



Dear clients,

UBB and KBC Bank Bulgaria officially merged after the transformation of KBC Bank Bulgaria EAD by merging into United Bulgarian Bank AD. The new united bank is called United Bulgarian Bank (UBB).

At this stage, customers do not need to take any action and will continue to be served as before. We will inform you of future changes so that you have enough time to familiarize yourself with and prepare for them.

At this stage, the subsidiaries of UBB and the former KBC Bank (leasing, pension insurance, insurance, insurance mediation) are not included in the scope of the merger. We will inform you further about their changes.

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FAQ:

I General Questions:

1. Are my relations with the bank and/or the other companies in the KBC Group as a client still valid?

The merger of the two banks and the change of the legal entity with which you entered into a contract do not lead to immediate changes in your service. We will continue to provide services, striving for excellent quality, as are the expectations of our customers.

2. Do the conditions of the products I use in the bank change?

As a customer-oriented bank, we are constantly developing our products and services to meet your needs, resulting in corresponding changes in tariffs and general terms and conditions in accordance with legal requirements.

We will inform you in time of future changes so that you have enough time to prepare.


3. Do I need to re-sign my contract with the bank?



You don't need to take any action. Our relationship continues in accordance with the concluded contracts.

4. Do I need to do anything to continue using my bank account, card, IBAN, mobile banking, online banking, digital wallet as before?

No, you don't need to take any action. The products and services you use, including IBAN, bank account, card, etc. are preserved. We will inform you of future changes so that you have enough time to familiarize yourself with and prepare for them.

The integration process of UBB and the former KBC Bank Bulgaria continues. Until its completion, the branch network, corporate website and digital channels of the former KVS Bank will be marked with a special symbol next to the UBB logo .

We will strive to continue to provide you with high quality services as we have been doing.

5. Do I need to reinstall my mobile banking and digital wallet?

No, you do not need to reinstall your mobile banking or digital wallet.

6. Do I need to request a reissue of my card?

No, you do not need to take action to reissue your card. You can use the same plastic until the expiration date marked on it.

7. Will my office change?

At this stage, you can continue to be served in the office where you are being served now. The branch network of the former KBC Bank will be marked with a special symbol next to the UBB logo.

If there is a change in your servicing office, we will promptly notify you of the office taking over your servicing.

8. Will it be possible for UBB customers to be served at a KBC Bank branch, and vice versa? How will the customer service of other companies in the group be carried out?

At this stage, the customers of UBB and the previous KBC Bank can be served in the offices where they have been served up until now. Gradually, customers will be able to use more locations, for which we will notify you further.

9. What will be the conditions for transfers between accounts of UBB and the previous KBC Bank and vice versa?

Transactions between the two existing banks will be treated as intra-bank and no additional fees will be charged for transfers between the two banks. Also, no additional



fees will be charged for withdrawals from another bank's ATM when withdrawing from a UBB ATM by customers of the previous KBC Bank and vice versa.

10. Will the Contact Center number change?

The number of the Contact Center will be that of UBB - 0700 11717, *7171 (for subscribers of mobile operators), but we will continue to serve you on all previously used telephone numbers. We will further inform you of any future changes.

11. I have preferential conditions as a customer. Are they still valid?

The preferences that have been offered to you so far and that you have taken advantage of continue to be valid for the period and under the conditions under which they were granted. They do not change as a result of the merger of the two banks.

12. Will the employee I address as a contact person change?

You can continue to contact the employee(s) you have been in contact with so far.

13. Will the website of the previous KBC Bank Bulgaria change?

The website of the former KBC Bank Bulgaria will reflect the changes related to its merger with UBB - it will have the UBB logo, but will be marked in a special way. The domain will remain the same for now - kbcbank.bg. The UBB website remains the same.

14. Are changes in accounts, products, services expected in the future due to the merger?

As a customer-oriented bank, we are constantly developing our products and services to meet your needs, resulting in corresponding changes in tariffs and general terms and conditions in accordance with legal requirements.

II: Loan Products and Services

1. Do the terms of the credit I use change?

Your relations with the united bank regarding the used credit products and services continue in accordance with the concluded contract. You can continue to repay your debts as before.

2. Is the credit approval I received before the merger valid?

If you have been approved for a loan for which you have not yet entered into an agreement at the time of the change, the approval remains valid for the term and under the conditions described in it.

3. What happens to my loan request that is currently being processed? Who will end up signing the contract with me?



Your credit request will be processed in accordance with established rules and processes. If approved, you will be able to enter into a contract. In the credit agreement, the bank will be identified with its new name.

4. By when do I have to accept the offer received from the bank?

In the event that you have received a credit offer, you can take advantage of it within the period specified in the offer.

5. Do the terms and fees of the products I use at the bank change?

As a result of the legal merger, there will be no changes to the products and services you use.

Future changes to the conditions or fees of the offered products and services will continue to be carried out, as before, in full compliance with the requirements of the current legislation and in view of the agreements concluded between the bank and its customers.

III: Savings Products and Services

1. What will happen to my savings?

We are part of a large international group and the security of our customers' funds continues to be our priority.

2. Do the terms of my savings change?

As a customer-oriented bank, we are constantly developing our products and services to meet your needs, resulting in corresponding changes in tariffs and general terms and conditions in accordance with legal requirements.

3. I have savings in both banks. What will be the amount guaranteed by the Deposit Guarantee Fund?

The amount is BGN 196,000 (EUR 100,000) for the merged bank.

4. Is there a change in the funds whose shares are part of my investment portfolio?

The funds of KBC Investment Management (formerly Raiffeisen Asset Management) are in the process of merging with the funds of KBC Asset Management, NV. (OBB Asset Management). You can get more information from the management company.

5. Who can I ask in case of a question related to my investments?

You can continue to contact the employee(s) you have been in contact with so far.

IV: Insurance Products and Services



1. Do the conditions and the method of service change under the insurance I have taken out?

The current terms and conditions of your insurance policy do not change.

2. I am a customer of the previous KBC Bank, can I benefit from the products of DZI and UBB Pension Insurance.

Yes, you can now take advantage of these products in the branch network of the former KBC Bank.

V: For Business Customers

1. Do the conditions of the products I use in the bank change?

As a customer-oriented bank, we are constantly developing our products and services to meet your needs, resulting in corresponding changes in tariffs and general terms and conditions in accordance with legal requirements.

In case of future changes, we will inform you in time so that you can prepare and plan your business activities. Contact your Customer Service Manager for any information you need.

2. How will the merger and merger of KBC Bank into UBB affect me as a business client?

The change will not affect our relationship with you as a customer. We will inform you in advance about future changes so that you have enough time to plan your activities. The satisfaction of our customers continues to be of utmost importance to us.

3. What will happen to the collateral and insurance in case of used credit?

Your contractual relationship with us remains unchanged as a result of the merger, including the insurances and collaterals entered into.

4. Will my contact person/relationship manager with the bank change?

You can continue to contact the employee(s) you have been in contact with so far.