

GENERAL TERMS OF UBB AD ON PAYMENT SERVICES FOR BUSINESS CLIENTS

I. SUBJECT

1.1 These General Terms shall regulate the relations between United Bulgarian Bank AD (referred to hereinafter as the Bank or UBB), registered in the Commercial Register with the Registry Agency under Company Identity Number 000694959, with its supervisory body being the Bulgarian National Bank, registered as personal data controller with number 0006399 of the Commission for Personal Data Protection, with registered and head office address in Sofia, 89B Vitosha Blvd., website www.ubb.bg and the Client (referred to hereinafter as Business Client, Account Holder or User of Payment Services), having no User capacity, with regard to payment services and related to them payment instruments, as follows:

- 1.1.1 Opening, disposal and closing of payment (current) accounts and of other bank accounts. Bank accounts may be payment accounts, as well as non-payment ones (accounts opened only for storing cash or for repayment of loans);
 - 1.1.2. Effecting of payments through using payment instruments, offered by UBB, regardless of the availability of a bank account;
 - 1.1.3. Submission of payment orders for credit transfers;
 - 1.1.4. (deleted, with effect from 01.01.2026);
 - 1.1.5. Submission of mass payroll orders;
 - 1.1.6. (amended on 15.12.2025, effective as of 01.01.2026) Effecting of cash operations and cash transfers;
 - 1.1.7. Access to accounts and bank cards through online/mobile banking;
 - 1.1.8. (deleted, with effect from 27.05.2020)
 - 1.1.9. (effective as of 13.05.2020) Submission of periodic payment orders.
 - 1.1.10. Other, which the Bank may create for use by the Client.
 - 1.1.11. (new, adopted on 16.03.2020, effective as of 27.05.2020) The relations between the Bank and the Client regarding the issuance and use of payment debit and credit cards, shall be settled by the General Terms on Issuance and Use of Payment Debit and Credit Cards, representing an integral part of the agreement for issuance of the respective payment card.
- 1.2. The relations between the Bank and the Client in relation to payment services are described in these General Terms, comprising of general sections, treating all payment services and instruments, as well as special sections, describing the specifics of the separate types of payment services and the payment instruments thereto.
- 1.3 For any account, as well as for certain types of payment instruments (bank cards and online/mobile banking) a separate agreement shall be signed, specifying the characteristics of the payment service or the payment instrument.
- 1.4. (deleted, with effect from 27.05.2020)
 - 1.5. To bank accounts not used for payment, the rules treating single operations shall apply, regulating the terms and conditions for withdrawing and depositing amounts in those accounts.
 - 1.6. UBB AD Fees and Commissions' Tariff for Business Clients (FCTBC) and UBB AD Interest Rates' Tariff (IRT), referred to hereinafter jointly as the Tariffs, are an integral part of these General Terms.

II. COMMUNICATION BETWEEN THE CLIENT AND THE BANK. BECOMING ACQUAINTED WITH THE TERMS AND CONDITIONS, NOTIFICATIONS, MESSAGES, STATEMENTS

Becoming acquainted with the Bank's terms and conditions on payment services and the amendments thereto

2.1. These General Terms and the Bank's Tariffs (in their part applicable to the respective payment service and/or payment instrument) shall be provided to the Client on a long-lasting data storage medium prior to signing an agreement for opening an account, issuing of a payment instrument or a payment service, as well as upon request on their part. The main method for providing information on a long-lasting data storage medium, which concerns all Clients, is to publish the respective documents in the Bank's web site (electronic address) - www.ubb.bg, as the Client shall be obliged to keep himself/herself updated on a regular basis of the effective terms and conditions of the Bank for payment services from its website or in UBB branches.

2.1.1. In the bank halls, the Client may receive the General Terms and the Tariffs on a hard copy.

2.1.2. These General Terms, the Bank's Tariffs and any other important information for the Client, related to payment services, is available at any time in a specially designated information field on UBB website www.ubb.bg. The Bank creates conditions for the Client to be informed about the up-to-date documents and changes in them. The Bank guarantees the unchanged production of the information under the current item.

2.2. By signing of the agreement for the respective account, payment instrument or service, the Client declares that they are acquainted with the current General Terms and the respective applicable to them parts of the Tariffs and accepts them.

2.3 The bank shall take the necessary care to notify the clients for all changes in these General Terms and the Tariffs regarding the conditions for the performance of payments by exporting information about this in one or a few of the listed ways, as follows:

- a. At specially designated places in the banking halls;
- b. In UBB website www.ubb.bg in the specially designated information field, pursuant to Item 2.1.2. above;
- c. In the monthly statement to the Client, as the notification shall be considered made, effective from the day when he/she could have received the statement.

2.4. The change shall become effective on the date, indicated in the Bank's notification and shall apply to all users of UBB payment services- Business Clients of UBB.

Change of interest rate conditions on deposit bank accounts (term deposits)

2.5. In case of a change in interest rate terms and conditions, applied by the Bank on deposits, opened prior to the date of the change, the interest rate terms and conditions shall be updated after the maturity date and shall concern the next agreed deposit period.

Individual information about account movements and operations with payment instruments (statements)

2.6. (amended on 01.07.2019, effective as of 22.07.2019) The Client shall have access to the individual information about account movements and balances and information about operations with a payment instrument depending on the provisions of the respective contract for account/payment instrument and these General Terms - to be received on a hard copy in a branch of the Bank or available to be viewed and printed - in the Client's user profile in online/mobile banking or by email - at a valid email address specified by the Client.

2.6.1. The Client shall undertake to inform the Bank in case that he/she does not receive account statements in the agreed manner. In case of a non-received account statement, of which the Bank has not been informed and more than one period of the agreed term for its receipt has elapsed, it shall be considered that the Client has acted with negligence and has not employed the due care to receive information of the effected transactions.

2.6.2. If the Client indicates an incomplete or incorrect address, as well as in case he/she fails to notify the Bank in writing of the change of their address, all notifications and invitations for which that was the selected manner of notification, sent by the Bank to the Client, shall be considered validly delivered.

2.6.3. If the Client cannot be found twice on different days at the address designated by them for delivery of a notification sent by the Bank, then the notification shall be considered validly delivered.

2.6.4. (new, adopted on 01.07.2019, effective as of 22.07.2019) A statement may be received upon request at any branch of the Bank. When it is received, the Bank shall send a free text message at the Client's mobile phone number registered with the Bank, containing information about the account balance in line with the statement.

2.6.5. (new, adopted on 01.07.2019, effective as of 22.07.2019) The Bank shall send a free text message once a year at the Client's mobile phone number registered with the Bank, containing information about the balances of the Client's accounts on which there have not been movements in the previous calendar year.

2.7. Each business client of online banking, as per the Bank's terms and conditions for this type of service, may receive information on the movement on their accounts/transactions with their payment instrument in their online banking user profile for the period after signing the Online Banking Agreement and after adding the account for usage through this channel.

2.8. The communication between the parties hereunder shall be mutual and in both directions in view of which the Client shall be obligated to keep himself/herself updated periodically and regularly of the changes or the new features of payment services, which UBB offers - through the Bank's website and in the branch network. Non-performance on this obligation shall be considered a violation of these General Terms and the specific agreement.

III. TERMS AND CONDITIONS FOR REGISTRATION AND IDENTIFICATION OF CLIENTS UPON CONCLUDING AGREEMENTS FOR OPENING OF ACCOUNTS / ISSUING OF PAYMENT INSTRUMENTS

Identification of Clients upon opening an account

3.1. Prior to the bank's entering into business relations with a Business Client the Bank shall identify it, the persons that manage and represent it, as well as its actual owners. The Bank shall be entitled to check the authenticity of the documents provided to it through using data, documents and information from independent sources.

3.2. (amended on 13.12.2022, in effect as from 15.12.2022) The bank performs the initial registration of the Client at a branch of the Bank only in the presence of their legal representative or their proxy, who identifies themselves with an authorization, corresponding to the requirements of UBB, listed in these terms and conditions, except in cases of distant conclusion of an agreement for a bank account by clients of other banks from the group of KBC and IBOS.

3.2.1. Initial registration of a client by a re-authorized person shall not be allowed.

3.3. A Business Client, willing to use payment services, shall provide to the Bank the following documents and information:

3.3.1. The Client's legal representative or a person, authorized by him/her shall provide consent to the Bank about photocopying his/her identity document for its records.

3.3.2. (amended on 26.08.2019, effective as of 14.09.2019) Certificate of current registration in the Commercial Register and the register of legal entities with non-economic purpose /Bulstat Register with the Registry Agency, issued not earlier than one month prior to the request for account opening or a notarized certificate of current registration, printed from the Internet page of the Commercial Register and the register of legal entities with non-economic purpose /Bulstat Register, or a certificate of current registration, printed from the Internet page of the Commercial Register/Bulstat Register by the servicing bank employee on the day of registration by the Client. Regarding clients who are registered in other registers, an original certificate in the respective register is required, issued no more than three months before it being presented at the Bank.

3.3.3. A commercial representative office of a foreign entity shall present a document for registration in the Bulgarian Chamber of Commerce and Industry;

3.3.4. A copy of the Articles of Association, respectively Statutes or Incorporation Agreement, by which to check the powers of disposal of the Account Holder's property. The copy shall be certified with the original signatures of the individuals, representing the Account Holder. A legal entity, established with an enactment or administrative decree shall provide a copy of either the enactment or the administrative decree, under which it has been established.

3.3.5. When certain activity is subject to a license, permit or registration, in case the Account holder effects deals and operations relating to this activity, he/she shall provide a copy of the respective license, permit or certificate of registration;

3.3.6. (amended on 28.02.2023, in effect as of 07.05.2023, amended on 18.08.2023, in effect as of 01.09.2023) Upon disposal on the part of a proxy an original or a notarized copy shall be provided of the act, through which the individuals have been empowered to dispose of the funds in the account, with the exception of powers of attorney as per Item 3.9.1.A.. The Authorizer's signature shall have to be attested in the manners specified in the present General Terms.

3.3.7. (amended on 28.02.2023, in effect as of 07.05.2023) Specimen of the signatures of the individuals, who will dispose of the funds in the account, as the signatures of these

individuals shall have to be laid in the presence of an employee of the Bank or to be certified by a notary public;

3.3.8. A sole proprietor shall present all above listed documents, except that under Item 3.3.4.;

3.3.9. A legal entity that has not been registered in the Republic of Bulgaria or a company, which is not a legal entity and has been registered abroad, shall provide documents, certifying its proper incorporation and existence, as well as all documents, analogous to those above, by taking into consideration the requirements of the applicable law.

3.4. (amended on 06.03.2025, in effect as from 31.03.2025) The Bank shall be entitled to also require other documents by its own judgment, of which it shall inform the Client (for example declaration forms regarding the introduced by the Bulgarian legislation automatic exchange of financial information with foreign jurisdictions, bank references, documents for rented premises, paid communal services, etc.). Besides the indicated documents the Bank may also require from the Client other documents in view of the particular product, adherence to regulatory requirements or implementation of good banking practices. The Client, respectively his/her representative or proxy shall be obliged to provide and/or update upon demand by the Bank documents, data and information, related to compliance with the regulations on the measures against money laundering and financing of terrorism, as stipulated in the local and European legislation, as well as such, regarding the fulfillment of other regulatory obligations, inc. but not limited to: A duly filled out Questionnaire with information about the Client (Know Your Customer - KYC Questionnaire); a declaration statement in writing, in view of ascertaining as to whether the person falls into some of the categories as per Art. 36 of the Measures Against Money Laundering Act (a Politically Exposed Person or a person, related to such); a Questionnaire regarding the assets of such a person; a Declaration Statement on the purposes for the automated exchange of financial information and others. Should there be non-performance on the obligation of the Client and/or that of his/her Proxy pursuant to the present Item 3.4., the Bank shall be entitled to apply appropriate measures, including such, restricting the use of payment services and other instruments on the part of the Client, or terminate the agreements for payment services, concluded with the Client pursuant to the procedure, envisaged in these General Terms.

3.5. The Bank shall be entitled to refuse registration and account opening to a client, without the obligation to motivate the reasons for its denial.

3.6. (amended on 13.12.2022, in effect as from 15.12.2022) The registration data of the Client may be amended after certifying at a branch of the Bank the respective circumstances before the Bank through official or notarized private documents. Changes, subject to entry into public registers, shall only have effect in relation to the Bank since the moment of its being informed in writing by the legal representative or proxy, pursuant to the current general Terms, of the occurred change.

3.6.1. Changes in the data about specific payment instruments shall be declared with the respective sample forms of the Bank.

3.6.2. Upon signing an agreement for opening a new account / issuing of a new payment instrument of an already registered client, the same shall present only updated data, in case there are changes after the initial registration or data, required according to the specifics of the Agreement for the respective payment instrument.

3.6.3. In case of ambiguity in data regarding a Client, the Bank may deny performance of a transaction until the due certification of the occurred changes in the data.

3.7. Identification of employees of a business client, willing to use the mass payroll service, shall be performed under the procedure of the General Terms on Payment Services for Individuals.

3.8. (amended on 18.08.2023, in effect as of 01.09.2023) Upon changes in the individuals, authorized to dispose of the amounts on the account, the legal representative of the Client, respectively an empowered by them individual with an authorization, in accordance with the requirements of the current general Terms, shall immediately notify the Bank and submit a Data Amendment Card in the cases of persons, using also online banking. The Bank shall terminate the payment of amounts under a letter of attorney when the bank has been notified in writing that the letter of attorney has been either terminated or revoked. The Bank shall not be held responsible, when it has not been timely notified in writing of the withdrawal or termination.

3.8.A. (new, adopted on 25.01.2021, effective as of 28.01.2021). The Bank shall be entitled, at its own discretion, to use publicly available information about the Client for the purposes of presenting their scope of activity in UBB Trade Club Internet platform at <https://trade.ubb.bg>, before the participants therein, in order to discover and connect with potential trade partners. In case the Client does not wish the information under the previous sentence to be published in UBB Trade Club, he/she/it shall have the right to object at any moment by notifying the Bank in writing.

3.8.B. (new, adopted on 25.05.2022, effective as of 20.06.2022) As regards clients - companies, established on the basis of a company contract as per Art. 357 of the Obligations and Contracts' Act, in case the company contract does not have signature attestation by a notary public, nor an explicit authorization for representation before banks, representation before the Bank and disposal of the company's accounts shall be allowed for all partners jointly or for a person/entity, explicitly authorized by all partners under a Power of Attorney with attested signatures by a notary public.

3.8.c. (new, adopted on 13.12.2022, in effect as from 15.12.2022). The Bank provides an option for remote identification and electronic registration of Business clients - legal entities and sole proprietors entered in the Commercial Register and in the Register of Non-profit Legal Entities with the Registry Agency. In case of a remote identification and registration, the Client shall state, fill in and provide electronically the data and circumstances, required by the Bank; the electronic statements and documents on behalf of the Business Client provided to the Bank must be signed by the legal representative/s of the Client with a Qualified Electronic Signature, issued by a licensed provider of authentication services, included in the National Authentication Service Providers List of the Republic of Bulgaria's Communications Regulation Commission. By signing and submitting them in the manner specified herein, the Client shall warrant the authenticity of the data, circumstances and documents, submitted to the Bank for the purposes of the remote identification and registration. Remote identification and registration of Business Clients through a proxy shall not be allowed.

3.8.D. (new, adopted on 13.12.2022, in effect as from 15.12.2022) In case of a remote identification authentication and electronic registration pursuant to item 3.8.C., the Bank shall have the rights under item 3.4. and item 3.5. After completion of the Business Client's registration process pursuant to Art. 3.8.C, the Client shall have the opportunity to conclude remotely, with a Qualified Electronic Signature, agreements for payment services, provided by the Bank.

Terms and conditions for working with persons authorized by the Client

3.9.1. (amended on 29.04.2024, in effect as of 29.04.2024) Disposing of an account by a proxy shall be allowed in all branches, provided that the act of authorization has been submitted at UBB's electronic system for powers of attorney. The Client has the option to limit in the power of attorney the branches from where its proxy makes the respective disposals. The authorized person must provide either an original of the power of attorney, or a true copy - attested by a notary public - taken from the original.

3.9.1. A. (new, adopted on 28.02.2023, in effect as of 07.05.2023) The Bank shall provide the option for using a power of attorney as per the Bank's sample, signed by the Client himself/herself in the presence of a Bank employee.

3.9.1. B. (new, adopted on 18.08.2023, in effect as of 01.09.2023) In the case of authorization for disposal actions with regard to time deposits, the authorization under the previous item 3.9.1.A. must be with a notarized certification of the signature of the authorizer, while applying the rules for notarized powers of attorney, listed in these General Terms and Conditions.

3.9.2. (amended on 16.03.2020, effective as of 27.05.2020, amended on 18.08.2023, in effect as of 01.09.2023) Upon disposal of amounts on the account by a proxy, they shall identify themselves with the ID document described in the letter of attorney. The Bank shall also accept the representative's identification with a re-issued document (upon validity expiration of the one, entered in the letter of attorney).

3.9.3. Account opening by a re-authorized person shall not be allowed. Effecting of operations by a re- authorized person shall be allowed only in the cases when the Account Holder has indicated in the initial letter of attorney that the authorized person has the right to re-authorize.

3.9.4. Should the power of attorney contain complicated assumptions, amount limits or other specific restrictions or requirements of the account holder, the Bank may either demand opening of a special purpose account or refuse the rendering of the service to the client.

3.9.5. In case the Bank has not been notified in advance and in writing by the Account Holder that a proxy would appear on their behalf, as well as regarding the range of the latter's powers and in case the presented letter of attorney contains texts of vague application, as well as in other explicitly listed in the current general Terms cases, the Bank may refuse the rendering of the service to the proxy without justification of the authorization clauses' interpretation.

3.9.6. Upon a change of persons, authorized to dispose of the amounts in the account, the Account Holder shall immediately notify the Bank in person. In case of non-notification, the Bank shall have the rights pursuant to Item 3.9.5

3.9.7. (amended on 18.08.2023, in effect as of 01.09.2023) In the cases under the previous item 3.9.6., if the respective authorized person has access to and disposes of the Client's accounts via the online banking, then the Client, respectively the explicitly authorized person by him/her shall fill out and submit a Data Amendment Card for revoking the access of the said person to the online banking.

3.9.8. (amended on 18.08.2023, in effect as of 01.09.2023) While observing the agreed in Item 3.9.1.B the Bank accepts that letters of attorney for disposing of current accounts and savings deposits also relate to deposits, opened to them.

3.9.9. (amended on 28.02.2023, in effect as of 07.05.2023) The Bank does not accept letters of attorney from Clients if the notarization date on the Client's signature is more than 5 years earlier than the date of the proxy's visit to the Bank. The rule as per the previous sentence shall not apply for the powers of

attorney under item 3.9.1.A.

3.9.10. (deleted, in effect as of 07.05.2023) Letters of attorney with notary certification of the signature, letters of attorney, notarized by the Bulgarian consular officials abroad; letters of attorney, notarized by bodies of the local administration in the Republic of Bulgaria and judges for registration; letters of attorney, notarized by foreign notaries.

3.10. (amended on 16.03.2020, effective as of 27.05.2020) For conclusion of an agreement and receipt of personalized security features for access to online banking, the Bank does not accept letters of attorney with attestation of the Client's signature performed by bodies of the local administration in the Republic of Bulgaria and judges for registration, under item 83 of the notaries and notary activity act, as well as foreign notaries.

3.11. (amended on 25.01.2021, in effect as of 28.01.2021, amended on 18.08.2023, in effect as of 01.09.2023, amended on 29.04.2024, in effect as of 29.04.2024) The Bank shall accept powers of attorney for representation of the Client before the Bank, made via a proxy with a power of attorney, attested by foreign notaries public only from the United States of America, Canada, the United Kingdom of Great Britain and Northern Ireland, and the countries of the European Union.

3.11.1. Letters of attorney, as well as other official documents, drawn up in a foreign country, shall be presented to the Bank certified in a Bulgarian Embassy or Consulate in the respective country or legalized, respectively accompanied with an "apostille" and translated in Bulgarian by a sworn translator with a notarized signature.

Authorization regarding remote access payment instruments

3.12.1. (amended on 16.03.2020, effective as of 27.05.2020, amended on 18.08.2023, in effect as of 01.09.2023) The Client shall be entitled to empower third persons to effect actions with payment instruments for remote-access to their bank account/s, upon observance of the provisions in these General Terms.

3.12.2. The Bank shall accept proxies to sign agreements on behalf of the Account Holder, as well as to receive a payment instrument and its personalized security features after its issuance/re-issuance by the Bank on condition that the letter of attorney contains an explicit clause about such actions.

3.12.3. (obliterated, in effect as of 01.09.2023).

3.12.4. (amended on 16.03.2020, in effect as of 27.05.2020, amended on 18.08.2023, in effect as of 01.09.2023 , amended on 22.03.2024, in effect as of 22.03.2024) Requesting and changing a mobile phone number for the purpose of receiving personalized security features - SMS passwords/ activation and verification codes upon using the online/mobile banking functionality shall have to be made by the Client in person, while by a proxy on the Client's behalf - only in case the proxy has been explicitly authorized for such an action with a Power of Attorney, certified by a Bulgarian notary public or by a Bulgarian consulate official abroad, as the Power of Attorney shall have to state a particular mobile phone number.

Revocation of a letter of attorney

3.13.1. The revocation of a letter of attorney shall be made in writing and explicitly by the Account Holder as this may be performed personally in any branch of the Bank or through a written notification, sent to the updated head office address of the Bank.

3.13.2. (amended on 18.08.2023, in effect as of 01.09.2023) The Bank shall terminate the rendering of payment services based on a letter of attorney, when it has received a notification in writing that the letter of attorney has been terminated or revoked. The Bank shall not be held responsible, when it has not been timely notified in writing, nor has it received the notification of the withdrawal or termination.

3.13.2. A. (new, adopted on 16.03.2020, effective as of 27.05.2020., amended on 18.08.2023, in effect as of 01.09.2023) Upon revocation of a letter of attorney of a Client's proxy, explicitly empowered with rights to nominate the persons, who may access and dispose of via the online and mobile banking while abiding by the provisions in these General Terms, in the cases when the revocation is being made through a written notification, submitted at a branch of the Bank, by the legal representative or by a person, explicitly authorized for such act, then the legal representative or respectively the explicitly authorized person shall fill out a Data Amendment Card, explicitly confirming the rights of the persons, re-authorized by the proxy, whose letter of attorney is being revoked and their rights to access the accounts of the Client via the online and mobile banking after revocation of the letter of attorney..

3.13.2.B. (new, adopted on 16.03.2020, effective as of 27.05.2020., amended on 18.08.2023, in effect as of 01.09.2023). When the notification for revocation under the previous Item 3.13.2.A has not been submitted in person at a branch of the bank, the access to the online and mobile banking of the person, whose letter of attorney is being revoked, as well as the access of the persons, re-authorized by the latter with access and disposal of the Client's accounts via the online and mobile banking, if any, shall be terminated.

3.13.2.C. (new, adopted on 13.12.2021, effective as of 14.12.2021) The Bank and the Client agree that the discontinuation of access of users to the online and mobile banking in the manner and according to the procedure, as stated in It.7.9.A hereof, shall discontinue the access specifically and only of the users, selected by the legal representative(s) of the Client for access discontinuation, thus not limiting the other rights of the users, granted by the legal representative(s), including, but not limited to, effecting payment operations in a branch of the Bank, as well as not discontinuing or limiting the other users' rights for operation in the system for online and mobile banking, other than those selected by the legal representative(s) of the Client. In case the Client wants to withdraw the power of attorney, used for the purposes of representation before the Bank of the users, whose access to the online and mobile banking has been discontinued according to the procedure and in the manner specified in It.7.9.A, then the he/she/it shall have to adhere to the manner, specified in Art.3.13.1 hereof.

3.13.3. The appearance of a new proxy shall not terminate the former proxies' powers.

Letters of attorney for receipt of documents or for submission of signed payment orders

3.13.4. (deleted, in effect as of 07.05.2023., **new, adopted on 18.08.2023, in effect as of 01.09.2023**) The legal representative of a business client may authorize a person to perform certain factual actions – receiving the company's correspondence with the bank, depositing of cash and submission of payment orders at the Bank through filling out a sample form of the Bank. Documents for disposal purposes shall have to be signed by the authorizer, while the authorized person should be their bearer.

Servicing in the bank's branch network

3.14. Each business client may be serviced in a convenient to them branch of the Bank.

3.15. (new, adopted on 24.01.2023, in effect as from 06.04.2023) Outgoing fund transfers from account, exceeding the amount, stated in UBB Fees and Commissions Tariff for Business Clients, shall be executed only and solely if these have been ordered via the online banking functionality, upon observance of the present General Terms and the provisions in the concluded agreement for online banking.

IV. ACCOUNT TYPES

4.1. The Bank shall open the following account types to Business Clients:

4.1.1. Current accounts;

4.1.2. Term deposits to current account;

4.1.3. Accounts of individuals, necessary in terms of profession or economic activity, practiced by them, requiring a registration under the procedure of the Act on BULSTAT Register.

4.1.4. Liquidation accounts for storage of funds of entities in liquidation

4.1.5. Accounts of state budget spending entities;

4.1.6. Retention accounts for storage of funds, provided for establishment of a legal entity

4.1.7. Special accounts for storage of funds of entities with initiated bankruptcy proceedings;

4.1.8. Accounts with a special regime and purpose and with a guarantee function (escrow accounts).

4.2. The Bank may also open other account types, apart from the above described, upon preliminary agreeing the particular terms and conditions with the Client.

4.3. Within the frameworks of the above-described account types the Bank may provide to a particular group of clients target products, which specific terms and conditions are regulated in the respective agreements for these products.

Current accounts

4.4. The Bank shall open a current account for an indefinite period in the name of the Client, in and from which against consideration fund transfers and deposits shall be received and payments shall be effected within the available amounts.

4.5. The Client may use an overdraft on the account up to a preliminary defined contractual limit, based on a separate agreement, concluded with the Bank.

4.6. The Bank offers the service of payroll processing for the employees of a business client from the latter's current account, as for this purpose the employees shall have to be holders of accounts with debit cards, issued to those by UBB or by another local bank.

Term deposits to account

4.7. Agreement for a term deposit to an account may be signed on condition that the Client is a holder of a current account in the same type of currency, in which he/she wishes the term deposit to be opened. The individual features of the selected deposit type shall be indicated in the respective agreement and the Tariff.

4.8. The disposal of the deposit shall be made through the account, to which it has been opened.

4.9. On the maturity date the Client may select one of the following options:

4.9.1. To renew the deposit over the same period, as the principal shall include also the accrued interest from the previous period;

4.9.2. The deposit may be renewed for the same period with the amount of the initial principal, as the accrued interest could be posted to the account, to which the deposit has been opened;

4.9.3. To terminate the deposit, as the principal and the accrued interest may be posted in the account, to which the deposit has been opened;

4.9.4. For separate deposit types the Client may select the accrued interest to be posted to an account, different from the account to which the deposit has been opened.

4.10. The Client may terminate an Agreement for a term deposit, without penalty in the accrued interest, on the date specified in the Agreement. If this date is a non-business day, the closing shall be performed on the first business day, following the date of the period's expiry.

4.11. Upon early termination of the agreement or upon enforcement actions, the Bank shall accrue interest on the amount for the time of its actual staying on deposit at a reduced interest rate, determined in the Interest Rates' Tariff.

4.12. (amended on 15.12.2025, effective as of 01.01.2026) In case of termination of an agreement for a term deposit in foreign currency the amount, which is smaller than the smallest denomination banknote in the respective foreign currency, shall be paid in EUR equivalence according to the buy exchange rate of UBB.

Retention Accounts

4.13. The Bank shall open retention accounts for the following purposes:

- a. capital raising for incorporation of a legal entity;
- b. for increasing the capital of an already established legal entity;
- c. for raising the full amount of the company's capital increase, as registered with the respective District Court

4.14. (amended on 15.12.2025, effective as of 01.01.2026) In case a Client requests opening of a retention account in a foreign currency, he/she agrees to take the risk of a change in the exchange rate, which may result in a change in the value of capital.

4.15. Disposal of funds, deposited in a retention account for incorporation of a legal entity shall be made after presenting in the Bank a Certificate from the respective competent body that the company has been established and the establishment has been properly registered. No partial disposal of funds shall be allowed.

4.16. In case within a 3-month period of opening the account the respective management body fails to certify before the Bank, that the company has applied for registration before the Registry Agency, depositors may withdraw the installments they have made in full amount.

Liquidation accounts for storage of funds of entities in liquidation

4.17. UBB shall open liquidation accounts with holder-entities, for which there is an initiated liquidation procedure. A liquidation account agreement shall be signed with the Client. For the purpose of opening a liquidation account a copy of the act for declaring liquidation and appointing of liquidators shall be presented, certified by the authority, which has issued it and a specimen of the liquidators' signatures.

Special accounts for storage of funds of entities with initiated bankruptcy proceedings

4.18. UBB shall open special accounts to entities undergoing bankruptcy proceedings. A Special Account Agreement shall be signed with the Client. For opening a special account, a court-certified copy of the ruling for opening bankruptcy proceedings and appointing an assignee in bankruptcy shall be presented, as well as a specimen of the signature of the assignee in bankruptcy.

Accounts with a special regime and purpose and with guarantee functions

4.19. Accounts with a special regime and purpose shall be opened after preliminary coordination with the Bank if the Account holder wishes UBB to monitor the fulfillment of particular disposal schemes, incl. justification, administration of the performance of deals of substantial value, where the Bank acts as a guarantor for payment of the amount upon proving certain conditions.

4.20. The Bank shall open such accounts upon submission by the parties under the deal of a written request, describing the deal, its purpose and the Bank's guarantor function.

Interest terms

4.21. (amended on 15.12.2025, effective as of 01.01.2026) The Bank shall accrue interest on the account balance, in accordance with the interest rate, applicable to the specific account type, indicated in the IRT.

V. TERMS AND CONDITIONS FOR EFFECTING PAYMENTS

5.1. Account funds shall be disposed of through payment documents, containing all required by regulations essential requisites, as well as regulated remote methods for effecting transactions through bank cards and online/mobile banking, while observing the specific characteristics of the separate

account types, the legal requirements and the terms and conditions of the Bank.

5.2. The Bank shall effect payments from the account only by order of or upon the preliminary consent of the Account Holder, under the terms and conditions set by the latter, up to the available account balance and the approved overdraft. The Bank shall not perform partial payments under separate orders or requests for payment. An exception to these rules shall be made only for enforcement actions as provided for by law, in the cases of ex-officio collection under the procedure of Ordinance № 3 of the BNB, as well as upon refunding amounts received in the account as a result of error or incorrectly effected operations (ex-officio rectification transfers).

5.3. The Bank shall effect the payments in the chronological sequence of receiving payment orders / request, except for the cases of enforcement collection of receivables and ex-officio rectification transfers.

5.4. (amended on 15.12.2025, effective as of 01.01.2026) The types of payment operations, performed by the Bank, are, as follows – withdrawal and depositing of cash; ordering and receiving credit transfers; mass payroll order for crediting the accounts of a business client's employees, receiving cash transfers; payment operations with a card.

Expenses

5.5. The Bank shall accept for execution credit transfers with the following instructions in terms of expenses:

5.5.1. Shared (SHA) – the payer and the beneficiary shall pay the fees and commissions respectively to the payer's bank and the beneficiary's bank, as the correspondent bank may deduct expenses from the fund transfer amount.

5.5.2. At the expense of the payer (OUR) – the payer shall pay all fund transfer fees, including those of the beneficiary's bank;

5.5.3. At the expense of the beneficiary (BEN) - the beneficiary shall pay all fund transfer expenses, including those of the payer's bank.

5.6. The restrictions on determining the expense allocation manner are specified in the Bank's Tariff, Fund Transfers Section.

5.7. The client shall undertake to pay all fees, commissions, interest and other due amounts, as indicated in the Tariffs of the Bank, including exchange rate differences (in case the Bank performs currency conversion upon a received transfer in a currency, different than the currency in which the account is maintained).

Authorization of payment operations

5.8. A payment operation is considered authorized from the moment, in which the Client (Payer) has:

5.8.1. (amended on 15.12.2025, effective as of 01.01.2026) Submitted a duly signed payment order (upon effecting a credit transfer or cash operations), submitted a mass payroll order (for transfer of salaries) or

5.8.2. With a remote method she/he has:

a. Submitted a payment order or has given consent through the online banking or mobile banking channel, while observing the specific requirements for operation through this channel;

b. (deleted, with effect from 27.05.2020)

c) Upon receipt of a payment order at the Bank, sent by the Client through a payment initiation service provider (PISP).

5.9. The Bank shall perform the payment operations under Item 5.4 of this Section, while keeping the cut-off time for receiving orders, the deadlines for execution and fee allocation principles, specified in FCTBC. When the payment order has been received on a non-working day or received on Saturday (in the branches of the Bank, which are open on Saturday), it shall be considered as received on the next working day.

5.9.1. In case by the cut-off time for receipt of payments to be processed within the current day, there is no balance provided in the account in order to effect the payment order, the Bank shall return the payment document to the Client or shall make it available for her/him in the branch where it has been submitted;

5.9.2. A payment order through online banking shall be submitted once-off for processing in the Bank's accounting system.

5.9.3. (deleted, with effect from 01.01.2026)

5.9.4. (deleted, with effect from 01.01.2026)

5.9.5. The client may submit a mass order for payroll of its employees, as for this purpose she/he/it has to provide in advance an electronic file or a hard copy list of its employees' data.

5.9.6. (in force as of 13.05.2019, amended on 15.12.2025, effective as of 01.01.2026) Periodic payments shall be effected after filling in and submitting an Order for periodic transfer in view of effecting automatic recurring payments - a sample form, stating the following:

- Account of the Client from which periodic payments will be made;
 - Data about the beneficiary and its bank account (beneficiary's name, IBAN, bank and the bank's BIC code);
 - Amount of the requested periodic payment;
 - Day of the month for effecting the payments, on which the client's account will be debited with the indicated amount. In the cases when during various months such day is either a non-business one or non-existent, the payment shall be effected on the next business day;
 - Payments' recurrence (frequency). The client shall select the transactions' frequency with the following options: one, three, six, nine months or one year;
 - End date (date of last payment). Date on which the last payment will be made. In case such date has not been specified in the recurring transfer order, the latter shall be in effect until canceled (for an unlimited period of time);
- Periodic payments may be:
- Intradeposit payments (in the system of UBB) in the

following currencies – EUR, USD, CHF and GBP. Fund transfer in foreign currency shall only be made in case the payer's and the beneficiary's accounts are in one and the same currency.

- Interbank payments – routed to other banks on Bulgaria's territory – they shall be effected only in EUR.

In case the periodic payment is to be effected on a non- business day or on Saturday, it shall be effected on the next business day. Periodic payments shall be with a transaction limit of up to EUR 5 000 for intrabank transfers. In case there are not sufficient funds in the client's account, the periodic payment shall not be effected.

Instant *BLINK* payment in BGN

- 5.9.6.A. (deleted, with effect from 01.01.2026)
- 5.9.6.B. (deleted, with effect from 01.01.2026)
- 5.9.6.C. (deleted, with effect from 01.01.2026)
- 5.9.6.D. (deleted, with effect from 01.01.2026)
- 5.9.6.E. (deleted, with effect from 01.01.2026)

SEPA Instant transfer in EUR

5.9.6.F (new, adopted on 25.05.2025, effective as of 06.06.2025)
SEPA Instant Transfer in EUR is a credit transfer in EUR that is executed 24/7, 365 days a year, with an immediate or near-immediate processing and posting accounting entries to the beneficiary's account within seconds from payment initiation, to beneficiaries accounts with payment service providers located in the territory of the European Economic Area, that are available for acceptance of such transfers at the time of execution of the transfer by the Bank. The transfer shall be processed with a value date on the calendar date on which it is received for execution by the Bank. The Bank does not accept orders for SEPA Instant transfer in Euro with a future execution date specified.

5.9.6.G. (new, adopted on 25.05.2025, effective as of 06.06.2025, amended on 15.12.2025, effective as of 01.01.2026). The Bank shall accept for execution an order for SEPA instant transfer in EUR submitted only via online and mobile banking, from an account in EUR and foreign currency, with a transfer amount less than or equal to EUR 15 000 (fifteen thousand euro) through mobile banking or up to EUR 50 000 through online banking.

5.9.6.H. (new, adopted on 25.05.2025, effective as of 06.06.2025, (amended on 15.12.2025, effective as of 01.01.2026)) In the event that the credit transfer meets the criteria set out in clauses 5.9.6.F and 5.9.6.G, the same shall be executed as a SEPA Instant Transfer unless the Customer deactivates the option prior to submitting the credit transfer order for execution at the Bank. In case that the credit transfer is to a BLINK Payment Agreement Participant and meets the criteria in clause 5.9.6.F and clause 5.9.6.G, it shall be executed as an immediate BLINK Payment.

5.9.6.I. (new, adopted on 25.05.2025, effective as of 06.06.2025). Upon a failure to execute an order for SEPA instant transfer, the Bank shall inform the Client by sending a free of charge PUSH, Viber or SMS message to the client's mobile phone number, registered with the Bank.

5.9.6.J. (new, adopted on 25.05.2025, effective as of 06.06.2025) For the execution of a SEPA instant transfer, the Client shall pay a fee specified in the Bank's Fees and Commissions Tariff for Business Clients

5.9.6.K. (new, adopted on 25.05.2025, effective as of 06.06.2025) The Bank shall accept incoming SEPA Instant Transfers in Euros at any time with a value of the calendar date on which the transfer is accepted.

5.9.7 The Client may cancel the payment and withdraw the

submitted payment order only if its account has not been debited up to the moment of withdrawal. The bank administration costs for the cancellation shall be at the expense of the Account Holder and up to an amount, as determined in the effective FCTBC.

5.10. After a written notification to the Account Holder, the Bank may refuse to apply some of the forms for cash or electronic payment on account, including to refuse the effecting of a transfer in foreign currency in order to observe international requirements or risk limits of the Bank, as well as unfulfilled obligations under contractual relations with UBB.

5.11 The Bank reserves itself the right to change the cut-off time specified in the Tariff for receipt of payments, of which it shall notify the Client, according to the terms and conditions of Section I hereunder.

Additional documents

5.12. In case of cross-border fund transfers, as well as in case of payments between residents and non-residents within this country's territory, all documents, required pursuant to the Foreign Currency laws shall be provided.

5.13. Pursuant to the effective legislation and upon request by the Bank, the Client shall present a written declaration on the origin of funds.

Currency conversion

5.14. Upon a received or ordered fund transfer in foreign currency, different than the currency in which the account is being maintained, the Bank shall perform ex-officio currency conversion (arbitration) upon terms and conditions, specified in FCTBC.

5.15. (amended on 09.01.2025, in effect as of 15.01.2025) Information on the exchange rates, applied by the Bank during the execution of payment operations, can be obtained in the banking halls and through online banking, as the used exchange rate shall be the one valid as of the transaction's time. Unless there is an exchange rate, agreed with the Bank pursuant to the procedure, envisaged herein, the Bank shall be entitled to alter the exchange rates, and such alterations shall be applicable with immediate effect, without prior notification.

Non-cash foreign currency operations with funds in a current account with value date on the same day or up to two business days from the day of negotiating a specific deal

5.15a (new, adopted on 11.11.2019, effective as of 18.11.2019) The Bank provides its Business clients with a possibility to effect a foreign currency exchange electronically with the funds available in their current accounts with regard to the currencies, with which the Bank operates, with value date on the same day or up to two business days from the day of negotiating a specific deal. The relations between the Bank and the Client in connection to such foreign currency operations shall be settled by the provisions under 5.15a– 5.15h hereof, which by accepting the present Terms and Conditions, the Client shall be deemed to have accepted as a contractual agreement with the Bank regarding the terms and conditions on concluding such deals.

5.15b (new, adopted on 11.11.2019, effective as of 18.11.2019) The Bank provides information on the current exchange rates for purchase-sale of foreign currency respectively at a teller desks or electronically in the office premises, on the Internet page of the Bank, on the home page of the electronic banking and the mobile banking application. 5.15c (new, adopted on 11.11.2019, effective as of 18.11.2019) The Bank shall be entitled to amend the official exchange rates within the same day, as this amendment shall not pertain to already negotiated but unpaid deals as at the moment of the amendment.

5.15d (new, adopted on 11.11.2019, effective as of 18.11.2019) A currency deal within the meaning hereof, may be concluded in person at an office of the Bank or through remote negotiation (via telephone with a currency dealer, or the currency exchange module in the electronic or mobile banking). Business clients can contact a currency dealer directly via the phone, as all telephone calls with the numbers 02 811 24 49/39/42/45/11 related to purchase-sale of foreign currency are recorded by the Bank, for which the Client shall render its consent by accepting the present General Terms. The rule as per the previous sentence shall be applied in case the Bank changes the telephone numbers for acceptance of foreign currency deals conclusion.

A deal concluded in person or remotely, shall be deemed concluded and shall become irrevocable for the parties as from the moment of reaching an agreement between the Client and the Bank with regard to the following deal parameters:

- 1) amount and currency of the purchased, respectively sold by the party currency and sum;
- 2) payment and delivery - at a teller desks or electronically. In case of a teller operation, the following operation - payment and delivery, should be mandatory effected electronically;
- 3) the exchange rate of the deal;
- 4) value date of the delivery. In case of non-cash deals (between the client's accounts), negotiated by the Client via electronic banking, the value date of the delivery can be on the day of negotiation (i.e. the same day), on the following day or on the second business day after the day of negotiation. Deals at a teller desks are concluded only and solely on the day of negotiation;
- 5) the Client's bank account, of which the sold foreign currency is to be collected, if applicable;

5.15e (new, adopted on 11.11.2019, effective as of 18.11.2019) After conclusion of the deal, the Client shall undertake to perform the purchase-sale of foreign currency in accordance with all negotiated parameters of the deal.

5.15f (new, adopted on 11.11.2019, effective as of 18.11.2019, amended on 15.12.2025, effective as of 01.01.2026) Upon effecting purchase-sale of foreign currency electronically the Client shall undertake to provide in the account, specified by him/her, available funds of the sold currency, which is sufficient to carry out the operation no later than the end of the business day of the value date of the deal. By accepting the present General Terms, the Client gives its prior written consent as per Art. 21 of the BNB dated 18th April 2018, on the terms and conditions and procedure for opening payment accounts, for execution of payment operations and for use of payment instruments, on which basis the Bank shall be entitled to collect ex officio and unilaterally on the maturity date or after it, from the Client's account/s, opened with the Bank, all due amounts in relation to a concluded but unpaid foreign currency deal in accordance with this item. Upon lack of funds on the account or upon negotiation of the deal via telephone without duly depositing of an order in the Bank, the latter shall deem the deal canceled and shall perform ex officio a reverse deal (to the initially concluded one) as it applies the official as at the respective moment exchange rates of the Bank, as in this case the Bank may ex officio and unilaterally debit the Client's account/s opened with it, for repayment of all amounts in relation to the exchange differences arising from the reverse deal.

5.15g (new, adopted on 11.11.2019, effective as of 18.11.2019, amended on 15.12.2025, effective as of 01.01.2026) In case the Client wants to purchase or sell foreign currency against Euro, the deal will be executed at the respective buy and sell rates of the Bank for the respective currency to Euro. If the Account Holder wants to purchase or sell currencies other than Euro, the Bank will execute the deal by using the buy and sell rates for the respective currencies to Euro or by applying a direct cross rate, in case it is explicitly agreed with the Bank for the particular deal under the conditions of 5.15d above.

5.15h (new, adopted on 11.11.2019, effective as of 18.11.2019, amended on 15.12.2025, effective as of 01.01.2026) If the Client wants to carry out a purchase-sale of foreign currency, which amount of a one-off deal, calculated as per the BNB exchange rate for the respective day, exceeds EUR 5 000, the Client may negotiate a preferential exchange rate with the Bank.

5.15.i. (new, adopted on 19.06.2026, in effect as of 30.06.2026) After login in UBB Online in the manner, indicated in Item 7.3.1, or in Item 7.3.1.A of these General Terms and accessing the *Digital Portal* platform while abiding by Item 3.4 and 3.5 of the UBB AD General Terms on using the Digital Portal, the Client, acting through their legal representative/representatives or user with rights to dispose of the respective account and signature rights in *Administration* menu can submit an application according to a sample form of the Bank, signed with a Qualified Electronic Signature, thus granting their consent to automatic payment from a current account of the Client in the euro currency, opened with the Bank of recurring utility bill payments to legal entities, exhaustively described in a list, from which the Client can choose.

5.15.j. (new, adopted on 19.06.2026, in effect as of 30.06.2026). In the application the Client shall state an account in the euro currency, from which payment of obligations will be made to a particular identification number of a provider of utility services. The Client shall be entitled to determine a limit of the maximum sum for payment under every individual identification number, stated by them for the purpose of paying for recurring utility services. Should the obligation amount exceed the limit stated by the Client in the application, the payment shall not be effected. The limit is subject to change through submission of a new application in the manner, stated in Item 5.15.i. Through that same procedure the Client may withdraw any granted consent for payment. The Bank shall not be held liable upon identification numbers incorrectly submitted by the Client.

5.15.k. (new, adopted on 19.06.2026, in effect as of 30.06.2026). After submission of an application and in case of information about an obligation, received with the Bank from the relevant service provider, under the identification number, stated by the Client in the application, the payment of the obligation shall only be made upon available balance in the Client's account which balance is sufficient for payment of the obligation in full amount, along with the fee, due to the Bank in accordance with the Fees and Commissions Tariff for Business Clients and the sum total of the payment shall have to be within the limit, stated by the Client as per Item 5.15.j.

5.15.l. (new, adopted on 19.06.2026, in effect as of 30.06.2026) If no payment has been made under an identification number, stated by the Client over a period of 13 calendar months, effective from the date of the most recent payment under this identification number, then the consent for payment shall be deactivated. For the purpose of effecting subsequent payments under that same identification number new registration shall be needed pursuant to the procedure envisaged in Item 5.15i and Item 5.15. j hereof.

5.15.m. (new, adopted on 19.06.2026, in effect as of 30.06.2026) The Client may register at a branch of the Bank or through the *Digital Portal* platform, while abiding by the UBB AD General Terms on Using the Digital Portal Platform by submitting an application according to a sample form of the Bank, signed with a qualified electronic signature, for receiving free-of-charge email notifications about: registered new consent for payment of utility bills; availability of a new obligation; unsuccessful attempt for payment of an obligation; change in the parameters of and withdrawal of a granted consent.

5.15.n. (new, adopted on 19.06.2026, in effect as of 30.06.2026) Upon a change in the identification numbers on the part of any of the stated utility companies, the Client agrees that the Bank shall automatically continue with payment to the relevant company under the new identification number, submitted by the company and corresponding to the utility account number, stated by the Client upon their registration for the service.

5.15.o (new, adopted on 19.06.2026, in effect as of 30.06.2026). The Bank is not a Party to the relations between the Client and the relevant provider of utility services and shall not be held liable for the authenticity of the data, submitted by the former to the Bank (availability of obligations, obligation amount, incorrect or missing information for payment and others), nor shall it be held liable upon technical problems with the connection to the relevant provider of utility services that has triggered an impossibility to pay a particular obligation.

Right of refusal to effect ordered payments and ex-officio operations

5.16. (amended on 31.05.2022, with effect as of 20.06.2022; amended on 08.12.2023, in effect as of 15.12.2023) The Bank may refuse to effect a payment order from and to a Client's account in case of ambiguity in the representative power of the person, submitting the payment order; unclear or illegibly filled in documents; lack of required documents relating to the payment; imprecise instructions; availability of international sanctions in relation to individuals, institutions or countries, related to the order, submitted by the Client, as well as in the cases from and to the countries, as indicated in the General Information for UBB AD clients on embargo, restrictions and sanctions, etc. The Bank does not accept customers involved in any kind of virtual currency activities (crypto currencies, bitcoins, etc.). The Bank shall be entitled to refuse the provision of payment services, including, but not limited to, refusal to execute a submitted payment order in the cases when it has established and/or there are grounds for it to deem that such payment order is linked to transactions and relations with or is correlated to such currencies, their purchase, sale, exchange and trade and hence the Bank shall not be held liable for damage, sustained by the Client and linked with or originating from activities involving virtual currencies.

5.17. In case since the latest active operation on accounts period of over six months has elapsed (or other period according to the Bank's judgment), UBB shall apply additional measures for identification of the Client's representative, including also photocopying an identity document.

5.18. In case of erroneously received funds in an account of another holder due to an error of a Provider of payment services and regardless whether the Client is the payer or beneficiary of the transfer, the Bank shall be entitled to debit ex-officio the account with the amount of the incorrect transfer, by notifying the Client of the performed corrections. When funds have been received in the account as a result of fraud, the Bank shall be entitled to debit

ex-officio the account with the respective amount and to effect an ex-officio rectification transfer to refund the improperly received amounts in an account of the payer or in an account of the payer's supplier of payment services, regarding which the Client gives her/his unconditional and irrevocable consent by accepting these General Terms and by signing the account agreement.

5.19. On the grounds of Ordinance № 3 of the BNB UBB is entitled to collect ex-officio from the account amounts, payable to it by the Account Holder, under receivables of UBB (i.e.: payment of interest, repayment installments under loans and credit cards, expenses for notification and collection of receivables, etc.), as well as under fees and commissions, payable to it by the Account Holder for rendered banking services, pursuant to the Tariffs, as of the moment of the amounts' deduction. If there are no funds in the particular account, the amounts may be collected from all other EUR or foreign currency accounts of the Account Holder with the Bank. In case the currency in the account/s is different than the currency of the debt, the Bank shall be entitled to purchase an amount equal to the amount of the debt (at the exchange rate of UBB for the debt currency), by also deducting the expenses made.

VI. REMOTE METHODS FOR ACCESS TO ACCOUNTS/CREDIT LIMIT AND EFFECTING OF PAYMENTS

General principles for issuing, using and closing of remote access payment instruments

6.1. (amended on 02.09.2019, effective as of 14.09.2019) Each Client may also dispose of their accounts/granted credit limit remotely, by using remote access instruments, as follows:

6.1.1. Online and mobile banking - after conclusion of a separate Agreement for online banking.

6.1.2. (deleted, with effect from 27.05.2020)

6.2. (amended on 02.09.2019, in effect as of 14.09.2019, amended on 16.03.2020, in effect as of 27.05.2020, amended on 29.04.2024, in effect as of 29.04.2024). The Bank shall issue the payment instrument for which an agreement has been signed and shall provide it to the legal representative, or to the authorized user, respectively, together with the respective personalized security features, while ensuring its keeping secret from its employees and third parties;

6.2.1. (deleted, with effect from 27.05.2020)

6.2.2. (deleted, in effect as of 22.03.2024).

6.2.3. (deleted, with effect from 27.05.2020)

6.3. Upon effecting transactions, the Client shall undertake to observe the security instructions for the respective instrument, given by UBB and shall monitor its periodic updating on the Bank's web site.

6.4. (amended on 02.09.2019, effective as of 14.09.2019, on 16.03.2020, effective as of 27.05.2020, amended on 18.08.2023, in effect as of 01.09.2023.) The remote access payment instruments shall be used only personally by the individuals, authorized for the particular purpose, while abiding by the provisions in these General Terms .

6.5. (amended on 16.03.2020, effective as of 27.05.2020) The Client shall undertake to use the payment instrument issued to him/her and the respective means for its use and to store them duly and safely, by protecting them from being lost, stolen, forged, from unauthorized access, or usage in another illegal manner.

6.5.1. (amended on 16.03.2020, effective as of 27.05.2020) Each Client shall be obliged to regularly monitor the transactions with a remote access payment instrument and their reflection in the accounts in the Bank, as described herein.

Notification in case of suspicion for illegal use and blocking

6.6. (amended on 16.03.2020, effective as of 27.05.2020) In case of suspicion for illegal use of a payment instrument the Client shall immediately notify the Bank.

6.7. (amended on 16.03.2020, effective as of 27.05.2020) The Client shall immediately notify the Bank of a destruction, loss, theft, some other unlawful deprivation, forgery or illegal use, disclosure of the secrecy of the respective personalized security features, related to the payment instrument, as well as of performing an operation with the payment instrument, which has not been authorized by the Client and of an error or irregularity in administering the account, found by him/her.

6.8. After notification in accordance with Item 6.6 and Item 6.7 the Bank shall block the payment instrument.

6.9. In case that the Client uses the online or mobile banking service, the notification may be performed through one of the following 2 channels: At the Client Contact Center's phone number stated at www.ubb.bg or at a branch of the Bank, by submitting a data change form.

6.10. (deleted, with effect from 27.05.2020)

6.11. (deleted, with effect from 27.05.2020)

6.12. (deleted, with effect from 27.05.2020)

6.13. (deleted, with effect from 27.05.2020)

6.14. The Client's access to online/mobile banking, as well as the performance of payment operations through online/mobile banking may be blocked unilaterally by the Bank under the following conditions:

- For objective reasons, related to the security of the identification data or of the system and/or upon reasonable suspicion for unauthorized by the Client orders, submitted through online/mobile banking through the use of the means of authentication.

- When the Client or a representative of theirs breaches with their actions the requirements of the active normative acts, of the current General Terms, endangers the security and the correct functioning of the service.

6.14.A. (new, adopted on 20.09.2022, effective as of 01.10.2022) The Bank shall be entitled to refuse to effect a payment order, submitted by the Client via online or mobile banking, including through a Payment Initiation Service Provider, in the event that the mechanisms, applied by the Bank for monitoring of the payment operations, ascertain availability of data for possible unauthorized payment operation or a payment operation with the aim to defraud, as well as if the Bank has not received confirmation by the Client for the authenticity of the payment operation, ordered by the Client. For the purpose of this Item 6.14.A, the refused payment order shall be deemed non-received by the Bank.

6.15. (amended on 20.09.2022, effective as of 01.10.2022) The bank shall notify the Client about the refusal and/or blocking of access/performing of payment operations and about the reasons, if possible, before the refusal/blocking or at the latest

- immediately after that, unless the provision of such information is not allowed due to security considerations or the adherence to the normative requirements.

VIA. ACCESS TO A PAYMENT ACCOUNT FOR THE PURPOSES OF SERVICES FOR INITIATION OF PAYMENT AND SERVICES FOR PROVISION OF INFORMATION ABOUT AN ACCOUNT

6.15. A. When the payment account of the Client is accessible online, the Client has the right to grant third parties access to their payment account - suppliers of payment services for initiation of payment and payment services for provision of information for an account.

6.15. B. The client has to take reasonable care when choosing, assigning and using an AISP or PISP.

6.15. C. The Bank is not a party under the agreement between the Client and the respective AISP/PISP. The Client is entirely liable for the choice of AISP/PISP for determination of the conditions, under which the respective suppliers shall provide them such services, as well as to secure that these suppliers shall adhere to the relative to them arrangements between the Bank and the Client, related to these services. More specifically, the Bank shall accept incoming payment orders, related to a payment account of the Client and requests for information for a payment account of the Client, submitted through AISP/PISP and provided that it successfully identifies the Client, as outgoing from the Client. The Bank bears no responsibility for the provision by the Client to AISP/PISP of their personalized means of access to the payment account with the Bank. Supplier of payment services under provision of information for an account (AISP) does not have the right to submit orders for execution of payment operations from a payment account of the Client with the Bank.

6.15. D. The Bank has the right to refuse AISP/PISP access to the payment account in case that it establishes or has reason to think that it is present with unauthorized access or access to the payment account of the Client with fraudulent intent by AISP/PISP, including unauthorized initiation of a payment operation or initiation of a payment operation with fraudulent intent. In the cases described in the previous sentence, the Bank shall take the necessary measures to inform the Client, unless when the provision of such information is not allowed due to security considerations or in light of the adherence to normative requirements, obstructing the informing of the Client.

VII. ONLINE BANKING, MOBILE BANKING AND ELECTRONIC NOTIFICATIONS

7.1. (amended on 15.12.2025, effective as of 01.01.2026) UBB clients have access to the online banking (Internet banking on an electronic address <https://ebb.ubb.bg>), 24 hours a day, without a day off, as the payment orders are executed in accordance with the designated in the Tariffs dead lines for accepting and processing of transfers in local and foreign currencies.. The conditions, the instructions for use of the service and the technical requirements for the use of the service are published on the website for online banking in the sections "Security", "Frequently Asked Questions" and "Help".

7.2. (amended on 16.03.2020, in effect as of 27.05.2020, amended on 28.02.2023, in effect as of 07.05.2023, amended on 18.08.2023, in effect as of 01.09.2023, amended on 22.03.2024, in effect as of 22.03.2024, amended on 29.04.2024, in effect as of 29.04.2024) Upon conclusion of an Online Banking Agreement with the Bank, the Client or respectively the person authorized by it, and while observing the authorization requirements stipulated herein, shall also sign a *Registration Card for Online Banking*, indicating the numbers of the accounts for which he/she/it wishes to receive information and/or effect banking operations via the online banking channels, as well as shall nominate the authorized users to work with the system and shall determine their access rights to it. Should there be subsequent changes, Item 7.9. and Item 7.2.1 shall respectively apply.

7.2.A. (new, adopted on 16.03.2020, effective as of

27.05.2020; amended on 28.02.2023, in effect as of 07.05.2023., amended on 18.08.2023, in effect as of 01.09.2023) The online banking agreement shall be signed personally by the legal representative of the Client or by a person, explicitly authorized by the Client's legal representative with a power of attorney, certified by a Bulgarian notary public or by a Bulgarian consulate official abroad, or with a power of attorney as per Item .3.9.1.A..

7.2.B. (new, adopted on 16.03.2020, effective as of 27.05.2020; amended on 28.02.2023, in effect as of 07.05.2023, amended on 18.08.2023, in effect as of 01.09.2023) If the Client's proxy has been explicitly authorized based on a letter of attorney as per the previous Item 7.2.A. with rights to access and dispose of the Client's accounts via the online/mobile banking and/or with rights to re-authorize third persons and determine their rights of access to and disposal of the Client's accounts via online/mobile banking, then he/she/it shall respectively fill out his/her details, respectively details for the re-authorized persons in the Online Banking Registration Card or in the Data Amendment Card.

7.2.C. (new, adopted on 16.03.2020, effective as of 27.05.2020; amended on 18.08.2023, in effect as of 01.09.2023). The Registration Card and the Data Amendment Card may also be signed with a Qualified Electronic Signature by the Client's legal representative, or by a person, authorized by him/her, while abiding by the provisions in Item 7.2.A and Item 7.2.B.

7.2.D. (new, adopted on 16.03.2020, effective as of 27.05.2020) The personalized security features for authentication and access to online banking shall be received in person by the individuals, specified in the Registration Card/Data Amendment Card.

7.2.1. (new, adopted on 08.07.2019, in effect as of 14.09.2019, amended on 29.04.2024, in effect as of 29.04.2024) For using the services in the online banking, the Client shall provide to the users authorized by it a mobile telephone number, necessary for receiving SMS passwords / codes for activation and verification by the respective user. Any subsequent change of the mobile telephone number for the purposes of receiving from the authorized user of SMS passwords / codes for activation and verification can also be performed personally by the authorized user, and, respectively, the most recently provided mobile telephone number for the authorized user shall be used for all his/her/its accounts in the Bank's online banking system.

7.3.1 (amended on 08.07.2019, in effect as of 14.09.2019, amended on 18.08.2023, in effect as of 01.09.2023, amended on 29.04.2024, in effect as of 29.04.2024) Upon log-in into the online banking system, the authorized user shall perform authentication with a user number, a login password for online banking and have to enter a uniquely generated one-off code/password:

- a) received through an SMS to the mobile phone number of the entitled person, provided as per It. 7.2.1 or
- b) generated by a hardware device, property of UBB, or
- c) generated by UBB Mobile – the mobile application for iOS and Android operating systems, activated by the authorized user pursuant to the procedure of Item 7.15 hereof.

7.3.1.A. (new, adopted on 29.04.2024, in effect as of 29.04.2024). Logging into the online banking system can also be performed by the authorized user by authentication with a user name and a log-in password for online banking and confirmation after logging into the UBB Mobile application, activated by the authorized user as per the procedure of Item 7.15 hereof.

7.3.2. (amended on 08.07.2019, in effect as of 14.09.2019, amended on 18.08.2023, in effect as of 01.09.2023, amended on 22.03.2024, in effect as of 22.03.2024, amended on 29.04.2024, in effect as of 29.04.2024) Upon execution of payment transaction orders there is a need to additionally enter a uniquely generated

dynamic code /password:

- a) received via an SMS to the authorized user's mobile phone number, provided as per Item 7.2.1 or
- b) generated by a hardware device, property of UBB or
- c) generated by UBB Mobile – the mobile application for iOS and Android operating systems.

7.3.2.A. (new, adopted on 29.04.2024, in effect as of 29.04.2024) Executing orders for payment operations can also be confirmed by the respective authorized user via authentication with a user name and a log-in password for online banking and confirmation after logging into the UBB Mobile application, activated by the authorized user as per the procedure of Item 7.15 hereof.

7.3.3. (amended on 08.07.2019, in effect as of 14.09.2019, amended on 29.04.2024, in effect as of 29.04.2024) Upon effecting intrabank fund transfers between own accounts of the Client, as well as upon payments to accounts of certain trusted beneficiaries nominated by the authorized user, the requirement as per Item 7.3.2. and Item 7.3.2.A. shall not be applicable.

7.4. (amended on 18.08.2023, in effect as of 01.09.2023, amended on 22.03.2024, in effect as of 22.03.2024, amended on 29.04.2024, in effect as of 29.04.2024) Signing the statements of the authorized users to the Bank upon the execution of operations in the online banking system through the means for authentication and signing, as per Item 7.3.1, Item 7.3.2 and Item 7.3.2.A., shall have the effect of an electronic signature within the meaning of the Electronic Document and Electronic Authentication Services Act (EDEASA), as, by virtue of Art. 13, Para 4 of EDEASA, the Bank and the Client, or, respectively, the authorized user, agree that they shall deem such electronic signature equivalent to a handwritten one in their mutual relations.

7.5. (amended on 13.12.2021, effective as of 14.12.2021) Authorization for use of the service for online banking is performed if the requirements of the current General Terms are met. The bank shall be entitled to refuse acceptance of a letter of attorney, containing data which is incorrect, unclear or in discrepancy with such, contained in clauses of other provided documents.

7.6. (amended on 02.09.2019, in effect as of 14.09.2019, amended on 08.02.2021, in effect as of 15.02.2021, amended on 29.03.2021, in effect as of 30.03.2021, amended on 03.05.2022, in effect as of 16.05.2022, amended on 22.03.2024, in effect as of 22.03.2024, amended on 14.02.2025, in effect as of 17.02.2025, amended on 09.09.2025, in effect as of 11.09.2025, amended on 15.12.2025, effective as of 01.01.2026) The online banking functionality for business clients offers the following services:

- Information for the updated balance of accounts;
- Information for account movements;
- Information for deposits and loans;
- Information on credit cards – check of available limits, last monthly statement, last transactions, repayment of utilized credit limit;
- Information for unaccounted card transactions;
- inquiry for POS transactions for legal entities;
- inquiry of initiated direct debit transfer orders;
- information about FX rates;
- ordering of intrabank, interbank and mass payroll transfers;
- cross-border transfer orders;
- Purchase-sale of currency between accounts of the Client on the Bank's exchange rate for the day;
- Import of files with paid transfers;
- Request for cash desk withdrawals;

- submitting of orders for trade in securities, for which an agreement for brokerage services has been concluded in advance;
- Change of password for access to the system;
- payment of liabilities for local taxes and fees;
- access to and possibility for submitting digital applications and exchange of electronic documents in Digital Portal for Business clients.

- creating and changing a static 3D Secure Code for Internet payment operations with payment cards, issued by the Bank, using Visa Secure/Mastercard Identity Check in accordance with the procedure, envisaged in the General Terms of United Bulgarian Bank AD on the issuance and use of payment debit and credit cards.

- access to the "Trade Finance" section with reference information for active: issued and received bank guarantees, issued and received letters of credit, sent and received documentary collections as well as possibility for submitting applications for issuance/amendments of bank guarantees and letters of credit

- management of authorized users' access to certain services, offered by the online banking functionality, on the part of the Client's legal representatives via Administration Menu as per the stated in Items 7.9.A through to 7.9.D hereof.

7.7. The Bank shall reserve itself the right to add new and amend the above listed services, by informing its clients through the respective channels, listed in item 2.1.

7.8. The Bank has the right to set limits upon the execution of payment operations through online banking and to impose other limitations, as well as to establish additional requirements, including procedural, when this is necessary due to the requirements of the effective legislation or maintenance of a level of security, in accordance with the technical standards and conditions for online banking.

7.9. (amended on 13.12.2021, in effect as of 14.12.2021, amended on 03.05.2022, in effect as of 16.05.2022, amended on 29.04.2024, in effect as of 29.04.2024) With the exception of the cases stated in Art. 7.9.B., Art. 7.9.D. and Art. 7.2.1., each change in the regime of work with online banking is executed after submitting the Data Amendment Card with the necessary changes, signed by the Client or by the duly authorized by them individual if the authorization requirements listed in the current General Terms are met, and deposited in a branch of the Bank or via the Digital portal platform, while observing the UBB AD General Terms and Conditions on the use of Digital portal platform“.

7.9.A. (new, adopted on 13.12.2021, in effect as from 14.12.2021, amended on 03.05.2022, in effect as from 16.05.2022, amended on 22.03.2024, in effect as from 22.03.2024) The legal representative(s) of the Client shall have the option, via Administration Menu to obtain information about existing access rights, create authorized users, add, amend and remove their access rights to using part of the services, offered by UBB Online, respectively UBB Mobile, on the Client's behalf.

7.9.B. (new, adopted on 03.05.2022, effective as of 16.05.2022). Adding and changing of access rights as per Item 7.9.A. to information (reference) services, as well as rights for creating documents shall be made after filling in the respective data and generating a request in Administration menu, subject to signature by the legal representative(s) of the Client in the manner, as indicated in Item 7.3.2.

7.9.C. (new, adopted on 03.05.2022, effective as of 16.05.2022., amended on 18.08.2023, in effect as of 01.09.2023). Adding and changing of access rights as per Item

7.9.A. to services, related to disposal of the Client's accounts, shall be made after filling in and generating an electronic Data Amendment Card, subject to signature with Qualified Electronic

Signature and submitting it at the Bank via the Digital portal platform, or signed and submitted at a branch of the bank, while observing the requirements for authorization, stipulated in these General Terms.

7.9.D. (new, adopted on 03.05.2022, in effect as of 16.05.2022, amended on 22.03.2024) The Client's legal representative(s) shall have the option, via Administration Menu, to remove the access to the online and mobile banking functionality of authorized users, registered in the system. By using this functionality no other rights of those authorized users, granted to them by the legal representative(s) or by another duly authorized person and concerning their representation before the Bank are being restricted, including but not limited to their effecting of payment transactions at a branch of the Bank. Access of those authorized users to the online and mobile banking functionality may be requested once again upon observance of the procedure, stipulated in these General Terms.

7.10. Transfers through the online banking channels shall be effected, while observing the following terms and conditions:

7.10.1. Transfers between residents and non-residents, as well as cross-border transfers shall be effected while observing the requirements of the Currency Act and the enactments on its application. In case that in accordance with the effective laws additional documents, apart from the statistical form, are required (document-detailing the reason for effecting the transfer, declarations for financial loan and others), these shall be provided to the servicing branch, from which the Client disposes of its account, by 15.30 h. on the current day;

7.10.2. The bank may demand the provision of additional documents in electronic form or on a hard copy with regard to the execution of a specific transfer order by the Client, in accordance with the requirements of the active legislation.

7.10.3. Payment documents with specified future value date for execution shall be processed on the date indicated in the payment document, as the processing shall be effected automatically one-off at the beginning of the system day, upon ensured sufficient available balance in the account as of the end of the previous day.

7.11. (amended on 16.03.2020, effective as of 27.05.2020) Clients receive information after execution of an operation, as is their personal responsibility to regularly acquaint themselves with this information.

Mobile banking

7.12. (amended on 10.11.2023, in effect as of 10.11.2023, amended on 22.03.2024, in effect as of 22.03.2024) Upon the conclusion of an Online Banking Agreement the Client, respectively the user, authorized by him/her pursuant to the procedure herein, and in accordance with the rights, granted for work in the online banking functionality, will be also enabled to make inquiries as to the accounts, which have been requested to be accessed via the online banking functionality, as well as effect certain transactions via the specialized application for mobile devices, referred to as UBB Mobile and concerning the iOS and Android operating systems. The digital assistant KATE is also part of the mobile banking functionality, whose functionalities and terms and conditions for use have been stipulated in Section VIII A of these General Terms. The mobile banking functionality provides an opportunity for using the File a Claim service under Third Party Liability Insurance, CASCO and Comfort for Home insurance upon integrated use with the website of DZI – General Insurance JSC. The Terms and Conditions for using the service have been

stipulated in the General Terms and Conditions on Using the Service for Filing Claims under Motor Third Party Liability, CASCO and Comfort for Home Insurances from DZI through UBB Mobile.

7.13. The instructions and technical requirements on installing and using the application, as well as the comprehensive list of transactions and services, accessible through the mobile application, are described in online banking Channels section on www.ubb.bg, as well as in *Security Recommendations* and *FAQ* sections of the specialized mobile banking application.

7.14. The rules and regulations for online banking in the present General Terms shall also be applicable to the mobile banking, unless indicated otherwise herein or in the online banking agreement.

7.15. (amended on 22.03.2024, in effect as of 22.03.2024.) For the purpose of activating the mobile banking app the respective authorized user shall have to be identified through entering the valid for the online banking username, login password and the code, sent to his/her mobile phone number, provided as per Item 7.2.1. For the purpose of accessing, making inquiries, registering for services and submitting payment orders to the Bank the respective authorized user shall have to be authenticated with the PIN code or biometric features and an embedded software token, set by him/her and under his/her control for the mobile app upon its activation.

7.15.A. (new, adopted on 05.07.2021, in effect as of 22.11.2021). The app ensures an opportunity for the Client to become informed of and to allow the effecting of payment transactions in the manner, stated in Art.7.15, under payment documents, created in the online banking functionality by persons, to whom document creation rights have been granted in accordance with the procedure, as stated in the present General Terms.

7.16. (amended on 22.03.2024, in effect as of 22.03.2024) The signing of the statements by the authorized user of the mobile app to the Bank upon the execution of operations in the mobile app via a PIN code or biometric features shall have the effect of an electronic signature within the meaning of the Electronic Document and Electronic Authentication Services Act (EDEASA), as, by virtue of Art. 13, Para 4 of EDEASA the Bank and the Client, respectively the authorized user, accept and shall deem such electronic signature equivalent to a handwritten one in their mutual relations.

7.17. (amended on 22.03.2024, in effect as of 22.03.2024) In case the authorized user performs work with the specialized mobile banking app through a compromised (rooted or jailbroken) device, there will be a warning message appearing on the screen of the device upon every login in the app. The Bank shall not be held liable before the Client for payment operations, effected while using the specialized app from a compromised (rooted or jailbroken) device.

Electronic notifications

7.18. (With effect from 01.07. 2019) The Bank's clients may subscribe for the Electronic Notifications service at a branch of the Bank. Through this service they will receive information via SMS/Viber/e-mail for their account movements and monthly account balances and via SMS/Viber for transactions with bank cards, as by submitting the request they also acknowledge acceptance of the terms and conditions for using the service, integral part thereof.

7.19. (With effect from 01.07.2019, amended on 18.08.2023, in effect as of 01.09.2023) A fee shall be due for the sending of SMS/Viber messages as per the Bank's Fees and Commissions'

Tariff

7.20. (new, adopted on 05.07.2021, in effect as of 22.11.2021, amended on 18.08.2023, in effect as of 01.09.2023, amended on 10.11.2023, in effect as of 10.11.2023). Clients of the Bank, who are Cardholders of bank cards, issued to accounts of Business clients, and have a concluded agreement with the Bank for online banking and an activated UBB Mobile app, may activate a functionality in UBB Mobile for receipt of PUSH notifications for transactions, effected with a debit/credit card(s), issued to the account, at an ATM or POS terminal device, thus accepting the terms and conditions on using the service. Within the meaning hereof, a PUSH notification shall be a notification in the form of a short message, sent by the Bank to the Client and displayed on the screen of the mobile device, where UBB Mobile application is installed and activated. In this case, the Account Holder shall explicitly accept and agree that upon activation by the respective Cardholder of the PUSH notifications for card transactions for an already subscribed for paid notifications debit/credit card, paid SMS/Viber messages for transactions effected with that card shall no longer be sent. Upon deactivation of the PUSH notifications for that card, sending of paid SMS/Viber messages shall not be resumed automatically, however, the Client may resume it in a branch of the Bank, via the Online banking or through the Bank's Client Contact Center. For remaining purchased, but unused, SMS or Viber messages, these can also be used after the renewal until fully depleted.

7.20.A. (new, adopted on 27.09.2024, in force as from 01.10.2024) As from the date of coming in force of this item 7.20.A., receiving of PUSH notifications in the way envisaged under the previous item 7.20 for transactions carried out at ATM or POS terminal is activated for all debit and credit cards issued by the Bank. In case that the Client does not desire to receive such notifications, he/she may deactivate them any time in the UBB Mobile application.

7.20.B. (new, adopted on 27.09.2024, in force as from 01.10.2024) The rule under the preceding item 7.20.A. does not refer to card transactions conducted by clients of the Bank having active subscription for the Electronic Notifications services and receive SMS/Viber notifications for bank card transactions as at the date of enforcement of item 7.20.A. as well as card transactions for which the clients have deactivated receiving of PUSH notifications in the UBB Mobile application.

7.20.C. (new, adopted on 27.09.2024, in force as from 01.10.2024) In respect to clients of the Bank receiving PUSH notifications pursuant to item 7.20 and item 7.20.A. who are subscribed subsequently for the Electronic Notification service pursuant to the procedure of item 7.18, the sending of PUSH notifications is suspended and upon their subsequent activation by the Client, item 7.20 is applied, respectively.

VIII. (deleted, with effect from 27.05.2020)

VIII.A. (new, adopted on 10.11.2023, in effect as of 10.11.2023) Personal digital assistant (KATE)

8.1.A (new, adopted on 10.11.2023, in effect as of 10.11.2023). Kate is a personal digital assistant in UBB Mobile, offering information and other services and functionalities to the Bank's clients, who have been granted access to the online banking, respectively to the UBB Mobile in accordance with the present General Terms.

8.2.A (new, adopted on 10.11.2023, in effect as of 10.11.2023) Detailed description of the particular Kate functionalities is available on a durable storage medium at the following address: <https://www.ubb.bg/>. The Bank shall be entitled to amend, supplement, change and remove particular functionalities, by informing its clients thereof and while abiding by the applicable legislation.

8.3.A. (new, adopted on 10.11.2023, in effect as of 10.11.2023) The personal digital assistant Kate is available to users of the UBB Mobile app via mobile devices on Android 5.0 operating system (or a higher version) or on the iOS 13.0 operating system (or a higher version) with the functionalities being accessed on the Client's initiative. Upon activation of the service by the Client, Kate may send him/her messages and notifications, as well as initiate a conversation with the digital assistant with regard to products, services and functionalities, offered by Kate to UBB Mobile users. The access to the particular Kate functionalities depends on the particular user's access rights to the online, respectively mobile banking functionality, granted to him/her upon observance of these General Terms and the concluded Online Banking Agreement. Certain functionalities may be available only to the Client's legal representative.

8.4.A. (new, adopted on 10.11.2023, in effect as of 10.11.2023) Clients may use the functionalities of the digital assistant Kate, by interacting via a *chat* function or choosing among several pre-defined options, visualized in the mobile app. In certain cases Kate also provides an opportunity for voice messages from the Client, as well as for connection with the Bank's Contact Centre via a phone call or a *live chat* function for the purpose of obtaining additional information. Kate interacts with the Client by means of written or voice messages, depending on the technical capabilities of the communication method, selected by the Client.

8.5.A. (new, adopted on 10.11.2023, in effect as of 10.11.2023) Being a digital assistant, Kate personally assists every client to make his/her customer experience easier. It is only thus that Kate may render maximum support on a particular issue, while adapting the communication to the inquiries, made upon the Client's initiative. To enhance customer satisfaction and to make it easier for them, Kate may send messages and notifications, relating to products, services and functionalities for business clients. In order to answer the questions posed, Kate may need to process personal data. Personal data is being processed by the Bank in line with the particular service, offered in UBB Mobile and in compliance with the requirements of the Personal Data Protection Act (PDPA) and the General Data Protection Regulation of the European Parliament and of the Council dated 27.04.2016 on the protection of natural persons with regard to the processing of personal data.

Detailed information about the Bank in its capacity as personal data controller, about the rights of personal data subjects, the legal grounds and purposes for processing personal data, is contained in the *UBB AD Information on the Processing of Personal Data* document, available in the banking halls and on the Bank's webpage, namely: <https://www.ubb.bg/about/pdp>

8.6.A. (new, adopted on 10.11.2023, in effect as of 10.11.2023) Reverse engineering, decompiling, decompilation, modification, archiving, distribution, offering for sale, licensing or creating products, derived from KATE, or parts thereof, shall not be allowed. All Kate-related intellectual property rights belong to the respective license-holders.

IX. RESPONSIBILITIES OF THE PARTIES

General provisions

9.1. The bank shall not be held responsible for deals and legal relations, with regard to which the respective payment instrument or bank account is being used. The Client shall be held responsible for all actions and obligations, originating from the use of a payment instrument or a bank account, including after terminating the agreement.

9.2. The Client shall be obliged to use the bank account, opened by the Bank, or the payment service, provided by the Bank, in compliance with the effective legislation, these General Terms and the applicable special terms for the respective bank account or payment service. The Client shall be obliged to act with due care, as she/he shall neither use the bank account or payment service, nor shall he/she permit third parties to use those for performing actions or achieving goals that are prohibited by law or may infringe upon the Bank's reputation.

9.3. In case of imposing restrictions on the part of local or foreign government authorities, which impede the effecting of a transaction and block the latter, UBB AD shall inform the Client immediately as well as render him/her the necessary assistance.

9.3.1. UBB AD shall not be held liable for transaction amounts, blocked due to order of either local or foreign government authorities, in accordance with imposed restrictions.

9.4. The Bank shall be entitled to block at any time the utilization of the account by the Client, including blocking entirely or partially the available funds in the account, as well as the payment instruments, used to access the account, in case of information that funds have been received in the account as a result of a fraud. For this act of the Bank the Client gives her/his unconditional and irrevocable consent by accepting these General Terms and signing the account agreement.

9.5. The Client shall be held responsible for orders, submitted by individuals, who have not been duly authorized through the Client's fault, such as: for example, who have presented a letter of attorney, compiled by the Client and containing vague provisions or individuals, to whom a payment instrument has been provided by the Client, which instrument is intended for personal use only.

9.6. The user of payment services, who has ordered the payment, shall be held responsible for the consequences occurred as a result of the wrongful or imprecise filling in of payment documents. Upon submission of an order for mass payroll to its employees, the Client shall bear responsibility for the full correspondence between the submitted file/list of the employees' data and the completed payment order.

9.7. The Bank and the Client shall not be held responsible for the non-performance on their obligations in relation to an agreement for using a payment instrument or a payment account, having occurred as a result of extraordinary technical reasons, such as information systems' failure, communication lines' disruption, electricity outage and others, as well as in case of extraordinary circumstances, such as natural disasters, general strikes, technical malfunctioning, which are beyond their control.

9.8.1. (amended on 02.09.2019, effective as of 14.09.2019) The bank shall not be held responsible, in case a payment operation has been refused due to technical or communication reasons in the systems of other operators, banks or other entities, involved in the payment process.

9.8.2. (deleted, with effect from 27.05.2020)

9.9. In the cases of remote submission of payment orders, the Bank shall maintain an archive of the conversation with the Client and all initiated operations through the respective channels. As a proof in case of chargebacks the archived data for each effected operation shall also be reviewed.

9.10. In case of a disputed payment operation on the part of the Client, the latter shall bear the burden of proof that either its

execution has not been authorized by it and/or that the operation has been imprecisely executed by the Bank. The Bank and the Client shall agree that in the cases when the Bank has registered utilization of a payment instrument through its personalized security features, those shall be considered sufficient evidence that the payment operation is authentic and has been authorized by the Client, unless proven to the contrary by the latter.

9.11. In the cases when the Bank is held responsible for imprecisely effected, erroneous or unauthorized operations, in order to engage its responsibility, it is a mandatory condition for the Client to have informed the Bank without unjustified delay of the imprecise, erroneous or unauthorized transaction, after receiving information about its effecting.

9.11.1. Notification without unjustified delay shall mean the same will be done no later than 1 (one) day from the moment when the Client has found out for the executed, but unauthorized by them transaction;

9.11.2. In the cases when the Client has concluded an agreement for online banking with the Bank, unjustified delay shall be considered the expiry of more than 1 (one) day of effecting the disputed payment operation.

9.11.3. In all cases unjustified delay shall be considered the expiry of more than 14 (fourteen days) from the moment, in which the Client has received or respectively could have received (had such option been chosen) a statement on the movement on its account.

9.12. The Bank shall be held responsible for the damages, inflicted upon performing of unauthorized or imprecisely effected operations upon the use of a payment instrument, on condition that all individuals, using payment instruments on behalf of the Client, have performed on their obligations for protecting the personalized security features of the payment instruments and their obligations, listed in the current General Terms.

9.13. (amended on 29.04.2024, in effect as of 29.04.2024) The Bank shall not be held responsible, in case representatives/employees of a Business Client have acted with the aim to commit fraud or they have not observed their obligations for protecting the payment instrument and/or of its personalized security features and/or and the timely informing due to malice or utter negligence. Utter negligence shall mean the following non-exhaustively listed cases of failure to protect either the payment instrument and/or its personalized security features on the part of the Client and/or the respective authorized user.

9.13.1. (amended on 29.04.2024, in effect as of 29.04.2024) The Client has failed to observe the requirements and the recommendations of the Bank, described in Security Section, published at the online banking page or the security recommendations, described in the Mobile banking application, with regard to payment operations, effected through online or mobile banking. The Client is obliged to inform himself/herself on a regular basis about amendments and supplements to those recommendations, as well as to observe them;

9.13.2. (amended on 29.04.2024, in effect as of 29.04.2024) The Client has allowed the disclosure to and utilization by a third party of the former's means for electronic authentication, described in detail in Item.7.2 and 7.3 with regard to payment operations, effected through online banking.

Imprecisely ordered payment operations – imprecise unique identifier (international bank account number – IBAN)

9.14. The Bank shall not be held responsible for reimbursement of the amount of a payment operation in case of a valid, but incorrectly stated unique identifier on the part of the

payer. In this case the Bank shall employ reasonable efforts in view of reimbursing the amount of the payment operation, for which the Client shall owe a fee, as specified in the Bank's Tariff, irrespective of the reimbursement efforts' outcome.

Imprecise text data

9.15. In the cases when imprecise text data has been stated upon effecting a fund transfer, the stated unique identifier (IBAN, with respect to bank accounts) shall have a priority.

Imprecisely and wrongly effected payment operations

9.16. The bank shall be held liable for consequences, occurred as a result of imprecisely effected orders of the Client.

9.17. When as a result of imprecisely effected by the Bank, but correctly filled in payment order, an account with an account holder, different than the stated in the payment order, has been credited, the Bank shall reimburse to the payer the amount of the imprecisely effected payment operation by the next business day, after it has been notified by the payer or after it has established the error itself, by initiating a rectification transfer through the beneficiary's provider of payment services.

9.18. In case the Client is a beneficiary of an imprecisely effected transfer, as a result of error of another payment institution, the Bank shall be entitled to effect a rectification transfer upon the request of the payer's provider of payment services within one month of the date, on which the payer's provider of payment services was informed of the error. The Bank shall make the correction within 5 days of receiving the rectification request from the payer's provider of payment services.

Operations unauthorized by the user of payment services

9.19. In case of a payment operation disputed by the Client, the Bank shall refund to him/her the amount subject to the unauthorized operation if it has been informed by the Client about the unauthorized payment operation in line with these General Terms and if the Client has proven that the payment operation has not been authorized by him/her and/or has been performed inaccurately by the Bank in accordance with Item 9.10. of this Section. The Bank shall not be held liable for, nor shall it reimburse amounts to Clients, when the latter have failed to observe their obligations for safekeeping the payment instrument and/or its personalized security features and/or the timely notification due to malice or utter negligence.

9.20. The Bank shall refund to the Client the value of the unauthorized operation and when necessary, shall restore the account of the Account Holder to its state preceding the unauthorized operation, in accordance with the stated in this section, within a period of up to 40 (forty) days of receiving the notification.

9.21. The Bank shall ensure to the Client the possibility of informing it of unauthorized transactions at any time night and day, including on non-business days.

9.22.1. In case unauthorized transactions have been effected after the moment of notification, the Client shall not bear any financial damages, unless it has acted through fraudulent means.

9.23. (amended on 16.03.2020, effective as of 27.05.2020) The establishing of malice or utter negligence in relation to observing the Bank's instructions for protection of the payment instrument may also be effected through: investigation by the Bank; through litigation; upon investigation by police authorities

or through other appropriate methods. The Client shall provide its consent to render full cooperation for clarifying the circumstances subject to check.

9.24. In case of unsubstantiated chargebacks on the part of the Client, proven through the respective procedure, for transactions, actually effected by it or contesting the amount of such transactions, the Bank shall be entitled to terminate its relations with the Client, with regard to any used product, including also by making several or all of its receivables from the Client callable ahead of schedule.

X. TERMINATION AND CANCELLATION OF AGREEMENTS FOR ACCOUNTS AND PAYMENT INSTRUMENTS

Terminating an account agreement

10.1. (amended on 29.04.2024, in effect as of 29.04.2024, amended on 26.01.2026, in effect as of 30.01.2026) In the event that in the particular agreement for account no deadline nor a special condition for termination has been arranged, the Client may at any time without prior notice terminate the agreement for account, provided that it does not have any liabilities to the Bank and the receivables in it do not serve as collateral under a loan used by the Client or by a third party. For this purpose, the Client shall submit a Request for Account Closure according to a sample form of the Bank. An account with an imposed distraintment on it may be closed by the Client only if as at the moment of submitting the Request for Closure there is no cash balance in it.

10.2. (deleted, with effect from 01.11.2019)

10.3. The bank may close an account, as follows:

10.3.1. with a written advance notice of 14 (fourteen) days, without providing the arguments for its decision, sent to the most recent address provided by the Client. In case the Client is not found twice on different days at the address, the advance notice shall be considered as delivered.

10.3.2. after expiry of the period, for which the account has been opened or occurrence of a resolutive clause, specified in the agreement.

10.3.A (new, adopted on 11.11.2019, effective as of 25.11.2019). Upon terminating a current account agreement, all deposits opened thereto shall be terminated as well.

Termination of an agreement for online banking

10.4. The agreement for online banking is signed for an indefinite period of time. The agreement shall specify a period for termination with a notice by either the Client or the Bank.

10.5. In case of submitted notice for termination of the agreement, the Bank shall execute the operations ordered by the Client before receiving the notification.

10.6. Upon termination of the agreement the Client shall be obliged to return all devices, received from the Bank in relation to using the payment instrument. Upon termination of the electronic banking agreement, the access to the profile through the Mobile banking application shall be terminated as well.

10.7. (deleted, with effect from 27.05.2020)

10.8. (deleted, with effect from 27.05.2020)

Termination of contractual relations with regard to payment services

10.9. (amended on 11.11.2019, effective as of 25.11.2019) The bank shall be entitled to terminate the agreements for one or all

accounts of a certain client and terminate the other agreements for payment services upon non-performance on obligations, specified in the current General Terms, the particular agreement with the Client, breach of obligations under another agreement, signed with the Bank or obligations of the Client, stipulated in the effective legislation, when these obligations concern the relationship between the Bank and the Client. The specific grounds (and not only limited to those) maybe as follows:

10.9.1. Providing by the Client of incorrect, imprecise or incomplete data to the Bank, irrespective of the legal relations between the Bank and the Client;

10.9.2. A representative of the Client shows bad manners in his/her relations with the Bank (behaves rudely, arrogantly, smears the bank's good reputation etc.);

10.9.3. The reputation of the Client in public is controversial or according to the Bank there is sufficient data, that the Client breaches the effective laws.

10.10. (amended on 11.11.2019, effective as of 25.11.2019) In case of termination as per Item 10.9, the Bank shall inform the Client, with which the former shall provide the latter with a reasonable period for disposing of the remaining account balances, returning of devices, property of the Bank etc.

Cancellation of agreements for accounts /payment instruments

10.11. (deleted, effective as of 25.11.2019)

10.12. (amended on 25.05.2021, effective as of 28.05.2021, amended on 18.08.2023, in effect as of 01.09.2023) The Bank has the right to close an account of a Client, who has not paid the fee for its maintenance over a 12 (twelve)-month period.

10.13. (new, adopted on 11.11.2019, effective as of 25.11.2019). Upon termination of a current account agreement on the part of the Bank pursuant to Item 10.3.1, Item 10.3.2 and Item 10.9, the Bank shall accrue a fee for storage of cash funds on the available balances in the terminated account/s, which the Client has not disposed of after the termination, in amount specified in the Fees and Commissions Tariff for Business Clients.

XI. GUARANTEEING OF

DEPOSITS Guarantee amount and

scope

11.1. (amended on 15.12.2025, effective as of 01.01.2026) The aggregated available funds on all deposits, opened in the name of a Client, irrespective of the currency, in which they have been opened, are guaranteed in amount up to EUR 100 000 (one thousand euro).

11.2. (amended on 15.12.2025, effective as of 01.01.2026) In case the deposits opened by the Client are more than one, in order to define the total amount of the Bank's obligation, all amounts in those shall be summed up. Amounts in foreign currency shall be paid in their EUR equivalence, calculated at the BNB's exchange rate for the day, determined by the Bank Deposits Guarantee Fund (the Fund) as the initial date for repayment of the guaranteed amounts of deposits.

11.3. In case there is an account in favor of a third person/entity, entitlement to receive a guarantee under the account shall have the person/entity, in whose/which favor the account has been opened (the beneficiary), unless the agreement provides for otherwise.

11.4. The Bank shall provide the Client with basic information

about the guaranteeing of its deposits, the amount of the guarantee and the applicable deposit guarantee mechanism, by providing a Depositors' Newsletter, being an integral part of the account agreement. The newsletter shall contain updated information as of the date of signing the agreement, as its parameters may be changed upon amendments to the legislation. The Bank shall undertake to maintain up-to-date information about the guaranteeing of deposits, which information shall be displayed on the information boards in its branch network, as the Client shall undertake to keep himself/herself periodically informed from them.

Accounts not covered by the guarantee

11.5. Guaranteed amounts of deposits with the bank shall not be paid to:

- Other banks, when the deposits have been opened on their behalf and at their expense;
- Financial institutions, pursuant to Art. 3 of the Credit Institutions Act;
- Insurance and reinsurance companies under Art. 8 of the Insurance Code;
- Pension insurance companies as well as compulsory and voluntary pension insurance funds;
- Investment intermediaries;
- Collective investment schemes, national investment funds, alternative investment funds and special purpose vehicles;
- Budget organizations under § 1, Item 5 of the additional provisions of the Public Finance Act;
- Investor Compensation Fund, the Bulgarian Deposit Insurance Fund and the Guarantee Fund under Art. 287 of the Insurance Code.

11.6. No guarantee shall be provided for deposits having originated from or related to deals or actions constituting money laundering within the meaning of Art. 2 of the Measures Against Money Laundering Act, or financing of terrorism within the meaning of the Measures Against the Financing of Terrorism Act, established by a final judgment.

11.7. Deposits shall not be paid if their holder has not been identified pursuant to Art. 3 of the Measures Against Money Laundering Act as at the date of issuance of a deed under Art. 20, Para. 1 of the Bank Deposits Guarantee Act.

Mechanism for guaranteeing deposits and procedure for payment

11.8. In case of revoking a license for carrying out banking activity, the Fund shall pay the liabilities of the Bank to the Client up to the guaranteed amounts. The payment shall be made through one or more banks specified in a list by the Management Board of the Fund.

11.9. Within a period of not later than two business days prior to initiating the payment of amounts, the Management Board of the Fund shall be obliged to announce in at least two central daily newspapers and on its website the date as of which the Bank's depositors will be able to receive payments from the Fund, as well the bank or the banks through which these payments will be made.

11.10. The Fund shall provide the Bank's depositors with access to the amounts subject to reimbursement under the guaranteed deposits not later than 7 business days from the date of issuing a deed under Art. 20, Para. 1 of the Law on Bank Deposits Guarantee.

11.11. In case of extraordinary circumstances provided for in the Bank Deposits Guarantee Act, this deadline may be extended when:

11.11.1. The depositor has no exclusive right over the funds in the account, as the entitlement to receive payment from the Fund lies with the person in whose favor the deposit has been made, unless otherwise provided for in the agreement and on the

condition that the latter person has been identified or may be identified prior to the date of issuance of a deed under Art.20, Para. 1 of the Bank Deposits Guarantee Act, but not later than three months as of the date of the deed's issuance;

11.11.2. It has not been established whether a certain person has the legal right to receive the guaranteed amount of the deposit or in case the deposit is subject of a legal dispute; in these cases the deposit shall be reimbursed within 7 business days from the date of notifying the Fund about the settlement of the dispute or the ascertainment of the legal right;

11.11.3. The deposit is subject to restrictive measures imposed by the government or international organizations; in these cases the deposit shall be paid within 7 business days from the date of notifying the Fund about the termination of the effectiveness of the restrictive measures;

11.11.4. The Fund shall reimburse the guaranteed deposits to a branch of a Bulgarian bank in another Member State, but not later than 20 business days from the date of issuance of a deed under Art. 20, Para.1 of the Bank Deposits Guarantee Act.

11.12. In order to receive the guaranteed amount, the Client shall visit the Bank determined to effect the payment, as well as present a valid identity document and sign a declaration certifying that he/she is not a spouse or a relative, in a direct or collateral line of descent up to second degree included, to individuals falling into some of the categories of management, ownership or control of the bank.

11.13. The Bulgarian Deposit Insurance Fund shall not owe any interest on the guaranteed amounts.

11.14. Any person who claims to be a depositor but has been refused to be reimbursed with amounts of the deposit within the amount under Item 11.1. and within the deadlines under Item 11.10. or Item 11.11., or who disagrees with the amount of the sum reimbursed to him/her, may file its objections in writing within a period of up to three months from the initial date of payment of the guaranteed deposits, with the conservator, temporary administrator or special manager, liquidator, temporary trustee in bankruptcy or trustee in bankruptcy of the bank. The conservator, temporary administrator or special manager, liquidator, temporary trustee in bankruptcy or the trustee in bankruptcy shall render their statement on the objections within a period of 7 days from their receipt. In case the objection is disallowed, the person may claim his/her rights pursuant to the Civil Procedure Code.

XII. PERSONAL DATA

12.1. The Bank shall process the personal data of the legal representative of the Client by virtue of and in accordance with the Personal Data Protection Act (PDPA) and Regulation (EU) 2016/679 of the European Parliament and of the Council dated 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC (General Data Protection Regulation). By signing a contract for opening an account, issuance of a card, using online banking services or another payment service, incl. the services of the Client Contact Center, the Client declares that he/she has read the document Information of UBB AD on Personal Data Processing, which is available on the Bank's website www.ubb.bg and in the Bank's offices and branches, and that, through this document, he/she has obtained information:

12.1.1. about UBB AD as a personal data controller and how to contact the Bank's data protection officer;

12.1.2. about his/her rights with regard to the processing and

protection of personal data and how to exercise them, incl. information about his/her right to receive information about the type of data concerning him/her which are processed by the Bank and about their source in case they have not been collected from him/her; his/her right to request from the Bank to delete, correct or limit the processing of his/her personal data whose processing is inaccurate or unlawful; the right of portability of its personal data; his/her right to object against the processing of his/her personal data when this is done based on a legitimate interest of the Bank; his/her right to withdraw his/her consent for processing of his/her personal data for certain purposes, as well as about his/her right to file a complaint to the Commission for Personal Data Protection in its capacity of a supervisory body within the meaning of the General Data Protection Regulation;

12.1.3. about the necessity of processing his/her personal data and the possible consequences in case he/she does not provide these data;

12.1.4. about the grounds for processing his/her personal data, incl. information that the Bank will not process his/her personal data for preparing a client profile and for offering personalized products or services directly without his/her explicit consent;

12.1.5. about the purposes for which the Bank processes his/her personal data obtained under the conditions of the specific Agreement, incl. together with his/her other personal data which the Bank has lawfully obtained from third parties, incl. other personal data controllers, as well as about the right of the Bank to process his/her personal data after it ceases to provide payment services when this is necessary in order to fulfill a statutory obligation of the Bank or to protect its lawful interests in other cases provided for by the law.

12.1.6. about the recipients to whom his/her personal data may be provided by the Bank in cases provided for by the law – other personal data controllers or personal data processors acting on behalf of the Bank, incl. but not limited to: state and municipal bodies and institutions, insurance and health insurance companies, credit registers and bureaus, persons specialized in risk analysis and assessment, collection of receivables or preventing and finding illegal actions, including crimes; about possible provision of his/her personal data by the Bank in third countries in line with the legislative requirements, incl. performing electronic cross-border transfer of data necessary for effecting international transactions, by providing these data to operators of payment system and other persons specialized in processing transactions with payment instruments;

12.1.7. about the periods for which the Bank stores his/her personal data.

XIII. FILING COMPLAINTS AND RESOLVING DISPUTES WITH CLIENTS

13.1. Each Client may file a complaint in relation with the use of payment services in the most convenient for them way: In each UBB branch; through the bank's web-site; at the Record keeping at the UBB Head Office.

13.2. The complaint may be filed on a standard form of the Bank, as the Client shall mandatorily state: at least two names, Personal Identity Number, exact address, telephone /e-mail for contact, manner of receiving a reply and a signature, as well as an entry number of a complaint, submitted before the Ministry of Interior, resulting from illegally performed actions by third parties.

13.3. Within a seven-day period the Bank shall reply in the manner, indicated by the Client, or inform the Client of the period, within which he/she shall receive a reply, in the cases of factual or legal complexity, as for example – collecting of information from payment institutions or other third parties, initiated penal proceedings on the reviewed case and others.

13.4. In case the Client disagrees with the decision of the Bank and the reaching of agreement is impossible, it may refer the dispute to the competent Bulgarian court.

13.5. In case that a Client has submitted a report to the Ministry of Interior, including when he/she has granted consent for disclosing facts and circumstances that comprise bank secrecy, the Bank shall assume that it may disclose the necessary information /respectively, bank secrecy/ before the Ministry of Interior authorities in relation to duly disclosing of illegally performed actions.

FINAL PROVISIONS

§1. To all unsettled issues the provisions of the effective laws of the Republic of Bulgaria shall apply. By virtue of Art. 48, Para 2 of the Payment Services and Payment Systems' Act (PSPSA), the Bank and the Client agree that the provisions of Art. 56 and Art. 58 of PSPSA shall not be applied with regard to the relations between them.

§2. The terminology used in these General Terms in relation to payment services shall have the meaning, specified in the Additional Provisions of the Payment Services and Payment Systems' Act.

§3 These General Terms are in effect since 01.03.2010, as supplemented on 01.05.2012, and they repeal the General Terms on Current Accounts of Corporate Clients, the General Terms on Online Banking and UBB AD General Terms on Debit and Credit Cards.

§.4. These General Terms were supplemented on 28.04.2014 and came into effect on their approval date.

§.5. These General Terms were amended on 21.11.2014 and the amendments came into effect on their approval date.

§.6. These General Terms were amended on 02.02.2015 and the amendments came into effect on their approval date.

§.7. These General Terms were amended on 02.11.2015 and the amendments came into effect on their approval date.

§.8. These General Terms were amended on 30.10.2017 and the amendments came into effect on their approval date.

§.9. These General Terms were amended on 18.12.2017 and the amendments came into effect on 01.01.2018.

§.10. These General Terms have been amended on 03.09.2018 and come into effect upon the expiration of a 14 day period, as at this date. Upon the coming into effect of the changes under the previous sentence, the current General Terms shall be applied towards all agreements for payment services and related to them payment instruments, concluded between the Bank and users of payment services (Clients) who do not have the capacity of users. In case of disagreement with their regulations, the Client may terminate with written notice the concluded agreement/s for payment services with the Bank within the fourteen days period from their coming into effect, in accordance with the agreed upon in the current paragraph, without owing fees or penalties for the termination. The use of the proposed by the Bank payment service/payment instrument and/or the lack of a submitted notice for termination of agreements for payment services within this period shall be considered as acceptance of the regulations of the current General Terms by the Client.

§.11. These General Terms were amended on 12.11.2018 and the amendments came into effect on 16.11.2018.

§.12. These General Terms were amended on 14.01.2019 and the amendments came into effect on 01.02.2019.

§.13. These General Terms were amended on 04.02.2019 and the amendments came into effect on 04.03.2019. Letters of attorney, drawn up by 04.03.2019 inclusive before a bank employee /according to a sample form of the bank / as well as letters of attorney for receipt of cash funds, receipt of documents, exchanged with the bank or submitting of signed payment orders, will be accepted by the Bank for effecting the activities, stated in them no later than 31.12.2019,

§.14. These General Terms were amended on 05.03.2019 and the amendments came into effect on 18.03.2019. The provision of §.13 shall exclude letters of attorney for receiving documents or for submission of signed payment orders and depositing of cash funds to an account.

§.15. These General Terms were amended on 13.05.2019 and the amendments came into effect on the same date. By 01.09.2019 sending of SMS and e-mail notifications for account movements and transactions with bank cards shall be made in accordance with the currently effective procedure, while effective from 01.09.2019 notifications for account movements and transactions with bank cards shall be sent only as per the procedure, envisaged in Item 7.18 and Item 7.19.

§.15.A (new, adopted on 22.03.2024, in effect as of 22.03.2024, amended on 25.10.2024, in effect as of 27.10.2024, (amended on 23.09.2025, effective as of 30.09.2025)). 1. While abiding by the stated in the present Paragraph §.15A and not earlier than 23.03.2024, with regard to account holders being legal entities, these General Terms shall repeal Section IX „KBC Online Bulgaria“ of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities. The online users-natural persons, authorized by the account holders pursuant to the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities, shall be deemed informed of the change as per the preceding sentence following identification of the user at a branch of the Bank. Online User -natural person within the meaning of the previous sentence shall be entitled to obtain access to the functionalities of UBB Online and UBB Mobile payment instruments, described in Section VII of the present General Terms, as regards the accounts of the respective account holder- legal entity, by using a username (created by him/her or provided to him/her at a branch of the Bank) and creating a login password, known only to him/her and entering a one-time code, sent in an SMS message to the most recent telephone number, stated in the request for using KBC Online Bulgaria, or as subsequently amended with an explicit written statement to the Bank. After fulfillment of the steps, indicated in the previous sentence, the access to UBB Online will be enabled in the manner, stated in Item 7.3.1. - through to Item 7.3.3. hereof. Respectively, the access to UBB Mobile will be enabled in the manner, stated in Item 7.15 hereof, while also applying all other provisions of these General Terms, including, but not limited to Section VII and Section X thereof.

2. Upon the use of UBB Online and UBB Mobile, the online users – natural persons under the previous Item 1 shall retain their existing rights with regard to the accounts of the account holders – legal entities, requested for use as per the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities, except for the cases, described in Appendix 1 to this Item, being integral part of these General Terms.

3. (deleted, effective as 30.09.2025)

§.15.B. (new, adopted on 22.03.2024, in effect as of 22.03.2024., amended on 23.09.2025, effective as of 30.09.2025) 1. Upon observance of the provisions of Item 2 of the previous Paragraph §.15.A and not earlier than 23.03.2024 online users – natural persons as per Item 1 of the preceding Paragraph §.15.A, who have been authorized as users of and have been granted access to UBB Online and UBB Mobile pursuant to the procedure, envisaged in Section VII of these General Terms or pursuant to the procedure, envisaged in Section VII of the UBB AD General Terms on Payment Services for Individuals and have made successful logins in UBB Online after 11.04.2022 or have made successful logins in UBB Mobile after 01.09.2023 will be granted access via the UBB Online /UBB Mobile functionality also to accounts, which were accessible via KBC Online Bulgaria/KBC Mobile Bulgaria by the respective online user – natural person.

2. Upon observance of the provisions in Item 2 of the preceding Paragraph §.15.A., a natural person - authorized user of UBB Online and UBB Mobile, who have not logged in UBB Online after 11.04.2022 or who have not logged in UBB Mobile after 01.09.2023 and that natural person is also online user in KBC Online Bulgaria/KBC Mobile Bulgaria and has successfully logged in KBC Online Bulgaria/KBC Mobile Bulgaria after 11.05.2022, in order to continue using UBB Online, respectively UBB Mobile he/she shall have to, after having his/her identity checked at a branch of the Bank, use a username (created by him/her or provided to him/her at a branch of the Bank) and a login password, known only to him/her and enter a one-time code, sent as an SMS message to the most recent mobile phone number, stated in the request for using KBC Online Bulgaria, or changed subsequently through an explicit written request to the Bank.

The telephone number as per the previous sentence shall be used for the purposes of receiving SMS passwords/ activation and verification codes for the use of UBB Online and UBB Mobile. §15.C (new, adopted on 22.03.2024, in effect as of 22.03.2024, amended on 29.04.2024, in effect as of 29.04.2024) 1. The access to the following UBB Online functionalities: „FX Trade“, „Administration“ and “U-Broker“ for online users – natural persons as per Item 1 of Paragraph §15.A shall be requested in the manner, envisaged in these General Terms.

2. The rule as per the previous sentence shall not be applicable to rights of online users – individuals authorized by the holders of accounts as per the procedure of the General Terms on payment accounts and services, debit cards and KBC Online Bulgaria of legal entities for currency exchange upon preferential FX exchange rates between accounts in BGN and EUR, which online users – individuals are entitled to an independent disposal with these accounts, without limits. The preferential FX exchange rates as well as the FX exchange rights of the persons as per the previous sentence shall be preserved while using the “FX Trade” functionality, until their subsequent change pursuant to the procedure of the present General Terms.

§15.D. (new, adopted on 22.03.2024, in effect as of 22.03.2024) With effect from the date of their entry into force the provisions of Paragraph §15.A and Paragraph §15.B., as well as Appendix 1, as stated in Paragraph § 15.A, Item 2, shall be also deemed integral part of the General Terms on Payment Accounts and Services, Debit Cards and KBC Online Bulgaria for Legal Entities.

§15.E. (new, adopted on 27.09.2024, in force as from 02.03.2025) Not earlier than 02.03.2025, sending of short text messages pursuant to the procedure of section VIII.5 – Notification of the General Terms and Conditions for payment accounts and services, debit cards and KBC Online Bulgaria for Legal Entities, and as from 02.01.2025 the acceptance of new requests for receiving notifications pursuant to this section is suspended. Sending notifications by electronic mail pursuant to this section is preserved in respect to clients who have requested to receive them by 02.01.2025.

§15.F. (new, adopted on 09.01.2025, in effect as of 15.01.2025) Individuals – Bulgarian citizens, who are authorized users of the UBB Online functionality in their capacity as legal representatives of account holders – legal entities, entered in the Bulgarian Commercial Register and in the Register of Non-Profit Legal Entities at the Registry Agency as of the effectiveness date of this provision and who have made at least one login attempt into either UBB Online or UBB Mobile until the effectiveness date of this provision, shall be automatically granted access to the Administration functionality of UBB Online

upon the respective application of Item 7.9.A. – through to Item 7.9.D. of these General Terms

§.16. These General Terms were amended on 01.07.2019 and the amendments came into effect on 22.07.2019.

§.17. These General Terms were amended on 08.07.2019 and the amendments came into effect on 14.09.2019.

§.18. These General Terms were amended on 26.08.2019, as the amendments came into effect on 14.09.2019.

§.19. These General Terms were amended on 02.09.2019, as the amendments came into effect on 14.09.2019.

§.20 These General Terms were amended on 30.09.2019, as the amendments came into effect on 01.11. 2019.

§.21 These General Terms were amended on 11.11.2019, as the amendments came into effect on 18.11.2019, respectively on 25.11.2019.

§.22 These General Terms were amended on 16.03.2020, as the amendments came into effect on 27.05.2020.

§.23 These General Terms were amended on 25.01.2021, as the amendments came into effect on 28.01.2021. As of 25.01.2021 the General Terms on using the Electronic vignette (e-Vignette) payment service via UBB Mobile shall be an integral part hereof.

§.24 These General Terms were amended on 08.02.2021, as the amendments came into effect on 15.02.2021.

§.25 These General Terms were amended on 29.03.2021, as the amendments came into effect on 30.03.2021. As of 30.03.2021 the General Terms and conditions on the use of Digital Portal platform shall be an integral part hereof.

§.26 These General Terms were amended on 25.05.2021, as the amendments came into effect on 28.05.2021.

§.27 These General Terms were amended on 05.07.2021, as the amendments came into effect on 22.11.2021.

§.28 These General Terms were amended on 13.12.2021, as the amendments came into effect on 14.12.2021.

§.29 These General Terms were amended on 03.05.2022, as the amendments came into effect on 16.05.2022.

§.30 These General Terms were amended and supplemented on 25.05.2022, as the amendments came into effect on 20.06.2022, with their applicability spreading on all signed agreements for payment services with UBB AD.

§.31 These General Terms were amended and supplemented on 31.05.2022, as the amendments came into effect on 20.06.2022, with their applicability spreading on all signed agreements for payment services with UBB AD. In effect as of 20.06.2022, the General Information for UBB AD clients on embargo, restrictions and sanctions shall be an integral part hereof.

§.32 These General Terms were amended on 20.09.2022, as the amendments came into effect on 01.10.2022.

§.33. These General Terms were amended on 13.12.2022, and the amendments shall take effect as from 15.12.2022.

§.34. These General Terms were amended on 24.01.2023, and the amendments shall take effect as from 06.04.2023.

§. 35. These General Terms were amended and supplemented on 28.02.2023, and the amendments shall take effect as of 07.05.2023.

§.36 These General Terms were amended and supplemented on 18.08.2023, and the amendments shall take effect as of 01.09.2023.

§.37 These General Terms were amended and supplemented on 10.11.2023, and the amendments shall take effect as of 10.11.2023.

§.38 These General Terms were amended and supplemented on 08.12.2023, and the amendments shall come into effect as of 15.12.2023.

§.39 These General Terms were amended and supplemented on 22.03.2024, and the amendments shall come into effect as of 22.03.2024. Integral part hereof shall also be deemed Appendix 1 to Paragraph §15.A., Item 2. of the Transitional and Final Provisions herein.

§.40 These General Terms were amended and supplemented on 29.04.2024, and the amendments shall come into effect as of 29.04.2024.

§.41 These General Terms were amended and supplemented on 27.09.2024, and the amendments shall come into effect as of 01.10.2024.

§.42 These General Terms were amended and supplemented on 25.10.2024, and the amendments shall come into effect as of 27.10.2024.

§.43 These General Terms were amended and supplemented on 09.01.2025 and the amendments shall come into effect as of 15.01.2025.

§.44 These General Terms were amended and supplemented on 14.02.2025 and the amendments shall come into effect as of 17.02.2025.

§.45 These General Terms were amended and supplemented on 06.03.2025 and the amendments shall come into effect as of 31.03.2025.

§.46 These General Terms were amended and supplemented on 25.05.2025 and the amendments shall come into effect as of 06.06.2025.

§.47 These General Terms were amended and supplemented on 14.07.2025 and the amendments shall come into effect as of 15.07.2025.

§.48 These General Terms were amended and supplemented on 09.09.2025 and the amendments shall come into effect as of 11.09.2025.

§.49 These General Terms were amended and supplemented on 23.09.2025 and the amendments shall come into effect as of 30.09.2025.

§.50 These General Terms were amended and supplemented on 15.12.2025 and the amendments shall come into effect as of 01.01.2026.

§.51 These General Terms were amended and supplemented on 26.01.2026 and the amendments shall come into effect as of 30.01.2026.

§.52 These General Terms were amended and supplemented on 19.06.2026 and the amendments shall come into effect as of 30.06.2026.