

Dear clients,

We would like to hereby inform you that there are forthcoming changes in the following documents for payment services, part of the agreements for payment services, concluded between you and the Bank, namely:

- **Fees and Commissions' Tariff for Individuals (link)**
- **UBB AD General Terms on Payment Services for Individuals (link)**
- **General Terms of United Bulgarian Bank AD on the Issuance and Use of Payment Debit and Credit Cards (link)**

The amendments are the following:

- I. We hereby additionally inform you about the following amendments to the Fees and Commissions Tariff for Individuals of United Bulgarian Bank AD, with effect from 15.08.2025:**

SERVICE TYPE	AS IS	SERVICE TYPE	TO BE
III: OTHER SERVECES	National currency	III: OTHER SERVECES	National currency
Statements of account movements and card for the current year	BGN 20/ EUR 10.23	Certificate for a bank account number, Bank template	No fee
		Statements of account movements and card for the current year	No fee
Issuing a certificate for presence of bank accounts, account funds			
in Bulgarian language	BGN 20*/ EUR 10.23*	Issuing a certificate for presence of bank accounts, account funds, loans in Bulgarian or English language*	BGN 20/ EUR 10.23
In English language	BGN 40/ EUR 20.45		
Issuing other certificates	BGN 20/ EUR 10.23	Issuing other certificates	BGN 20*/ EUR 10.23*
<i>Notes</i> • No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.		<i>Notes:</i> No fee shall be collected for preparing account movement statements for the last month of the previous year, in case such has been requested during the first month of the current year.	

	<ul style="list-style-type: none"> • <i>*During the dual visualization period, UBB AD shall provide the following information free of charge to its clients upon request:</i> • <i>Outstanding loan balance and the amount of installments due on loans granted under the Consumer Credit Act and the Act on Mortgage Loans to Consumers in BGN, upon client request;</i> • <i>Payments made on principal, interest, and other items related to loans granted in BGN;</i> • <i>Accrued interest on deposit accounts in BGN opened prior to the euro adoption.</i>
--	---

II. Amendments to the Fees and Commissions Tariff for Individuals of United Bulgarian Bank AD, with effect from 07.10.2025 r.:

IV: PAYMENT ACCOUNT WITH BASIC FEATURES (PABF)	AS IS	TO BE
Забележка:	<ul style="list-style-type: none"> • <i>The Bank offers opening of a Payment Account with Basic Features (PABF) in Bulgarian leva (BGN), pursuant to the requirements of the Payment Services and Payment Systems' Act.</i> <i>* Where, at the authorization of the titleholder, operations are carried out on payment accounts with basic features, including cash withdrawals, no fees shall be payable in respect of such transactions where these are charged against the proceeds of salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students. The account with basic features shall be settled free of charge when it is credited with the funds referred to in preceding sentence or when these funds and the interest thereon are kept on this account.</i> • <i>All other fees and commissions on</i> 	<ul style="list-style-type: none"> • <i>In the cases when in a payment account with basic features as per Art. 118 of the Payment Services and Payment Systems' Act (PSPSA) there are funds, received and stored, and originating from labour remuneration, pensions, social benefits and social security compensations and allowances, scholarships for pupils, university students and doctoral thesis (PhD) researchers and the interests on those:</i> <i>-no account maintenance fee shall be charged;</i> <i>-On a monthly basis the user can initiate up to three credit transfers in total, including such via UBB Mobile/ UBB Online, and a total of up to ten cash withdrawal transactions from an ATM or a POS terminal of UBB, for which no fees shall be charged.</i> <i>All other fees and commissions on Payment Accounts with Basic Features, applied to services outside the scope of those, shall be</i>

	<i>Payment Accounts with Basic Features, applied to services outside the scope of those, specified in Section I.C., shall be according to the currently effective Tariff for individuals of the Bank.</i>	<i>according to the currently effective Tariff for individuals of the Bank.</i>
--	---	---

III. Amendments to the Fees and Commissions Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.01.2026 r.:

Type of service			
Credit card Visa Platinum	National currency		National currency
	AS IS		TO BE
Priority Pass visit	EUR 33.60/BGN 65.72	LoungeKey	EUR 30.00/BGN 58.67

IV. Amendments to Appendix 2 the Fees and Commissions Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.12.2025r.

Debit card of the Debit Mastercard Standard/

Standard limits	Debit Mastercard Standard BGN		Debit Mastercard Standard EUR		Debit Mastercard Standard USD		Debit Mastercard Standard GBP	
	AS IS	TO BE						
	Total amount		Total amount		Total amount		Total amount	
Daily limits								
Cash withdrawal at an ATM/POS	2000	2000	1000	1100	1200	1200	800	880
Payment for goods and services	6000	10000	3100	5113	3600	5880	2400	4400
Quasi Cash (betting limits)	3000	4000	1550	2045	1800	2500	1200	1760
Online transactions	3000	4000	1550	2045	1800	2500	1200	1760
Fast card-to-card transfers	2000	2000	1000	1023	1200	1200	800	880
Total	8000	12000	4000	6136	5000	7060	3000	5290
Weekly limits								

Cash withdrawal at an ATM/POS	4000	14000	2143	7158	2500	8235	1714	6170
Payment for goods and services	8000	70000	4133	35790	5333	41200	3200	30840
Quasi Cash (betting limits)	6000	10000	3100	5113	4000	6000	2400	4400
Online transactions	6000	10000	3100	5113	4000	6000	2400	4400
Fast card-to-card transfers	4000	4000	2000	2045	2400	2400	160 0	1760
Total	14000	84000	7000	42948	8400	4940 0	560 0	37000

High limits*	Debit Mastercard Standard BGN		Debit Mastercard Standard EUR		Debit Mastercard Standard USD		Debit Mastercard Standard GBP	
	Total amount		Total amount		Total amount		Total amount	
	AS IS	TO BE						
Daily limits								
Cash withdrawal at an ATM/POS	4000	9775	2200	4998	2400	5750	1600	4300
Payment for goods and services	8000	16000	4000	8180	5000	9420	3200	7050
Quasi Cash (betting limits)	4000	6000	2000	3068	2500	4000	1600	2640
Online transactions	4000	6000	2000	3068	2500	4000	1600	2640
Fast card-to-card transfers	2000	4000	1000	2045	1200	2350	800	1760
Total	10000	26000	5000	13294	6667	15290	4000	1145 0
Weekly limits								
Cash withdrawal at an ATM/POS	8000	30000	4000	15339	5000	17650	3000	1320 0
Payment for goods and services	10000	80000	5000	40903	6000	47060	4000	3524 0

Quasi Cash (betting limits)	10000	18000	5000	9203	6000	10590	4000	7930
Online transactions	10000	18000	5000	9203	6000	10590	4000	7930
Fast card-to-card transfers	4000	12000	2000	6135	2400	7060	1600	5290
Total	16000	110000	8000	56242	10667	64700	6667	48460

*** When requesting High Limits, registration for receiving transaction notifications is mandatory.**

Debit card of the Debit Visa Classic

Standart limits	Debit Visa Classic, BGN		Debit Visa Classic, EUR		Debit Visa Classic, USD		Debit Visa Classic, GBP	
	Total amount		Total amount		Total amount		Total amount	
	AS IS	TO BE						
Daily limits								
Cash withdrawal at an ATM/POS	2000	2000	1100	1100	1200	1200	800	880
Payment for goods and services	6000	10000	3000	5113	3750	5880	2400	4400
Quasi Cash (betting limits)	4000	4000	2000	2045	2500	2500	1600	1760
Online transactions	4000	4000	2000	2045	2500	2500	1600	1760
Fast card-to-card transfers	2000	2000	1000	1023	1200	1200	800	880
Total	8000	12000	4000	6136	5333	7060	3200	5290
Weekly limits								
Cash withdrawal at an ATM/POS	8000	14000	4000	7158	5000	8235	3000	6170
Payment for goods and services	10000	70000	5000	35790	6000	41200	4000	30840
Quasi Cash (betting limits)	10000	10000	5000	5113	6000	6000	4000	4400
Online transactions	10000	10000	5000	5113	6000	6000	4000	4400
Fast card-to-card transfers	4000	4000	2000	2045	2400	2400	1600	1760

Total	16000	84000	8000	42948	10667	49400	6667	37000
--------------	-------	-------	------	-------	-------	-------	------	-------

High limits*	Debit Visa Classic, BGN		Debit Visa Classic, EUR		Debit Visa Classic, USD		Debit Visa Classic, GBP	
	Total amount		Total amount		Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE	AS IS	TO BE	AS IS	TO BE
Daily limits								
Cash withdrawal at an ATM/POS	4000	9775	2000	4998	2500	5750	1600	4300
Payment for goods and services	8000	16000	4133	8180	5333	9420	3200	7050
Quasi Cash (betting limits)	6000	6000	3100	3068	4000	4000	2400	2640
Online transactions	6000	6000	3100	3068	4000	4000	2400	2640
Fast card-to-card transfers	2000	4000	1000	2045	1200	2350	800	1760
Total	10000	26000	5000	13294	6500	15290	4000	11450
Weekly limits								
Cash withdrawal at an ATM/POS	16000	30000	8000	15339	10000	17650	6000	13200
Payment for goods and services	16000	80000	8000	40903	10000	47060	6000	35240
Quasi Cash (betting limits)	12000	18000	6000	9203	8000	10590	5000	7930
Online transactions	12000	18000	6000	9203	8000	10590	5000	7930
Fast card-to-card transfers	4000	12000	2000	6135	2400	7060	1600	5290
Total	24000	110000	12000	56242	15000	64700	9600	48460

* When requesting High Limits, registration for receiving transaction notifications is mandatory.

Credit card of the CARD Fix, Visa Classic Credit, BILLA Visa, AVON Mastercard

Standart limits	CARD Fix, Visa Classic Credit, BILLA Visa, AVON Mastercard, BGN	Visa Classic Credit, EUR
	Total amount	Total amount

	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	1500	2000	760	1023
Payment for goods and services	2500	10000	1250	5113
Quasi Cash (betting limits)	2500	4000	1250	2045
Online transactions	2500	4000	1250	2045
Fast card-to-card transfers	2000	2000	1000	1023
Total	5000	12000	2500	6136
Weekly limits				
Cash withdrawal at an ATM/POS	2500	14000	1300	7158
Payment for goods and services	4000	70000	2000	35790
Quasi Cash (betting limits)	4000	10000	2000	5113
Online transactions	4000	10000	2000	5113
Fast card-to-card transfers	4000	4000	2000	2045
Total	6500	84000	3300	42949

High limits*	CARD Fix, Visa Classic Credit, BILLA Visa, AVON Mastercard, BGN		Visa Classic Credit, EUR	
	Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	2500	9775	1260	4998
Payment for goods and services	5000	16000	2500	8181
Quasi Cash (betting limits)	5000	6000	2500	3068
Online transactions	5000	6000	2500	3068
Fast card-to-card transfers	2000	4000	1000	2045
Total	8000	26000	4000	13294
Weekly limits				
Cash withdrawal at an ATM/POS	4000	30000	2000	15339
Payment for goods and services	8000	80000	4000	40903
Quasi Cash (betting limits)	8000	18000	4000	9203
Online transactions	8000	18000	4000	9203
Fast card-to-card transfers	4000	12000	2000	6135
Total	12000	110000	6000	56242

* *When requesting High Limits, registration for receiving transaction notifications is mandatory..*

Credit card of the Mastercard Gold Premium

Standart limits	Mastercard Gold Premium, BGN		Mastercard Gold Premium, EUR	
	Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	3000	3000	1500	1534
Payment for goods and services	6000	14000	3000	7158
Quasi Cash (betting limits)	6000	6000	3000	3068
Online transactions	6000	6000/	3000	3068
Fast card-to-card transfers	5000	5000	2500	2556
Total	9000	17000	4500	8692
Weekly limits				
Cash withdrawal at an ATM/POS	5000	21000	2500	10737
Payment for goods and services	10000	98000	5000	50107
Quasi Cash (betting limits)	10000	10000	5000	5113
Online transactions	10000	10000	5000	5113
Fast card-to-card transfers	10000	10000	5000	5113
Total	15000	119000	7500	60844

High limits*	Mastercard Gold Premium, BGN		Mastercard Gold Premium, EUR	
	Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	5000	9775	2500	4998
Payment for goods and services	10000	32500	5000	16617
Quasi Cash (betting limits)	10000	10000	5000	5113
Online transactions	10000	15000	5000	7669
Fast card-to-card transfers	5000	7500	2500	3835
Total	15000	43000	7500	21986
Weekly limits				
Cash withdrawal at an ATM/POS	8000	30000	4000	15339

Payment for goods and services	15000	162500	7500	83085
Quasi Cash (betting limits)	15000	30000	7500	15339
Online transactions	15000	45000	7500	23008
Fast card-to-card transfers	10000	22500	5000	11504
Total	20000	193000	10000	98679

*** When requesting High Limits, registration for receiving transaction notifications is mandatory.**

Credit card of the Visa Platinum

Standart limits	Visa Platinum, BGN		Visa Platinum, EUR	
	Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	4000	5000	2100	2556
Payment for goods and services	10000	25000	5000	12782
Quasi Cash (betting limits)	10000	10000	5000	5113
Online transactions	10000	10000	5000	5113
Fast card-to-card transfers	5000	5000	2500	2556
Total	15000	30000	7500	15339
Weekly limits				
Cash withdrawal at an ATM/POS	10000	35000	5000	17895
Payment for goods and services	20000	175000	10000	89476
Quasi Cash (betting limits)	20000	20000	10000	10226
Online transactions	20000	20000	10000	10226
Fast card-to-card transfers	10000	10000	5000	10226
Total	25000	210000	12500	107371

High limits*	Visa Platinum, BGN		Visa Platinum, EUR	
	Total amount		Total amount	
	AS IS	TO BE	AS IS	TO BE
Daily limits				
Cash withdrawal at an ATM/POS	8000	9775	4000	4998

Payment for goods and services	20000	55000	10000	28121
Quasi Cash (betting limits)	20000	20000	10000	10226
Online transactions	20000	25000	10000	12782
Fast card-to-card transfers	5000	10000	2500	5113
Total	25000	65000	12500	33234
Weekly limits				
Cash withdrawal at an ATM/POS	15000	30000	7500	15339
Payment for goods and services	30000	275000	15000	140605
Quasi Cash (betting limits)	30000	60000	15000	30678
Online transactions	30000	75000	15000	38347
Fast card-to-card transfers	10000	30000	5000	15339
Total	40000	305000	20000	155944

*** When requesting High Limits, registration for receiving transaction notifications is mandatory..**

V. Amendments to the UBB AD General Terms on Payment Services for Individuals (link):

- New art. 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.
- **Amendments** in 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:
 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.

VI. Amendments to the General Terms and Conditions of United Bulgarian Bank AD on the Issuance and Use of Payment Debit and Credit Cards:

- Change in the provision of Article II.5., effective from 01.12.2025, according to which a payment card issued by the Bank may be reissued in a different brand/trademark, provided that with the reissued card the Cardholder, respectively the Additional Cardholder can perform the payment, non-payment, and informational operations specified for the respective card in the General Terms and Conditions.

VII. Other

- As of 01.01.2026 the renewal of expired cards and the reissuance of cards before the expiration date for credit payment cards from the brands/types Billa Visa Classic, AVON Mastercard, and Installment Card will be suspended.
- From January 01.01.2026, the issuance of Priority Pass cards will be discontinued, and the LoungeKey service will be accessed through the Visa Platinum or Visa Business payment card.
- This is to inform you that with effect from 15.11.2025 the Bank discontinues the acceptance of new consents for direct debit transactions. Consents, given until that date will be executed by 31.12.2025.

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.

Sincerely,
United Bulgarian Bank AD