

General Terms on using the Motor Third Party Liability (MTPL) Insurance conclusion and installment payment service via the UBB Mobile app

I. SUBJECT

1.1. These General Terms /the Terms/ define the procedure, manner and conditions for requesting and using the Conclusion of Motor Third Party Liability Service, while using on an integrated basis the website of DZI – General Insurance JSC.

1.2. The Client is entitled to also use the Service in favor of third parties, whose data (Personal ID Number, full name and address) will be provided through the website of DZI – General Insurance JSC to enable conclusion of an insurance. The Client shall be held liable for the lawful provision, the accuracy and truthfulness of the provided data, including, but not limited to, upon possible claims by third parties related to unlawful processing of the data provided to DZI - General Insurance JSC.

II. DEFINITIONS

2.1. Within the context hereof, the terms below shall have the following meanings:

2.1.1. **UBB Mobile** is the specially designed application *UBB Mobile* for mobile devices, also called mobile banking, for iOS and Android operating systems, through which the Bank provides its clients with a remote access to the offered products and services as per the General Terms of UBB AD on Payment Services for Individuals and the General Terms of UBB AD on Payment Services for Business Clients, available on www.ubb.bg.

2.1.2. A **Client** is any individual or legal entity, which is a client of the Bank, has concluded an agreement for the Online Banking service and has activated UBB Mobile, wishing to request and obtain the Service.

2.1.3. A **Service** is the requesting, conclusion and payment of an installment under Motor Third Party Liability Insurance via UBB Mobile through the DZI website, described in Item 2.1.4.

2.1.4. DZI website for the conclusion of Motor Third Party Liability Insurance is a service, developed by DZI - General Insurance JSC, which service has been integrated through a secure technology into the mobile application of UBB AD. Through this service the Client may, directly via the mobile application UBB Mobile, conclude a Motor Third Party Liability Insurance.

DZI website - virtual resource, enabling the provisioning of insurance products and their related auxiliary services. The contents of the website seeks to inform the individuals/entities having unlimited access (the website visitors) about DZI and the offered products and services.

Web page - www.dzi.bg and go.dzi.bg

2.1.5. The Service Provider is United Bulgarian Bank AD, Company ID 000694959 (UBB and/or the Bank), as an Insurance Agent of DZI General Insurance JSC, Company ID 121718407, having its seat and registered office at 1463, Sofia city, 89B Vitosha Blvd., Insurance Agent's License No. 29578777.

2.1.6. The insurance represents mandatory Motor Third Party Liability Insurance Contract, requested and signed remotely via the integrated services of UBB and DZI - UBB Mobile and the DZI website, pursuant to Article 332, Para.4 and in connection with Article 332, Para.1, Item 3 of the Insurance Code, certified through the issuance of an insurance policy. The insurance provides coverage

of the third party liability of individuals and legal entities in relation to the property and non-property damage, caused by them to third parties and linked to the motor vehicle owned and/or used by them, for which damage the Insuree is held liable pursuant to the Bulgarian legislation or the legislation of the country where the damage has occurred.

2.1.7 The insurance period is 1 year. The coverage shall begin on the date and time specified as period start in the Policy. The insurance coverage shall end on the date and time, specified as period end in the policy. In the event of non-payment, or partial payment of a deferred installment by the maturity date, recorded in the policy, the policy coverage shall be terminated at 24:00 h. on the 15th day from the due date or within another time limit, explicitly written down in the policy.

2.1.8. Clients may terminate the insurance contract under a mandatory MTPL insurance after it has come into force, by sending a written notification to DZI – General Insurance JSC at the address, indicated in the policy, along with attached insurance policy originals and its accompanying Green Card Certificate, as well as the sign, issued by the Guarantee Fund, upon occurrence of some of the following circumstances:

- Change in the ownership of the motor vehicle, indicated in the policy – the new owner may unilaterally terminate the contract,
- Motor vehicle's scrapping - after presentation of a certificate, or a Registration Certificate bearing a stamp with "Scrapped" inscription, or a laminated Registration Certificate which has been perforated by the respective competent authorities;
- The motor vehicle has been illegally appropriated - after presentation of a Ruling for stay of penal proceedings, i.e. a document, certifying that the motor vehicle's whereabouts have not been found as at the document issuance date;
- The motor vehicle's use has been suspended - after presentation of a certificate, issued by the Traffic Police Authorities.

III. SERVICE REQUIREMENTS

3. The requirements and conditions for the use of UBB Mobile, agreed between the Bank and the Client as per the concluded agreement for Online Banking and the General Terms of UBB AD on Payment Services for Individuals or General Terms of UBB AD on Payment Services for Business Clients applicable thereto, shall be also applicable and mandatory on the use of UBB Mobile for the purposes of the Service.

4. The Service may be used after logging into UBB Mobile, where in *Request* section (for individual clients) and in *More* section (for individual clients) there is a *Motor Third Party Liability* functionality available. When selecting *Motor Third Party Liability*, the Client may choose between *New Motor Third Party Liability Insurance* or *Installment Payment*.

4.1. When selecting *New Motor Third Party Liability Insurance* the Client needs to:

4.1.1. Read and confirm that he/she agrees and accepts:

a) The General Terms on using the Motor Third Party Liability Insurance conclusion and installment payment service via the UBB Mobile app

b) I have been informed that UBB AD offers the present insurance products of DZI General Insurance JSC in its capacity as an insurance agent and I hereby grant my consent to the Bank to provide my personal data (full name, Personal ID Number, telephone number, city/town) to DZI General

Insurance JSC, to have an offer prepared by the Insurer for the purpose of insurance contract conclusion, and

c) That after granting consent the Client will be re-directed to the website of DZI, where he/she should fill out all additional data, needed for conclusion of the insurance contract. After confirmation of the above consents, the Client proceeds to the website of DZI – General Insurance JSC, visualized on UBB Mobile.

4.1.2. Enter the motor vehicle's data

4.1.3. Enter the Policyholder's data (full name, Personal ID number, address of domicile and e-mail).

4.1.4. Enter data on the Policy's term, read and confirm that he/she agrees and accepts the General Terms on Using the Website and the integrated services of DZI – General Insurance JSC.

4.1.5. Confirm the number of installments under the Insurance premiums by selecting one, two or four installments.

4.1.6. Select whether to add additional coverage options under the Policy.

4.1.7. Obtain summary of the entered data and the value of the insurance premium under the Policy.

4.1.8. Enter contact details (address of domicile, postal code, street and phone number).

4.1.9. Confirm that he/she is owner of the motor vehicle, or correspondingly provide data on the owner of the motor vehicle and the contact details of the owner.

4.1.10 Provide copy of Part One of the vehicle's Registration Certificate, subject of the insurance, concluded by the counterparties.

4.1.11 Enter an address for physical delivery of the Policy, the sticker, the voucher and the Green Card certificate.

4.1.12 Confirm all entered data and information

4.1.13 Pay the installment due under the Motor Third Party Liability Insurance by using a debit/credit card, issued in the name of the Policyholder, through a virtual POS terminal.

4.2. When selecting *Installment Payment* option the Client needs to:

4.1.1. Read and confirm that he/she agrees and accepts:

a) The General Terms on using the Motor Third Party Liability Insurance conclusion and installment payment service via the UBB Mobile app.

b) I have been informed that UBB AD offers the present insurance products of DZI General Insurance JSC in its capacity as an insurance agent and I hereby grant my consent to the Bank to provide my personal data (full name, Personal ID Number, telephone number, city/town) to DZI General Insurance JSC, to have an offer prepared by the Insurer with the purpose of insurance contract conclusion, and

c) That after granting consent the Client will be re-directed to the website of DZI, where he/she should fill out all additional data, needed for conclusion of the insurance contract. After confirmation of the above consents, the Client proceeds to the website of DZI – General Insurance JSC, visualized on UBB Mobile.

4.2.2. Select the installment/-s due under the Motor Third Party Liability Insurance

4.2.3. Enter an address for physical delivery of the concluded policy

4.2.4. Confirm the details under the selected installment/-s and the delivery address

4.2.5 Pay the installment/-s due under the Motor Third Party Liability Insurance by a debit/credit card through a virtual POS terminal.

IV. RIGHTS AND OBLIGATIONS

5. The Bank shall not be held liable upon incorrect data, entered by the Client for the respective vehicle (registration plate number, Registration Certificate number), nor for the selected installment payment term by the latter, as in case of incorrectly entered data, the paid amount for the Service shall not be subject to refund.

6. The Bank shall not be held liable for impossibility to render the Service as a result of extraordinary technical or communication 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.

7. The Bank shall not be held liable for temporarily unavailable service due to occurrence of circumstances beyond its control - force majeure, fortuitous events, problems in the Internet global network and in the provision of services beyond the Bank's control.

V. PERSONAL DATA COLLECTION AND PROCESSING

8. In view of rendering the *Motor Third Party Liability Insurance Service* via UBB Mobile the Bank may deliver to DZI – General Insurance JSC a restricted range of personal data (full name, Personal ID Number, phone number and address of domicile) belonging to clients and users of the mobile banking functionality. The personal data is being processed entirely in connection with the conclusion of the insurance in line with the requirements of the effective Bulgarian and European legislation on personal data protection.

VI. FINAL PROVISIONS

9. 10. These General Terms are an integral part of the General Terms of UBB AD on Payment Services for Individuals and the General Terms of UBB AD on Payment Services for Business Clients.

10. These General Terms have been approved on 13.09.2021 and shall come into force as of the date of their publishing on www.ubb.bg