

We would like to hereby inform you of forthcoming amendments to the following documents for payment services, being part of the Frame Agreement/Agreements for Payment Services, concluded between you and the Bank:

- Fees and Commissions' Tariff for Individuals
- UBB AD General Terms on Payment Services for Individuals
- UBB AD General Terms on the Issuance and Use of Payment Debit and Credit Cards

The amendments are the following:

I. Amendments to the Fees and Commissions' Tariff for Individuals of United Bulgarian Bank AD, in effect as of 15.09.2026:

SERVICE TYPE	OLD TEXT:		NEW TEXT	
	Local currency	Foreign currency	Local currency	Foreign currency
III. FUND TRANSFERS				
FUND TRANSFERS TO AND FROM ACCOUNTS				
Outgoing interbank fund transfers				
Ordered at a bank branch or through the online or mobile banking functionality with expenses, borne by the Payer (OUR)	-	The relevant fee for an outgoing fund transfer in euro outside the European Economic Area (EEA) + EUR 25.56 / BGN 49.99	The relevant fee for an outgoing fund transfer in euro outside the EEA + EUR 25.56 / BGN 49.99	The relevant fee for an outgoing fund transfer in foreign currency + EUR 25.56 / BGN 49.99
Incoming intrabank fund transfers				
In a currency other than euro, as well as fund transfers in euro outside the EEA	-	0.1% min. EUR 10.23 max. EUR 204.52 / 0.1% min. BGN 20 max. BGN 400	0.1% min. EUR 10.23 max. EUR 204.52 / 0.1% min. BGN 20 max. BGN 400	0.1% min. EUR 10.23 max. EUR 204.52 / 0.1% min. BGN 20 max. BGN 400
MISCELLANEOUS				

Survey Fee incl. correspondence to another bank, amendment of terms and conditions or fund transfer cancellation	-	EUR 61.36/ BGN 120	EUR 61.36/ BGN 120	EUR 61.36/ BGN 120
Return of a received /ordered by UBB AD fund transfer in foreign currency upon the Payer's request (and not through the Bank's fault)	-	The relevant commission for an incoming /outgoing fund transfer in foreign currency	The relevant commission for an incoming /outgoing fund transfer in foreign currency	The relevant commission for an incoming /outgoing fund transfer in foreign currency
Fee for manual processing of an incoming fund transfer in foreign currency due to missing / wrong / invalid IBAN/BBAN	-	EUR 30.68/ BGN 60.00	EUR 30.68/ BGN 60.00	EUR 30.68/ BGN 60.00
The EUR 100 limit upon an incoming fund transfer in foreign currency, as well as for fund transfers in euro outside the EEA is being cancelled				

II. Amendments to the General Terms on Payment Services for Individuals, in effect as of 15.09.2026:

Electronic notifications Section 7.16		
	OLD TEXT:	NEW TEXT
	7.16. (amended on 11.03.2024, in effect as of 11.05.2024) Should the Client, respectively the authorized user perform activity with the specialized application through a compromised (rooted or jailbroken) device,	7.16. (amended on 11.03.2024, in effect as of 11.05.2024, amended on 15.09.2026, in effect as of 15.09.2026) The Bank shall be entitled to restrict the Client's, respectively the Authorized user's access to UBB Mobile, by informing them through a warning message in

	<p>then the device screen will display a warning message upon every login into the app. The Bank shall not be held liable for payment transactions, performed while using the specialized app through a compromised (rooted or jailbroken) device.</p>	<p>the app, in case that the monitoring mechanisms, applied by the Bank have found out potential unauthorized use of the payment instrument or use of the payment instrument for committing fraud, upon a found malicious software on the device, from which UBB Mobile is being used, or upon using UBB Mobile from a compromised device. The Bank shall not be held liable for payment transactions, performed while using the specialized app through a compromised device.</p>
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III. Amendments to Appendix 2 Card Limits for Individuals to the Fees and Commissions' Tariff for Individuals of United Bulgarian Bank AD, in effect as of 01.10.2026:

- The limits under Debit Mastercard and Visa Debit cards are being aligned with those of Debit Mastercard Standard cards
- The limits under Mastercard World Debit and Visa Gold Debit cards are being aligned with those of Debit World Mastercard cards
- The limits under Debit Mastercard for Children/Teens are being aligned with those of Debit Mastercard Standard cards for Children/Teens (14-18 years of age)

IV. Amendments to the General Terms of United Bulgarian Bank on Issuance and Use of Payment Debit and Credit Cards, in effect as of 01.10.2026:

- Functionalities for certain debit cards (Art. III.1.7) are being changed, as for the following card brands Visa Debit, Debit Mastercard, Visa Gold Debit and Mastercard World Debit the possibility for payment of utility and other bills to particular suppliers, determined by the Bank is being discontinued, while that same functionality is being added for Debit Mastercard OK cards.

- The rules for PIN code issuance and card delivery are being changed for certain debit cards, as upon need of a new PIN for debit cards of the Visa Debit, Debit Mastercard, Visa Gold Debit and Mastercard World Debit brands there will be a new card issued, while the current one shall be closed; the possibility for requesting a PIN code on paper for those cards is being discontinued, while that same possibility is being added for Debit Mastercard OK cards; there are also stipulated changes regarding the shipment of the above card and PIN codes for those with a courier abroad, including the cancellation or related provisions of Art. IV.4., Art. IV.5.1., Art. IV.13., IV.14., Art. IV.15., Art. IV.16. and Art. IV.17.
- The Rules on 3D Secure and confirmation of online transactions are being updated, by discontinuing the possibility for creating a static 3D secure code through a special webpage and Online banking for debit cards of the Visa Debit, Debit Mastercard, Debit Mastercard World, Visa Gold Debit brands (amendment to the provisions of Art. VII.2.1., Art. VII.2.1.A), while that same possibility is being created for Debit Mastercard OK cards. The possibility for creating and changing a static 3D secure code via UBB Mobile is being retained/stipulated (amendment in the provisions of Art. VII.2.1.B) for debit cards of the Visa Debit, Debit Mastercard, Debit Mastercard World, Visa Gold Debit brands; The possibilities for authorizing payment transactions through biometric features are also being changed for the above card brands (amendment to the provisions of Art. VII.2.1., Art. VII.2.1.A).
- The currency conversion rules are being amended, as those applicable to cards of the Debit Mastercard OK brand shall be the most recent exchange rate of the Bank for teller transactions as of the currency conversion moment, while to cards of the Visa Debit, Debit Mastercard, Visa Gold Debit, Mastercard World Debit, Debit cards for Children/Teens (14-18 years of age) – the applicable exchange rate shall be that for non-cash operations as of the currency exchange moment

V. Miscellaneous

- With effect from 16.11.2026 the channels for sending of service messages in line with the use of payment cards of the Debit Mastercard, Visa Debit, Visa Gold Debit, Mastercard World Debit, Debit Mastercard Standard, Debit Mastercard World, Debit Visa Classic brands are being changed, by

cancellation of the electronic mail option and introduction of Push notifications in the mobile banking functionality, Viber or SMS messages in accordance with the communication apps, used by the Client. For the avoidance of any doubt the service messages regarding debit and credit cards pertain to: activation, blocking, delivery to a branch, issuance of a new one/renewal/re-issuance of a card, unauthorized overdraft under a card account, reminder about an unpaid minimum repayment installment, end of a reporting period for a credit card, exceeded credit card limit, 3D Secure, adding a card to a digital wallet, credit card limit repayment and others, depending on the particular case.

Sincerely,

United Bulgarian Bank AD