

General terms and conditions of UBB AD for using the "MyMobility" service via UBB Mobile

I. SUBJECT

1.1. These General Terms and Conditions (the "Terms") govern the procedure, manner, and conditions for using the "MyMobility" service via UBB Mobile ("the Service"), which is provided by United Bulgarian Bank AD ("the Bank") to individuals who are clients of the Bank, possessing the status of "consumer" within the meaning of paragraph 1, item 40 of the Supplementary Provisions of the Law on Payment Services and Payment Systems ("Client/Clients"), and authorized users of the specialized mobile device application UBB Mobile under the Bank's General Terms and Conditions for Payment Services for Individuals. The service provides functionalities, information and notifications related to cars use and travel. In order to receive information and notifications regarding the validity of motor third-party liability insurance, annual technical inspection, electronic vignette, and a personal Bulgarian driver's license, it is necessary to provide the Bulgarian license plate number of the vehicle and the number of your own Bulgarian driver's license. Upon accessing the Service, users of UBB Mobile obtain easy access to functionalities for concluding third-party liability insurance, Travel Assistance, and checking insurance claims with DZI AD through mobile banking. The Bank reserves the right to improve the quality of the service offered by adding new functionalities and information capabilities, of which users will be notified in a timely manner.

II. DEFINITIONS

2. For the purposes of these Terms and Conditions, the terms listed below shall have the following meanings:

2.1. UBB Mobile is the specialized application UBB Mobile for mobile devices, also called mobile banking for iOS, Android and Huawei operating systems, through which the Bank provides its clients with remote access to the products and services offered in accordance with [General terms and conditions of UBB AD for payment services for individuals](#) available on www.ubb.bg

2.2. The **Service Provider** is United Bulgarian Bank AD, UIC 000694959 (UBB and/or the Bank) together with its partners providing assistance when using the "MyMobility" service. To collect and provide the necessary information regarding the use of the service, the Bank also conducts checks in public registers.

2.3. Car – a road vehicle with a valid Bulgarian registration number, which the client can register for the service if desired and receive the information described in item 3.3.

III. REQUIREMENTS FOR PROVISION OF THE SERVICE

3. The "MyMobility" service is available to clients after logging into their personal profile in UBB Mobile, where they will find a list of functionalities and information related to car usage, maintenance, and travel.

To receive information and validity notifications on their own driver's license, third party liability insurance, annual technical inspection, as well as an electronic vignette, the client should:

3.1. To enter the necessary data, namely — the Bulgarian license plate number of one or more vehicles (up to three), optionally a short description (name) of the vehicle, as well as to select the vehicle's brand from a list. A Bulgarian driver's license number will be required if the client wishes to use the service for checking and notifying about its validity.

3.2. Upon adding the data described in clause 3.1, the client must accept these terms and conditions in order to receive information and notifications when selecting functionalities that involve performing a check and notifying the client of its results.

3.2.1. In case the client wishes to receive notifications with marketing offers and information about discounts and preferential conditions when purchasing products and services related to car use and travel:

- from the Bank and the companies in the KBC Group - he should provide consent to the processing of personal data for the purposes of personalized direct marketing;
- if the client selects a functionality of the service that involves the use of services of third parties - trusted partners of the Bank within/outside the KBC Group, in order to receive discounts and offers for preferential terms when purchasing their products and services, must provide consent to receive offers from trusted partners of the Bank (information about the trusted partners of the Bank is available in UBB Mobile's MyMobility section and/or on the Bank's website - in the section dedicated to the Kate Coins loyalty programme).

3.2.2. The consents provided under item 3.2.1 can be withdrawn at any time from the "More" menu, Consents management in UBB Mobile.

3.3. After successfully adding a Bulgarian license plate number in the manner described in clause 3.1, the client will have the option, by selecting a specific vehicle, to receive related information about the existing motor third-party liability insurance, annual technical inspection, and active electronic vignette (if paid through UBB Mobile), as well as about the validity period of its personal Bulgarian driver's license (if it has entered its number). By accepting these general terms and conditions, the client agrees that the Bank may perform checks in the relevant registers and with partners and send them notifications related to this information. In relation to the information on the validity of the motor third-party liability insurance, an option to purchase such a product from DZI will be provided, with the client having the right to freely choose and decide whether to take advantage of the offered option. The information regarding the documents related to the selected vehicle is provided according to Bulgarian time.

3.4. To edit data of an entered vehicle in the description (name), brand and number of a Bulgarian driver's license.

3.5. To delete the information provided - data about the entered vehicle(s), respectively if entered - the number of a personal Bulgarian driver's license, as deleting the data deactivates the possibilities for receiving the information and notifications specified in point 3.3.

IV. RIGHTS AND OBLIGATIONS

4.1. The Bank shall not be liable for incorrectly entered vehicle data (license plate number, description, brand) or personal Bulgarian driver's license number by the Client, nor for the information and notifications related to the incorrectly entered data, nor for losses incurred due to unreceived notifications or ignored expiry dates for events contained therein.

4.2. The Bank shall not be liable for any inability to provide the Service resulting from extraordinary technical or communication reasons, such as information system failures, communication line interruptions, power outages, etc., nor in the case of extraordinary circumstances such as natural disasters, nationwide strikes, technical malfunctions that are beyond its control.

4.3. The Bank is not responsible for temporary unavailability of the service caused by circumstances beyond its control - force majeure, random events, problems in the global Internet network and in the provision of services beyond the control of the Bank, including service interruptions at partners and public registers.

V. COLLECTION AND PROCESSING OF PERSONAL DATA

5.1. In connection with the provision of the Service, as well as the need for checks with partners and/or in public registers, the Bank will process a limited set of personal data of clients who are users of mobile banking and/or personal data of third parties provided by clients of UBB Mobile. The personal data (vehicle license plate number; personal Bulgarian driver's license number; unified civil number (EGN), if necessary) and the information obtained as a result of the checks (data on motor third-party liability insurance, data on annual technical inspection; driver's license validity, if this functionality is selected)

are processed in full compliance with the requirements of the applicable national and European legislation on personal data protection for the purposes of the specific service.

5.2. In compliance with the provisions of these Terms, the Client has the right to use the Service for the benefit of third parties, whose data, namely the vehicle license plate number, the Client voluntarily provides to the Bank for the purpose of using the Service for the benefit of such third parties, hereby declaring that they have notified said third parties that their data will be provided to the Bank for the purposes of using the Service and that the third parties consent to the processing of their data for this purpose. The Client is responsible for the lawful provision, accuracy, and truthfulness of the processed data, including but not limited to any claims by third parties regarding the unlawful processing of the data provided to the Bank.

5.3. By accepting these general terms and conditions, Clients using the "MyMobility" service declare that they are familiar with the [Information of UBB AD on the processing of personal data](#), available at any bank office and on the Bank's website: www.ubb.bg

VI. FINAL PROVISIONS

6.1. These General Terms and Conditions are an integral part of [General terms and conditions of UBB AD for payment services for individuals](#).

6.2. These General Terms and Conditions were adopted on 16.06.2026 and are in force since 26.06.2026.