## Dear clients,

We would like to inform you about upcoming changes in the "UNITED BULGARIAN BANK" AD Tariff for fees and commissions for individuals, which you can familiarize yourself with in any office of "UNITED BULGARIAN BANK" AD and on the bank's website- www. ubb.bg. The changes come into force as of 29.10.2023 and they are associated with change in the amount of the "Maintenance – monthly" of the following types of products In Attachment 1 "Discontinued products and services in UBB AD" as part of "Tariff of United Bulgarian bank AD for fees and commissions for Individuals":

	As is	To be
Current account with debit card "Plus"	BGN 3.20	BGN 2.45
Package Current account	BGN 3.20	BGN 2.95
Package Current account +	BGN 3.80/EUR 1.94	BGN 2.95
Package Silver	BGN 4.20	BGN 2.95
Package Silver +	BGN 4.80/EUR 2.45	BGN 2.95
Account servicing investment in collective investment schemes offered or distributed by the bank	BGN 0.00	BGN 4.50
Saving account "No Limitation"	BGN 2.50/EUR 2.00	BGN 4.50
Saving program	BGN 0.00	BGN 4.50
Saving account Perspective	BGN 36/EUR 18 BGN 12/EUR 6 (per year)	BGN 4.50

We would like to inform you about upcoming change in the amount of the Interest bonus for salary clients/ clients with regular monthly income over BGN 145 of the saving account "Perpective" from 0.01% to 0.00% In Attachment 1 "Discontinued products in UBB AD" as part of "UBB Interest rate tariff for accounts of Individuals"

The current customers of the bank, using a service/product, the terms of which are changed with the above-described change in the Tariff and General Terms and Conditions, have the right, before the date of its entry into force, to apply in written at an office of "UNITED BULGARIAN BANK" AD their disagreement with the relevant change and to terminate the contract for the use of the relevant service/product without owing costs and/or compensation in connection with the termination. If the customers have not expressed their disagreement, the changes are considered accepted.

Sincerely yours,

United Bulgarian Bank AD