

## **TERMS AND CONDITIONS FOR USING THE ELECTRONIC NOTIFICATIONS SERVICE**

1. The Electronic Notifications service of United Bulgarian Bank AD (“the Bank”) provides the Bank's clients (individuals in their capacity as “users” as well as business clients, within the meaning of the Bank's General Terms on Payment Services for Individuals, or for Business Clients, respectively (the respective person shall be referred to hereinafter as “Client”) with the opportunity to receive SMS, Viber, E-mail or PUSH notifications of:

- Account movements - incoming and outgoing movements, without notifications of fees collected from the account/accounts and without notifications of card transactions. The channel for notifications of an account can be selected from the following options: SMS, Viber, E-mail or Push (Push channel of account movements is available only for Individuals). Upon a preferred notification channel being either Email, SMS, or VIBER, notifications for incoming and outgoing movements on an account, subscribed for the paid notifications service (excluding notifications about the fees, collected from the account /accounts and excluding notifications about card transactions) are being sent during the 8 AM - 9 PM time span, while PUSH notifications are being sent 24/7.
- Monthly account balance – in the time interval from 8 a.m. to 9 p.m. on the first business day of the month following the reporting month. The channel for notifications of an account can be selected from the following options: SMS, Viber or E-mail.
- Card transactions – effected at an ATM or POS terminal, transactions with a debit card/card or with a credit card/cards, issued to the account - on a 24/7 basis. Clients of the Bank, who have a concluded agreement with the latter for online banking and who have activated the specialized mobile banking application for mobile devices - UBB Mobile, may activate a functionality in UBB Mobile for receiving PUSH notifications of card transactions under this item. The channel for notifications of a card can be selected from the following options: SMS, Viber or PUSH notifications. 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 a mobile device with an installed and activated UBB Mobile application.

2. In order to use the service and receive SMS, Viber and E-mail notifications, the Client needs to have opened a current account at the Bank and to have signed a Request for Using the Electronic Notifications Service at a branch of the Bank, or needs to have activated the service via UBB Online or by calling the Bank's Client Contact Centre (for clients - Individuals), whereby the Client selects the parameters of the service and thus explicitly agrees with the present Terms and Conditions for using it. For using the service and receiving PUSH notifications, the Client must activate their receipt in the UBB Mobile application as well as must allow their receipt from the settings of their mobile device.

3. Upon selection of SMS and/or Viber notifications for at least one account or card, the Client shall pay a fee for purchasing a subscription plan (SMS or Viber), determined in the respective Tariff of the Bank (for individuals, or for business clients, respectively). The Bank shall be entitled to change unilaterally the amount of the due fee and/or the number of notifications included in the subscription plan, and it shall announce the changes in advance - in line with the requirements of the applicable legislation. The Bank reserves its right to send a determined by it number of free-of charge SMS/Viber messages to the mobile phone number, stated by the Client to the Bank, concerning incoming account movements, as the Client shall be entitled at any time to explicitly refuse their receipt at a branch of the Bank.

4. Upon selection of notification only via E-mail or PUSH Notification the Client shall not pay for a subscription plan.

5. Upon selection of SMS and/or Viber notification channel, the Client shall state - in the Request for Use/Change of the Electronic Notifications service - a current account for collecting the fee due for the subscription plan. The fee shall be collected automatically by the Bank from the stated account after depletion of the number of notifications included in the subscription plan, for which the Client provides their explicit consent by signing this Request.

6. The use of SMS or Viber notifications, included in the respective subscription plan, shall not be limited by time. The purchased number of SMS or Viber notifications may be used until their depletion; meanwhile, prior to their depletion, the Bank shall inform the Client thereof via the respective channel.

7. In case the required funds for payment of the fee due for the subscription plan are not available in the current account stated by the Client for collecting the fee, notwithstanding the reason, including in the cases of closing the account, the Bank shall stop sending SMS and Viber notifications until funds for collecting the fee are provided; in the case of a closed current account, the Client shall state another current account, from which the due fee is to be collected, by filling in a new Request. If the Bank fails to collect the fee for a period of 3 months due to lack of funds available in the current account stated by the Client for its payment, the Bank shall terminate unilaterally the use of the service by the Client.

8. Notifying through Push notifications.

- In case the Client activates Push notifications of card transactions for a debit/credit card with a subscription for paid notifications, the sending of free-of-charge and paid SMS/Viber messages for transactions with this particular card shall be discontinued. Upon deactivation of Push notifications under that card, the sending of free-of-charge and paid SMS/Viber messages shall not be renewed automatically; however, the Client may renew it at a branch of the Bank (for individual and business clients), via Online banking or by calling the Bank's Client Contact Centre (for Individuals). In case there are remaining purchased, but unused, SMS or Viber notifications, they shall be used until their depletion - after being renewed.

- In case the Client activates PUSH notifications of account movements for an account that has already been subscribed for paid notifications, the sending of free-of-charge and paid SMS/Viber/E-mail messages for the account movements, as well as for the monthly balance in that account, shall be discontinued. Upon deactivation of Push notifications under that account, the sending of free-of-charge and paid SMS/Viber/Email messages shall not be renewed automatically; however, the Client may renew it at a branch of the Bank (for individual and business clients), via Online banking or by calling the Bank's Client Contact Center (for clients - Individuals). In case there are remaining purchased, but unused, SMS or Viber notifications, they shall be used until their depletion - after being renewed.

9. In case of a change in the data and representation of the Client (except in cases of change of the mobile telephone number stated to the Bank by the Client) and/or in the scope of services they use, the Client shall submit a new Request; in such cases, the Bank shall not be held liable for the service provided until it has received the Request from the Client.

10. The use of the service shall be terminated in the following cases:

- Unilaterally by the Client after they submit a Request for Deactivation. In such case, the service shall be terminated as of the date of submitting the Request.

- Unilaterally by the Bank in case that, for more than three months, funds are not available in the current account indicated by the Client for charging.
- In case the Bank ceases to provide the service, of which the Bank shall inform its clients through a message on its website [www.ubb.bg](http://www.ubb.bg).

11. In case of deactivation of the service or change of the type of subscription at the Client's initiative, the value of purchased but unused SMS messages / Viber notifications from the current subscription shall not be refunded.

12. Any matters not settled herein shall be governed by the provisions of the Bank's General Terms on Payment Services for Individuals, or for Business Clients, respectively, the Bank's Tariff on Fees and Commissions for Individuals, the Bank's Tariff on Fees and Commissions for Business Clients, as well as the relevant provisions of the Bulgarian legislation. The Bank shall reserve itself the right to make changes hereof unilaterally and shall inform its clients about the changes through messages on its website [www.ubb.bg](http://www.ubb.bg) in line with the applicable legislative provisions.