

Dear clients,

We are pleased to inform you that UBB AD is ready for the forthcoming adoption of the euro as the official currency in the Republic of Bulgaria. We have updated our Fees and Commissions' Tariff and the General Terms on Payment Services for Individuals and the General Terms on the Issuance and Use of Payment Debit and Credit Cards, coming into effect as of 01.01.2026.

All fees and services have been visualized in both euro and Bulgarian leva, while your conditions remain:

- Unchanged
- Without increase in fees
- With no need of new agreements
- Without additional action on your part

If you want to learn more, please visit www.ubb.bg or visit a convenient for you branch of the Bank.

The amendments are the following:

I. Amendments to the Fees and Commissions' Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.01.2026 ([link](#)):

1. Effective from 01.01.2026 the due fees in Bulgarian leva as per the Fees and Commissions' Tariff for Individuals will be accrued and collected in the euro currency while abiding by the legal requirements for double visualization.
2. Amendments to Appendix 2 of the Fees and Commissions' Tariff for Individuals – Card Limits for Individuals, with effect from 01.01.2026.

II. General Terms on Payment Services for Individuals ([link](#)):

II.1. With effect from 14.11.2025: UBB Mobile also provides an opportunity for requesting roadside assistance via a telephone call to the Union of Bulgarian Motorists (UBM).

II.2. With effect from 01.01.2026.:

1. Everywhere in the document the national currency is being changed from Bulgarian leva to euro

2. The rendering of the following services is being discontinued:

- BLINK fund transfers in Bulgarian leva
- RINGS fund transfers
- Cash remittance
- Direct debit

II.3. With effect from 01.01.2026 the payment of local taxes and fees service through UBB Online will be temporarily unavailable. This service will continue being accessible via UBB Mobile.

III. General Terms of UBB AD on the Issuance and Use of Payment Debit and Credit Cards ([link](#))

III.1. There are amendments made to Art. VIII.3, VIII.3.A. XI.A.1. and XI.A.2. of the General Terms on the Issuance and Use of Payment Debit and Credit Cards, stemming from the adoption of the euro as an official currency in the Republic of Bulgaria as of 01.01.2026.

IV. General Terms of UBB AD on Use of „UWin®“ loyalty program([link](#))

IV.1. With effect from 01.01.2026 mobile application of the loyalty program will be discontinued.

Sincerely,

United Bulgarian Bank AD

Should you disagree with those amendments, you are entitled to terminate at any time your Payment Service Agreement, concluded with the Bank, by submitting a request in writing at a UBB branch, without being liable for costs and indemnities.