

## Kate Functionalities

KATE is a personal digital assistant in the UBB Mobile app, offering information and other services and functionalities to the Bank's clients. Kate is available for all retail customers of UBB, using UBB Mobile.

### **Kate can assist with the following functionalities of UBB Mobile:**

- ✓ Blocking of a card
- ✓ De-blocking of a card
- ✓ Ordering a new debit card
- ✓ Ordering a new credit card
- ✓ Opening of a new current account
- ✓ Opening of a new deposit
- ✓ Opening of a Systematic Investment Plan (SIP)
- ✓ Applying for a consumer loan
- ✓ Purchase of an e-vignette
- ✓ Purchase of a Motor Third Party Liability Insurance
- ✓ Purchase of a Travel Insurance
- ✓ Management of PUSH notifications for card transactions
- ✓ Management of the notifications, sent by Kate

### **In addition, Kate can provide information about:**

- ✓ User's client number with UBB
- ✓ Next date of installment under a loan
- ✓ Paid utility bills
- ✓ Approved and disposable limit under an overdraft
- ✓ IBAN and account balance
- ✓ Mortgage loan parameters
- ✓ Overdraft parameters
- ✓ Nearest UBB branches and ATMs
- ✓ Adding of a bank card to a digital wallet (Google/Apple Pay)
- ✓ Address and BIC code of UBB
- ✓ Saving products and investment plans
- ✓ Standard daily transaction limits for debit cards – for online payments, POS, ATM withdrawal, maximum number of transactions for a calendar day
- ✓ Current limits under credit cards
- ✓ Promotional campaigns

This document provides a detailed description of the functionalities of the digital personal assistant, named Kate, and is available on a durable storage medium – the internet page of United Bulgarian Bank AD – [www.ubb.bg](http://www.ubb.bg), according the General Terms and Conditions on the Use of a Personal Digital Assistant (KATE), and is subject to periodic update.

Current version of the document: 1.0/17.05.2022