banking functionality (at the following electronic address https://ebb.ubb.bg), 24 hours a day, seven days a week, as payment orders shall be executed within the business hours of the Bank in accordance with the specified in the Tariffs deadlines for acceptance and processing of EUR and FX transfers. The terms and conditions, instructions and the technical requirements for using the service are published on the online banking webpage in the *Security* and *Help - Frequently Asked Questions* section, where there is also a *User Manual for individual customers*.
7.2. (amended on 09.08.2023, in effect as from 09.10.2023) The Client may personally request the service by registering for it via the Bank's webpage www.ubb.bg, as well as at a branch of the Bank either in person or through a proxy.
7.2.1. (amended on 03.02.2020, in effect as from 01.04.2020) Upon requesting online banking via the Bank's website, the Client shall sign remotely an agreement for the service and shall be granted access to a limited number of services.
7.2.2. (amended on 03.02.2020, in effect from 01.04.2020) Upon registration in the Bank's branch network, the Client shall indicate access rights, involving passive and/or active operations and shall sign an Agreement for Online Banking.
7.2.3. Upon conclusion of the Online Banking Agreement with

the Bank, the Client shall sign an Online banking Registration Card, stating the numbers of the accounts, for which he/she would like to receive information or effect banking operations through the online banking channels.

7.2.3.A (new, approved on 06.12.2024, in force as from 06.12.2024). A contract for online banking with the Bank may also be concluded by a minor, with the consent of his/her parent or guardian, when the conditions and restrictions for the use of online banking by a minor are specified in the contract.

7.2.4. (amended on 08.07.2019, in effect as from 14.09.2019, amended on 11.05.2024, in effect as from 11.05.2024) In order to use the online banking services, the Client shall also provide a mobile telephone number, needed for receipt of a temporary password and SMS passwords / codes for activation and verification. Requesting the mobile telephone number as per the previous sentence shall be made personally by the Client, including in the cases where access is granted to another person – an authorized user, and the number shall be confirmed by the Client or by the respective authorized user at a branch of the Bank upon receipt of a temporary password, with the exception of the cases as per Art. 3.7.3. Changing the mobile telephone number thus requested may also be done personally by the person to whom the change is related, and, respectively, the most recently provided mobile telephone number for the authorized user shall be used for all his/her/its profiles in the Bank's online banking system.

7.2.5. (new, adopted on 08.07.2019, in effect as from 14.09.2019, deleted, in effect as from 01.07.2025)

7.2.6 (new, adopted on 03.02.2020, in effect as from 01.04.2020) Upon registration of new clients remotely via the mobile banking functionality they shall sign an Agreement for Online Banking with a Qualified Electronic Signature, provided by the Bank, without the need to comply with the requirements of Item 7.2.3., as by signing it they shall be granted full rights for access to the Online and Mobile Banking functionalities with the option to request, obtain and use all products and services, offered by the Bank in Online and Mobile banking.

7.3.1. (amended on 08.07.2019, in effect as from 14.09.2019, amended on 11.05.2024, in effect as from 11.05.2024) Upon logging into the online banking system, the Client, or respectively, a user authorized by the Client, shall identify himself/herself with a user name and password for logging into the online banking as well as shall enter a uniquely generated one-time code / password:

a) received via SMS on Client's mobile telephone number, or respectively, on the telephone number of the authorized user provided pursuant to Item 7.2.4, or

b) generated from a hardware device owned by UBB, or

c) generated by UBB Mobile - the mobile application for iOS and Android operating systems - activated by the authorized user pursuant to the procedure of Item 7.14 hereof.

7.3.1.A. (new, adopted on 29.04.2024, in effect as from 29.04.2024) Logging into the online banking system can also be performed by the authorized user by authentication with a user name and a log-in password for the online banking and confirmation after logging into the UBB Mobile application, activated by the authorized user as per the procedure of Item 7.14 hereof.

7.3.2. (amended on 08.07.2019, effective as from 14.09.2019, amended on 11.05.2024, in effect as from 11.05.2024) Upon executing orders for payment transactions, the Client shall need to additionally enter a uniquely generated dynamic code/password:

a) received through an SMS to the mobile phone number of the Client, provided as per It. 7.2.4 or

b) generated by a hardware device, property of UBB, or

c) generated by UBB Mobile – the mobile application for iOS and Android operating systems.

7.3.2.A. (new, adopted on 29.04.2024, in effect as from 29.04.2024) Executing orders for payment operations can also be confirmed by the respective authorized user via authentication with a user name and a log-in password for online banking and confirmation after logging into the UBB Mobile application, activated by the authorized user as per the procedure of Item 7.14 hereof.

7.3.3. (amended on 08.07.2019, in effect as from 14.09.2019, amended on 11.05.2024, in effect as from 11.05.2024) Upon effecting intrabank fund transfers between own accounts of the Client, as well as upon payments to accounts of certain trusted beneficiaries nominated by the Client, the requirements as per Item 7.3.2. and Item 7.3.2.A. shall not be applicable.

7.4. The signing of a Client's instructions to the Bank during the execution of operations within the online banking system through the authentication and signing means, as indicated in Item 7.3.1 - 7.3.3, shall have the effect of an electronic signature within the meaning of the Electronic Document and Electronic Authentication Services Act (EDEASA), as, on the grounds of Art. 13, Para.4 thereof the Bank and the Client shall agree that in their mutual relations they shall deem such signatures handwritten.

7.5. The online banking services shall be used only upon the personal instruction of the Client. The empowering for using the online banking service shall be made while observing the requirements in the present General Terms.

7.6. (amended on 09.04.2026, effective from 14.04.2026, amended on 29.03.2021, effective from 30.03.2021, amended on 27.10.2025, in effect as of 01.01.2026) Online banking offers the following services: information about current balance on accounts; information about account movements; reports on initiated fund transfer orders for direct debits; information about foreign currency exchange rates; information about utility bill payments and changing the mode of their effecting; registration and withdrawal of consent for utility bills' payment; payment of obligations for utility services with a credit card; ordering of intrabank and interbank transfers; FX transfer orders, purchase-sale of foreign currency between accounts of the Client; opening of accounts and deposits for natural persons; information about credit cards - checking disposable limits, latest monthly statement, recent transactions, repayment of an utilized credit limit; submitting of orders for trade in securities, for which an agreement for brokerage services has to be signed in advance at a branch of the Bank; adding of existing accounts with UBB for access through the electronic channels; request for debit card issuance by receiving a PIN code via SMS; changing of system login passwords; changing of a registered e-mail address; creating and changing a static 3D Secure Code for Internet payment operations with payment cards, issued by the Bank, using Visa Secure/Mastercard Identity Check in accordance with the procedure, envisaged in the General Terms of United Bulgarian Bank AD on the issuance and use of payment debit and credit cards; payment of liabilities for local taxes and fees.

7.7. The Bank shall reserve itself the right to add new and amend the above listed services, while informing its clients through the respective channels and at its internet page.

7.8. The Bank shall be entitled to determine limits for the execution of payment operations through online banking and introduce other restrictions, as well as establish additional requirements, including procedural ones, when this is necessary due to requirements of the effective legislation or for security maintenance reasons in accordance with the technical standards and conditions for online banking.

7.9. Changes, relating to the Client's online profile and his/her access to online banking products and services shall be executed, as follows:

7.9.1 through the online banking channels - as regards the products and services, for which such functionality has been

enabled;
7.9.2. After submitting a Data Amendment Card with the necessary changes, signed by the Client at the Bank's branch network;
7.9.3. By a request through the Client Contact Centre.
7.10. Fund transfers through the online banking channels shall be effected, while observing the following terms and conditions:
7.10.1. Fund transfers between residents and non-residents, as well as cross-border transfers shall be effected while observing the requirements of the Currency Act and the enactments on its application.
7.10.2. The Bank may require the presentation of documents in electronic or paper form, in accordance with the requirements of the effective legislation;
7.10.3. Payment documents with a specified future value date for execution shall be processed on the date, indicated in the payment document, as the processing shall be effected automatically one-off at the beginning of the system day, upon ensured sufficient available balance in the account as at the previous day end.

Mobile banking

7.11. (amended on 09.04.2026, in effect from 14.04.2026, amended on 01.02.2022, in effect as from 16.02.2022, amended on 22.02.2022, in effect as from 22.02.2022, amended on 28.02.2023, in effect as from 28.02.2023, amended on 27.10.2023, in effect as from 28.10.2023, amended on 11.03.2024, in effect as from 11.05.2024 amended on 06.06.2025, in effect as from 14.07.2025). Upon signing an online banking agreement, the Client, or respectively the authorized user, is being provided with the opportunity to make inquiries on the accounts requested for access via online banking, as well as to request and use all offered services and to effect particular transactions and update certain data via the specialized application for mobile devices, called mobile banking and/or UBB Mobile, for iOS and Android operating systems. Part of the mobile banking is also the Digital Assistant KATE, whose functionalities and terms of use are regulated in Section VIIIA of these General Terms. Mobile Banking also provides an option for access to "Online UBB Pension Insurance" - a platform developed by UBB Pension Insurance Company EAD (UBB PIC), which provides registered users with the possibility to monitor their insurance agreements concluded with UBB PIC, as well as the movements and funds accumulated under the pension insurance records. The terms and conditions for access to and use of "Online UBB Pension Insurance" via the mobile banking application - UBB Mobile, are regulated in General Terms on Access to the Online UBB Pension Insurance platform through the UBB Mobile application, an integral part of the present General Terms on Payment Services for Individuals.

The mobile banking app provides an opportunity for payment of pending payables for local taxes and fees – those of the Client, and such of third persons - to municipalities in the Republic of Bulgaria, with which the Bank has made the respective connectivity. The payment of a particular tax obligation type (property tax, waste disposal fee and vehicle tax) is being made in the sequence from older to newer payables, as the obligation amount (including, but not limited to principal and/or discounts and/or accrued interest) is being submitted by the relevant municipality. The Bank is not liable for the thus submitted data. The Bank shall not be held liable either for the authenticity of third persons' data, submitted by the Client, nor for the technical problems linked to accessing the systems of individual municipalities. The mobile banking app provides indicative information about the carbon footprint of non-cash payments, made with cards of the Client for purchasing goods and services at merchant locations by using POS devices according to the procedure, stated in the General Terms of United Bulgarian Bank AD on the Issuance and Use of Payment Debit and Credit Cards, and the information is based on the category of the merchant, recipient of the relevant payment.
7.11.A. (new, adopted on 11.03.2024, in effect as from 11.05.2024, amended on 27.10.2025, in effect as of 14.11.2025, amended on 22.06.2026, in effect as of 26.06.2026). The mobile banking provides the option for using the "Filing a Claim" service under the following types of insurance: Civil Liability, CASCO and Comfort for Home, by virtue of an integrated use with the website of DZI - General Insurance EAD. The terms and conditions for using the service have been settled in the General Terms on Using the Service for Filing Claims under the Civil Liability, Casco and Comfort for Home types of insurance from DZI through UBB Mobile, an integral part of the present General Terms on Payment Services for Individuals. The mobile banking app also provides an option for using the following service: Access to insurance policies with DZI, concluded by the customer through UBB Mobile. The terms and conditions for using the service are stipulated in the General Terms on Access to the Customer Portal of DZI through the UBB Mobile app and are integral part hereof. The mobile banking also provides the service "Online Subscription to an Insurance", as per the provisions of the General Terms on Online Subscription to Group Insurance Policies for Life Insurance under a Consumer Loan via UBB Mobile and the provisions of General Terms for Online Subscription to Group Insurances Policies via UBB Mobile, an integral part of the present General Terms.
Mobile banking provides the option to call roadside assistance from the Union of Bulgarian Motorist (SBA). Through the mobile banking app customers have access to the Personal finances functionality, providing summary reference information in different categories about outgoing and incoming transactions in the customer's bank accounts, card payments included. Customers may activate and deactivate the functionality as they choose. The data about incoming and outgoing fund transfers is being processed by the Bank only and solely for information systematization and grouping purposes, according to customer preferences. The performance of analyses and/or profiling based on that data is admissible only upon explicit and unambiguous consent, granted by the customer.
7.11.B. (new, adopted on 22.06.2026, in effect as of 26.06. 2026) The mobile banking app enables use of the MyMobility service. This service provides functionalities, information and notifications linked to cars and travel, as per the General Terms on Using the MyMobility service, integral part hereof.
7.12. The instructions and the technical requirements on installing and using the application, as well as the comprehensive list of transactions and services, accessible through the mobile application, are described in *Electronic Banking Channels* section on www.ubb.bg, as well as in *Security Recommendations* and *FAQ* sections of the specialized mobile banking application. .
7.12.A (amended on 17.12.2025, in effect as from 19.12.2025). Clients of the Bank, who are using UBB Mobile and have been empowered by entitled holders of debit cards of the Debit Mastercard Standard, Debit Visa Classic and Debit Mastercard World brands and of credit cards of the following brands: CARD Fix, Visa Classic Credit, Mastercard Gold Premium, Visa Platinum, BILLA Visa, AVON Mastercard, as well as installment cards, issued by the Bank shall have the opportunity to create and change via UBB

Mobile a static password, known only to them and used for confirming of payments with those cards, made on webpages of merchants, participating in 3-D Secure programs.
7.13. The rules and regulations for online banking in the present General Terms shall also be applicable to the mobile banking, unless indicated otherwise herein or in the online banking agreement.
7.14. (amended on 11.03.2024, in effect as from 11.05.2024) For activation of the mobile banking application, the Client shall identify himself/herself by entering the valid for online banking user name, login password, and a code sent to his/her mobile telephone number provided pursuant to Item 7.2.4. For access, inquiries, registration for services and placing payment orders with the Bank, the Client, or respectively the authorized user, shall authenticate himself/herself with the PIN code or biometric feature for the mobile application, set by himself/herself and under his/her control upon activation, as well as with an embedded software token.
7.15. (amended on 11.03.2024, in effect as from 11.05.2024) The signing of the Client's statements to the Bank, or respectively the statements of the authorized user to the Bank, including upon the execution of operations through the mobile banking application via a PIN code or fingerprint, as well as in a combination of selecting / marking of fields and/or buttons, and/or menus for statement and/or confirmation in the Mobile Banking, shall represent an electronic signature within the meaning of the Electronic Document and Electronic Authentication Services Act (EDEASA), as, by virtue of Art. 13, Paragraph 4 of EDEASA the Bank and the Client, or respectively the authorized user, agree that they shall consider this signature handwritten in the relationship between them.
7.16. (amended on 11.03.2024, in effect as from 11.05.2024) In case the Client, or respectively the authorized user, operates with the specialized application through a compromised (rooted or jailbroken) device, upon each and every login in the application there will be a warning message on the screen of the device. The Bank shall not be held liable for payment operations effected through using the specialized application from a compromised (rooted or jailbroken) device.

Electronic notifications

7.17. (With effect from 01.07.2019, amended on 29.05.2023, in effect as from 01.06.2023) The Bank's clients may subscribe for the Electronic Notifications service at a branch of the Bank, via online banking or through the Client Contact Centre. Through this service they will receive information via SMS/Viber/e-mail for their account movements and monthly account balances and via SMS/Viber for transactions with bank cards, as by submitting the request they also acknowledge acceptance of the terms and conditions for using the service, integral part thereof.
7.18. (With effect from 01.07.2019, amended on 09.08.2023, in effect as from 09.10.2023.) A fee shall be due for the sending of SMS/Viber messages as per the Bank's Fees and Commissions' Tariff. The Bank reserves its right to send a determined by it number of free-of charge SMS/Viber messages to the mobile phone number, stated by the Client to the Bank, concerning incoming account movements, as the Client shall be entitled at any time to explicitly renounce their receipt at a branch of the Bank.
7.19. (new, adopted on 05.07.2021, in effect as from 22.11.2021, amended on 29.05.2023, in effect as from 01.06.2023, amended on 27.10.2025, in effect as of 01.01.2026). Clients of the Bank, who have a concluded agreement with the latter for online banking and an activated specialized mobile device application for mobile banking - UBB Mobile, may activate a functionality in UBB Mobile for receipt of push notifications for transactions, effected with a debit/credit card(s), issued to the account, at an ATM or POS terminal device; for incoming and outgoing transfers in account in euro and foreign currency, depositing and withdrawal to/from an account, payment of utility bills from an account, insurance transfer/payment from an account, thus accepting the terms and conditions on using the service. Within the meaning hereof, a push notification shall be a notification in the form of a short message, sent by the Bank to the Client and displayed on the screen of the mobile device, where UBB Mobile application is installed and activated. In case the Client (Main or Additional Cardholder) activates the receipt of push notifications for card transactions for an already subscribed for paid notifications debit/credit card, paid SMS/Viber messages for transactions effected with that card shall no longer be sent. In case the Client activates the receipt of PUSH notifications for incoming and outgoing account movements for an account that has already been subscribed for paid/free-of-charge notifications, the sending of paid SMS/Viber/E-mail messages for incoming/outgoing movements, as well as the monthly balance for that account, shall be discontinued. Upon deactivation of the push notifications for that card/account, sending of free of charge and paid SMS/Viber messages shall not be renewed automatically, however, the client may renew it in a branch of the Bank, via the Online banking or through the Bank's Client Contact Center. For remaining purchased, but unused, SMS or Viber messages, they can also be used after the renewal until fully spent.
7.19.A. (new, adopted on 25.09.2024, in effect as from 01.10.2024) As from the date of entry into effect of this Item 7.19.A., the receipt of PUSH notifications in the manner, envisaged in the preceding Item 7.19 for transactions, effected at ATM or POS terminals, is being activated for all debit and credit cards, issued by the Bank. If the Client does not wish to receive such messages, he/she may deactivate those at any time through the UBB Mobile app.
7.19.B. (new, adopted on 25.09.2024, in effect as from 01.10.2024) The rule as per the previous Item 7.19.A. does not apply to transactions with cards, made by customers of the Bank, who have activated a subscription for the e-Notifications service and who receive SMS/Viber notifications about transactions with bank cards as from the date of entry into effect of Item 7.19.A., nor to transactions with cards, for which customers have deactivated the receipt of PUSH notifications in the UBB Mobile app.
7.19.C. (new, adopted on 25.09.2024, in effect as from 01.10.2024) As regards customers of the Bank, receiving PUSH notifications as per Item 7.19 and Item 7.19.A., who would subsequently subscribe for the e-Notifications service pursuant to the procedure of Item 7.17, the sending of PUSH notifications shall be discontinued, as upon their subsequent activation by the Client, Item 7.19. shall respectively apply.

"InResto" Service

7.20. (new, adopted on 10.10.2024, in effect as from 21.10.2024, amended on 27.10.2025, in effect as of 01.01.2026). Customers of the Bank, who are authorized users of the UBB Mobile app and also of debit payment cards, issued to payment accounts in euro, and who have signed a separate agreement with the Bank for deals in financial instruments and who have submitted a request for using the InResto service through UBB Mobile, by submitting the application and in accordance with the Customer-defined parameters in it, shall grant their explicit consent that upon a made payment as per Art. III.1.3 and Art. III.1.4. of the General Terms of United Bulgarian Bank AD on the Issuance and Use of Payment Debit and Credit Cards, with the debit payment card/cards stated by them in the application, the Bank

shall deduct from the payment account/accounts, to which the card/cards has/have been issued, an amount, equaling the difference between the value of the payment and the next larger rounded sum, respectively multiplied with a factor, stated in the application(„Turbo Function“/“Speed“), however not more than the disposable balance in the account, as the sum thus formed shall be reserved/blocked out of the disposable balance in the EUR account, stated by the Client in the application for the InResto service.
7.21. (new, adopted on 10.10.2024, in effect as from 21.10.2024, amended on 27.10.2025, in effect as of 01.01.2026) Upon the accumulation of a reserved/blocked sum under the previous Article 7.20., in an amount, equaling EUR 5.11(five euro and eleven eurocents), that same amount shall be used for the subscription of units from Collective Investment Schemes, representing mutual funds in accordance with the terms and conditions of the separate Agreement for deals in financial instruments and the appendices thereto, concluded between the Client and the Bank.
7.22. (new, adopted on 10.10.2024, in effect as from 21.10.2024) The reserved/blocked amount as per the previous Article 7.21. shall be deemed part of the receivables under the account and shall be subject of enforcement or collection as per the applicable legislation.
7.23. (new, adopted on 10.10.2024, in effect as from 21.10.2024) The Client shall be entitled to temporarily suspend or terminate the deduction of amounts as per the stipulations of Art. 7.20 through the UBB Mobile app. Upon termination and should the Client wish to resume the use of the InResto service, he/she shall have to submit a new application for the purpose.
7.24. (new, adopted on 05.08.2026, in effect as from 05.08.2026)
Clients of the Bank, authorised users of UBB Mobile, who have entered into an agreement with the Bank for the provision of investment and/or ancillary services related to financial instruments, may, through UBB Mobile, submit orders for the one-time subscription and/or redemption of units of collective investment schemes managed by KBC Asset Management N.V. and KBC Asset Management N.V. – Branch, under the terms and conditions and in accordance with the manner set out in the “General Terms and Conditions Applicable to Agreements with Clients for the Provision of Investment and/or Ancillary Services Related to Financial Instruments”, which shall apply accordingly to the submission and execution of such orders.

VIII. (deleted, in effect as from 27.05.2020)

VIII.A. (new, adopted on 27.10.2023, in effect as from 28.10.2023) Personal Digital Assistant (KATE)
8.1.A (new, adopted on 27.10.2023, in effect as from 28.10.2023, amended on 24.08.2026, in effect as of 28.08.2026). KATE is a personal digital assistant in the UBB Mobile app, using artificial intelligence (AI) technologies to provide information and other services and functionalities to the Bank's clients.
When interacting with Kate, the Customer communicates with an AI system and not with a natural person or an employee of the Bank.
8.2.A (new, adopted on 27.10.2023, in effect as from 28.10.2023, amended on 24.08.2026, in effect as of 28.08.2026) Kate offers UBB clients, using the UBB Mobile app, the following groups of functionalities and additional information:

-
- Information about the Bank’s products and services
- Information about products and services offered by the Bank’s partners
- Access to accounts, payment cards, loans, and other products and services
- Personalized information and recommendations based on the Customer’s profile, preferences, and relationship with the Bank

Detailed description of the particular Kate functionalities is available on a durable storage medium at the following address: https://www.ubb.bg/. The Bank shall be entitled to amend, supplement, change and remove particular functionalities, by informing its clients thereof and while abiding by the applicable legislation.
8.3.A. (new, adopted on 27.10.2023, in effect as from 28.10.2023, amended on 24.08.2026, in effect as of 28.08.2026) The Personal Digital Assistant Kate is available to users of the UBB Mobile app via mobile devices with specific operating system versions with the functionalities being accessed on the Client’s initiative. Upon activation of the service by the Client, Kate may send him/her messages and notifications, as well as initiate a conversation with the digital assistant with regard to products, services and functionalities, offered by Kate to UBB Mobile users. Upon an explicitly granted consent by the Client Kate may also send him/her suitable messages and proposals for products and services, tailored to the Client’s needs.
In the event that Kate is not accessible through a particular version of UBB Mobile, the Customer will be provided with guidance on the compatible version required to access and use the service.
8.4.A. (new, adopted on 27.10.2023, in effect as from 28.10.2023) Clients may use the functionalities of the digital assistant Kate, by interacting via a chat function or by choosing among several pre-defined options, visualized in the mobile app. Kate also provides an opportunity for voice messages from the Client, as well as for connection with the Bank’s Contact Centre via a phone call or a live chat function for the purpose of obtaining additional information. Kate interacts with the Client by means of written or voice messages, depending on the technical capabilities of the communication method, selected by the Client.
8.5.A. (new, adopted on 27.10.2023, in effect as from 28.10.2023, amended on 24.08.2026, in effect as of 28.08.2026) Personal data.
Being a digital assistant, Kate personally assists every client to make his/her customer experience easier. It is only thus that Kate may render maximum support on a particular issue, while adapting the communication to the inquiries, made upon the Client’s initiative. In order to answer the questions, posed by the Client, Kate may need to process personal data. Clients’ personal data is being processed by the Bank in line with the particular service, offered in UBB Mobile and in compliance with the requirements of 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.
When using Kate, the Bank may process information relating to the Customer’s interactions with the digital assistant, including queries submitted, responses provided, and conversation history.
Such information may be processed for the following purposes:

- Providing, operating, and maintaining the service;
- Ensuring continuity, consistency, and context-aware support during subsequent interactions between the Customer and Kate;

- Improving the quality, accuracy, performance, and effectiveness of the services and functionalities provided;
- Analyzing, developing, testing, monitoring, and enhancing Kate's functionalities, models, and user experience;
- Complying with applicable legal, regulatory, and supervisory requirements.

In order to enhance customer satisfaction and to make it easier for them, Kate may send messages and notifications, relating to products, services and functionalities, used by the Client. It is only upon an explicitly stated consent by the Client that his/her personal data will be processed, personalized messages sent to him/her, as well as proposals for products and services, fully tailored to his/her needs. Detailed information about the Bank in its capacity as personal data controller, about the rights of personal data subjects, the legal grounds and purposes for processing personal data, is contained in the UBB AD Information on the Processing of Personal Data document, available in the banking halls and on the Bank's webpage, namely: https://www.ubb.bg/about/pdp

8.6.A. (new, adopted on 27.10.2023, in effect as from 28.10.2023) Reverse engineering, decompiling, decomposition, modification, archiving, distribution, offering for sale, licensing or creating products, derived from KATE, or parts thereof, shall not be allowed. All Kate-related intellectual property rights belong to the respective licence-holders.

8.7.A. (new, adopted on 24.08.2026, in effect as from 28.08.2026) Information provided by Kate:

- is provided for informational purposes only;
- does not constitute financial, investment, tax, legal, or other professional advice;
- should not be relied upon as the sole basis for making financial or other decisions.

8.8.A. (new, adopted on 24.08.2026, in effect as from 28.08.2026) Kate is intended to provide information and functionalities relating to:

- the Bank's products and services;
- products and services offered by the Bank's partners.

The use of Kate for purposes unrelated to the above-mentioned activities is not permitted.

8.9.A (new, adopted on 24.08.2026, in effect as from 28.08.2026) The Customer acknowledges and accepts that:

- Kate is a digital assistant based on artificial intelligence technologies;
- certain responses and outputs may be generated automatically by AI technologies;
- despite the measures implemented by the Bank to ensure the quality, accuracy, relevance, and timeliness of the information provided, Kate may, in certain circumstances, generate or provide incomplete, inaccurate, outdated, misleading, or otherwise incorrect information;
- the Customer should independently verify information of material importance before relying on it or taking action based upon it;
- the Bank does not guarantee that every response generated by Kate will be complete, accurate, current, or suitable for the Customer's specific circumstance

IX. CLIENT CONTACT CENTRE

9.1. The Client Contact Centre renders over-the-phone services to existing and potential clients of UBB, as follows:

9.1.1. General banking information, relating to products and services, interest rates, fees and commissions, branch network, locations of ATMs and others;

9.1.2. Detailed (individualized) information, relating to used products;

9.1.3. Effecting of amendments to client data, non-requiring presentation of documents;

9.1.4. Making of changes on products, used by the Client, non-requiring change in the main parameters (interest and fees) of the utilized product. For the purpose the Client should have signed an agreement for the respective product;

9.1.5. (deleted, in effect as from 27.05.2020)

9.1.6. Change in the confirmation mode for utility bills' payment. Upon a selected automatic payment mode the Client shall indicate the respective account /card, from which payments of obligations under a particular identification number will be effected. There is an option to enter/change the maximum amount of the limit per each individual identification number

9.1.7. Servicing of Clients of UBB's online banking, adding/removing an account, adding/changing a mobile phone number for receiving SMS passwords, request for printing a new login password. For the purpose the Client should have signed an Online Banking agreement;

9.1.8. (deleted, in effect as from 08.09.2020)

9.1.9. Accepting complaints from clients;

9.1.10. Effecting of outgoing phone calls to current or potential clients of the Bank.

9.1.11 online communication with current or potential clients of the Bank.

9.2. The Bank shall reserve itself the right to add new and amend the above listed services, while informing its clients through the respective channels and on its internet page.

9.3. For the purpose of guaranteeing the security during the holding of the conversation the Bank shall require authentication of the clients in accordance with the used over-the-phone services and shall record the telephone conversation with the Client for the purpose of improving the service-rendering process and performing a check upon complains by clients.

9.4. (deleted, in effect as from 08.09.2020).

9.5. (deleted, in effect as from 08.09.2020).

9.6. Upon provision of individualized information on the utilized products and services, performance of changes on client data and used products, as well as receipt of client complaints, the Bank shall authenticate its clients by questions, based on the client's registration data. With regard to provision of general banking information, clients' authentication through one-time passwords shall not be required.

9.7. (deleted, in effect as from 08.09.2020)

9.8. (amended on 06.07.2020, in effect as from 08.09.2020). The servicing of clients over the phone shall be only personal.

9.9. Upon initiating the service for signing an agreement for banking products through the Client Contact Centre, the Remote Provision of Financial Services Act shall be observed.

9.10. (amended on 16.03.2020, in effect as from 27.05.2020, deleted, in effect as from 08.09.2020).

X. RESPONSIBILITIES OF THE PARTIES

General Provisions

10.1. The Bank shall not be held liable for transactions and legal relations, with regard to which the respective payment instrument or bank account is being used. The Client shall be held responsible for all his/her actions and obligations, originating from the use of a payment instrument or bank account, including after terminating the Agreement.

10.2. The Client shall be obliged to use the bank account, opened with the Bank, or the payment service, provided by the Bank in compliance with the effective legislation, these

General Terms and the special conditions, applicable to the respective bank account or payment service. The Client shall be obliged to act with due diligence, as she/he shall neither use the bank account or payment service, nor shall he/she permit third parties to use those for performing actions or achieving goals that are prohibited by law or may infringe upon the Bank's good reputation.
10.3. In case of imposing restrictions on the part of local or foreign government authorities, which impede the effecting of a transaction and block the latter, UBB AD shall inform the Client immediately, as well as render him/her the necessary assistance.
10.4. The Bank shall not be held liable for transaction amounts, blocked due to order of either local or foreign government authorities, in accordance with imposed restrictions.
10.5. The Bank shall be entitled to block at any time the utilization of the account by the Client, including blocking entirely or partially the available funds in the account, as well as the payment instruments, used to access the account, in case of information that funds have been received in the account as a result of fraud. For this act of the Bank the Client shall give her/his unconditional and irrevocable consent by accepting these General Terms and signing the account agreement.
10.6. The Client shall be responsible for orders, submitted by individuals, who have not been duly authorized through his/her fault, such as: individuals, who have presented a power of attorney, compiled by the Client and containing vague provisions, or individuals, to whom a payment instrument has been provided by the Client, which instrument is intended only for personal use.
10.7. The Client, who has ordered the payment, shall be held liable for the consequences, occurred as a result of the wrongful or imprecise filling in of payment documents.
10.8. The Bank and the Client shall not be held liable for the non-performance on their obligations in relation to an agreement for using a payment instrument or a payment account, 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, which are beyond their control. Upon suspicion on the part of the Bank as to fraud or security threats, relating to the payment services, rendered to the Client, the Bank shall employ due efforts to inform the Client thereof.
10.9. The bank shall not be held responsible, in case a payment operation 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.
10.10. (deleted, in effect as from 27.05.2020)
10.11. In the cases of remote submission of payment orders, the Bank shall maintain an archive of the conversation with the Client and all initiated operations through the respective channels. As a proof in case of chargebacks the archived data for each effected operation shall also be reviewed.
10.12. (amended on 03.08.2020, in effect as from 04.08.2020, amended 06.06.2025, in effect as from 01.07.2025) In the cases when the Bank is held liable for imprecisely effected, erroneous or unauthorized operations, in order to have its responsibility engaged, it is a mandatory condition for the Client to have informed the Bank of the imprecise, erroneous or unauthorized transaction without unjustified delay, after having received information about its effecting. The moment in which the Client has received information about its effecting shall be considered the moment in which the Client has received information about the effected operation in the online and/or mobile banking, , the Client Contact Centre or at a bank's branch.
10.12.1. (deleted, in effect as from 04.08.2020)
10.12.2. (deleted, in effect as from 04.08.2020)
10.13. When the Client has had an objective impossibility to receive a statement, provided upon demand, however more than 13 (thirteen) months have elapsed since the debiting of his/her account, the Bank shall not effect payment operations for rectification purposes.
10.14. (amended on 16.03.2020, in effect as from 27.05.2020) The Bank shall be held liable for the damages, inflicted upon effecting of unauthorized or imprecisely performed operations through the use of a payment instrument, on condition that the Client has performed on his/her obligations for protecting the personalized security features of the payment instrument and his/her obligations under Item. 6.3.- 6.5.2.
10.15. The Bank shall not be held liable, in case the Client's actions have been targeted at committing fraud or he/she has not observed his/her obligations for protecting the payment instrument and/or its personalized security features, nor his/her obligation to timely inform the Bank, due to malice or utter negligence. Utter negligence within the meaning hereof shall mean the following non-exhaustively listed cases of failure to protect either the payment instrument and/or its personalized security features on the part of the Client:
10.15.1. The Client has failed to observe the requirements and the recommendations of the Bank, described in *Security* Section, published at the online banking page, with regard to payment operations, effected through online banking or the security recommendations, described in the mobile banking application. The Client shall be obliged to inform himself/herself on a regular basis about amendments and supplements to those recommendations, as well as to observe them;
10.15.2. (amended on 11.05.2024, in effect as from 11.05.2024) The Client has allowed its electronic authentication means to be known and used by a third party in relation to payment transactions executed via the online or mobile banking.
10.15.3. (deleted, in effect as from 27.05.2020)
10.15.4. The Bank shall not be held liable for any damages, losses and/or missed profits, incurred by the Client and related to the used by the Client Account Information Services, if the provision by the Client of personalized security means for access to the account with the payment services provider, servicing the account/s, with regard to which these services are being provided, has been made in breach of the concluded agreement between the Client and said provider.
10.15.5. The Bank shall not be held liable before the Client in case of fees, charged by the payment services providers, servicing the account/s, with regard to which the Account Information Services are being provided.

Imprecisely ordered payment operations – imprecise unique identifier (international bank account number – IBAN)

10.16. The Bank shall not be held liable for reimbursement of the amount under a payment operation in case of a valid, but incorrectly stated unique identifier on the part of the Client-payer, including in fund transfers under item 5.58. In this case the Bank shall employ reasonable efforts in view of reimbursing the amount under the payment operation, for which the Client shall owe a fee, as specified in the Bank's Tariff, irrespective of the reimbursement efforts' outcome.
10.16.A. Should the amount's reimbursement be impossible, the Bank, upon a written request by the Client, shall provide him/her with the entire available information, to be used by him/her for recovery of the funds through the general procedure.

Imprecise text data

10.17. In the cases when imprecise text data has been stated upon effecting a fund transfer, the stated unique identifier (IBAN of opened accounts) shall have priority.

Imprecisely and erroneously effected payment operations

10.18. The Bank shall be held liable for consequences, occurred as a result of imprecisely effected orders of the Client.
10.19. When as a result of imprecisely effected by the Bank, but a correctly filled in payment order, an account has been credited with a different Account Holder than the one, stated in the payment order, the Bank shall reimburse to the Payer the amount of the imprecisely effected payment operation by the next business day, after it has been notified by the Payer or the Bank itself has established the error, as it shall initiate a rectification transfer to the beneficiary's provider of payment services.
10.20. In case the Client is a beneficiary of an imprecisely effected transfer, as a result of error of another payment institution, the Bank shall be entitled to effect a rectification transfer upon the request of the payer's provider of payment services within one month of the date, on which the payer's provider of payment services was informed of the error. The Bank shall make the correction within 5 days of receiving the rectification request from the payer's provider of payment services.

Operations, unauthorized by the Client

10.21. (amended on 16.03.2020, in effect as from 27.05.2020, amended on 27.10.2025, in effect as of 01.01.2026) The Client shall bear the losses, relating to all unauthorized payment operations, originating from the use of a lost, stolen or embezzled payment instrument, in amount not more than EUR 50 (fifthy euro), except for the cases when the payment instrument's loss, theft or embezzlement could not have been found by the Client prior to the payment and the Client has not acted with the aim to defraud or the damage has been inflicted by a Bank employee's omission or commission. In case of unauthorized payment operations, caused by the Client through either fraud or non-performance on one or more of his/her obligations for protecting the payment instrument's personalized security features and its obligations under Item 6.3 through Item 6.5.2 due to malice or utter negligence, the damage shall be borne by the Client, irrespective of its amount.
10.22. The Bank shall refund to the Client the value of the unauthorized operation and when necessary, shall restore the Client's account to its state, preceding the unauthorized operation, in accordance with the stated in this section, 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 Client of the unauthorized operation, except in cases when the Bank has well-founded suspicions about fraud and has informed the respective competent authorities thereof. .
10.22.1. The Bank shall ensure to the Client the possibility to free-of-charge inform him/her of unauthorized transactions 24/7, non-business days included.
10.22.2. In case the Client has proven to the Bank that he/she has employed all reasonable efforts to inform it of an unauthorized by him/her transaction, but nevertheless he/she has not succeeded in that, then the Client's delay shall not be deemed unjustifiable.
10.22.3. In case unauthorized transactions have been effected after the moment of notification, the Client shall not bear any financial damages, unless he/she has acted through fraudulent means.
10.23.1. (amended on 16.03.2020, in effect as from 27.05.2020) Malice or utter negligence in relation to non-observing the Bank's instructions for protection of the payment instrument can be established through, but not limited to: 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 other appropriate methods.
10.23.2. The client shall provide his/her consent for the investigations under the previous Item 10.23.1., as well as render full cooperation for clarifying the circumstances, subject to the check.
10.24. In case of unsubstantiated chargebacks on the part of the Client, 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 Client, with regard to any used product, including also by making several or all of its receivables from the Client callable ahead of schedule.
10.24.1 (amended on 28.02.2025, in effect as from 28.02.2025) In case upon completion of the procedure for establishing the operation's authenticity the chargeback has been found groundless:

- The Client shall bear all costs, pertaining to the chargebacks procedure;
- The Client shall pay a fee for an ill-founded reclaim, in accordance with the Tariff;
- Upon proven groundless chargeback, the reimbursed amount as per Item 10.22., shall be debited from the Holder's account/credit limit.

10.24.2. In the cases when the payment operation has been initiated through a Payment Initiation Service Provider (PISP), within the framework of its involvement it shall bear the burden of proof upon ascertaining the payment operation's authenticity, its proper registration and the fact that the operation has not been affected by a technical malfunction or by another flaw, pertaining to the payment service within its domain of responsibility.

XI. TERMINATION AND RESCISSION OF AGREEMENTS FOR ACCOUNTS AND PAYMENT INSTRUMENTS

Discontinuing the use of payment services

11.1. (amended on 16.03.2020, in effect as from 27.05.2020) In case after a notification in accordance with the procedure of Section II *Communication between the Client and the Bank – becoming aware of the terms and conditions*. *Notifications, messages, statements*, the Client does not accept the new terms and conditions of the Bank, for which a 2-month notice period has been envisaged, he/she may either close his/her accounts or renounce the use of online banking, by visiting a branch of the Bank and terminating the respective agreement.
11.2. If the termination notice has been given within the 2-month period, the operations for termination shall be effected upon the status quo terms. After expiry of the two-month period the operations, relating to the termination shall be effected in accordance with the newly entered into force terms and conditions of the Bank.

Termination of an account agreement

11.3. (amended on 11.05.2024, in effect as from 11.05.2024) In the event that in the particular Agreement for Account no deadline nor a special condition for termination has been arranged, the Client may at any time without prior notice terminate the Agreement for Account, provided that it does not have any liabilities to the Bank. For this purpose, the Client shall submit - at a branch convenient for it - a Request for Account Closure according to a sample form of the Bank. An account with an imposed distrainment on it may be closed by the Client only if as at the moment of submitting the Request for Closure there is no cash balance in it.
11.4. Account, to which there is an issued bank payment card, shall be closed only in case there are no blocked funds in the account under *pending*, i.e. already effected or future payments. Upon expiry of a 7-day period of occurrence of grounds for closing the account and after deducting all due by the Client fees, commissions and other expenses, the remaining account balance shall be paid out in cash at a teller desk or shall be transferred to another account, as indicated by the Client.
11.5. (deleted, in effect as from 01.11.2019)
11.6. The Bank may close an account, as follows:
11.6.1. Upon a 2-month written notice, sent to the most recent address, provided by the Client, which may also be an electronic one;
11.6.2. After expiry of the period, for which the account has been opened or occurrence of a resolutive clause, specified in the Agreement.
11.6.A. (new, adopted on 11.11.2019, in effect as from 11.01.2020) Upon termination of an agreement for a current account or a savings deposit, all deposits opened thereto shall be terminated as well.

Termination of an agreement for a Payment Account with Basic Features

11.7.1. (amended on 31.08.2023, in effect as from 01.09.2023 amended on 29.08.2025, in effect as from 29.08.2025) The Bank may terminate the PABF agreement unilaterally in the following cases:
1. When the Client has deliberately used the payment account for illegal purposes;
2. Upon non-effecting any payment operation on the account within 24 consecutive months;
3. When the Client has submitted false information to facilitate the account opening, so as to avoid refusal on any of the grounds under Item 4.7.B;
4. The Client no longer resides legally in the European Union;
5.;
The Client has more than one payment account in a bank, other than the PABF, which enables him to use the items listed in art. 118, para. 1 services
6. (amended on 31.08.2023, in effect as from 01.09.2023) upon breach on the part of the Client of the terms and conditions under the Agreement for its opening;
11.7.2. The Bank may terminate the Agreement in the cases under Items 2, 4, 5 and 6 of Item 11.17.1 with a 2-month written notice, while in the cases under Items 1 and 3 – without notice, by informing the user of the reasons and grounds for termination.

Termination of an agreement for online banking

11.8. The agreement for online banking is being concluded for an indefinite period of time.
11.9. The online banking agreement specifies a period for termination with a notice by either the Client, or the Bank. The termination of the online banking agreement shall also discontinue the access to the profile through the mobile banking application.
11.10. In case of a submitted notice for termination of the agreement, the Bank shall execute the operations, ordered by the Client prior to receiving the notification.
11.11. Upon termination of the agreement the Client shall be obliged to return all devices, received from the Bank in relation to using the payment instrument.
11.12. (deleted, in effect as from 27.05.2020)
11.13. (deleted, in effect as from 27.05.2020)
11.14. (deleted, in effect as from 27.05.2020)

Termination of contractual relations with regard to payment services

11.15. (amended on 11.11.2019, in effect as from 11.01.2020) The Bank shall be entitled to terminate the agreements for one or all accounts of a certain Client and terminate the other agreements for payment services upon non-performance on obligations, specified in the current General Terms, the particular agreement with the Client, or obligations of the Client, envisaged in the effective legislation, when these obligations concern the relations between the Bank and the Client. The specific grounds (however not only limited to those) can be, as follows:
11.15.1. Providing by the Client of incorrect, imprecise or incomplete data to the Bank, irrespective of the legal relations between the Bank and the Client;
11.15.2. The Client shows bad manners in his/her relations with the Bank (behaves rudely, arrogantly, smears the Bank's good reputation etc.);
11.15.3. The reputation of the Client in public is controversial or according to the Bank there is sufficient data, that the Client breaches the effective laws.
11.16. (amended on 11.11.2019, in effect as from 11.01.2020) In case of termination as per Item 11.15 the Bank shall inform the Client, with which it shall provide him/her with a reasonable period for disposing of the remaining available account balances, returning of devices, property of the Bank, etc.
11.17. (deleted, in effect as from 11.01.2020)
11.18. (amended on 06.07.2020, in effect as from 08.07.2020., amended on 09.08.2023, in effect as from 09.10.2023.) The Bank shall be entitled to close an account of a client, who, during a period of 12 consecutive months, has failed to pay the fee for its maintenance.
11.19. Upon termination of an account/payment instrument agreement, which has been in effect for more than 6 months, the Client shall not owe fees or penalties for the termination, unless the said termination is due to the Client's non-performance of an obligation of his/hers.
11.20. (new, adopted on 11.11.2019, in effect as from 11.01.2020). Upon termination of an agreement for a current or savings account on the part of the Bank pursuant to Item 11.6.1, Item 11.6.2. and Item 11.15., the Bank shall accrue a fee for storage of cash funds on the available balances in the terminated account/s, which the Client has not disposed of after the termination, in amount specified in the Fees and Commissions Tariff for Individuals.

XII. DEPOSIT INSURANCE

Guarantee amount and scope

12.1. (amended on 27.10.2025, in effect as of 01.01.2026) The aggregated available funds on all deposits, opened in the name of a Client, irrespective of the currency, in which they have

been opened, are guaranteed in amount up to EUR 100 000(one hundred thousand euro).
12.2. A larger guaranteed amount may be arranged pursuant to the Bank Deposits Guarantee Act. In this relation the following deposits are guaranteed in amount up to EUR 125 000 for a period of three months as from the moment when the amount is credited to the depositor's account, or as from the moment the depositor has acquired the right to dispose of the deposited amount:
1. Deposits of natural persons, originating from deals with residential real estates;
2. Deposits of natural persons, originating as a result of paid amounts on the occasion of entering into or dissolving a marriage, termination of labour or business relations, disability or death;
3. Deposits, originating as a result of insurance or social security payments or payments of damages from crimes or repealed sentences.
12.3. The deposits under Item 12.2 are not taken into consideration while calculating the total amount of the Bank's liability to a single depositor pursuant to Item 12.1.
12.4. (amended on 27.10.2025, in effect as of 01.01.2026) In case the deposits, opened by the Client are more than one, in order to define the total amount of the Bank's obligation, all deposits, including the amount of interest accrued, shall be summed up. Deposits in foreign currency shall be paid in their EUR equivalence, calculated at the exchange rate of the Bulgarian National Bank as at the date of issuance of a deed pursuant Art.20, Para.1 of the Bank Deposits Guarantee Act.
12.5. In case there is a deposit in favour of a third person, entitlement to receive a guarantee on the deposit shall have the one, in whose favour the deposit has been opened (the beneficiary), unless the agreement stipulates otherwise.
12.6. The Bank shall provide the Client with basic information about the guaranteeing of his/her deposits, the amount of the guarantee and the applicable deposit guarantee mechanism, by providing a Depositors' Newsletter, being an integral part of the Account Agreement. The newsletter shall contain updated information as at the date of signing the Agreement, as its parameters may be changed upon amendments to the legislation. The Bank shall undertake to maintain up-to-date information about the guaranteeing of deposits, which information shall be displayed on the information boards in its branch network, as well as on the Bank's website, from where the Client shall undertake to keep himself/herself informed on a regular basis.

Deposits, non-covered by the guarantee

12.7. Guaranteed amounts of deposits with the Bank shall NOT be paid to:
1. Other banks, when the deposits have been opened on their behalf and at their expense;
2. Financial institutions, pursuant to Art. 3 of the Credit Institutions' Act;
3. Insurance and reinsurance companies under Art. 8 of the Insurance Code;
4. Pension Assurance Companies and Compulsory and Voluntary Pension Assurance Funds;
5. Investment intermediaries;
6. Collective investment schemes, national investment funds, alternative investment funds and Special Purpose Vehicles;
7. State Budget spending entities under § 1, Item 5 of the Additional Provisions of the Public Finance Act;
8. The Investor Compensation Fund, the Bulgarian Deposit Insurance Fund and the Guarantee Fund under Art. 287 of the Insurance Code.
12.8. No guarantee shall be provided for deposits, having originated from or related to deals or actions, constituting money laundering within the meaning of Art. 2 of the Measures Against Money Laundering Act, or financing of terrorism within the meaning of the Measures Against the Financing of Terrorism Act, established with an enforceable judgment.
12.9. Deposits, which holder has not been identified pursuant to Art. 3 of the Measures Against Money Laundering Act as at the date of issuance of a deed under Art. 20, Para. 1 of the Bank Deposits Guarantee Act, shall NOT be paid either.

Mechanism for guaranteeing deposits and procedure for payment

12.10. In case of revoking a license for carrying out banking activity, the Fund shall pay the liabilities of the Bank to the Client up to the guaranteed amounts. The payment shall be made through one or more banks, specified in a list, issued by the Management Board of the Fund.
12.11. Within a period of not later than two business days prior to initiating the payment of amounts by the Fund, the Management Board of the Fund shall be obliged to announce in at least two central daily newspapers and on its website the date, as from which the Bank's depositors will be able to receive payments from the Fund, as well the bank or the banks, through which these payments will be effected.
12.12. The Fund shall provide the Bank's depositors with access to the amounts, subject to reimbursement under the guaranteed deposits, not later than 7 business days from the date of issuing a deed under Art. 20, Para. 1 of the Bank Deposits Guarantee Act.
12.13. Upon availability of extraordinary circumstances, provided for in the Bank Deposits Guarantee Act, this period may be extended, when:
12.13.1. The depositor has no exclusive right over the funds in the account, as the entitlement to receive payment from the Fund lies with the person, in whose favor the deposit has been made, unless otherwise provided for in the agreement and on the condition that the latter person has been identified or may be identified prior to the date of issuance of a deed under Art.20, Para. 1 of the Bank Deposits Guarantee Act, however not later than three months since the date of the deed's issuance;
12.13.2. It has not been established whether a certain person has the legal right to receive the guaranteed amount of the deposit or in case the deposit is subject of a legal dispute; in these cases the deposit shall be reimbursed within 7 business days from the date of notifying the Fund about the dispute's settlement or the legal right's ascertainment;
12.13.3. The deposit is subject to restrictive measures, imposed by either the government or international organizations; in these cases the deposit shall be paid within 7 business days from notifying the Fund about the termination of the restrictive measures' effectiveness;
12.13.4. The amount to be paid is a portion of a temporary high balance in the account, pursuant to the conditions of Art. 12.2., however the extension shall be with not more than three months from the date of issuance of a deed pursuant to Art.20, Para.1 of the Bank Deposits Guarantee Act;
12.13.5. The Fund shall reimburse the guaranteed deposits to a branch of a Bulgarian bank in another Member State, however, the extension shall be with not more than 20 business days from the date of issuance of a deed under Art. 20, Para.1 the Bank Deposits Guarantee Act.
12.14. In order to receive the guaranteed amount, the Client shall have to visit the Bank, determined to effect the payment, present a valid identity document and sign a declaration-statement, certifying, that he/she is neither a spouse nor a relative in a direct or collateral line of descent up to a second degree to individuals, including such falling into some of the categories of management, ownership or control of the Bank.

12.15. The Bulgarian Deposit Insurance Fund shall not owe any interest on the guaranteed amounts.
12.16. Any person, claiming to be a depositor, but who has been denied reimbursement of amounts under the deposit within the limit under Item 12.1. and 12.2., and within the deadlines under Item 12.12. or 12.13., or who disagrees with the amount of the sum, reimbursed to him/her, may file his/her objections in writing within a period of up to three months as from the initial date of payment of the guaranteed deposits, with the conservator, temporary administrator or ad hoc manager, liquidator, temporary trustee in bankruptcy or assignee in bankruptcy of the bank. The conservator, temporary administrator or ad hoc manager, liquidator, temporary trustee in bankruptcy or the assignee in bankruptcy shall render their judgement on the objections within a period of 7 days from their receipt. In case the objection has not been granted, the person may claim his/her rights pursuant to the Civil Procedure Code.

XIII. PERSONAL DATA

13.1. The Bank shall process the personal data of its clients by virtue of and in accordance with the Personal Data Protection Act (PDPA) and Regulation (EU) 2016/679 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 and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). By signing an agreement for account opening, card issuance, use of online banking or other payment services, including the services rendered by the Client Contact Centre, the Client shall state his/her awareness of the document entitled *UBB AD Information on the Processing of Personal Data*, available on the Bank's website, www.ubb.bg, and in the banking halls, and through it he/she has become informed about:
13.1.1. UBB AD in the latter's capacity as a Personal Data Controller and the manner in which the Bank's Data Protection Officer can be contacted;
13.1.2. His/her rights in line with the processing and protection of his/her personal data and the way to exercise those, including information on his/her entitlement to obtain details on the types of data, pertaining to him/her and processed by the Bank, as well as the source of such data, in case they have not been collected from the Client; his/her right to demand that the Bank should obliterate, adjust or restrict the processing of his/her personal data, which processing is being improperly or unlawfully handled; his/her entitlement to data portability; his/her right to object to the processing of his/her personal data, when such is being made on grounds of a legitimate interest of the Bank; his/her right to revoke the provided consent to the processing of his/her personal data for particular purposes, as well as his/her lawful entitlement to appeal before the Personal Data Protection Commission in the latter's capacity as a supervisory authority within the meaning of the General Data Protection Regulation;
13.1.3. The need to have his/her personal data processed and the eventual consequences, upon failure to provide those data;
13.1.4. The grounds for processing of his/her personal data, incl. information that the Bank is not going to process his/her personal data for the purpose of elaborating a client profile and for offering of tailor-made products and services in a direct way, without his/her explicit consent;
13.1.5. The purposes, for which the Bank processes his/her personal data, received under the terms and conditions of the particular Agreement, including together with other personal data of his/hers, which the Bank has lawfully obtained from third parties, incl. other personal data controllers, as well as about the Bank's entitlement to process his/her personal data even after discontinuing the provision of payment services, when such processing is needed for fulfillment of a statutory obligation of the Bank or for protection of its lawful interests, as well as in other cases, permitted by law.
13.1.6.About the recipients, to which his/her personal data could 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 these data to payment systems' operators and other entities, specialized in processing of transactions with payment instruments;
13.1.7. The periods for storage of his/her personal data by the Bank.

Recording conversations with a Client

13.2. With these General Terms the Client shall give his/her consent for conversations, held between him/her and the Client Contact Centre, other employees of the Bank, as well as with third persons, who on behalf of the Bank hold conversations with clients in relation to the payment services, to be recorded by the Bank for the purpose of improving the service and making a check upon complaints by clients. The Bank shall provide these recordings only to the Client in person upon his/her demand or to the competent government authorities, in accordance with the procedure, envisaged by law.

XIV. FILING OF COMPLAINTS AND RESOLVING OF DISPUTES WITH CLIENTS

General Provisions

14.1. Each Client may file a complaint in relation to the use of payment services in the most convenient manner for him/her: at any branch of UBB; through the Bank's website; at the document registration desk in the Bank's Head Office; through the Client Contact Centre.
14.2. The complaint may be filed on a standard form of the Bank, as the Client shall mandatory state: at least two names, Personal Identity Number, exact address, telephone /e-mail for contact, manner of receiving a reply and a signature, as well as an entry number of a complaint, submitted before the Ministry of Interior, resulting from illegally performed actions by third persons.
14.3. Within a seven-day period the Bank shall reply in the manner, indicated by the Client, or inform the Client 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 and others.
14.4. (amended on 05.08.2026 in effect as from 05.08.2026) (In case of the Bank's failure to provide an opinion within the indicated time frame, or should its decision be unsatisfactory to the Client, then the latter may refer the dispute to the Reconciliation Committee on Payment Disputes at the following address for contact: city of Sofia, postal code 1000, 1, Vrabcha Str., floors 3,4 and 5; telephone number +359 2 9330577; fax number +359 2 9884218; email: adr.payment@kzp.bg; webpage: www.kzp.bg и

http://abanksb.bg/pkps or to a Bulgarian court of law of respective authority
14.5. In case that a Client has submitted an alert to the Ministry of Interior, including when he/she has granted consent for disclosing facts and circumstances that constitute bank secrecy, the Bank shall assume that it may disclose the necessary information /respectively, bank secrecy/ before the Ministry of Interior authorities in relation to duly investigating the illegally performed actions.

TRANSITIONAL AND FINAL PROVISIONS

§1. Upon discrepancy between the stipulated in the present General Terms and the Agreement for a particular payment service, the said Agreement's provisions shall prevail.
§2. To all issues, unsettled by these General Terms and the particular agreements, the provisions of the effective laws of the Republic of Bulgaria shall apply.
§3. Any disputes, having originated in relation to these General Terms, shall be resolved through the mutual consent of the parties in accordance with the procedure, specified in *Filing of Complaints and Resolving Disputes with Clients* Section.
§3A (new, adopted on 26.04.2021, in effect as from 10.05.2021) The Bank shall accept and provide payment products and/or services, as indicated herein, to Clients, having their habitual residence (current address) in the Republic of Bulgaria. The Bank shall accept and provide payment products and/or services, as indicated herein, to Clients, having their habitual residence other than the specified above, provided that the latter have explicitly stated before the Bank their willingness to use the payment products and/or services, as indicated herein, exclusively on their own initiative. The Bank shall accept and deem the signing of the agreement for the respective product or service as explicit confirmation by the Client of their habitual residence (current address) being in the Republic of Bulgaria and/or respectively - for new Clients, having their habitual residence outside the country's territory - that they indicate interest and request the use of the product and/or service on their own initiative.
§4. In case the Client disagrees with the decision of the Bank, he/she may refer the dispute to the Reconciliation Committee on Payment Disputes with the Commission for Consumer Protection or to a competent Bulgarian court.
§5. The following are integral parts hereof:
1. Information about the settlement of relations between UBB and heirs of deceased clients - available on UBB's web site www.ubb.bg
2. Terms and conditions for drawdown and repayment of limits under credit cards - available on UBB's web site www.ubb.bg.
3. (new, adopted on 21.10.2019, effective from 01.11.2019) General terms on online inclusion in group insurance policies through UBB Mobile.
4. (new, adopted on 25.01.2021, in effect as from 25.01.2021) General Terms on using the Electronic vignette (e-Vignette) payment service via UBB Mobile.
5. (new, adopted on 31.05.2022, in effect as from 01.08.2022) General Information for UBB AD clients on embargo, restrictions and sanctions
6. (new, adopted on 28.02.2023, in effect as from 28.02.2023). General Terms on Access to the Online UBB Pension Insurance platform through the UBB Mobile application.
7. (new, adopted on 06.06.2025, in effect as from 12.06.2025) General Terms on Using the Paid Zone Parking Service through UBB Mobile (Blink parking)".
8. (new, adopted on 22.06.2026, in effect as of 26.06.2026) General Terms of UBB AD on using the My Mobility service through UBB Mobile.
§5A (new, adopted on 25.01.2021, in effect as from28.01.2021) Additional information about the payment services provided by the Bank is available also in the following documents: Glossary - National provisional list of the most representative services, linked to a payment account; Information document on the fees under Standard current account/ Activity account/ Privilege account; Information brochure on payment account with basic features of United Bulgarian Bank AD; Instruction for transfer of a payment account to an individual; Information brochure on your rights to effect payments in Europe. They are available on UBB's website at www.ubb.bg and upon a request on a hard copy in the branch network of the Bank.
§6. The terminology used in these General Terms in relation to payment services shall have the meaning, specified in the Additional Provisions of the Payment Services and Payment Systems Act.
§7. These General Terms are in effect since 09.07.2018, and with effect from the said date they shall repeal:
1. The General Terms of CIBANK JSC for provision of payment services to individuals and the terms and conditions of the frame agreement for provision of payment services to individuals / users by virtue of the Payment Services and Payment Systems Act) of Cibank JSC;
§1A. (new, adopted on 09.04.2026, in effect as of 14.04.2026). Agreements for payment services are being concluded in Bulgarian language. The same is valid for the communication between the Bank and Customers in line with concluded agreements and during their effectiveness period
2. The General Terms for Issuance and Servicing of CIBANK's Bank Payment Cards for Individuals;
3. The General Terms, applicable to deposit agreements, concluded with CIBANK JSC.
§8. Not earlier than two months, as from 09.05.2018, the provisions of these General Terms shall repeal the General Terms for using the Cibank Online service, as each user of the said service shall be informed of their applicability upon system login.
§9. Not earlier than two months, as from 09.05.2018, the provisions of these General Terms shall repeal the General Terms of Cibank JSC for effecting utility bill payments.
§9A. (new, adopted on 09.08.2023, in effect as from 09.10.2023) 1. While abiding by the stated in the present Paragraph 9A and not earlier than 09.10.2023, these General Terms shall repeal Section IX „KBC Online Bulgaria" of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals. The said repeal shall come into force with regard to users of KBC Online Bulgaria, who are natural persons – account holders andpersons, authorized by them, who have received an explicit notification thereof upon their login into the system of KBC Online Bulgaria / in the KBC Mobile Bulgaria app. A User within the meaning of the previous sentence shall be entitled to obtain access to the online and mobile banking functionalities (UBB Online and UBB Mobile), described in Section VII of the present General Terms, by creating a username and a login password, known only to him/her and entering a one-time code, sent in an SMS message to the most recent telephone number, stated by him/her in the request for using KBC Online Bulgaria, or as subsequently amended by him/her with an explicit written statement to the Bank. After fulfillment of the steps, indicated in the previous sentence, the access to UBB Online will be enabled in the manner, stated in Item 7.3.1. through to Item 7.3.3. hereof. Respectively access to UBB Mobile will be enabled in the manner, stated in Item 7.14 hereof, while also applying the remaining provisions of thesel Terms, including, but not limited to Section VII and Section X thereof.
2. (deleted, in effect as from 28.05.2025)
3. Upon using UBB Online and UBB Mobile in accordance with these General Terms, users as per Item 1 of the present Paragraph 9A, shall retain their rights with regard to the accounts, accessible via KBC Online Bulgaria /KBC Mobile

Bulgaria as at the date, stated in Item 1 of the present Paragraph 9A, as defined in the submitted Request for Use/Registration for the services of KBC Online Bulgaria by Individuals. Users, having passive rights for the accounts under the previous sentence, may also effect fund transfers between own accounts, including such for the purposes of own credit card limit repayment, payment of utility bills, as per the created subscriptions pursuant to the procedure of Section IX.4. of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals as at the date, stated in Item 1 of the present Paragraph 9A.

§9B. (new, adopted on 09.08.2023, in effect as from 09.10.2023) 1. While abiding by the stated in the present Paragraph 9B and with effect from 09.10.2023, these General Terms shall repeal the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals. The said repeal shall come into force with regard to clients who are natural persons and who have concluded - by the date stated in the previous sentence - agreements for payment accounts and deposits with the Bank, stipulating respectively applicability of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals, with regard to those agreements for payment accounts and deposits.

2. The rule under the previous Item 1 of the present Paragraph 9B shall not be applicable to:

a) clients, who upon concluding an agreement for a payment account or a deposit were aged between 14 and 18 years;

b) clients, who are freelancers;

c) clients, holding stakes in legal entities – micro companies, which legal entities have a concluded agreement for a payment account or a deposit with the Bank, which agreement stipulates the applicability of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities;

d) agreements for payment accounts and deposits, opened in the names of several individuals, (co-holders), simultaneously (joint accounts)

e) accounts, servicing credit limits under framework agreements for a credit limit under a credit card for natural persons.

§9C. (new, adopted on 11.03.2024, in effect as from 11.05.2024) With effect from 11.05.2024, these General Terms shall repeal the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals and the General Terms on Maintaining and Servicing an account "For School Students". The said repeal shall come into force with regard to the following clients – natural persons who have concluded, by the date stated in the previous sentence, agreements for payment accounts and deposits with the Bank stipulating the applicability of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals with regard to these agreements for payment accounts and deposits:

a) clients who upon concluding an agreement for a payment account or a deposit were aged between fourteen and eighteen years;

b) clients who are freelancers;

c) clients holding stakes in legal entities – micro companies, which legal entities have a concluded agreement for a payment account or a deposit with the Bank, which agreement stipulates the applicability of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities;

d) agreements for payment accounts and deposits, opened in the names of several individuals, (co-holders), simultaneously, (joint accounts).

§9D. (new, adopted on 11.03.2024, in effect as from 11.05.2024). 1. Not earlier than 11.05.2024, and while observing the provisions in the present Paragraph D, the provision of Paragraph 9A of the Transitional and Final Provisions of the present General Terms shall also be applied for the users – individuals of KBC Online Bulgaria/KBC Mobile Bulgaria – account holders and persons authorized by them, who receive explicit notification for that upon logging into the system of KBC Online Bulgaria / in the KBC Mobile Bulgaria application, or after identification of the user at a branch of the Bank. In certain cases, it is necessary to request access to the accounts and the users rights via UBB Online pursuant to the procedure of the present General Terms.

2. Users as per the preceding Item 1, who are authorized users of and have been granted access to UBB Online and UBB Mobile as per the procedure set forth in Section VII hereof and have successfully logged into UBB Online within 25 months prior to 11.05.2024, or have successfully logged into UBB Mobile after 01.09.2023, will be granted access via UBB Online / UBB Mobile also to the accounts that were accessible to them via KBC Online Bulgaria / KBC Mobile Bulgaria.

3. A user as per Item 1 of the present Paragraph 9D. who is also an authorized user of UBB Online and UBB Mobile, who has not had any log-ins into UBB Online within 25 months before 11.05.2024 or who has not had any log-ins into UBB Mobile after 01.09.2023 and who has had a successful log-in into KBC Online Bulgaria / KBC Mobile Bulgaria within a period of 24 months before 11.05.2024, in order to continue using UBB Online, or respectively UBB Mobile, must, after identification at a branch of the Bank or upon logging into KBC Online Bulgaria / in the KBC Mobile Bulgaria application, create a username and a password for access, the latter familiar only to him/her, and enter a one-time code sent as an SMS message on the valid mobile telephone number stated in the request for using KBC Online Bulgaria, or subsequently changed via an explicit written request to the Bank. The telephone number as per the previous sentence will be used for receiving SMS messages with passwords / codes for activation and verification for using UBB Online and UBB Mobile.

4. The payment accounts and deposits opened in the name of several persons will not be accessible via UBB Online and UBB Mobile.

§10. Not earlier than two months, as from 09.05.2018, the services of the Client Contact Centre as per Section IX hereof shall be gradually launched for all users of payment services, who have concluded agreements with Cibank JSC.

§11. Not earlier than two months, as from 09.05.2018, the *Secure Internet Payments* service as per Section VIII hereof shall be gradually launched for all clients - holders of bank cards, issued by United Bulgarian Bank AD.

§12 The Bank shall announce on its webpage www.ubb.bg, as well as in its banking halls information about the dates of entry into force of the amendments for the users of payment services, stated in §8, §9, §10 and §11 of the Transitional and Final Provisions hereof.

§13 Powers of attorney, composed before a bank employee / internal powers of attorney / until 18.04.2019. will be accepted by the Bank for performance of the acts referred to therein not later than 31.12.2019.

§.14. By 01.09.2019 sending of SMS and e-mail notifications for account movements and transactions with bank cards shall be made in accordance with the currently effective procedure, while effective from 01.09.2019 notifications for account movements and transactions with bank cards shall be sent only as per the procedure, envisaged in Item 7.17 and Item 7.18.

§15. (new, adopted on 27.10.2023, in effect as from 28.10.2023) With effect from 28.10.2023, these General Terms shall repeal the General Terms of UBB AD on Using a Personal Digital Assistant (KATE).

§16. (new, adopted on 25.09.2024, in effect as from 02.03.2025) Not earlier than 02.03.2025 the sending of short text messages pursuant to the procedure of Section VIII.5. – "Notification" of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Individuals shall be discontinued, while as from 02.01.2025 the acceptance of new requests for receipt of such messages pursuant to the procedure of the said Section shall be terminated. The sending of notifications by email pursuant to the procedure of the said Section shall be retained with regard to customers, who have requested the receipt of such notifications by 02.01.2025.

§17. (new, adopted on 06.06.2025, in effect as of 15.09.2025) Powers of attorney for representation purposes, stating a particular branch, shall be accepted by the Bank, in observance of the restriction stated therein as to the representation before a particular branch, by 15.09.2025. After the said date, account disposal by a proxy shall be allowed in all branches, in accordance with the provisions in these General Terms.

These General Terms have been in effect since 01.03.2010, as they repeal the General Terms on Accounts of Individuals, the General Terms on Online Banking, and the UBB AD General Terms on Debit and Credit Cards. These General Terms were supplemented on 15.11.2011, came into effect on their approval date, and apply to all agreements for payment services signed with UBB AD.

These General Terms were supplemented on 17.05.2013, came into effect on their approval date, and apply to all agreements for payment services signed with UBB AD.

These General Terms were supplemented on 28.04.2014, came into effect on their approval date, and apply to all agreements for payment services signed with UBB AD.

These General Terms were supplemented on 23.07.2014, came into effect on their approval date, and apply to all agreements for payment services signed with UBB AD.

The present General Terms were supplemented on 21.11.2014, and the amendments have been in effect since 27.01.2015 and apply to all agreements for payment services concluded with UBB AD.

The present General Terms were supplemented on 02.02.2015, and the amendments have been in effect since 02.04.2015 and apply to all agreements for payment services concluded with UBB AD.

These General Terms were supplemented on 02.11.2015, and the amendments have been in effect since their approval date and apply to all agreements for payment services signed with UBB AD.

These General Terms were supplemented on 19.09.2016, and the amendments have been in effect since their approval date and apply to all agreements for payment services signed with UBB AD.

The present General Terms were supplemented on 23.10.2017, and the amendments have been in effect since 01.01.2018 and apply to all agreements for payment services concluded with UBB AD.

The present General Terms were supplemented on 18.12.2017, and the amendments have been in effect since 01.01.2018 and apply to all agreements for payment services concluded with UBB AD. The present General Terms were amended and supplemented on 30.04.2018, and the amendments have been in effect since 09.07.2018 and apply to all agreements for payment services concluded with UBB AD. The present General Terms were amended and supplemented on 03.09.2018, and the amendments have been in effect since 05.09.2018 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 14.01.2019, and the amendments have been in effect since 01.02.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 04.02.2019, and the amendments have been in effect since 18.04.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 05.03.2019, and the amendments have been in effect since 12.05.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 13.05.2019, and the amendments have been in effect since 01.07.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 01.07.2019, and the amendments have been in effect since 22.07.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 08.07.2019, and the amendments have been in effect since 14.09.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 30.09.2019 and 21.10.2019, and the amendments have been in effect since 01.11.2019 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 11.11.2019, and the amendments have been in effect since 18.11.2019, respectively since 11.01.2020, and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 03.02.2020, and the amendments have been in effect since 01.04.2020 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 16.03.2020, and the amendments have been in effect since 27.05.2020 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 06.07.2020, and the amendments have been in effect since 08.09.2020, except for the amendments as per Item 11.18, which have been in effect since 08.07.2020, and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 03.08.2020, and the amendments have been in effect since 04.08.2020 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 25.01.2021, and the amendments have been in effect since 25.01.2021, respectively since 28.01.2021, and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 29.03.2021, and the amendments have been in effect since 30.03.2021 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 26.04.2021, and the amendments have been in effect since 10.05.2021 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 05.07.2021, and the amendments have been in effect since 22.11.2021 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 01.02.2022, and the amendments have been in effect since 16.02.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 22.02.2022, and the amendments have been in effect since 22.02.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 12.04.2022, and the amendments have been in effect since 12.06.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 25.05.2022, and the amendments have been

in effect since 20.06.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 31.05.2022, and the amendments have been in effect since 01.08.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 20.09.2022, and the amendments have been in effect since 01.10.2022 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 24.01.2023, and the amendments have been in effect since 06.04.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 28.02.2023, and the amendments have been in effect since 28.02.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 07.03.2023, and the amendments have been in effect since 07.05.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 29.05.2023, and the amendments have been in effect since 01.06.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 31.08.2023, and the amendments have been in effect since 01.09.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 09.08.2023, and the amendments have been in effect since 09.10.2023 and apply to all agreements for payment services concluded with UBB AD, as well as with regard to the agreements and payment instruments stated in §9A and §9B of the Transitional and Final Provisions. These General Terms were amended and supplemented on 27.10.2023, and the amendments have been in effect since 28.10.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 07.12.2023, and the amendments have been in effect since 08.12.2023 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 08.12.2023, and the amendments have been in effect since 08.02.2024 and apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 11.03.2024, and the amendments shall take effect as from 11.05.2024, and shall apply to all agreements for payment services concluded with UBB AD. These General Terms were amended and supplemented on 29.04.2024. The amendments shall take effect as from 29.04.2024 and shall apply to all agreements for payment services, concluded with UBB AD. The present General Terms were amended and supplemented on 11.05.2024. The amendments shall take effect as from 11.05.2024 and shall apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 25.09.2024. The amendments shall take effect as from 01.10.2024 and shall apply to all agreements for payment services, concluded with UBB AD. These General Terms were amended and supplemented on 10.10.2024. The amendments shall take effect as from 21.10.2024 and shall apply to all agreements for payment services, concluded with UBB AD. These General Terms were amended and supplemented on 08.11.2024. The amendments shall take effect as from 08.11.2024 and shall apply to all agreements for payment services, concluded with UBB AD. These General Terms were amended and supplemented on 06.12.2024. The amendments shall take effect as from 06.12.2024 and shall apply to all agreements for payment services, concluded with UBB AD. These General Terms were amended and supplemented on 28.02.2025. The amendments shall take effect as from 28.02.2025, respectively from 28.05.2025 and shall apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 06.06.2025. The amendments shall take effect as from 06.06.2025 and respectively, on 12.06.2025, and respectively, on 01.07.2025, and respectively, on 14.07.2025, and respectively, on 15.07.2025, and respectively, on 15.09.2025, and shall apply to all agreements for payment services, concluded with UBB AD.

These General Terms were amended and supplemented on 29.08.2025, and the amendments have been in effect since 29.08.2025, and respectively, on 15.11.2025 and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 27.10.2025, and the amendments have been in effect since 14.11.2025, and respectively, on 01.01.2026 and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 17.12.2025, and the amendments have been in effect since 19.12.2025, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 09.04.2026, and the amendments have been in effect since 14.04.2026, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 22.06.2026, and the amendments have been in effect since 26.06.2026, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 05.08.2026 and the amendments have been in effect since 05.08.2026, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 24.08.2026 and the amendments have been in effect since 28.08.2026, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 21.09.2026 and the amendments have been in effect since 01.12.2026, and apply to all agreements for payment services concluded with UBB AD.

These General Terms were amended and supplemented on 22.10.2026 and the amendments have been in effect since 23.10.2026, and apply to all agreements for payment services concluded with UBB AD.