

Appendix No 1 to General Terms of United Bulgarian Bank AD on issuance and use of payment debit and credit cards

Terms and conditions for effecting payment operations with payment debit and credit cards via mobile applications of third parties

1. This Appendix No 1 to the General Terms of United Bulgarian Bank AD ("The Bank") on issuance and use of payment debit and credit cards (referred to hereinafter as "The General Terms for Cards") regulates the procedure and the terms and conditions for registration on the part of Cardholders as per Art. I.1.1 and I.1.2 of the General Terms for Cards, of payment debit and credit cards, issued by the Bank, for which it is technically feasible ("Card/Cards"), in mobile applications, developed by external vendors ("Applications"), and effecting operations with the Cards via the Applications.

2. This Appendix No 1 shall be applicable jointly with the General Terms for Cards, the Bank's General Terms on Payment Services for Individuals and the Bank's General Terms on Payment Services for Business Clients. In case of contradiction between the provisions hereof and the conditions, specified in the preceding sentence, the provisions of the present Appendix No 1 shall apply.

3. When using an Application for registration of and effecting payment operations with a Card, the Cardholders shall have to observe the conditions and technical requirements, defined by the respective vendor of the Application for its use, which shall apply together with the conditions as per the preceding It. 2, as the

Bank shall have no control on and shall be responsible for their content. The decision to accept or refuse them, as well as the obligation to observe those, shall be fully borne by the Cardholder. By registering a Card, issued by the Bank, in the respective Application, the Cardholder states his/her awareness and acceptance of the conditions, specified in this It. 3 and the preceding It. 2. The Bank shall not be held liable for delivering of the service on the part of the Application vendor and shall not be a party under the agreement for use of the Application, between the Cardholder and the respective Vendor.

4. On its website <https://www.ubb.bg/individual-clients/cards> the Bank maintains an up-to-date list of the Applications, which can be used by the Cardholders for the purposes as per It. 1, instructions for registration of the Cards in the Applications and effecting payment operations with them, as well as other useful information. The Cardholder shall be obliged to inform himself/herself on a regular basis, however, not less than once per month, about occurred changes in the data as per the preceding sentence, by visiting the indicated website. The Bank shall be entitled to add at any time new Applications or to suspend the possibility to use card operations via the specific Applications, by publishing the amendments on the website, indicated above.

5. Depending on the requirements for registration of the Card, defined by the respective Application vendor, the Card may be registered by entering its data directly through the respective Application or by accessing the functionality for registration of the Application through UBB Mobile, which should be used as per the

Bank's General Terms on Payment Services for Individuals, respectively the Bank's General Terms on Payment Services for Business Clients. In certain cases, in order to register the Card, it will be necessary to enter a one-off digital code, received as a short text message /SMS/, sent to the Cardholder's mobile phone number, as indicated before the Bank and/or by contracting the Client Contact Centre at 0700 117 17, or *7171 short number for subscribers of Bulgarian mobile operators or +359 2 483 1717 for international calls;

6. After a successful registration of a Card in an Application and depending on the Application's functionalities, the Cardholder may effect contactless payment operations as per Art. III.1.1, Art. III.1.2., Art. III.1.3, as well as operations as per Art. III.1.4 of the General Terms for Cards with the registered Card. In order to authorize the payment operation, the Cardholder shall have to identify himself/herself through the identification data, defined by the Application vendor (such as PIN code, fingerprint, face recognition, etc.). For the avoidance of doubt, the Bank shall consider the order for effecting a payment operation, received in this way, as outgoing from the Cardholder and shall execute it in the same manner as if it was made directly with the registered Card.

7. The Cardholder shall be obliged to observe all security requirements, defined by the vendor of the respective Application and to undertake all necessary measures to prevent unauthorized access to the device, on which the Application has been installed, such as, but not limited to: protect the access to the device through a PIN code, known only to him/her, fingerprint, face recognition and other

methods embedded in the device; use the device and the respective Application only personally and not to cede it to third persons and/or store third party access profiles in the device; update the software of the device and the version of the respective Application on a regular basis; prevent the device from damage, destruction, loss and theft; uninstall the Application and/or delete the data for the respective Card on the device upon provision of access to the device by third persons in case of sale, repair, etc.; not to store on the device numbers of Cards, PIN codes and other personalized security features of the payment instrument. The Bank and the Cardholder agree that the failure to fulfill on the Cardholder's obligation under the present It. 7 shall be considered gross negligence on the part of the Cardholder. With regard to the allocation of the responsibility between the Bank and the Cardholder upon execution of payment operations with Cards via Applications, the negotiated in Section XII of the General Terms for Cards shall apply.

8. Upon destruction, loss, theft, misappropriation or unauthorized use of the device, on which the Application has been installed, including an unauthorized or incorrectly executed payment operation via the Application, the Cardholder shall be obliged to inform the Bank immediately by calling 0700 117 17, or *7171 short number for subscribers of Bulgarian mobile network operators or +359 2 483 1717 for international calls, as well as to render the necessary assistance to the Bank upon clarifying the case.

9. In case the Cardholder wishes to deactivate the use of the Card for payment operations via Application, he/she shall have to follow the instructions of the

vendor of the respective Application. The deactivation of a Card for use in an Application shall not result in deactivation of the Card itself.

10. Upon termination of the agreement for the respective Card, its re-issuance due to expiry of its validity period, receipt of a notification of lost or stolen card on the part of the Cardholder, as well as upon unilateral blocking of the card by the Bank for security reasons, the possibility to use the Card via the respective Application shall lapse.

11. Upon temporary blocking of the Card either upon a client's request, or as per the Bank's initiative, and until its re-issuance due to the reasons described in It. 10, the possibility to use the Card via the respective Application shall be suspended. Upon unblocking of the Card/activating the re-issued card, the possibility to use the Card via the respective Application shall be restored.

12. For the operations executed with the Card via an Application, the Bank shall apply the fees for the respective operation, as determined in the Fees and Commissions' Tariff for Individuals, respectively the Fees and Commissions' Tariff for Business Clients. The Application vendor may impose its own fees for its use, as it shall be the Cardholder's responsibility to acquaint himself/herself with the conditions for charging the use of the respective Application.

13. Personal Data

The Bank shall process the personal data of the Cardholders in the mobile applications by virtue of and in accordance with the Personal Data Protection Act (PDPA) and the 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 as a personal data controller and the contact data of the Bank's data protection officer, the personal data categories, processed by the Bank, the rights of the personal data subjects, the legal grounds and the purposes for personal data processing, as well as about the recipients, to whom/which the personal data may be provided and the personal data storage periods, is available in UBB AD Information on the Processing of Personal Data, available on the Bank's website and in the banking halls.

14. The Bank shall be entitled to amend unilaterally this Appendix No 1, pursuant to the procedure and the terms and conditions as per Art. 1.4 – Art. 1.6 of the General Terms for Cards.

15. This Appendix No 1 to the General Terms of United Bulgarian Bank AD on the issuance and use of payment debit and credit cards was approved by the Management Board of the Bank on 12.07.2021 and shall come into effect as of 20.07.2021.