

Dear customers,

We would like to hereby inform you that there are forthcoming changes in the following documents, part of the Framework Agreement for Payment Services, concluded between you and United Bulgarian Bank AD, namely:

I) In the Fees and Commissions' Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.04.2025:

<b>II.CASH OPERATIONS</b>	<b>OLD</b>		<b>NEW</b>	
<b>Depositing</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
At a teller desk of amounts up to 2 000 BGN (currency equivalent)	BGN 2	BGN 2	0.25% on the entire amount,min. BGN 2	0.30% on the entire amount, min. BGN 2
At a teller desk of amounts exceeding 2 000 BGN (currency equivalent)	0.20% on the amount exceeding 2 000 BGN, max. 300 BGN	0.30% on the amount exceeding 2 000 BGN, max. 400 BGN	0.25% on the entire amount,min. BGN 2	0.30% on the entire amount,min. BGN 2
<b>Withdrawing</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
At a teller desk of amounts up to 10 000 BGN (currency equivalent)	0.60% min. BGN 6	-	0.70%, min. BGN 6	-
At a teller desk of amounts exceeding 10 000 BGN (currency equivalent):				
With prior request:	0.60% min. BGN 6	-	0.70% min. BGN 6	-
Without prior request:	0.65% on the entire amount,min. BGN 6		0.75% on the entire amount,min. BGN 6	-

<b>III. FUND TRANSFERS</b>	<b>OLD</b>		<b>NEW</b>	
<b>Transfers to and from account - within UBB network</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Outgoing</b>				
at a branch/office of the bank	BGN 4	-	BGN 5	-
<b>Transfers to and from account – interbank</b>				
Outgoing fund transfers via BISERA				
through a branch of the bank	BGN 6	-	BGN 7	-
<b>Outgoing fund transfers in euro within the European Economic Area (EEA)</b>				
Ordered at a branch of the bank	-	BGN 6	-	BGN 7
<b>Direct debit</b>				
Payment of a direct debit order Within the UBB network	BGN 4	-	BGN 5	-
Through BISERA through a branch of the bank	BGN 6	-	BGN 7	-
<b>V. OTHER SERVICES</b>	<b>OLD</b>		<b>NEW</b>	
<b>SERVICE TYPE</b>				
<b>Preparation of statement</b>				
Statements of account movements and card for the current year	No fee		No fee	
For previous years	For previous years		For previous years- <b>per yaer</b>	

II) Outgoing intrabank and interbank fund transfers up to BGN 5 000 000 (five million Bulgarian leva) or their equivalence in foreign currency can be ordered on paper at a branch of the Bank, and via UBB Online, while fund transfers exceeding this value – only via UBB Online.

The single transaction limit for outgoing intrabank and interbank fund transfers, ordered via UBB Online, is BGN 500 000 (five hundred thousand Bulgarian leva) or their equivalence in foreign currency. Limit change can be requested at a branch of the Bank.

III) In Appendix 2 to the Fees and Commissions' Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.04.2025:

<b>Debit card</b>	<b>OLD</b>	<b>NEW</b>
<b>Debit Mastercard Standard</b>		
Standard daily limit for cash withdrawal at ATM/POS	1000 BGN / 500 EUR / 600 USD / 400 GBP	2000 BGN / 1000 EUR / 1200 USD / 800 GBP
Standard daily limit for payments	3000 BGN / 1550 EUR / 1800 USD / 1200 GBP	6000 BGN / 3100 EUR / 3600 USD / 2400 GBP
Standard daily limit - Total	4000 BGN / 2000 EUR / 2500 USD / 1500 GBP	8000 BGN / 4000 EUR / 5000 USD / 3000 GBP
Standard weekly limit for cash withdrawal at ATM/POS	2800 BGN / 1500 EUR / 1750 USD / 1200 GBP	4000 BGN / 2143 EUR / 2500 USD / 1714 GBP
Standard weekly limit for payments	6000 BGN / 3100 EUR / 4000 USD / 2400 GBP	8000 BGN / 4133 EUR / 5333 USD / 3200 GBP
Standard weekly limit - Total	10 000 BGN / 5000 EUR / 6000 USD / 4000 GBP	14 000 BGN / 7000 EUR / 8400 USD / 5600 GBP
High daily limit for cash withdrawal at ATM/POS	2000 BGN / 1100 EUR / 1200 USD / 800 GBP	4000 BGN / 2200 EUR / 2400 USD / 1600 GBP
High daily limit for payments	4000 BGN / 2000 EUR / 2500 USD / 1600 GBP	8000 BGN / 4000 EUR / 5000 USD / 3200 GBP
High daily limit - Total	6000 BGN / 3000 EUR / 4000 USD / 2400 GBP	10 000 BGN / 5000 EUR / 6667 USD / 4000 GBP
High weekly limit - Total	12 000 BGN / 6000 EUR / 8000 USD / 5000 GBP	16 000 BGN / 8000 EUR / 10 667 USD / 6667 GBP
<b>Debit card</b>	<b>OLD</b>	<b>NEW</b>
<b>Debit Visa Classic</b>		
Standard daily limit for payments	4000 BGN / 2000 EUR / 2500 USD / 1600 GBP	6000 BGN / 3000 EUR / 3750 USD / 2400 GBP
Standard daily limit - Total	6000 BGN / 3000 EUR / 4000 USD / 2400 GBP	8000 BGN / 4000 EUR / 5333 USD / 3200 GBP
Standard weekly limit - Total	12 000 BGN / 6000 EUR / 8000 USD / 5000 GBP	16 000 BGN / 8000 EUR / 10 667 USD / 6667 GBP
High daily limit for payments	6000 BGN / 3100 EUR / 4000 USD / 2400 GBP	8000 BGN / 4133 EUR / 5333 USD / 3200 GBP
High weekly limit - Total	20 000 BGN / 10 000 EUR / 12 500 USD / 8000 GBP	24 000 BGN / 12 000 EUR / 15 000 USD / 9600 GBP

<b>Debit cards for children/teens, aged between 14 and 18 years</b>	<b>OLD</b>	<b>NEW</b>
Standard daily limit for cash withdrawal at ATM/POS	80 BGN	100 BGN
Standard daily limit for payments	80 BGN	100 BGN
Standard daily limit for internet transactions	80 BGN	100 BGN
Standard weekly limit for cash withdrawal at ATM/POS	160 BGN	350 BGN
Standard weekly limit for payments	160 BGN	350 BGN
Standard weekly limit for internet transactions	160 BGN	350 BGN
Standard weekly limit - Total	400 BGN	350 BGN
High weekly limit for cash withdrawal at ATM/POS	400 BGN	500 BGN
High weekly limit for payments	400 BGN	500 BGN
High weekly limit for internet transactions	400 BGN	500 BGN
High weekly limit - Total	400 BGN	500 BGN

IV) In the Fees Commissions' Tariff for Individuals of United Bulgarian Bank AD, with effect from 01.04.2025:

Commissions for Individuals, with effect from 01.05.2025:

IV: CARDS	OLD	NEW
<b>International debit card VISA DEBIT / DEBIT MASTERCARD</b>	<b>BGN</b>	
Cash depositing at UBB ATMs	No fee	BGN 0.20 + 0.05% on the entire amount
<b>International debit card DEBIT VISA CLASSIC / DEBIT MASTERCARD STANDARD</b>	<b>BGN / EUR / USD / GBP</b>	
Cash depositing at UBB ATMs	No fee	BGN 0.20 + 0.05% on the entire amount EUR 0.10 + 0.05% on the entire amount USD 0.14 + 0.05% on the entire amount GBP 0.08 + 0.05% on the entire amount
<b>Primary - offered to a main account of the child/adolescent, or additional - offered to a main account of a parent/guardian, contactless debit card of the Debit MasterCard brand for children/adolescents (aged from 14 up to 18 years) with two designs to choose from and a micro card with a payment accessory</b>	<b>BGN</b>	
Cash depositing at UBB ATMs	No fee	BGN 0.20 + 0.05% on the entire amount
<b>International debit card VISA GOLD DEBIT / WORLD DEBIT MASTERCARD</b>	<b>BGN</b>	
Cash depositing at UBB ATMs	No fee	BGN 0.20 + 0.05% on the entire amount

V) Changes in the General Terms on Payment Services for Individuals

After 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, as stated in Para §16 of the Transitional and Final Provisions of the said document, will be discontinued.

**Fees and Commissions' Tariff for Individuals**  
**General Terms on Payment Services for Individuals**

Should you disagree with those changes, 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 not later than the effectiveness date of the changes, without being liable for costs and indemnities.

Sincerely,  
United Bulgarian Bank AD