

General Terms of United Bulgarian Bank AD for using the *UBB Video Meeting* service

1. These General Terms shall regulate the use of the *UBB Video Meeting* service (hereinafter referred to as „The Service“), offered by United Bulgarian Bank AD, Company ID Number 000694959, having its seat and registered office at the following address: Sofia, postal code 1463, 89B, Vitosha Blvd. (referred to hereinafter as „The Bank“).

2. The Service shall be intended for current and potential clients of the Bank, natural persons who shall use it outside the scope of their professional or business activity (“User/s”). By accepting the current General Terms, the User shall declare that he/she shall not use the Service in another capacity.

3. By means of the Service Users may obtain general information and consultation about parameters and terms of payment and credit products and services, offered by the Bank via a video and/or audio connection with a Bank employee. The Service shall be available to Users Monday to Friday from 08:30 until 18:30 h.

4. The Service shall not provide pre-contractual information about the Bank’s products, shall not be used to conclude contracts and shall not deliver remote payment and/or financial services, shall not offer advice within the meaning of Chapter 8 of the Consumer Real Estate Loans Act, and shall not make and/or accept statements, binding the User and/or the Bank. By using the Service, the User shall declare and agree explicitly that statements and information provided by the Bank’s employee through the Service shall be for information purposes only and shall not in any way be binding to the Bank, neither shall they be interpreted as a commitment of the Bank to enter into and/or amend contractual relations with the User and/or provide certain conditions for products offered, nor shall they represent investment advice for investment or other services, related to financial instruments.

5. Before stating the use of the Service the User shall be obligated to become fully acquainted with the current General Terms and shall have to accept them by marking (clicking) his/her acceptance in the consent field. Failure on the part of the User to agree with the current General Terms shall result in the Bank’s non-delivery of the Service.

6. By marking the consent field regarding personal data processing before starting the Service, the User shall provide his/her consent to the Bank’s processing the voluntarily provided information, including video image, constituting personal data within the meaning of the General Data Protection Regulation (GDPR) and the Personal Data Protection Act (PDPA). The User shall be informed that his/her personal data shall be processed by the Bank in its capacity as a personal data controller in line with the requirements of the effective personal data protection legislation and the [Information by UBB AD regarding personal data processing](#). Failure on the part of the User to mark the consent field regarding personal data processing, shall result in the Bank’s non-delivery of the Service.

7. The Service shall be accessible for use on the web-site of the Bank <https://www.ubb.bg/videomeeting>[ENR1] where Users may submit a request for a video and/or

audio connection, or for sharing a screen with a Bank employee. The duration of the connection shall be up to 45 minutes, unless the Bank employee decides otherwise. In order to use the Service, the Users should have at their disposal devices, meeting the requirements referred to in Appendix 1 of the current General Terms.

8. In case the User fails to establish a video and/or audio connection with a Bank employee due to lack of an available expert or for reason of requesting the use of the Service outside the time allocated to Service delivery, the said User shall have the opportunity to fill in a contact form with the aim to be rendered the Service subsequently and provide a telephone number or an e-mail address. Upon initiating a video meeting on the part of the Bank, the User of the Service shall receive a link by e-mail, directing him/her to a video conference platform for setting up a video and/or audio connection with the Bank. Upon initiating a meeting on the part of the User of the Service by clicking on the link, the User shall express his/her unconditional agreement with the current General Terms.

9. The Bank shall record and store data of the video and/or audio connection conducted with the User for a period of one month from the date of its occurrence with the purpose of improving Service quality and evidencing the contents of the communication with the User during the use of the Service in case of a dispute between the User and the Bank.

10. All rights on the information, provided by the Bank in the course of Service delivery, shall belong exclusively and solely to the Bank. The User shall not be entitled to disclose to and share with third parties in any way whatsoever data and information received via the use the Service.

11. The Bank shall not be held liable for damage and lost profits, sustained by the User while using the Service, nor shall it be held liable for inability to render the Service in circumstances beyond the Bank's control - for instance, but not limited to force majeure, accidental events, Internet problems, communication limitations and interruptions, inability to achieve connection via the video conference platform or limited access to it, problems attributable to the User's equipment, as well as in case of third parties' unauthorized access or intervention into the operations of the Bank's information system or servers.

12. The Bank shall not be liable for any costs incurred by the User in relation to the use of the Service. For the Service delivery itself, the Bank shall not charge the User.

13. Bank employees, rendering the Service shall not have the right to request the Users to provide sensitive data about payments within the meaning of the Payment Services and Payment Systems Act (such as, but not limited to personalized security features of payment instruments, PIN codes, passwords, etc.) In case of detecting such practices, the User should notify immediately the Bank by calling 0700 117 17 or e-mailing: jalbi@ubb.bg.

14. The Bank shall be entitled to reject or interrupt Service delivery to a User who does not comply with the accepted principles of morality in the course of the Service.

15. The current General Terms may be amended and supplemented by the Bank at any time, and the respective amendments and supplements shall enter into force from the date of their uploading on the Bank's web-site <https://www.ubb.bg/videomeeting>.

16. To any issues not provided for in the current General Terms, the Republic of Bulgaria's legislation shall apply.

These General Terms have been adopted on 28.04.2020 and shall enter into force on 01.05.2020

Appendix 1 to General Terms of United Bulgarian Bank AD for using the UBB Video Meeting service

The Users' equipment, required for the purposes of using the Service, shall be a mobile device or a desktop PC with an integrated or additionally installed camera, microphone and a switched on Internet connection. The Service shall be available upon use of the following browsers:

OS + Browser	Audio	Video	Screen share	Chat
Windows7+Chrome	√	√	√ (with extension)	√
Windows10+Chrome	√	√	√ (with extension)	√
Windows7 +Firefox 52 and above	√	√	√	√
Windows10 + Firefox 52	√	√	√	√
Android 4.4 and above + Chrome	√	√	-	√
iOS 11 and above + Safari	√	√	-	√
Mac OS + Safari 11 and above	√	√	-	√
Mac OS + Chrome v.64	√	√	√ (with extension)	√
Mac OS + Firefox v.58	√	√	√	√