

GENERAL PROVISIONS

I. Information about DSK Bank as a payment service provider

- 1.1.** DSK Bank AD (hereinafter referred to as the Bank) is a commercial company registered with the Commercial Register and the Register of Non-Profit Legal Entities at the Registry Agency with UIC 121830616. Head office and registered address: Sofia, 19 Moskovska Str.; tel: 0700 10 375, e-mail: call_center@dskbank.bg; BIC/swift: STSABGSF. The general working time for the Bank with Clients on official working days in the country is from 8:30 to 17:00 h.
- 1.2.** DSK Bank AD carries out banking activities on the basis of license No. B 03, issued by the Bulgarian National Bank, which supervises the activity.

II. Purpose and scope

- 2.** These General Terms and Conditions are an integral part of the agreements that DSK Bank AD (hereinafter referred to as the Bank) concludes with individuals (hereinafter referred to as the Client) for the provision of payment services and for using plans with special price conditions for products and services of the Bank, namely:
- a)** Framework agreement for the provision of payment services and all additional agreements thereto (regardless of their exact name) for the opening of a current account and/or for issuing and servicing a debit card and/or for issuing and servicing credit cards and/or for access to electronic channels and/or for using a plan with special price conditions for products and services (incl. "DSK Private Banking"). A framework agreement, together with any supplementary agreement entered into, shall have the effect of an autonomous agreement for the product or service concerned.
 - b)** Agreement for the opening and servicing of a current account, Agreement for issuing and servicing a debit card, Agreement for issuing and servicing a credit card, Agreement for the provision of access to electronic channels, Agreement for using a plan with special price conditions for products and services (incl. "DSK Private Banking"), regardless of the exact name of these agreements.
 - c)** Contract for opening and servicing an termless saving account;
 - d)** Other contracts and agreements, regardless of their name, which explicitly provide for the application of these General Terms and Conditions thereto.
- 2.1.** Unless otherwise provided in these General Terms and Conditions, wherever the word "Agreement" or its derivative forms are used, they shall mean any of the agreements referred to in para.2.
- 2.2.** Under special conditions agreed in the individual Agreement, which deviate, cancel and/or conflict with individual para. of these General Terms and Conditions, the agreed special conditions shall prevail. For the avoidance of doubt, no variation, loss or contradiction in the headings of the General Terms and Conditions referred to in the relevant Contract, and in these General Terms and Conditions.

III. General rules for establishing identity, entering into an Agreement and working with persons representing the Client

- 3.** When entering into an Agreement, as well as at any time of its transaction, the Bank shall identify the Client on the basis of a valid identity document issued under the current legislation of the country where he is a citizen. If a Client is a citizen of more than one country, he/she shall submit to the Bank a valid identity document issued under the current legislation of each of these countries. Each foreign Client shall certify to the Bank his/her right of residence on the territory of the Republic of Bulgaria by submitting a visa or a personal document for residence.
- 3.1.** The Client shall notify the Bank in writing when a new identity document is issued due to loss, theft, expiration of the validity period or due to changes in the data therein and shall as well submit this document to the Bank to record the change. In the event of a difference in the names between the new identity document and those in the Agreement, the Client shall also submit a document issued by the authority that made the change, certifying the change has been made.
- 4.** The agreement shall be entered into by the Client in person, and the account shall be disposed of personally by the Client when he/she is of legal age or through his/her representative. The powers of attorney presented in DSK Bank should be notarized and in the original.
- 4.1.** When disposing of a termless saving account, the savings book shall be presented, when such has been issued and it has not been invalidated in accordance with the procedure specified in the Agreement.
- 5.** Agreements and accounts of a minor/under-age Client may be entered and disposed of by or together with the Client's legal representative, after presentation of documents, in accordance with the current legislation. Minors who have reached the age of 14, who receive a salary or scholarship, may dispose of the amounts under the account independently.
- 6.1.** The Bank shall identify the representatives or other persons who by law have the right to receive information or to dispose of an account, in consistence with the procedures referred to in para. 3.
- 6.2.** The Client shall inform the Bank in writing of any withdrawal of a power of attorney as soon as it is withdrawn.
- 6.3.** The Bank shall not be liable for amounts paid, executed orders or other actions performed on behalf of the Client on the basis of a power of attorney if the Bank has not been notified in writing that the power of attorney has been withdrawn.

IV. Communication between the parties related to the conclusion and performance of the agreement, electronic statements

- 7.1.** The Agreement and the communication between the Parties shall be in Bulgarian. In the event that, at the Client's request, the Agreement is drawn up in addition to Bulgarian, in English language, the Bulgarian text shall prevail.
- 7.2.** All statements of legal significance of the Parties shall be made in writing and delivered to the other Party in person or sent by post.
- 7.3.** The Bank shall be entitled to make the statements referred to in the preceding paragraph, as well as any other information statements and short text messages via the mobile network or mobile applications, including system notifications from mobile applications, such as push notifications, hereinafter referred to only as "text messages", and to the e-mail address and telephone number specified by the Client, at the correspondence address, or via the Bank's electronic channels (Internet banking, mobile applications) specified by the Client, if there is an agreement between the parties for their use. In the cases provided for by law or specified in these General Terms and Conditions, the Bank may also make statements by publications, available in the Bank's offices and on its website www.dskbank.bg.
- 7.4.** Where technically provided by the Bank, declarations between the parties may also be made electronically. The Customer and the Bank agree that, in all dealings between them, the data in electronic form that they use to sign electronic declarations, including contracts, regardless of the technical means and other security measures through which the data is created and/or added to the electronic statements, shall have the status of electronic signatures and shall be equivalent to a handwritten signature under the Electronic Document and Electronic Certification Services Act (EDECSA). The Bank provides electronic documents signed with an electronic signature in the form in which they were created, and they are available for subsequent reference and reproduction via email or in a secure environment to which each party has personal access, such as the Bank's electronic channels (online banking, mobile applications, others) or other electronic platforms.
- 7.5.** In case of any changes in the initial data provided by the Client when concluding the Agreement, the Client undertakes to inform the Bank in writing within 7 days of the change and to submit the relevant evidence/documents, if issued. Otherwise, all notifications, invitations and other communications sent to the last address for correspondence, e-mail or telephone (incl. mobile) known to the Bank shall be considered received.
- 8.** The Client shall have the right at any time during the term of the Agreement to request and receive these General Terms and Conditions, as well as to download them from the Bank's website (www.dskbank.bg) in an unalterable form, valid as of the date of their provision/downloading.

V. Provision of information about and in relation to the used products and services

- 9.1.** The balance on accounts and the transactions thereon shall be a bank secret and information on the account shall be given only to the Client and to a person authorized by the Client with a notarized power of attorney, or under the procedure established by the Credit Institutions Act or another applicable legal act. Information about the accounts of a deceased Client shall be given to his/her inheritance, upon presentation of a certificate of heirs or a will.
- 9.2.** The information under para. 9.1 may also be provided to payment service providers selected by the Client for provision of account information and/or payment initiation in the event that the Client has granted consent under the respective procedure and the account is accessible online.
- 9.3.** Subject to the consent of the Client, the Bank may provide to a payment service provider that issues card-based payment instruments a confirmation of whether an amount corresponding to a payment transaction ordered by the Client using a bank card is available on an account of the Client to which the Client has access through any of the Bank's electronic channels. Confirmation is only a positive or a negative response, without providing a statement of the availability and transactions performed on the account. Upon request by the Client, the Bank shall provide the identification data of the payment service provider issuing card-based payment instruments, as well as the response provided.

- 10.1.** The Bank shall prepare a monthly statement of the balances and transactions made on the current account, termless saving account and on the credit card account for which a credit limit has been granted. For credit cards, the statement shall also contain the fees and interest charged, the repayments made, the total amount utilised, the minimum revolving amount and the repayment period. The monthly statement shall be made available to the Client upon request at any office of the Bank or as agreed between the parties to the Agreement.
- 10.2.** Where technically provided by the Bank, the Bank shall also publish monthly statements in its electronic channels for current accounts, termless saving accounts and accounts to which credit cards have been issued.
- 11.** In the Client's personal profile in any of the electronic channels, the Bank shall also provide current information on the availability, movement and payment transactions made on accounts accessible through the respective channel, and the information on the payment transactions shall be provided on the day of the account debit and shall be available after that date.
- 12.** Current information on account balance may also be provided in a receipt from an ATM terminal device used by the Client that supports such functionality, and the Client shall be deemed to have received the information upon obtaining the receipt from the ATM terminal device.
- 12.1.** The Client shall be deemed to have received the information referred to in para. 10.2 and para. 11 when, following its provision in the Client's personal profile in one of the electronic channels, the Client has logged in to use the services of the channel by entering a username and password, or, where applicable, has used a simplified method of identification to log in.
- 12.2.** The Client shall be deemed to have received the information referred to in para. 9.2 and para. 9.3 when, after being identified, the information has been provided to the relevant Service.
- 12.3.** The Client shall be considered duly notified of the payment transactions made on accounts after receiving the information under para. 9.2, 9.3, 10.1, 10.2, 11 and 12.
- 13.1.** The Client may request to receive information from the Bank via text messages in case the Client applies for the service and indicates a mobile phone number to which the messages are to be sent. The information may also be received through other types of text messages, including but not limited to push notifications through mobile banking (when technically provided by the Bank). The type of text messages that can be received are regarding: **(a)** current account receipts; and **(b)** notifications of any existing obligation, paid/unpaid utility obligations, including obligations to pay the minimum credit card revolving amount requested for automated payment from current accounts; Expiry of automatic payment consents in favour of any utility or other service providers; **(c)** Card transactions made; **(d)** Minimum credit card revolving amount; **(e)** ordered transfer/payment/withdrawal; **(f)** Others.
- 13.2.** Clients who receive text messages, including push notifications shall be deemed to have been notified by the message of the details provided therein, including of the executed transaction, and the unpaid utility bill.
- 13.3.** The Bank does not control the receipt of text messages sent to the Client and shall not be held liable when, due to reasons beyond its control, such as the - Client's lack of contractual relations with mobile operators and/or providers of telecommunication/internet services, due to technical reasons related to the mobile operator and/or provider of telecommunication/internet services or the Client's equipment (e.g. no coverage, roaming coverage, internet connection, disconnected phone, disabled functionality for receiving system push notifications, etc.), the Client does not receive a text message sent.
- 13.4.** The sending of text messages shall be discontinued upon receipt of information that insolvency proceedings have been initiated.
- 13.5.** The Client is obliged, within the term under para. 7.5 to inform the Bank about changing mobile operators, incl. retaining his/her number. Otherwise, the consequences of para. 7.5 shall apply.
- 14.** The Client may also access information and other services related to the products and services used by calling the Contact Center telephone, identifying himself according to the procedure and method set out in the User Guide for using the services provided through the electronic channels, Contact Center and SMS, which is available on the Bank's official website (www.dskbank.bg) and on the DSK Direct Internet Banking website - www.dskdirect.bg.
- 15.** Upon request by the Client, the Bank shall provide free of charge a statement of all fees charged and, if applicable, information on the interest rates for overdraft on a current account, the credit interest rate on the account, and the total amount of interest accrued in the period from 01.01. to 31.12. of the calendar year for which the request is made. Upon request by the Client, the report shall also be provided on paper.
- 16.** In certain electronic channels, together with information on payment transactions, the Bank may display the logos of merchants at which the Client has made payments using their bank card. For this purpose, the Bank cooperates with the international card organization (hereinafter referred to as the "ICO") VISA International. The Bank may also display publicly known and accessible merchant logos in connection with the products and services provided by the Bank. The Bank shall not be held liable for the rights to use merchant logos or for their accuracy and currency, nor for any incorrect display of logos or technical issues affecting their display.

FEES, COMMISSIONS, INTEREST RATES AND EXCHANGE RATES

I. Fees and commissions

- 17.1.** The Client shall pay fees and commissions in accordance with the Tariff for the fees and commissions applied by the Bank on services rendered to Clients, hereinafter referred to as the "Tariff", for the maintenance and servicing of an account and for the performed payment transactions on an account, for issuing and servicing a bank card and for the executed transactions, for using services rendered through electronic channels, as well as for using a plan with special price conditions for products and services of the Bank. The amount of the fees shall be determined in accordance with the Tariff effective at the date when the fees and commissions are collected, respectively at the date of the executed transaction/ provided service in relation to which they are due.
- 17.2.** The Client shall ensure funds are available in his/her accounts for the fees for the transactions and services referred to in para. 17.1.
- 17.3.** On the basis of prior consents granted by the Client in product/service agreements concluded with the Bank or in other written documents, as well as on the basis of the consent granted by the Client by signing the Agreement and these General Terms and Conditions, the Bank shall collect the amounts due by the Client under this and/or other agreements with the Bank on its own initiative from the balance in the account involved in the transaction (including when using a bank card), as well as from all Client's accounts within the Bank (incl. Pockets) or components, in EUR and foreign currency. The Bank shall notify the Client of the reason, amount and date the amounts were collected in the account statement.
- 17.4.** The Bank may incentivize its Clients by offering discounts on fees or other special terms on the products and services they use. The Bank has the right to stimulate its Clients by applying discounts on fees or other special conditions on the products and services they use.

II. Interest rates

- 18.1.** The amounts on the opened payment accounts shall bear interest according to the current interest rates as of the date of accrual, published in the Interest Rate Bulletin of the Bank as an annual interest rate for the respective type of account and in the respective currency. Interest is charged in the currency of the account. Unless otherwise provided in "Account Types and Special Account Terms" Section of these General Terms and Conditions for the specific type of account, the interest shall be accrued daily and shall be capitalized at the end of the year or upon closing the account on the basis of 360 interest-bearing days per year and 30 interest-bearing days per month. Information on interest rates is available on the website (www.dskbank.bg), in the offices of the Bank, and where technically provided by the Bank - in some or all of its electronic channels.
- 18.2.** The Bank may set a minimum interest-bearing balance on the accounts according to the Interest Rate Bulletin. Where the balance of the account is below the minimum interest-bearing balance, no interest shall be accrued.
- 18.3.** The Bank shall officially charge and collect tax on the Client's interest income, when due, before paying the interest in accordance with the requirements of the tax legislation.

III. Exchange rates:

- 19.1.** When ordering (including via remote access tools)/receiving amounts of payment transactions in a currency other than the currency of the account, as well as when returning to the account amounts of a transfer ordered in a currency other than the currency of the account, the amount of the transaction/received transfer shall be converted into the currency of the account at the Bank's exchange rate for the relevant transaction and channel as specified in the Tariff on the date of ordering/receiving/returning. For bank card transactions, amounts shall be converted in accordance with para. 19.4 - 19.8.
- 19.2.** Information on the value of the exchange rates applicable by the Bank is available in the offices, on the Bank's website, the Currency Information section, as well as in the event that these services are used through an electronic channel - in the respective electronic channel.
- 19.3.** The Client has the opportunity within the general working hours of the Bank (until 17:00 h.) on each official working day for Bulgaria to contract a foreign exchange transaction at a preferential exchange rate for an amount equal to or greater than EUR 5,000 or their equivalent in the respective currency, calculated at the BNB fixing. Preferential exchange rate may be negotiated for currency pairs (e.g. EUR/ USD) from the currencies quoted by

the Bank listed on its website, Currency Information section. It can also be done through DSK Direct internet banking or mobile application DSK Mobile, taking into account the transaction shall be deemed to be concluded upon the Client's approval of the exchange rate proposed by the Bank in the event that the Client has sufficient funds available for its execution in a current account specified by the Client (funds set aside in components shall not count as cash). If the transaction is not completed, the Client needs to request again to buy/sell the respective currency in order to receive a new exchange rate.

When conducting a transaction via DSK Direct, the transaction is considered concluded upon the Client's approval of the offered exchange rate and after the display of a message containing the transaction parameters and reference number.

19.3.1. Once the transaction is completed:

19.3.1.1. The Bank shall officially block the required amount. If the Client fails to order the credit transfer under para.19.3.1.2, the amount shall be unblocked within 2 (two) hours after the end of the general working hours of the Bank, and if the Client refuses a transaction, the amount shall be unblocked automatically.

19.3.1.2. The Client undertakes to make a credit transfer between their own accounts or to a third party by 5:15 p.m. on the day on which the currency purchase transaction is concluded. If a transfer is not arranged or the Client refuses a transaction, the Bank shall be entitled to conclude a transaction opposite to the one confirmed by the Client via DSK Direct, at the Bank's exchange rate for the relevant currency for that day, published on its website, Currency Information section. The reverse transaction shall be executed with an amount equal to the amount which the Client originally indicated that he/she wanted to exchange. Any gains or losses made as a result of the reverse currency transaction shall be for the account or benefit of the Client and shall be posted to the Client's account within 2 (two) business days after the transaction has been executed.

19.4. No currency conversion shall be made for bank card transactions carried out in a currency coinciding with the currency of the Client's account. For transactions with bank cards executed in a currency other than the currency of the account, the amount of the transaction shall be converted from the currency of the transaction into the currency of the account according to the exchange rate for card transactions announced on the Bank's website, Currency Information section, as follows:

19.4.1. For accounts in EUR:

- a) upon debiting the Client's account – from the currency of the transaction in EUR at the sell exchange rate for card transactions for the respective currency;
- b) upon receipt of amounts – from the currency of the transaction in EUR at the buy exchange rate for card transactions for the respective currency.

19.4.2. For accounts in USD:

- a) upon debiting the Client's account – from the currency of the transaction in EUR at the sell exchange rate for card transactions for the respective currency and from EUR to USD at the buy exchange rate for card transactions of the Bank;
- b) upon receipt of amounts – from the currency of the transaction in EUR at the buy exchange rate for card transactions for the respective currency and from EUR in USD at the sell exchange rate for card transactions of the Bank.

19.5. For a transaction in a currency for which no exchange rates for card transactions of the Bank for that currency have been published, the amount of the transaction shall be converted from the currency of the transaction into the currency of the settlement account of the Bank (EUR) at a rate determined for the respective day by the ICO, and the Bank shall convert the amount received in its account into the currency of the Client's account:

19.5.1. For accounts in EUR:

- a) when debiting the Client's account – the account is debited with the settlement amount calculated by the ICO;
- b) upon receipt of amounts – the account shall be credited with the settlement amount calculated by the ICO.

19.5.2. For accounts in USD:

- a) when debiting the Client's account – from EUR to USD at the sell rate for card transactions for USD
- b) upon receipt of amounts – from EUR to USD at the buy exchange rate for card transactions for USD

19.6. For a transaction with a bank card made in EUR and in a currency of the account in USD:

- a) upon debiting the Client's account – from EUR to USD at the buy rate for card transactions of the Bank;
- b) upon receipt of amounts – from EUR to USD at the sell rate for card transactions of the Bank.

19.7. In case of reversing a transaction carried out in a currency other than the currency of the account, the conversion rates applied by the Bank when posting the transaction shall be applied.

19.8. For transactions where the Client has accepted currency and value of the payment transaction offered by the Bank servicing the terminal device (Dynamic Currency Conversion), the following shall apply:

- a) the amount and the currency of the transaction shall be the amount and the currency confirmed by the Client at the time of the transaction, subject to the procedure set out in para. 19.4 - 19.7;
- b) a payment service provider servicing an ATM and a POS terminal device may apply currency conversion fees for payment transactions executed on the terminal devices. Where the terminal devices are located in the territory of the European Union, the payment service provider concerned should indicate the fees as a percentage mark-up against the latest available ECB euro reference exchange rates.

CURRENT ACCOUNTS

I. Concept, opening and disposal

20.1. A current account is a type of payment account held in the name of a payment service user - the account holder, which is used to make payment transactions and on which the widest range of payment services are provided.

20.2. The Bank offers current accounts with functionality that is either full or limited (for specific purposes provided in the agreement for the respective account).

20.3. Upon entering into an Account Agreement, the Bank shall provide the Client with the International Account Number (IBAN) and the Bank's Business Identification Code (BIC).

20.4. The person in whose name a current account has been opened may dispose of it at any office of the Bank. Unless otherwise provided for a particular type of account, it may not have more than one holder, including if they are spouses (joint account), and it may not be disposed of jointly by the Client and a third party, even if there is a valid agreement to that effect between them.

20.5. If the Bank is notified that the Client and his/her spouse have, by virtue of a marriage contract, agreed on the joint disposal of a current account, the Bank shall immediately terminate the agreement and shall not be liable for any consequences of the default on the part of the Client or any third party.

20.6. Payment services are provided and payment transactions are executed up to the amount of the available balance on the account formed by the Client's own funds and overdraft facility, if any.

20.7. The account balance may be exceeded as a result of collecting outstanding fees and commissions, executing instructed transactions (including transactions for which the Client has granted consent to the payee, as well as off-line transactions), including via a remote access tool, etc. Where there is an agreed overdraft on the Account, the overdraft shall be treated as an unauthorised overdraft which shall bear interest at the agreed overdraft rate plus a penalty late fee. Where there is no agreed overdraft facility on the account, the overdraft shall be treated as an unauthorised overdraft facility which shall bear interest at the fixed rate for unauthorised overdraft facilities as published in the Bank's Interest Bulletin in force on the date on which interest is charged.

20.8. The Client shall repay the amount of the unauthorised overdraft immediately upon becoming aware of the overdraft. In cases where the overdraft results from the execution of transactions ordered by the Client, the Client shall be deemed to have become aware of the overdraft at the time the order for the relevant transaction was submitted. The Bank shall notify the Client of the overdraft in the monthly account statement and through the information services available in the electronic channels.

20.9. The Bank may require a minimum amount for opening an account, according to the current Interest Rate Bulletin at the date the account is opened.

II. Types of payment accounts and Special Conditions on Accounts

Standard current account

21.1. A standard current account is opened in EUR, USD, GBP, CHF, and Hungarian Forint, to any adult resident or non-resident.

21.2. On a standard current account in EUR and USD, the Client may use any type of payment services specified in these General Terms and Conditions. From a current account opened in Canadian dollars, Swedish koruna, Hungarian forint, Romanian lei, Japanese yen, Russian ruble, Turkish lira, Norwegian krone, Danish krone, Czech koruna, Polish zloty and Australian dollar, no cash deposit or withdrawal services are performed.

Payment account with basic features

22.1. A payment account with basic features may be opened in EUR to each local or foreign person.

22.2. On the account, the Client may use any payment services under para.30, receive information through text messages under para.13.1., (a) and (c), and through the Contact Center. To this account Visa Debit bank card can be issued, and electronic channels can be used with limited functionality access, according to para.89.2, but no overdraft facility is provided.

Donation account "DSK Pulse"

23.1. Donation account "DSK Pulse" may be opened in EUR and USD to each under-age, minor or adult resident (Client) in order to raise funds for charity (donation) for treatment (surgery, purchase of medicines and consumables) and the direct costs related thereto; to support children without parents; for training, etc.

23.2. Upon opening the account, the person opening it shall determine the purpose and the term for raising and spending the funds. Before its expiry, the agreement may be extended once on the basis of a supplementary agreement.

23.3. The account may be disposed of in any office of the Bank, after submission of documents certifying the grounds for the payment transaction to be executed.

23.4. For opening, servicing, receiving and executing credit transfers, as well as for closing the donation account, the Client does not pay fees and commissions.

23.5. No overdraft facility is provided to the DSK Pulse donation account, no bank cards are issued and no services are provided through the electronic channels.

23.6. If the funds raised cannot be used for the previously agreed purpose due to the death of the Client, the amounts shall be paid to his/her heirs.

23.7. After the agreement expires, if the funds raised have not been used, the account shall be automatically transformed into a standard current account when the Client is an adult person or into a child deposit when the Client is a minor. When the account is transformed into a standard current account, fees and commissions shall be paid for all transactions performed in accordance with the Tariff of the Bank.

23.8. Para. 23.6. and 23.7. shall not apply if there is a written agreement between the donor and the Client, submitted to the Bank, that the amounts will be reimbursed to the donor or his/her heirs.

Accounts with special DSK Start and DSK Teen debit cards

24.1. The account with a special DSK Start debit card is intended for under-age persons from 7 to 14 years of age. Through the bank card issued under it, they can receive and use their pocket money. No overdraft facility is available to the account. The account is opened in EUR in the name of the legal representative (parent or custodian). The legal representative agrees to issue a bank card in the name of the child and sets the limit up to which the child can independently withdraw amounts with the card. The card is issued in the name of the minor and bears the Visa Debit logo. Payment transactions, other than those referred to in para. 24.1, as well as closing the account, shall be carried out by the legal representative (parent or guardian) of the child.

24.2. When the child reaches the age of 14, the Bank offers to conclude an Account Agreement with a special debit card "DSK Teen". If the Agreement is not concluded, upon reaching the age, the account acquires the status of a standard current account, the DSK Start card is serviced as an additional debit card of the parent or guardian, and the cards are subject to fees and commissions applicable to a standard Visa Debit debit card and maintaining the limits for operations as of the date of conclusion of the Agreement.

25.1. The special DSK Teen debit card account is intended for minors from 14 to 18 years of age. Through it they can receive their scholarship, alimony, survivor pension or money from their parents. No overdraft facility is available on the account. The account is opened in EUR and a bank card is issued in the name of the minor. The agreement for opening the account and for issuing the DSK Teen Card shall be signed by the minor Client with the consent of a parent or custodian. With the card may not be used for the transactions referred to in para. 72.1, (b). The Client, together with the parent or custodian, shall determine the limit on the Card up to which the minor may dispose independently, only up to the amount of daily limits set on the card. In case it is not possible to use the card due to loss, theft, defect or a technical problem that limits its use, the Client, may withdraw an amount equal to the card limit independently at an office of the Bank.

25.2. Payment transactions other than those referred to in para.25.1, as well as closing the account, shall be carried out by the minor with the consent of the parent or custodian, and with the permission of the district court. The Client may receive information independently through text messages under para.13.1. (a) and (c), as well as through the Contact Center. The Client may have a remote access to the account through the electronic channels in accordance with the restriction under para.89.3.

25.3. Minors over the age of 14, who receive a salary or scholarship on an account with the Bank, may independently dispose of the amounts on it.

25.4. Upon reaching the age of 18 of an account holder with a special debit card "DSK Teen", the terms of the Youth Plan apply, incl. the monthly fee for servicing the plan.

III. Deactivation of current accounts

26.1. Current accounts which have no own funds, and for two or more consecutive months the due monthly maintenance and operational service fees have not been paid in full or in part, and the account has not had any receipts for 4 or more consecutive months, shall be deactivated for a maximum period of 8 months.

26.2. The deactivation shall apply to all types of current accounts of individuals, except for: the DSK Pulse Donation Account; Accounts on which interest is automatically paid on a fixed-term deposit; Accounts from which repayments are made under a credit product agreement; Accounts on which credit is granted.

26.3. Upon account deactivation: **a)** all payment transactions to be executed on the account, including transactions ordered or consented to through the Bank's electronic channels, shall be suspended; **b)** text messaging (SMS, etc.) shall be discontinued, except for informational text messages sent by the Bank (e.g. notifications of amendments to these General Terms and Conditions).

26.4. When a person has a deactivated account, the Bank shall not enter into an Agreement for another current account with the same person, except for the DSK Pulse donation account and a payment account with basic features.

26.5. The Account shall be reactivated upon the receipt of sufficient funds in the Account to repay the amounts due thereunder, if any, and payment of the full amount of the reactivation fee. Upon reactivation of the Account: **a)** all payment transactions on the Account, including recurring payment transactions, which have been ordered by the Client or to which the Client has consented prior to deactivating the Account, shall be reinstated automatically; **b)** the provision of other suspended services shall be reinstated upon the Client's request in writing.

26.6. In the absence of receipts on deactivated accounts by the expiry of the 8-month period referred to in para. 26.1. or in the event of insufficient receipts to pay the full amount of the liabilities and the reactivation fee, the current account agreement shall be terminated, the Bank shall close the account and collect the amounts owed by the Client from his/her other accounts with the Bank, and the balance of the liability, if any, shall be collected by court order.

TERMLESS SAVING ACCOUNTS

I. Concept, opening and disposal

27.

27.1. Termless saving accounts are payment accounts used to perform the payment services under para. 30, which are ordered at a Bank office and the order is received by a Bank employee. The accounts can also be used to store money that is payable on demand (at any time).

27.2. No payment services for depositing and withdrawing cash are provided for termless saving accounts opened in CAD, TRY, NOK, DKK, JPY, and AUD.

27.3. The person in whose name the account is opened is the account holder and may dispose of the funds in the account at any branch of the Bank. A termless saving account may not have more than one holder, including spouses (joint account), unless otherwise provided for the respective type of termless saving account.

27.4. Termless saving accounts may be used as collateral in all cases provided for by law. When the account has been opened in favor of a third party, the provision of the account as collateral by the account holder shall be deemed a declaration of revocation of the agreement in favor of the third party.

27.5. The Bank may immobilise Termless saving accounts with a balance of less than EUR 25/the equivalent in euro, and on which there has been no movement for the last 12 months. No payment transactions shall be executed on a immobilised account (except for transactions involving the payment of the available balance in the account to the Customer) and the Customer shall pay a fee for its maintenance and servicing in accordance with the Tariff in force on the date of its collection.

27.6. The bank may require a minimum amount to open a termless saving account, according to the Interest Rate Bulletin valid on the date of opening.

II. Types of termless saving accounts

Termless saving account

28.

28.1. A termless saving account is an account used for payment transactions and for storing money payable on demand. Demand deposits can be opened in EUR, USD, CHF, and GBP by any adult local or foreign person.

28.2. Interest on the termless saving account is calculated daily and capitalized at the end of the year or upon closure of the termless saving account.

Children saving account

29.

29.1. A children saving account is an account used for payment transactions and for storing money payable on demand. Children saving account can be opened in EUR, USD, CHF and GBP for any minor local or foreign person.

29.2. Interest on children saving accounts is calculated daily and capitalized at the end of the year or upon closure of the account.

29.3. When the holder of a children saving account reaches the age of majority, the account is converted into a termless saving account in the name of the holder.

PAYMENT SERVICES

I. General provisions

30. The Bank provides the following types of payment services on current accounts and termless saving accounts, unless otherwise specified in the section "Termless saving accounts" and in Appendix № 1 or Appendix № 2: **(a)** services related to the deposit and withdrawal of cash; **(b)** receipt of cash transfers; **(c)** execution and receipt of credit transfers (except for the execution of periodic and/or single credit transfer with a future execution date on accounts for which a savings book has been issued for a termless saving account); **(d)** execution of transactions with tools for remote access to an account; **(e)** payment initiation services; **(f)** provision of account information services.

31. The manner, procedure, terms and conditions, and deadlines for the provision and execution of payment services are detailed in this Chapter "PAYMENT SERVICES", as well as in the following sections of these General Terms and Conditions: Debit and Credit Cards, Remote Access to a Payment Account to Provide Account Balance Confirmation, Payment Initiation Services and Account Information, and Electronic Channels, governing specific features of transactions with remote access tools or through a payment service provider to initiate payment.

32. The Bank shall provide a payment service only on the basis of a payment order addressed thereto for the execution of a payment transaction.

33. The Bank executes payment transactions only on the order of the Client or with his/her prior consent to the extent and under the conditions set by him/her, and in the case of transactions with a remote access tool - also in line with the limits on the instrument, if any, except in the case of enforcement under the procedure established by law in the case of an official corrective transfer, where insolvency proceedings have been initiated against an individual, or where another procedure is prescribed by a specific legislative act.

33.1. Order/Consent to perform payment transactions may be given:

33.1.1. in person before an employee of the Bank;

33.1.2. remotely - by using a tool for remote access to an account;

33.1.3. remotely through a payment initiation service provider.

33.2. Depending on the procedure chosen by the Client for submitting a payment order/granting consent, it should be submitted to the Bank as follows:

33.2.1. when submitted to an employee of the Bank - in writing, signed by the Client on paper or in electronic form with an electronic signature (including an electronic signature used in the Bank's electronic channels);

33.2.2. when submitted through any of the Bank's electronic channels - in writing in electronic form (electronic payment order) with an electronic signature;

33.2.3. when submitted through a bank card - by using the personalized security tokens and/or, as the case may be, by using other elements to establish the identity of the Client (for example: CVV/CVC code, name on the card, expiration date);

33.2.4. when submitted through a payment service provider for payment initiation - in writing in electronic form, signed with an electronic signature.

33.3. The order/consent shall be submitted in a form approved by the Bank. Where the order/consent is submitted through or at the initiative of the payee (including in respect of bank card transactions) or through a payment initiation service provider, it may also be in the form of the relevant payee or provider, as the case may be. Irrespective of the method chosen to submit a payment order/consent, the Client shall be liable for the consequences resulting from incorrectly filled in or submitted data in a payment order/consent.

33.4. Unless otherwise provided in the relevant place in these General Terms and Conditions, the order shall be deemed to have been received:

33.4.1. on the same working day when the order is accepted within the Bank's general working time;

33.4.2. on the following official working day for the country, when it is accepted outside the general working hours for the Bank or on a non-working day.

34. The Bank does not control the subject matter and legality of the transaction in relation to which the payment service is provided, unless a statutory instrument provides otherwise.

35. In order to ensure the accurate execution of payment orders, subject to the type of payment service, the Client must provide the Bank with at least IBAN or any other unique identifier of the payer's account from which the order must be executed and/or IBAN or any other unique identifier of the payee's account to be credited.

35.1. For payment services under para. 89.1.2., (b) - (f) and para. 5.1.2 from Appendix №1, the IBAN is automatically filled in based on the service and recipient selected by the Client.

36. Payment orders shall only be executed if there is sufficient balance in the account, including the agreed overdraft (if any), to fully execute the order. Funds that are set aside in components of the account do not count. In the event of insufficient funds to execute a payment order, no partial execution shall take place, except in the case of executing an ex officio corrective transfer.

37.1. Payment orders may be submitted before an employee of the Bank in the general working time of the Bank under para. 1.1.

37.2. Payment orders may be submitted through electronic channels, including when they are submitted through a payment service provider for payment initiation, on days and hours also outside the general working time under para. 1.1.

38. Payment orders shall be executed in the chronological order in which they are received by the Bank. When the execution date specified by the Client, respectively the execution date under para. 50.3. is a business day - single transfers received with a current order date shall be executed before previously received orders for periodic transfers or transfers with a future execution date.

38.1. The Client may not cancel an order after it has been received by the Bank. Where the payment transaction is initiated by the payee or through the payee (bank card transactions), the Paying Client may not cancel an order after it has been transmitted or after he/she has consented to the execution of the transaction in favour of the payee. After these periods, but no later than the crediting of the payee's account, an order may be cancelled only with the consent of the Bank and, in the cases of sentence 2 of this paragraph, the payee's consent is also required. The preceding sentence shall not apply in the case of immediate payments.

39.1. By accepting these General Terms and Conditions, the Client undertakes to cooperate with the Bank in case there is a need to clarify the banking transactions carried out by him/her, as well as to provide the Bank within 1 week from the request with additional information or documents that may be requested by the Bank in relation to the performance of its obligations under the Law on Measures for Countering the Financing of Terrorism and the Proliferation of Weapons of Mass Destruction, Measures against Money Laundering Act, its implementing regulations and the international instruments in this area to which the Republic of Bulgaria is a party.

39.2. The Bank does not execute payment orders in case the Client refuses or fails to provide the information and/or documents requested by the Bank under para. 39.1. In this case, the Bank shall not be liable for damages suffered as a result of non-executing the order.

39.3. The Client declares that they are familiar with and comply with DSK Bank's Sanctions Policy and all applicable laws in force at any given time regarding payment transactions carried out with the involvement of DSK Bank.

40.1. The Bank does not execute payment operations, incl. payment orders through remote account access tools linked in any way to individuals, legal persons, organisations, entities or countries/jurisdictions subject to sanctions or the implementation of which would violate restrictive measures imposed by a competent national authority, by the competent authorities of the European Union or by virtue of UN Security Council resolutions. Transfers to persons who are nationals or have a connection with a country subject to sanctions or restrictive measures fall within the scope of the restriction in the preceding sentence, even if the persons themselves are not subject to sanctions or restrictive measures.

40.2. The Bank may refuse to execute payment services, incl. payment orders through remote account access tools associated with sanctioned individuals or countries/jurisdictions that would violate sanctions imposed by the Office of Foreign Assets Control of the U.S. Department of Treasury (OFAC), the U.S. Department of State, the Bureau of Industry and Security (BIS) of the U.S. Department of Commerce or from HM Treasury's Office for Financial Sanctions Implementation, the Ministry of Finance of His Majesty's Government of the United Kingdom, or any other authority with jurisdiction over OTP Bank Plc or the Client (collectively, the "Sanctioning Authorities").

40.3. In the cases of imposed sanctions under para. 40.1. and para. 40.2. in relation to the Client, the Bank does not provide payment services and does not execute the Client's orders to perform payment transactions and has the right to block the instruments for remote access to the Client's accounts.

40.4. The Bank shall not be liable if a correspondent bank delays, refuses to execute or blocks an amount of a payment transaction in a currency ordered by the Client in the cases under para. 40.1. and 40.2.

40.5. In all cases where the Client is subject to the application of the measures under the Law on Measures for Countering the Financing of Terrorism and the Proliferation of Weapons of Mass Destruction, the Bank shall block the funds on the account opened with it. The Bank has the right to freeze funds on an account opened with it in cases where the Client is subject to measures pursuant to acts of European Union bodies imposing such actions.

41.1. The Bank does not provide payment services, and the Client undertakes not to order payment transactions related to virtual currencies (cryptocurrencies, bitcoins, etc.), including, but not limited to, payments to trading platforms in such currencies, when these operations are carried out at the expense of a third party.

41.2. If the Bank is notified or has reasonable doubt to believe that the Client using the account for illegal purposes, incl. money laundering, handing over, receiving a bribe and disposing of funds provided as a bribe, the Bank has the right to refuse the execution of payment services, incl. payment orders through the tools for remote access to the Client's accounts.

42. In case of suspicion of orders under para. 40.1., 40.2. and 41. the Bank may request, and the Client undertakes to submit the documents and information requested by the Bank within three days.

43. The Bank shall not be liable for damages suffered as a result of delay or non-executing an order in the cases mentioned above under para. 39.2. – para. 42. The Client is obliged to indemnify the Bank for all costs and/or damages, including pecuniary sanctions, in connection with the order submitted by him/her, in case such have been suffered/imposed.

44. The execution of a transfer ordered by the Client and executed by the Bank may be rejected by the payment service provider of the beneficiary or by a correspondent bank due to incomplete or missing information regarding the beneficiary within the meaning of the applicable legislation. Any differences in the amount of the returned transfer resulting from currency conversion of the transfer amount or deductions from the transfer amount made by the beneficiary's bank or the correspondent bank shall be borne by the Client.

45. Upon the initiation of insolvency proceedings against the Client, the Client shall not be entitled to make payments without the permission of the insolvency trustee or to enter into new transactions involving the management or disposal of their property. This restriction shall not apply to the fulfilment of current obligations necessary to meet the Client's essential living needs, including payments to the central and local government budgets, payments to providers of household, utility and communication services, necessary expenses for food, healthcare, education, social services and other expenses, up to an amount determined by the insolvency court.

II. Refusal to execute a payment order

46.1. The Bank shall have no right to refuse to execute a payment transaction, except in the case of restrictions under the current legislation, the applicable rules for the execution of the respective transaction, the agreement for opening and servicing the account, and these General Terms and Conditions, and if:

- more than one correspondent bank with which the Bank has concluded a clearing services agreement refuses to perform a specific transaction or transactions of a certain type, and without the participation of such a correspondent bank the payment transaction cannot be performed;
- the Customer has not submitted a declaration or has not provided the necessary documents required by law in a timely manner, in accordance with the Law for the Measures Against Money Laundering, the Foreign Exchange Act, etc;
- the transfer contains incomplete or missing information regarding the payer and the beneficiary within the meaning of the applicable legislation, in which cases the Bank shall be entitled to refuse to execute the transfer on the Client's account, whether the Client acts as the payer or the beneficiary.

46.2. Where the Bank refuses to execute a payment transaction, it shall notify the Client of the reasons for the refusal and the procedure for correcting the factual errors, if any, within the deadlines for the execution of the transaction, unless there is a prohibition on the provision of such information under another law or act of the European Union.

46.3. The Client shall pay a fee for the provision of a notification under para. 46.2., according to the current Tariff as of the date of sending the notification, if the refusal for the implementation of the transaction is reasonable.

46.4. Transaction orders shall not be executed when there are technical errors or discrepancies in electronic orders.

46.5. Orders for payment transactions shall not be accepted also in cases when, upon request by a bank employee or a Merchant, the Client refuses to provide an identification document for identification and verification of his signature.

III. Special conditions for ordering and executing payment services

Depositing cash

47.1. In order to ensure the correct execution of the transaction, the Bank should be provided with an IBAN or the number with which it has designated the account indicated in the account agreement.

47.2. When the order is placed before an employee of the Bank, the account of the recipient in the Bank is credited and the amount is available to the immediately after the Bank receives the funds in the currency of the account.

47.3. When the deposit to a current account is ordered through the ATM of DSK Bank, the order is placed by using a bank card in consistence with the procedure provided in the Debit and Credit Cards Section.

47.4. The order under para. 47.2. and 47.3., may not be withdrawn after it has been received by the Bank.

Cash withdrawal

48.1. In order to ensure the correct execution of the transaction, the Bank should be provided with an IBAN or the number with which it has designated the account indicated in the account agreement.

48.2. Cash above a certain amount disclosed by the Bank in its terms and conditions, available at the Bank's offices and on the Bank's website, shall be withdrawn upon request within 2 (two) business days, and the Client shall pay a fee in accordance with the Tariff effective on the date of the transaction. In case no request is submitted, the Client shall pay a higher fee and the Bank may refer the Client to another office of the Bank for servicing.

48.3. Where the order is placed with an officer of the Bank at its office, the account shall be debited and the funds shall be handed over to the payee immediately after the Bank receives the order. The order may not be withdrawn after it has been received by the Bank. Where the withdrawal from a current account is made through ATM and POS terminals, the order shall be placed by using a bank card according to the procedure, and within the time limits set out in the Debit and Credit Cards Section.

Receiving an available money transfer

49.1. Available money transfer to a payment or termless saving account with the Bank can be received through the Bank or through another payment service provider without the payer having an open payment account with that payment service provider.

49.2. In order to ensure the correct execution of the transaction, the payee-Client (the payment account/termless saving account holder) must provide the payer with an IBAN of his/her account and the payer must provide it to his/her payment service provider.

49.3. The Bank shall validate the account and make available to the recipient-Client the amount of the credit transfer no later than the business day on which its account is credited with the same amount.

Execution of a credit transfer

50. In order to ensure the correct execution of a credit transfer, the Client must indicate in the payment order, the IBAN of his/her account, and:

50.1. For EUR transfers in the country, to countries in the European Economic Area (EEA) and those countries outside EEA, which are participating in the SEPA credit transfer scheme: IBAN or any other unique identifier of the recipient's account, and where the payment service provider of the recipient is not a bank and the legislation applicable thereto does not provide for IBAN designation, the unique identifier of the recipient's account;

50.2. For transfers other than those specified in para. 50.1. except the data under para. 50.1. also the BIC of the payee's provider.

50.3. A credit transfer may be ordered to be executed once or periodically on an agreed day with a future date, or when the Client fulfils a pre-defined condition for the execution of the transfer. In this case, the order shall be deemed to have been received on the agreed day for future execution, and if this day is not a working day for the Bank - on the last working day preceding the date specified by the Client - when it is agreed that the payment order shall be executed on a certain day or on the day following the expiration of a certain period, or on the day on which the Client fulfils the condition for the execution of the transfer. The order may be cancelled by the Client before the end of the business day preceding the day specified by the Client for execution. The Client may order the amount of a one-time transfer with a future date of execution to be pre-authorized to the account, in which case the Bank shall block the amount and the Client cannot dispose of it unless the Client cancels the credit transfer order.

51. After the moment of receipt of the order, and under para. 50.3. - after the end of the business day preceding the day of execution specified by the Client, respectively after the consent of a payment initiation service provider has been given to initiate a payment transaction, when the payment transaction is made on the initiative of a payment initiation service provider, but before crediting the account of the recipient or sending the transfer to the relevant payment system, the Client may cancel the order only with the consent of the Bank, for which he/she shall pay a fee in accordance with the Tariff on Fees and Commissions of the Bank, effective as of the date of cancellation.

52. Single payment orders with a current execution date are executed as follows:

Transaction:	Payment system/Type of transfer:	Ordered to:	Within the following period for crediting the payment account of the payment service provider of the payee:
In EUR	Regular	19:00	In the country, to accounts kept in payment institutions that are participants in the BISERA payment system – the same working day
	Regular	16:00	In the country, to accounts kept in payment institutions that are participants in the BISERA payment system – the same working day To EEA and non-EEA countries participating in the SEPA credit transfer scheme - on the same working day
	Express		To EEA and non-EEA countries participating in the Target2 payment system - same working day
	Immediate	Unlimited	To EEA and non-EEA countries participating in the SEPA Instant scheme – immediate or close to immediate implementation
Other transfers in foreign currency as well as in euros to banks not participating in SEPA and Target 2	Regular	14:00	Up to 4 working days
	Express		Up to 2 working days

53. The Bank shall execute payment orders on accounts opened with the Bank on the same business day when the orders are accepted within the term under para. 50.3.

54. Payment orders submitted after the hours under para.52., shall be executed the terms under para. 52, as of the next working day.

55.1. Periodic and single transfers with a future execution date shall be executed by the Bank after the end of the business day for all offices of the Bank, on the execution date specified by the Client or the business day on which a condition set by the Client is fulfilled.

55.2. When executing an internal bank transfer, the Bank provides the funds from the transfer to the recipient's account at the time of debiting the sender's account.

55.3. When executing of periodic or single regular interbank transfer with a future execution date, the Bank shall debit the account of the originator on the date or on the day of execution determined by the Client, by sending the transfer to the payment system - with a value date the next business day.

55.4. If the date or day specified by the Client for the execution of a credit transfer with a future date or a periodic credit transfer is a non-working day, the transfer shall be executed within the following deadlines:

55.4.1. from the sender's account – on the last working day preceding the date of execution specified by the Client, in the event that by that day/date there is sufficient availability in the Client's bank account to execute the transfer;

55.4.2. on the recipient's account:

- For intrabank transfers – at the time of debiting the sender account;
- For interbank transfers – with value date the first following business day.

55.5. Interbank periodic and single credit transfers with a future date of execution are executed only from accounts in EUR. In the case of intrabank transfers, the recipient's account may be in any currency, and in the case of currency conversion, the last non-cash rate of the Bank for the day on which the sender's account is debited shall be used.

55.6. Interbank periodic credit transfers in EUR and interbank single credit transfers with a future date of execution in EUR are executed only from accounts in EUR. In the case of an interbank transfer in EUR, the recipient's account can be in any currency, and the currency is converted by the bank of the recipient.

55.7. Orders for periodic transfers with a future execution date of EUR 15 000 or more or their equivalent in another currency ordered through electronic channels DSK Direct and DSK Smart shall not be accepted.

55.8. Periodic and single credit transfers with a future date of execution in a currency other than EUR shall be executed only to accounts with DSK Bank.

55.9. Through DSK Direct, DSK Mobile and DSK Online Internet banking, in addition to the transfers under para. 55.8., interbank single currency transfers with a future date of execution are also accepted.

55.10. Upon withdrawal of an order for a periodic credit transfer or a transfer with a future date of execution, no future payment transactions shall be executed on the basis of that order.

Verification of payee prior to the execution of a credit transfer in euro (SEPA, SEPA Inst. and credit transfers where the Bank acts as both the payer's and the payee's payment service provider)

56.

56.1. For credit transfers in euro to a payee whose payment account is maintained by a payment service provider within the EEA, unless otherwise provided for in these General Terms and Conditions, the Bank shall perform a verification of the payee's details before the Client is given the opportunity to authorise the execution of the payment order.

56.1.1. The verification shall be performed on the basis of the payee's name and IBAN specified by the Client in the payment order for the credit transfer. The verification shall be carried out at a branch of the Bank, in the presence of the Client or a person authorised by the Client, or through the Bank's electronic channels.

56.1.2. The Bank shall notify the Client of the result of the verification immediately after the Client has provided the relevant payee information and before the Client is given the opportunity to authorise the execution of the credit transfer, as follows:

56.1.2.1. Where the payee's name and IBAN specified by the Client in the payment order do not match, the Bank shall notify the Client that, if the Client authorises the execution of the credit transfer, the funds may be transferred to a payment account that does not belong to the payee specified by the Client.

56.1.2.2. Where the payee's name and IBAN specified by the Client in the payment order are a close match, the Bank shall provide the Client with information on the name of the payee associated with the specified IBAN. If the Client authorises the execution of the credit transfer without making any changes, the funds may be transferred to a payment account that does not belong to the payee specified by the Client.

56.1.2.3. Where the Bank is unable to perform the verification due to a technical issue, the Bank shall notify the Client accordingly.

56.2. The Bank shall not be held liable for an executed credit transfer where the Client has disregarded the verification result communicated by the Bank and the funds have been received by an unintended payee.

56.3. Where the Bank or the payment initiation service provider fails to perform the verification of the payee and such failure to comply with the applicable requirements results in an incorrectly executed payment transaction, the Bank shall refund the transferred amount to the Client and, where applicable, restore the Client's account to the state in which it would have been had the incorrectly executed payment transaction not taken place.

56.4. Verification of Payee shall not be performed for Blink P2P transfers, as when the payee is selected from the list of available payees, the transfer order is automatically populated with the names registered by the payee (first name and surname), the name under which the payee is saved in the Client's (payer's) phone contacts, and the mobile phone number, which the Client may verify before initiating the transfer.

56.5. Where the payee's IBAN or name is provided by a payment initiation service provider rather than by the Client, the verification of the payee shall be performed by the payment initiation service provider.

56.6. For the avoidance of doubt, in the event of any conflict between this provision and other provisions of these General Terms and Conditions, or where other provisions govern the same or identical legal relationships, the provisions of this section shall constitute specific rules which shall prevail and apply to the execution of credit transfers in euro.

Receiving a credit transfer

57.1. A credit transfer to the account can be received by order of the Client - from his other accounts, or by order of third parties - from their accounts. In order to ensure the correct execution of the transaction, the payer must provide its payment service provider with an IBAN of the Client's account for transfers under para. 50.1., for transfers under para. 50.2. and the Bank's BIC.

57.2. The Bank shall validate the account and make available to the Client the amount of the credit transfer no later than the business day on which its account is credited with the same amount.

Payment of utility bills

58.

58.1. The Bank provides the Customer with access to a service for paying debts to certain utility providers with whom it has entered into a relationship. The termination of the relationship between the Bank and a particular utility provider result in the automatic and immediate termination of the service for paying debts to that provider.

58.2. The Customer may submit their request for payment of utility bills to a specific provider on paper at a Bank office or through the Bank's electronic channels. To ensure the accurate payment of utility bills, the Customer must provide the IBAN of their account, as well as the name (designation) of the recipient and other necessary information such as the subscriber number.

58.3. The Bank determines a maximum limit for utility payments in the amount of EUR 750. At the Client's request, the limit may be changed.

58.4. In cases where the Bank is unable to make a payment to a utility provider, the Bank shall send a notification to the Customer, for which the Customer shall pay a fee in accordance with the Tariff in effect on the date of sending the notification. The Customer shall settle the outstanding payments with the respective service providers.

58.5. The Bank is not a party to the relationship between the Customer and the recipient of the utility payment and shall not be liable for the actual provision and quality of the service.

REMOTE ACCESS TO A CURRENT ACCOUNT, FOR PROVISION OF ACCOUNT BALANCE CONFIRMATION SERVICES, PAYMENT INITIATION SERVICES AND ACCOUNT INFORMATION

I. Remote access to an account opened with the Bank

59.1. When a current account of the Client is accessible online, the Client has the right to allow access thereto to third party payment service providers for issuing payment instruments related to cards that request a confirmation of account balance, payment service providers for initiating a payment or payment service providers for providing account information. For this purpose, by requesting the service, the Client agrees that the respective provider shall receive access, analogous to the access of the Client himself, to the data and information about the payment account necessary to provide the respective service, as well as to disclose facts and circumstances constituting a banking, commercial or any other secret protected by law.

59.2. The Bank accepts incoming requests for confirmation of account balance, payment orders and requests for information submitted through the respective provider under para. 59.1., if the identity of the Client and/or the authenticity of the remote payment transactions initiated by the Client is established under the terms and conditions of Chapter "Instruments for remote access to an account". Upon establishing the identity and/or authenticity, the Bank shall accept any received order, respectively request to provide information or confirm availability as given by the Client and with the consent of the Client.

59.3. The Bank is not a party to the relations between the Client and the service providers and does not monitor and is not responsible for the quality of the services offered by them, for any disputes arising between the Client and these providers, as well as for the lawful performance of their activity.

59.4. The Client is fully responsible for his choice of provider under para. 59.1., as well as for determining the conditions under which the respective provider will provide such services to the Client.

59.5. The Bank has the right to refuse access to a payment account to a provider of payment services related to the issuance of card-based payment instruments, the provision of account information or payment services to initiate payment in the event that it establishes or has reason to believe that there is unauthorized access to the account of the Client or access for fraudulent purposes by the respective provider, including unauthorized initiation of a payment transaction or initiation of a payment transaction for fraudulent purposes. In such cases, the Bank will make reasonable efforts to inform the Client, except where the provision of such information is not permitted for security reasons or in view of compliance with regulatory requirements preventing the Bank to inform the Client.

II. Remote access to accounts opened with other payment service providers

60.1. When accounts of the Client opened with other payment service providers are accessible online, the Client has the opportunity to use the services of the Bank to provide account information and/or to initiate payment on such account through the electronic channels through which the technical

possibility for this is provided. Information about the providers with which the Bank is technically connected is available in the electronic channel of the Bank through which the Client applied to use the services.

60.2. In order to use the services, the Client should give their explicit consent to the Bank in the respective electronic channel and indicate the account with the other payment service provider on which they wish to use the services. The consent may have a period of validity after which the consent must be given again. Furthermore, the Client shall enter data for electronic access and electronic identification to the e-banking of the provider servicing the payment account. The payment service provider with whom the Client has opened an account shall authenticate the Client as required for the provision of the services. The data for authentication and access to the Client's e-banking with the other provider (including the access identifiers) are provided in encrypted form and through a secure channel to the other provider, and they are not stored, collected or otherwise processed by the Bank. The Client is fully responsible for the storage and use of his/her authentication/electronic identification data.

60.3. In the case of the information service, the Client has the option to receive a summarised information about the balance and the history of the movements on the account with the other payment service provider. The parameters of the information provided depend on the functionalities provided by the other provider and/or on the agreement concluded between it and the Client. The Bank is not responsible for the content of the information it receives when providing it to the Client upon receipt from the respective provider. Account balance information may not be up to date in real time.

60.4. In the case of the payment initiation service, the Client has the option to initiate through the Bank a payment transaction on an account serviced by another payment service provider, and the Client shall submit a payment order to the Bank electronically, where the Client shall fill in certain details (name of the recipient and IBAN of his account, amount and reason), and the Bank shall provide this data for execution to the payment service provider servicing the account. The Client's account number from which the transaction is ordered is automatically filled in the payment order. In order for the order to be submitted for execution, the Client shall confirm to the Bank the completed payment order, after which no changes are possible. The Client is responsible for the accuracy and correctness of the data the Client completed in the payment order. The Bank is responsible for the proper transmission of the received payment order for execution to the payment service provider servicing the account, for which it applies the terms of execution, the deadlines for accepting an order and the other terms and conditions for executing payment transactions specified in the Payment Services section of these General Terms and Conditions.

60.5. The payment transaction is executed by the provider servicing the Client's account and under the terms of the framework agreement for payment services concluded between them, and the Bank is not responsible for the execution itself.

60.5.1. The Bank provides the Client in the electronic channel with information about the initiated payment transaction that it has received from the payment service provider servicing the account.

60.6. The Bank shall not be a party to the relationship between the Client and the payment service provider servicing the account which the Client requests to be used for the services under para. 60.1. the Bank shall not be liable in the event that it is not possible to provide the services to the Client due to reasons related to the payment service provider servicing the account (e.g., but not limited to, unavailability of the interface of such provider or conditions for remote access to the account that the provider places on the Client under the framework agreement for payment services, etc.), as well as other reasons that are beyond the control of the Bank.

TOOLS FOR REMOTE ACCESS TO AN ACCOUNT

I. General guidelines

61.1. Remote account access tools are personalised devices and/or a set of procedures that are used repeatedly to identify the Client and enable the submission of payment orders and the use of other services, provided by the Bank remotely.

61.2. The Bank offers the following types of tools for remote access to an account:

61.2.1. bank cards, issued to payment accounts other than savings accounts: debit and credit. The Bank does not issue bank cards to savings accounts;

61.2.2. electronic channels accessible via the Internet: Internet banking (such as, but not limited to: DSK Direct, DSK Online, others when such are provided by the Bank) and mobile applications (such as, but not limited to: DSK Smart, DSK Mobile, others when such are provided by the Bank).

61.3. To identify the Client and/or authenticate payment transactions ordered by him/her remotely, the Bank may require the use of one or more of the following personalised security tools:

61.3.1. Pin (personal identification number) – generated by the Bank or a secret code assigned by the Client related to the Remote Account Access Tool, representing a combination of numbers that is known only to the Client.

61.3.2. 3D password – a one-time password associated with a specific payment transaction with a bank card on the Internet, which is used when the transaction is performed on a website of a merchant included in the security programs of ICO (MasterCard International, VISA International or others). The password is obtained by text message (via the mobile network or mobile applications) to a mobile phone number registered/provided by the Client/additional cardholder or via Token technology if the cardholder uses such technology in the Bank's electronic channels. For Clients who have the Token technology for operations with the bank card on the Internet, Token technology is the default method for these operations. In case the Token technology does not work (regardless of the reason), the confirmation of the operations with the bank card on Internet is carried out using another registered method, if the client has one.

61.3.3. Username and password (user IDs) - unique combinations of letters, numbers and symbols provided by the Bank or specified by the Client, which the Client uses to identify him-/herself when using Internet banking and mobile applications, and which are known only to the Client.

61.3.4. Personal digital certificate – a digital certificate issued by the Bank for a specific Client.

61.3.5. One-time code – a unique combination of symbols with temporary validity sent by the Bank via a text message, incl. through the mobile network (SMS) to a mobile number specified by the Client.

61.3.6. Token technology (also referred to as "Token"), which is used to generate a one-time password associated with a particular payment transaction or another action for which the token is used. The Token is personalized and connected to the respective Client, protected by a pin known only to the Client or with biometrics. This PIN or biometrics is used for identification in the application and confirmation when making payment transactions and other actions. The technology is used in:

a) Standalone Token-Mobile App (DSK mToken)

b) A software token that is integrated into the mobile application DSK Mobile.

61.3.7. (For Electronic Channel Access Agreements concluded before 01.10.2022) **Qualified Electronic Signature (QES)** - an advanced electronic signature within the meaning of the Electronic Document and Electronic Certification Services Act (EDECSA), which is created by a qualified electronic signature creation device and is based on a qualified electronic signature certificate. By law, the legal effect of a QES is equivalent to that of a signature by hand.

61.4. For a thorough identification of the Client, the Bank applies an authentication procedure that includes two or more of the following independent elements: **(a)** knowledge – something that only the Client knows; **(b)** possession – something that only the Client possesses; **(c)** characteristic feature – something that characterizes the Client.

61.5. In the cases when the Client gives orders for payment transactions, respectively other documents are drawn up in the form of electronic documents, they shall be signed with a qualified electronic signature or an electronic signature that has the effect of a legally valid electronic signature within the meaning of the Electronic Document and Electronic Certification Services Act (EDECSA).

61.6. The Client and the Bank agree that in all respects between them, the data in electronic form that they use to sign electronic statements, regardless of the technical means and other security means through which the data are created and/or added to the electronic statements, have the quality of electronic signatures and are equivalent to a handwritten signature of the Electronic document and electronic certification services Act, such as, but not limited to, the means referred to in points 61.6.1- 61.6.4 below. The Bank shall provide the electronic documents signed with an electronic signature, in the form in which they were created, and they shall be available for subsequent reference and reproduction, in e-mail or in a secure environment to which each of the parties has personal access, such as the electronic channels of the Bank (Internet banking, mobile applications, etc.) or other electronic platforms. The use of any of the following combinations of personalized security credentials has the effect described above and is used to sign electronic payment orders or other electronic documents:

61.6.1. username and password, respectively a simplified way of identification, determined by the Client in accordance with these General Terms and Conditions;

61.6.2. personal digital certificate and PIN for it, one-time code;

61.6.3. personal digital certificate, Token and PIN for it, respectively biometrics;

61.6.4. other, provided for in the individual agreement concluded between the Bank and the Client, to which these General Terms and Conditions apply.

61.7. In order to receive a one-time code, the Client shall indicate the mobile number used by him/her to which the codes shall be sent. The Bank has the right to refuse to activate the requested mobile number without stating any reasons for this. To confirm the activation of the mobile number in the banking system, the Bank shall send a text message.

61.8. In order to use a digital certificate under para. 61.3.4., in combination with a one-time code, the Client shall determine an additional four-digit PIN code, which only the Client knows and which needs to be entered each time when signing payment orders or other electronic documents.

61.9. When using Token, the Client may determine, instead of a PIN code, to use biometric identification through a finger ID, facial recognition, or anything else, in line with the functionalities of the mobile device of the Client on which the application is installed. To apply this option, the Client must enter the PIN code specified by him/her. The use of fingerprint ID, facial recognition or another security does not alter the PIN assigned by the Client, which may continue to be used.

62.1. The Client shall use the remote access tools and personalized security means only in person and in accordance with the conditions for their issuance and use provided for in the Agreement and these General Terms and Conditions.

62.2. The Client shall take all the necessary measures to protect its remote access tools, the information recorded on them (in case the respective tool requires any) and personalized security tools with the care of a good owner, including to protect them from loss, destruction, damage, such as:

62.2.1. keep confidential the user identifiers (username and password,) and all the codes (PIN, CVC/CVV, etc.), the tools and methods for unlocking the devices used by him/her through which the account is remotely accessed, or for unlocking applications installed on these devices and managed by the Bank or by external providers, not communicating them to anyone, not recording them on any thing or other medium, not storing them with the remote access tool or on technical equipment through which another channel is used for which they are intended;

62.2.2. store and protect their devices (QES, Token, mobile phone, SIM card, computer, laptop, tablet, etc.) from unauthorized access through which remote access to an account is made or which are used in the process of remote access to an account;

62.2.3. when the QES is on an external media, remove the external media from the computer/another device immediately after signing or after completing the work with the QES, as well as not to leave unattended the QES connected to a computer or another equipment with Internet access;

62.2.4. other necessary measures against third parties' awareness of/unauthorised access to remote access tools, devices, applications and personalised security tools.

62.3. In the event of reasonable suspicion of, or in the event of loss, misappropriation, destruction, damage, tampering or any other unauthorised use of a Remote Access Tool and/or a Personalised Security Device and/or devices/applications through which a Payment Instrument is used, or if a Personalised Security Device has become known to others, the Customer/Cardholder shall immediately notify the Bank by telephone on 0700 10 375, at any time of the day or night, and thereafter in writing. In the event that a card is also registered in mobile device applications in order to restrict the possibility of transactions with it and via the mobile device, the Client/Cardholder must expressly state his/her wish to do so or restrict this possibility himself/herself via the mobile device.

62.4. The Client/Cardholder shall notify the Bank immediately in case his/her bank card is retained in ATM terminal device. In case the Bank cannot return the card to the Cardholder, the Bank shall issue a new card to the same account.

62.5. The Bank shall take all the necessary measures to disable the use of the Remote Access Tool even if the Client/Cardholder has acted intentionally or with gross negligence, by blocking the tool for performing transactions after receiving the message from the Client/Cardholder.

62.6. Upon request by the Client, within 18 months from the date of the notification under para. 62.3. the Bank shall provide the Client with appropriate evidence that the Client has made such a notification.

62.7. The Bank shall not be liable in the event that, as a result of the Client's failure to comply with its obligations under the preceding paragraphs, the remote access tools are used by third parties.

63.1. The Bank shall block an instrument for remote access to the Client's request on the basis of a request submitted by the Client, as well as in the following cases: **a)** upon receipt of notification by the Client, a person authorized by the Client, or a third party in the cases of para.62.3.; **b)** upon attachment of the Client's account – up to the amount of the obligation under the imposed attachment; **c)** where insolvency proceedings have been initiated against an individual.

63.2. The Bank shall have the right, at its discretion, to block or deactivate the Remote Account Access Tool without the Client's consent for objective reasons related to: **a)** the security and proper functioning of the Remote Account Access Tool, including where there is a suspicion of unauthorised use or fraudulent use; **b)** a significantly increased risk that the Client will be unable to fulfil a payment obligation where such a risk has arisen in relation to the services used; **c)** where the Client's actions are in breach of the requirements of the current regulations or its obligations under the Agreement, these General Terms and Conditions;

63.3. In the cases under para. 63.2, if possible before the blocking/deactivating or at the latest immediately thereafter, the Bank shall notify the Client of the blocking or deactivation of the remote access tool and of the reasons that have necessitated it, unless the provision of such information is not allowed for security reasons or in order to comply with regulatory requirements preventing the Bank to inform the Client.

63.4. The notification to the Client under para.63.2., (a) and (b) shall be made in the most secure of the following ways, at the discretion of the Bank, considering the specific case: **a)** a message on the Internet banking page; **b)** a personal message to the Client in any of his/her profiles in the electronic channels; **c)** on a phone specified by the Client and registered in the Bank's systems.

63.5. The Bank shall deactivate the Remote Account Access tool also in case of deactivating the account to which it is issued, as well as in case of a request to transfer this account - from the date specified in the request.

63.6. The Bank shall activate remote access tools, which are blocked under para. 63.1. and 63.2 after the reasons for the blocking are removed, except for the cases under para. 63.1., when the account shall be activated on the basis of a written request submitted by the Client.

63.7. Where the remote access tool, deactivated on the grounds under para. 63.2. (a) is a bank card, it shall be reissued by the Bank.

TYPES OF REMOTE ACCESS TOOLS

I. Debit and credit cards

Issuing a card

64.1. Debit and credit cards (collectively referred to as "Cards") are a type of remote access instruments to a payment account owned by the Bank, on which information is stored electronically and is used repeatedly to identify the Cardholder and for remote access to a payment account. .

64.2. The Bank shall not issue Bank Cards that co-brand card-linked payment instruments within the meaning of Regulation (EU) 2015/751 of the European Parliament and of the Council on interchange fees for card-linked payment transactions.

65.1. The validity period of the card, within which the Client can use it, is indicated on the card itself. The validity of the card expires on the last day of the month/year indicated on the card. After its expiry, a new card with a new validity period shall be issued.

65.2. The Bank shall not re-issue the card when there are any of the grounds for termination provided for in the TERM and TERMINATION Section.

66.1. The Bank shall issue the card on a physical carrier within 10 working days from the date the Client signed the Agreement, and the card shall be handed over to the Client by an employee of the Bank or by courier at an address specified by the Client on the territory of the Republic of Bulgaria. The card is activated by the Client in accordance with para. **Error! Reference source not found.** and 66.3.

66.2. Upon receipt of the card and the envelope with PIN on paper at an office of the Bank, activation by an employee of the Bank is admissible. In this case, the Client checks the integrity of the envelope and compares the printed part of the card number in the envelope and the corresponding digits of the number on the card. In case of compliance, he/she declares in writing the receipt of the card and the envelope with PIN, after which the card is activated by an employee of the Bank. In case of non-compliance, the Client refuses acceptance. The bank is obliged to issue a new card with a new PIN at its own expense within 10 days. The client must remember his/her PIN, after which he/she undertakes to destroy the sheet on which it is written.

66.3. Where the card is received at a branch of the Bank and its PIN code is not provided on paper, the accompanying letter contains instructions for activating the card, which the Client is obliged to follow. In order to ensure that the card's personalised security credentials are inaccessible to persons other than the Client, the Bank provides the Client with a secure environment for card activation, applying two or more independent elements to authenticate the Client's identity.

66.4. The Card may also be delivered by courier, only if expressly requested by the Client. In this case, the Card shall be delivered only to the Client in person after verifying his/her identity, and the PIN code shall be received in accordance with para. 66.3.

66.4.1. At the time of delivery, the Client shall check the integrity of the envelope provided by the courier. If the Client detects any signs of tampering, tearing or any other damage to the integrity of the package, as well as any discrepancy between the data provided by the Client and the data on the card and/or the cover letter, the Client shall return the card and shall notify the Bank that he/she refuses to accept the package. Upon receipt of the notification, the Bank shall issue a new card at its own expense within 10 days, which shall be made available to the Client.

66.4.2. If the Client cannot be reached by the representative of the courier company at the indicated address, the Card may be collected only at the office chosen by the Client to receive the Card.

66.4.3. The Bank shall not be liable in the event the details provided by the Client for the delivery of the Card are incomplete, inaccurate, incorrect or otherwise resulting in the Card not being delivered to the Client.

66.4.4. In case the card is redirected by the Client to another address, a fee may be applied by the courier company in accordance with the tariff applied by the courier company, which shall be paid by the Client.

66.5. The Client can repeatedly change his/her PIN with a new combination of digits through an ATM terminal device of the Bank. If the Client forgets his/her PIN or enters it incorrectly five times in a row, as a result of which the card is blocked, the Client may request the issuance of a new card with a new PIN to the same account at any office of the Bank or through the electronic channels.

67.1. The Client may request the Bank to issue a new Card in the following cases: **a)** in case of destruction or damage of the Card; **b)** in case of loss, theft or any other confiscation of the Card; **c)** in case the PIN is forgotten.

67.2. The Bank shall issue the new card with a new validity period. In all cases of issuing or re-issuing a card, where it has not been received by the Client, the card together with the envelope with the PIN, if any, shall be kept in the Bank's office for six months from the issue date of the card.

68.1. In case a monthly fee is applied for card servicing, in the month of card issuance the amount of the fee is proportional to the number of days from the issue date of the card until the end of the respective month. Upon reissuing the card under para. 67.1., the monthly fee shall be charged in an amount proportional to the number of days from the issue date or from the fee collected in the previous month.

68.2. In the event that an annual service fee applies to the card, it shall be charged in the last month of each year from the issue date of the card, whether or not the card has been used. It is calculated pro rata the number of days from the issue date of the card or from the fee charged for the previous year. Upon termination of the agreement/reissue of the card, an annual fee shall be charged in an amount pro rata the number of days from the issue date of the card or from the fee charged for the previous year, and a new annual fee period shall start for the newly issued credit card, if any.

69. For individuals subject to full or limited legal incapacity, the Bank issues a standard debit card only if the court order explicitly provides for the issuance of a bank card to the incapacitated person. The bank card is issued in the name of the incapacitated person, who is also the account holder. No additional cards shall be issued for the account, except in cases where the court decision explicitly sets forth the circumstances justifying their issuance. The debit card is issued subject to the standard limits under para. 73.1, and the Account Holder and the legal representative/guardian of the person under guardianship are responsible for complying with any restrictions on the use of the card in accordance with the court order.

Use

70.1. The cards shall be used only personally by the Cardholder.

70.2. The cards can be used through their plastic carrier or without it – on the Internet or if they are registered in mobile applications.

70.3. All types of bank cards can be registered in applications (mobile wallet) for mobile devices (mobile phone, smartwatch, tablet, etc.) and thus contactless online transactions can be executed by bringing the mobile device closer to a terminal device supporting such functionality. When registering a card in applications of external providers, in order to increase security, the card number is replaced by a unique number that is used when performing transactions.

70.4. The Client may register all of their cards for the Visa Click to Pay Service – a digital payment solution provided and managed by the International Card Organization (ICO) Visa, which enables the Cardholder to make online payments using a registered card without manually entering the card details for each individual payment, as the card details are replaced by a unique digital identifier ("token"). Registration for Click to Pay is available through the Bank's electronic channels DSK Mobile/DSK Online for cards indicated as eligible for registration in the respective channel. The Bank shall have the right to refuse registration of a particular card for security, regulatory or technical reasons, as well as for reasons related to fraud prevention. To select the card to be used for payment via Click to Pay, the Cardholder shall enter the e-mail address registered for the Service and a one-time code generated and sent by Visa to the mobile phone number and e-mail address provided to Visa upon registration for the Service. Visa shall not send a one-time code where the payment is made from a device for which the Cardholder has confirmed, during a previous payment by entering a code, that Click to Pay payments will be initiated from the same device.

70.5. The transactions ordered by the Client may be executed in on-line and off-line mode.

70.6. The Client may execute transactions with his/her card in online mode up to the amount of the available balance on the account, in accordance with the amount of the limits set on his/her card.

70.7. The available balance is equal to the amount of the Client's own funds, increased by the unused part of the agreed overdraft credit, in case there is an Agreement for such.

70.7.1. For credit cards, the available balance is equal to the unused portion of the agreed credit and the Client's own funds. Own funds are not subject to interest and do not change the authorised credit limit and transaction limits. When making payment transactions with the card, own funds are used first, and once these funds are used up, the funds from the credit limit are used.

71.1. Payment transactions with the card in on-line mode are allowed after checking: the available balance, card status and card limits, and the identity of the Client can be established after using any or a combination of personalized security means under para. 61.3. and/or other elements (for example: CVC/CVV code, card name, expiration date or signature).

71.2. The maximum amount for a contactless transaction (by bringing a bank card closer to a terminal device), above which Client verification is mandatory as provided for in para. 71.1., is specified in para. 73.1.

71.3. In order to execute contactless transactions with cards registered in a mobile wallet, in addition to the provisions of para. 71.1, payment transactions may also require unlocking of the mobile device (with a password, fingerprint, facial recognition, etc., in view of the functionalities of the mobile device).

71.4. Unlike on-line transactions, for off-line transactions (e.g., at gas stations, toll booths, etc.), the amount of available account balance, card limits, and the identity of the Client cannot be verified at the time of the transaction. The actual amount of offline transactions is established upon financial presentation of the transaction to the Bank by the payee's payment service provider. In such cases, the account balance may be exceeded, and the provisions of para. 20.7. of these General Terms and Conditions shall apply.

71.5. In cases where, as a result of the collecting outstanding fees and commissions, of executing ordered transactions (including transactions for which the Customer has given consent to the payee, as well as off-line transactions), the credit limit on a credit card is exceeded, the excess shall be treated as an unauthorised overdraft, shall bear interest at the interest rate agreed in the credit card agreement and para. 20.7. shall apply.

71.6. At the request of a bank officer or Merchant, the Client shall also provide ID for identification and signature verification. Failure to provide proof of identity shall be grounds to refuse to process the payment transaction.

Transactions and limits on bank cards

72. Unless otherwise provided for the respective type of card, payment and other services may be performed with a bank card as follows:

72.1. Payment services: **(a)** Withdrawal of cash via ATMs and POS terminals and **(b)** Payment of goods and services via POS terminals; **(c)** Payment of periodic obligations via ATMs; **(d)** Payment of goods and services via the Internet; **(e)** Deposit of cash via DSK Bank ATMs; **(f)** Reservations of hotels, airline tickets and rent-a-car services – only for credit cards; **(g)** Utilization of amounts that are paid in equal installments (at the suggestion of the Bank or at the initiative of the client, when the Bank has technically secured this without a card).

72.2. Other services: **a)** Receipt of cash by the Client when paying for goods and services with the card through a POS terminal device at merchant outlets that provide this service; **b)** account statement at an ATM terminal device; **c)** Change of PIN by the Client at an ATM terminal device of DSK Bank; **d)** Other services provided by DSK Bank, subject to the type of card, including money transfer (payment transactions related to gambling, betting, purchase of chips, currency, shares and other monetary and financial instruments).

72.3. The transactions and services under para. 72.1. may be performed on all terminals in the country and abroad, bearing the sign of the respective card organization – MasterCard and/or VISA and supporting the respective functionality.

72.4. The transactions under para. 72.1 may also be carried out contactless with certain types of cards, on which there is a sign of contactless transactions in commercial outlets accepting contactless payments or ATMs with such functionality by: **a)** bringing the card closer to the terminal device without the need to insert it in the device; **b)** approaching the terminal of the mobile device on which a mobile application is installed where the card is registered and, if required, unlocking the device.

72.5. The operation "Cash withdrawal via ATM terminals" cannot be performed with Visa cards registered in the mobile wallet by approaching the terminal of the mobile device.

72.6. The cards can also be used to perform transactions that are part of the process of providing access to the electronic channels DSK Direct through the Bank's website, as well as part of the process of adding the card to a mobile wallet, if necessary.

73. Payment transactions with a bank card shall be executed immediately upon receipt of a proper order from the cardholder, and his/her account shall be debited up to: **(a)** 20 days when withdrawing cash through ATMs; **(b)** 45 days for all transactions other than those referred to para. 73 (a).

73.1. For carrying out the transactions under para.72.1., limits under General Terms and Conditions shall apply, determined by the Bank as follows:

24-Hour Limit for Cash withdrawal	EUR 2 500/currency equivalent	Credit card, Platinum credit card, Visa Infinite Credit, Visa Infinite Debit, Visa Platinum, Visa Gold, Mastercard Gold, Visa Galaxy
	EUR 500/currency equivalent	Visa Platinum Debit, Visa Debit, Visa Space, DSK Max, DSK-Wizz Air, DSK Shopping
	EUR 200	MaxiCard, Maxi Go, Maxi Go Credit
	EUR 150	DSK Teen
	EUR 25	DSK Start
	EUR 0	Virtual Visa, Virtual Visa Teen
24-Hour Limit for Payment at BG merchant	EUR 12 500/currency equivalent	Credit card, Platinum credit card, Visa Infinite Credit, Visa Infinite Debit, Visa Platinum, Visa Gold, Visa Galaxy
	EUR 3 000/currency equivalent	Virtual Visa
	EUR 2 500/currency equivalent	MaxiCard, Maxi Go, Maxi Go Credit, DSK-Wizz Air, DSK Shopping
	EUR 1 500/currency equivalent	Visa Debit, DSK Max, Visa Platinum Debit, Visa Space
	EUR 150	DSK Teen
	EUR 150	Virtual Visa Teen
	EUR 25	DSK Start
Total 24-hour limit	EUR 15 000/currency equivalent	Credit card, Platinum credit card, Visa Infinite Credit, Visa Infinite Debit, Visa Platinum, Visa Gold, Visa Galaxy
	EUR 3 000/currency equivalent	Virtual Visa, DSK-Wizz Air, DSK Shopping
	EUR 2 700/currency equivalent	MaxiCard, Maxi Go, Maxi Go Credit
	EUR 1 500/currency equivalent	Visa Debit, DSK Max, Visa Platinum Debit
	EUR 150	DSK Teen
	EUR 150	Virtual Visa Teen
	EUR 25	DSK Start
24 hour limit for depositing cash via ATM	EUR 5 000	All types of cards
Limit of transaction for the service under para. 72.2 letter "a" – receiving cash from the Client when paying for goods and services in Bulgaria	EUR 100/currency equivalent	Visa Debit, Visa Space, DSK Start, DSK Teen, DSK Max, Visa Infinite Debit, Visa Platinum Debit
	EUR 25	DSK Start
Attempts to enter PIN	5	All types of cards
Limits for making contactless payments* without input PIN <i>*the payment is made by bringing the plastic of a bank card closer to a terminal device with contactless functionality</i>	The maximum amount for making a contactless payment without entering a pin is determined and changed by the ICO for each country, as for Bulgaria it is EUR 50/currency equivalent. Notwithstanding the above, for a contactless transaction up to the limit set by the ICO, a PIN is required if the following have been performed before the transaction: - five consecutive contactless payments without entering a PIN, or - several consecutive contactless payments without entering a PIN, the total value of which, together with the value of the current transaction, exceeds the amount of EUR 150/currency equivalent.	All types of cards
Limits for making contactless payments with bank cards registered in Google pay wallet	The maximum amount for making a contactless payment without unlocking the device on which the card is registered is EUR 50/currency equivalent. Notwithstanding the above, for a contactless transaction up to EUR 50/currency equivalent, the device is required to be unlocked in the event that three consecutive contactless payments have been made without unlocking the device prior to the transaction.	All types of cards

73.2. Unless otherwise stated in these General Terms and Conditions, the limits may be changed at the request of the Client up to the maximum amounts published on the Bank's website for each card. The change may be made as follows:

- a) in an office of the Bank.
- b) through the electronic channels.

73.2.1. In the event that the Client has specified limits equal to the limits under the General Terms and Conditions, the limits under the General Terms and Conditions shall be deemed to apply and the Bank shall be entitled to change these limits under the terms and conditions of para.118.1.

73.3. The limits for depositing cash via ATM, as well as the limits for making contactless transactions cannot be changed at the request of the Client and are determined by the Bank in accordance with applicable regulatory and business requirements. The limits can be changed to maximum values for each type of card specified on the Bank's website.

73.4. The card limits where the cardholder is a minor, may not exceed the limits set by the Bank under the General Terms and Conditions.

Types of debit cards

74.1. The Bank issues the following types of debit cards: Visa Infinite Debit, Visa Platinum Debit, Visa Debit, DSK Start and DSK Teen. Unless otherwise specified below or elsewhere in the General Terms and Conditions for the respective type of card, all types of debit cards issued by DSK Bank shall be issued to an opened current account in EUR or USD and may be used for all transactions referred to in para. 72.1. and 72.2.

74.2. All debit cards can perform contactless transactions by bringing the card closer to a terminal device.

74.3. Up to 4 additional cards may be issued to one account, and no more than 2 of them may be in the name of the main cardholder. An exception to this applies to the following cards: DSK Start, DSK Teen, DSK-ISIC and Youth Card, where only one card can be issued to one account.

75. **Visa Infinite Debit cards** allow the clients to take advantage if the Lounge Key and Concierge service, and Visa Platinum Debit cards- from the Lounge Key service. The Lounge Key and Concierge services are provided by selected Visa providers. The Bank is not a party to the relationship between the Clients and the providers of the additional services and is not responsible suspension of the provision of services, for the quality of these services or their replacement with other additional services as well as for any damages incurred by the Clients related to the provision of these services. Visa Infinite Debit cards also provide the Travel Assistance Insurance service, which should be explicitly requested by the Client.

Types of credit cards

76.1. The Bank issues Credit cards and Platinum credit cards, as well as credit cards with special conditions DSK – Wizz Air, to an account in EUR and may be used for all transactions referred to in para. 72.1. and 72.2.

76.2. Up to 4 additional cards may be issued to one account, of which no more than 2 may be in the name of the main cardholder. Depending on the type of the main card, additional cards must be only of the type of the main card.

76.3. The Platinum credit cards are issued only to card holders with Premium plan or “DSK Private Banking” plan. It allows you to use additional services: **a)** Travel Assistance Insurance; **b)** Express replacement of the card in case of loss/theft abroad; **c)** Receipt of cash in case of loss/theft of the card abroad. For the additional services under (a) and (b), the Client shall pay a fee in accordance with the current Tariff of the Bank as of the date of provision of the service. The cards provide access to the lounge areas at the airports through the Lounge Key service.

77.1. When a Platinum card is reissued due to expiration, loss, or theft, if the client is not enrolled in a Premium or “DSK Private Banking” plan as of the reissuance date, the card will be issued as a standard card and access to the additional services mentioned in the previous para will be suspended.

77.2. If a client with an issued Standard credit card enters into a contract for a Premium plan or a “DSK Private Banking” plan, the card will be reissued as a Platinum card upon reissuance due to expiration, loss, or theft, or at the client's request.

78.

78.1. The **DSK-Wizz Air** credit card is issued to an account in EUR and is a joint card of the Bank and Wizz Air, which has the full functionality of the Credit card, upgraded with a Bonus Program specially developed by the Bank and Wizz Air.

By issuing the card, the Client is given the opportunity, under the terms of the Bonus Program, to collect points from payments made with the card. The terms of the Bonus Program are available on the Bank's website, the Cards Section.

78.2. The Bank is not a party to the relationship between the Client and the airline in relation to the services provided by Wizz Air and the application Wizz Discount Club program and is not responsible for any disputes arising between Wizz Air and the Client in this relation, nor for any changes in the terms of use, the type and amount of the discounts.

78.3. The Bank has the right to refuse the accumulation/redemption of points in case it is found that when using the card, the Client abuses the terms of the Bonus Program or uses the card for business purposes.

78.4. Upon termination of the credit card DSK-Wizz Air agreement, the Client's membership in the Wizz Discount Club program of Wizz Air is terminated, as well as the Client's right to collect and transfer points under the Bonus program, and any points not transferred shall be forfeited and deleted by the Bank.

78.5. Upon termination of the partnership between the Bank and Wizz Air, the card shall be reissued with the functionality of a Credit card (standard). The Client shall return all issued DSK-Wizz Air cards.

Additional Cards

79.1. At the request of the Client (Main Cardholder), the Bank shall issue additional cards to his/her account in his/her name or to a third party designated by him/her, insofar as additional cards may be issued to certain types of cards.

79.2. Additional debit cards can also be issued to minors with an identity document. Additional credit cards are issued only to adults.

79.3. The main cardholder assumes responsibility for all actions performed with the additional card and undertakes to inform the cardholder of the additional card with the rules for its use, as well as with the rights and obligations of the cardholder of a bank card stipulated in the Agreement and these General Terms and Conditions.

79.4. The card and the envelope with PIN can be obtained by both the main cardholder and the additional cardholder against presentation of an identity document. When the cardholder of the additional card is a minor, the additional card and the envelope with PIN shall be received by the main cardholder.

79.5. All fees and commissions for transactions performed with an additional card shall be at the expense of the main cardholder.

79.6. The cardholder of the additional card can use the full amount of the available balance.

80.1. The limits for additional cards can only be changed by the main cardholder.

80.2. The main cardholder, without the consent of the cardholder of the additional card, may request that the additional card be blocked.

81.1. The cardholder of an additional card has the right to request in respect of this card: **a)** blocking the card in case of loss or theft; **b)** temporarily blocking the card without giving a reason; **c)** to activate a card temporarily blocked by him/her or by the Client; **d)** reissuing the card in case of forgotten PIN, theft, loss, destruction or damage; **e)** registering/changing tools to receive/generate a 3-D password for payments over the Internet.

81.2. The additional card is automatically deactivated upon termination of the Agreement concluded with the main cardholder.

II. Electronic Channels

General provisions

82.1. The electronic channels provide the Client via the Internet with remote access to bank products used by him/her and services provided by the Bank, of which making inquiries and ordering payment transactions.

82.1.1. Electronic channels are Internet banking (such as, but not limited to: DSK Direct, DSK Online, etc., when such are provided by the Bank) as well as mobile applications (such as, but not limited to: DSK Smart, DSK Mobile, others when such are provided by the Bank).

82.2. Mobile applications are applications for smart devices that, given the type of access the Client has to the electronic channels (with limited or full functionality), make it possible for the Client to use the services specified for each of the applications. Mobile Applications are activated according to the procedure and method set out in the Manual and/or other materials published on the Bank's website.

83. The electronic channels are used only personally by the Client and he/she has no right to use them through third parties, except in the cases under para.88.1.

84.1. In the electronic channels, the account that the Client indicates in the first place in the Agreement is called the Master Account and must be a standard current account with full functionalities in EUR or USD, an account with a special debit card DSK Teen or a payment account with basic features in EUR.

84.2. For Clients - account holders with a special DSK Teen debit card, this account is mandatory.

85.1. The electronic channels may be accessed with full or limited functionality, as provided in these General Terms and Conditions.

85.2. Limited functionality access is for: **a)** Clients - holders of a payment account with basic features; **b)** Minor Clients – holders of an account with a special DSK Teen debit card; **c)** Termless saving accounts.

85.2.1. Clients who do not have an account under para. 84.1. but have a credit card and/or commodity credit may not make payment transactions through the electronic channels but may only receive information about the utilised loans.

85.2.2. Clients who do not have an account under para. 84.1, but are holders of a current account, which according to the account agreement is opened for the servicing of specific purposes and therefore has limited functionality, may not perform payment transactions through electronic banking, but may only receive information about the use of the account as per purpose, as well as about the utilized loan, if any.

85.3. The access to the electronic channels shall automatically change from limited to full functionality in the following cases: when the client concludes a contract for a current account with full functionality, in the event of a change of the type of account with a special DSK Teen debit card to a standard current account with full functionality; in the event that the account to serve specific purposes is transformed into a standard account with full functionality, as well as in the cases under para. 25.4.

85.3.1. When using DSK Online and/or DSK Mobile, the full functionality also includes the ability to make payments in favour of third parties and/or to accounts in other banks.

86. The Client shall determine or obtain from the Bank a username and password for logging into the electronic channels in a secure manner so that they are known only to the Client. Where the user IDs are provided by the Bank, the Customer must change his/her access password the first time he/she connects to the relevant electronic channel.

87.1. The Client can also enter mobile applications in a simplified way, for example, with a finger ID, a short PIN, etc.

87.2. In order to enable a simplified login, the Client must register by entering a username and password and selecting a simplified login method by re-entering a password as specified in the Manual, after which each subsequent identification in the application is done by using the simplified way he/she has chosen, equivalent to entering a username and password. The use of the simplified login method does not replace or change the username and password, and the Client may continue to use them by performing the actions provided in the Manual.

Transactions and limits for using electronic channels

87.3. In order to perform certain transactions through the DSK Direct Internet banking, the Client can make payments without restrictions in terms of the size of the operation, the number of transactions and the total value of the operations performed during a given period, with the exception of a limit for a one-time instant (Blink) transfer. The Client may manage the limits for transfers through this channel by choosing between a transactional limit and a total daily limit (24 hours).

87.4. The set limits under para. 87.3 above do not apply to the following types of transactions: transfers between own accounts; payment of periodic liabilities; payment of local taxes and fees; intra-bank periodic and intra-bank credit transfers with a future value date of execution; inter-bank periodic and one-off credit transfers in EUR with a future value date.

87.5. For transfers to accounts of third parties or to accounts outside DSK Bank through DSK Smart, there will be a total daily limit of the performed transactions in the amount of EUR 5,000/the currency equivalent of EUR 5,000.

87.6. The Client may manage the limits for transfers through DSK Online/DSK Mobile by choosing between a transactional limit and a total daily limit (24 hours). The total daily limit (the total amount of all transactions performed within 24 hours from all accounts accessible through the respective channel, excluding transfers between own accounts) shall be EUR 125,000/the currency equivalent. For transactions performed by account holders with a special DSK Teen debit card, the total daily limit shall be EUR 150/the currency equivalent.

Access to DSK Direct Internet banking by an authorized person

Using

88.1. At the request of the Client, DSK Direct Internet Banking, which the Client uses, may be used apart by the Client, also by another person expressly authorized by the Client for this purpose. A tripartite agreement shall be concluded between the Bank, the Client and the authorized person, an integral part of the agreement between the Bank and the Client for providing access to the electronic channels.

88.2. By concluding the agreement, the Client:

88.2.1. agrees that the authorised person will have access to the balance and transactions of his/her accounts accessible through internet banking, where the information constitutes bank secrecy.

88.2.2. assumes responsibility for all actions and/or omissions of the Authorised Person, including payment transactions, and undertakes to ensure that the Authorised Person complies with the terms and conditions for the use of Internet Banking, as well as with his/her obligations as a user of the electronic channel as set out in the Tripartite Agreement and these General Terms and Conditions.

88.3. By concluding the agreement, the Authorized Person:

88.3.1. gets the opportunity to use the Internet banking of the Client under the parameters specified in the tripartite agreement, consistent with the rights granted in the power of attorney. The access cannot be wider than the one provided for in para. 89.5. and 89.6. of these General Terms Conditions;

88.3.2. determines independently in a secure environment its own user name and password for the access, which only the authorized person knows;

88.3.3. undertakes to apply and comply with the requirements provided for in Chapter I REMOTE ACCESS TOOLS, Section I General provisions regarding the use and protection of remote access tools, personalized security tools and devices used to remotely access the Client's Internet Banking;

88.3.4. undertakes to comply with these General Terms and Conditions and in particular with: Chapter GENERAL PROVISIONS, Section III. General Rules for Establishing Identity, Concluding a Contract and Dealing with Persons Representing the Customer, Section IV. Communication between the Parties in relation to the conclusion and performance of the Contract, Chapter PAYMENT SERVICES, Chapter REMOTE ACCESS TO ACCOUNT, Section I. General, Chapter LIABILITY;

88.3.5. undertakes, upon reasonable suspicion of, or if the Client's Internet Banking Access and/or Personalised Security Tool has been lost, unlawfully taken, destroyed, damaged, tampered with or otherwise used in an unlawful manner, or if the Personalised Security Tool has come to the knowledge of others, to immediately notify the Bank, at any time of the day or night, and thereafter in writing. The Authorised Person shall also notify the Customer upon the occurrence of any of the circumstances described;

88.3.6. shall be entitled to request a temporary blocking of his/her access without giving any reason therefor and to notify the Bank of an unauthorised or inaccurately executed payment transaction.

88.4. The Bank shall not be liable in the event that, as a result of the Client's or the Authorised Person's failure to comply with their obligations under the preceding paragraphs, including the Client's and the Authorised Person's obligations under Chapter REMOTE ACCOUNT ACCESS TOOLS, Section I. General Provisions, the Client's DSK Direct Internet Banking may be used by unauthorized third parties.

88.5. Notwithstanding the rights granted in the Power of Attorney, the authorized person shall not be entitled to re-authorize third parties to use the access of the Client or his/her access in his/her capacity as a person authorized by the Client.

88.6. The authorized person has the right to independently change the method specified in the tripartite agreement for signing electronic payment orders for transfers to third party accounts with the Bank and/or to accounts with other banks. The right under the preceding sentence may be exercised only if the power of attorney and the tripartite agreement provide for the person to be able to perform payment transactions through Internet banking on behalf and for the account of the Client.

88.7. For the services used by the Client through the authorized person, the Client shall pay the fees and commissions due under the Tariff, effective as of the date of collecting the fees and commissions for the respective service, respectively – as of the date of the transaction/service in relation to which they are due.

88.8. The Client shall have the right, without the consent of the authorized person, to request that the authorized person's access be blocked.

88.9. The limits for the electronic channels used by the Client may be changed only by the Client. Authorized persons have no such right.

88.10. In addition to the grounds provided for in Chapter TERM and TERMINATION, the authorized person's access shall be automatically terminated upon termination of the agreement for access to the electronic channels concluded between the Bank and the Client, as well as when the Bank receives a notification in writing issued by the Client to withdraw the power of attorney.

Types of services

89.1. Through the DSK Direct Internet banking the Client has access to the following non-exhaustively listed services:

89.1.1. Information: a) reports on the availability and movements of used accounts, bank cards and transactions with them; b) monthly statements; information on used loans; c) reports on insurance accounts in POK DSK Rodina.

89.1.2. Payment: a) ordering intra-bank and inter-bank credit transfers, as well as transfers with an option to use a preferential agreed exchange rate; b) execution of utility payments; c) payment of fees to universities; d) payment of fines on slips and penal acts to the Traffic Police; e) payment of

electronic invoices issued by eFaktura; **f**) making a transfer for donation; **g**) making periodic transfers and transfers with a future value date of execution in EUR and currency; **h**) use of a Virtual Card; **i**) payment of taxes and fees.

89.1.3. Components and similar: **(a)** Virtual Term Deposit; **(b)** Virtual Component; **(c)** Pocket.

89.1.4. Investment: Investment: **(a)** submission of purchase and redemption orders for investment fund units; **(b)** reference to the current status of units held and their value; **(c)** completion of a test to assess the belonging to a target market of offered mutual funds; **(d)** receipt of confirmations of executed orders, quarterly and annual reports and statements of submitted purchase and redemption orders for mutual fund units.

89.1.5. Other: **(a)** request to use and concluding a contract for a credit product; **(b)** request, modify or refuse information services; **(c)** register/modify a device and mobile number for obtaining/generating a one-time 3-D password for a card; **(d)** concluding an Agreement and opening a current account and/or issuing a bank card; **(e)** adding/removing accounts; **(f)** requesting, deactivating and editing a consent for automatic payment of utility services; **(g)** managing the mobile applications referred to in the Electronic channels Section; **(h)** changing daily limits on a debit or credit card; **(i)** blocking a card and activating a DSK Direct card blocked in Internet banking; **(k)** activating/deactivating a secure login; **(l)** reissuing a card due to loss/theft/forgotten PIN; **(m)** changing the office where to receive a card or requesting that the card be delivered by courier.

89.2. Clients – holders of a payment account with basic features, use the services under para. 89.1.1., (a) and (b), para. 89.1.2., (a) and (g), para. 89.1.5., (g), (k) and (l).

89.3. Clients – account holders with a special DSK Teen debit card can use the services under para. 89.1.1. (a) and (b), para. 89.1.2. (a) and (h) in the part of intrabank transfer between their accounts, para. 89.1.3, para. 89.1.5. (b), (c) and (g).

89.4. Clients who have obtained access to the electronic channels through the website of DSK Bank (adult Clients who have concluded a current account agreement in euro or US dollars, hold an active bank card issued by the Bank and have provided a mobile phone number. The agreement for access to the electronic channel was signed by the Client using a personal electronic signature issued by the Bank, and the primary account is the account to which the bank card used to obtain access was issued), may use only the services under para. 89.1.1. (a), (b) and (c), para. 89.1.2. (a) and (g) in the part between their accounts, para. 89.1.5. (a), (b), (e) and (i).

89.5. Authorized persons under para. 88.1, who may not make transfers in the name and on behalf of the Client to third parties accounts in the Bank and/or to accounts with other banks, may use only the services under para. 89.1.1. (a) and (b), para. 89.1.5. (b), as well as under para. 89.1.5. (c) only in respect of the personalized security tools and devices for access to the Internet banking of the Client used personally by the authorized person.

89.6. Authorized persons under para. 88.1., who may make transfers on behalf and for the account of the Client to third parties accounts in the Bank and/or to accounts with other banks, may use, in addition to the services under para. 89.5, also those under para. 89.1.2. except for para. 89.1.2. (f), (h) and (i).

89.7. Customers who are holders of a Termless Savings Account may use the services under para. 89.1.1., (a) and (b), para. 89.1.2.(a) in the part concerning internal bank transfers between their accounts, as well as under para. 89.1.5, (e) and (g).

90.

90.1. Through the DSK Online Internet banking, the Client has access to the following non-exhaustively listed services:

90.1.1. Information: **a)** statements of account balances and movements on accounts used, bank cards, and transactions performed with them; **b)** information on loans used; **c)** bank card details; **d)** current utility bills;

90.1.2. Payment: **a)** ordering of intrabank and interbank credit transfers, including the option of using a preferential agreed exchange rate; **b)** payment of utility bills; **c)** execution of periodic transfers and transfers with a future value date;

90.1.3. Components and similar: **a)** virtual component; **b)** Pocket.

90.1.4. Other: **a)** submitting a request for use and concluding a contract for a credit product **b)** card activation; **c)** changing daily limits on a debit or credit card; **d)** blocking a card and activating a card blocked **e)** concluding a contract for a plan with special pricing conditions for the products and services included in it; **f)** applying for, deactivating, and editing data for the payment of utility bills; **g)** activation/deactivation of the Visa Click to Pay Service; **h)** reissuance of a bank card.

90.2. Customers who are holders of an account with a special DSK Teen debit card can use the following services in DSK Online Internet banking – para. 90.1.1, (a) and (c); para. 90.1.2, (a) in the part between own accounts with the Bank; para. 90.1.3, 90.1.4, (b), (d), (g) and (h).

Pocket

91.

91.1. The Client may keep money payable on demand (at any time) in a so-called pocket via DSK Mobile and DSK Online. The Client may create up to 10 pockets, which they can categorize by type, purpose, and name. Funds may be allocated to the pockets from the balance of the Client's current and savings accounts or from a saving component at the Bank exclusively via non-cash transfers. Funds in the pockets may not be used to perform payment transactions, except to be returned to the Client's current/savings account at the Bank or transferred electronically to another pocket. For Clients using an account with a special DSK Teen debit card, funds may be added to a pocket only from that account or a savings component, and the funds may be returned to the same account or transferred to another pocket.

91.2. When ordering/receiving amounts in a currency other than the currency of the pocket, as well as when returning to the pocket amounts from a transfer ordered in a currency other than the currency of the account, the amount of the transaction/returned transfer shall be converted in accordance with the terms of para. 18 of these General Terms and Conditions.

91.3. The pocket features mentioned in para. 91.1 are available exclusively in the DSK Mobile app and DSK Online internet banking. DSK Direct displays the accounts created in DSK Mobile to support the pockets, as well as their balances; however, transfers to and from the pockets via this channel are not possible.

91.4. The balance in the pockets earns interest in accordance with the current interest rates published in the Bank's Interest Rate Bulletin.

91.5. Every pocket is linked to an account, but rather a component of an account to which the Client has no access and cannot view. This account is reported to the Register of Bank Accounts and Safe Deposit Boxes maintained by the Bulgarian National Bank, and is subject to enforcement actions. In the event of a garnishment order, the Bank blocks and enforces the garnishment up to the amount of the debt from one, several, or all pockets.

Virtual Term Deposit

92.1. The virtual term deposit is a deposit part (component) of a standard current account with full functionality in EUR or USD, available through the Internet banking DSK Direct, opened in the currency of the current account for a period of 3, 6 or 12 months chosen by the client. Only one virtual term deposit can be opened for each current account in the respective currency and term.

92.2. The bank sets a minimum amount for opening a virtual deposit and announces it in the Interest Rate Bulletin.

92.3. The date of opening of the virtual deposit is considered to be the date on which the funds transferred by the Client have been received under the component, and the date of opening of a virtual deposit, the funds for opening which are transferred on a non-working day, is considered to be the first following working day.

92.4. The agreed term of a virtual term deposit is the time from the date of opening to the last day of the term (maturity). The term after the respective number of months expires on the same day of the month on which the deposit was opened. If the month in which the time limit expires does not have the same date, the time limit expires on its last day. When the end of the term is a non-working day, the deposit is payable on the first following working day.

92.5. The virtual term deposit is opened with an annual interest rate for the respective amount, term and currency, according to the current Interest Rate Bulletin of the Bank as of the date of opening, the deposit is remunerated on the basis of 360 interest per year and 30 interest per month. The closing day of the term deposit is not an interest day. The applicable annual interest rate on the Virtual Deposit is visible in the deposit details in Internet banking.

92.6. Upon expiry of the term of the virtual term deposit, it is automatically renewed if it is not closed on a maturity date by the Client or by the Bank. For the closure of the virtual term deposit by the Bank, it notifies the Client at least 1 month before the maturity in any of the ways specified in para. 7.3. of the General Terms and Conditions.

92.7. In the cases of renewal under para. 92.6., the standard interest rate applicable to the respective type of virtual term deposit and to the respective amount, according to the Interest Rate Bulletin, shall be applied.

92.8. Upon closing the virtual term deposit by the Bank, on the first business day following the maturity date, it transfers the balance of the deposit to the current account of which the deposit is a part.

- 92.9.** When opening a virtual term deposit, the Client indicates the method of payment of the accrued interest – by capitalization or by transfer to a current account, as the interest is capitalized, respectively – transferred to the current account on the first working day after the maturity date. The Client may not change and/or close the account to which the interest is transferred while the term deposit exists.
- 92.10.** To an open virtual term deposit, additional submission and partial withdrawal of amounts is not allowed.
- 92.11.** Reports on the movement of the virtual term deposit are available in the Internet banking DSK Direct, or the DSK Smart mobile application on the next working day.
- 92.12.** Funding and withdrawal operations are carried out only through the current account, cashless, and for each of these operations the Client has the opportunity to generate and print an operational note through the Internet banking DSK Direct.
- 92.13.** The client can close the virtual term deposit at any time during the term by ordering the transfer of the entire amount to the current account to which he is opened through the Internet banking DSK Direct.
- 92.14.** Interest is charged on the deposit amount from the date of opening/automatic renewal to the closing date in the amount of:
a) upon closing the deposit at maturity, interest is paid according to the agreed interest rate; **b)** upon closure of the deposit before the expiration of the agreed period, interest shall be paid at the interest rate applicable to early closure according to the Interest Rate Bulletin.
- 92.15.** When closing a deposit on the first day after maturity, no interest is charged for one day.
- 92.16.** When closing a virtual deposit, the component remains active and can be used again to form a new virtual term deposit of the same type, but with a new maturity, by transferring funds from the current account again. In these cases, the current interest rate applicable to the respective type of virtual term deposit and to the respective amount according to the Interest Rate Bulletin shall be applied to the new virtual term deposit. Until the date of opening of the deposit, determined according to para. 92.3., under the component, the interest rate applied on the virtual term deposit previously reported is visualized, but not applied.
- 92.17.** Upon termination of access to the electronic channels, the virtual deposit shall be closed and the balance thereon shall be transferred to the current account from which it was opened, and the corresponding interest shall be charged on it under para. 92.14.

Virtual card

- 93.1.** A virtual card (Virtual Visa/Virtual Visa Teen) is a bank card that is issued to a virtual component. With the virtual card, only payments for goods and/or services on the Internet and payment on physical POS can be made when adding the card in a digital wallet, up to the amount of the availability under the Virtual component. For transactions, limits set by the Bank shall apply, for which the conditions under para.73.1. apply.
- 93.2.** The issuance of a Virtual Card is requested through the DSK Mobile mobile application, to the Virtual component in EUR. The Bank issues a Virtual Visa Card, which does not have a physical carrier and is activated at the time of application. One Virtual Card may be issued to one Virtual Component, in the name of the account holder.
- 93.3.** Issued Virtual Cards on a physical carrier, including those of additional cardholders, the validity period of which has not expired, remain active until their expiration date or until reissue, for another reason. A new Virtual Card is reissued without a physical carrier, in the currency of the Virtual Component.
- 94.** Unless otherwise specified regarding a Virtual Card in these General Terms and Conditions, the rules contained in the Chapter REMOTE ACCESS INSTRUMENTS, Section General Provisions, and TYPES OF REMOTE ACCESS INSTRUMENTS Chapter, the Debit and Credit Cards Section shall apply to the issuance, use of the Virtual Card and the execution of payment transactions with it, the applicable security measures and liability.
- 95.** The virtual component is a payment account with limited functionality—transfers to and from it can only be ordered and executed through electronic channels and only to and from all of the customer's payment accounts, and payments can only be made using the virtual card. The balance on the virtual component does not bear interest.
- 96.** Unless otherwise specified in these General Terms and Conditions, the rules set out in these General Terms and Conditions for servicing payment accounts of natural persons and providing payment services on them shall apply to the execution of payment transactions from the virtual component.
- 97.** The virtual card shall be deactivated and the virtual component to which it is issued shall be closed: a) upon submission by the Customer of a request for deactivation of the Virtual Card; b) upon termination of access to the electronic channels.

Submission of orders for purchase/redemption of units of investment funds

- 98.1.** In order to place orders for purchase and/or redemption of units of investment funds through DSK Direct Internet Banking, the Client needs to have concluded an Agreement for trading units of investment funds distributed by the Bank.
- 98.2.** The Client shall have an active current account dedicated to the servicing of his/her transactions in units and available to be used through DSK Direct Internet Banking.
- 98.3.** When placing a purchase order, the Client shall ensure that there is sufficient cash in the current account referred to in para. 98.2. to cover the value of the order, including fees in accordance with the Bank's current Tariff.
- 98.4.** Upon execution of a redemption order, the Bank shall credit the account referred to in para. 98.2. with the redeemed amount.

Mobile applications

DSK MOBILE APP

- 99.1.** DSK Mobile is a mobile application that allows the Client to use the services to which he/she has access also through DSK Online Internet Banking, as well as the Blink P2P mobile number transfer service, requesting a Virtual card the service for adding a card to Google Pay/ Apple Wallet, etc. An up-to-date list of services in the application is maintained on the Bank's website in the section specially created for DSK Mobile.
- 99.2.** Customers holders of an account with a special DSK Teen debit card can use DSK Mobile to access the limited services available to them through DSK Online Internet banking, as well as the Blink P2P transfer service by mobile number, the service for adding a card to Google Pay/ Apple Wallet and the service to request issuing of a Virtual card.
- 99.3.** Through DSK Mobile, the Client may use the Blink P2P transfers by mobile phone number service (the Service), which is provided through the centralised Blink Mobile Lookup service of BORICA AD for linking an account IBAN to a mobile phone number. The Service enables the initiation and receipt of instant transfers in accordance with para. 52 to and from persons registered for the Service with the Bank or another payment service provider, as well as donations to designated beneficiaries accepting payments through the Service. The Client (payer) selects the payee either from the phone contacts of the device on which the mobile application is used or by entering only the mobile phone number where the payee is not included in the payer's phone contacts. The transfer order is automatically populated with the names registered by the payee, the name under which the payee is saved in the Client's (payer's) phone contacts, where applicable, and the mobile phone number. The Service is available to Clients who have a registered mobile phone number for the purposes of strong customer authentication and hold a current account in euro with the Bank (excluding credit card accounts, accounts opened for servicing consumer goods loans, termless savings accounts and accounts held by minors). Upon activation of the Service, the Client's primary current account, from/to which transfers will be initiated/received, shall be linked to the mobile phone number registered with the Bank for the purposes of strong customer authentication.
- 99.3.1.** Where the Client does not use any of the electronic signatures referred to in para. 61.5 and para. 61.6, the Client may only receive (but not initiate) transfers by mobile phone number.
- 99.3.2.** The Service may be used on the smart device on which the Client has activated DSK Mobile. To activate the Service, the Client must confirm their registration for the Service, which is carried out in the centralised Blink Mobile Lookup register of BORICA AD. The Client may use the Service through the applications of more than one payment service provider; however, for receiving transfers, the Client may register only one account IBAN with one provider. For initiating transfers, the Service is available from any current account in euro through the application of any payment service provider. In DSK Mobile, Clients may manage the Service through the "My Profile" menu, where they may choose to activate or deactivate the Service, activate the Service for both sending and receiving transfers, or activate the Service for initiating transfers only (in which case the Client must be registered with an account for receiving transfers at another bank). Clients may also select the current account into which transfers will be received if they hold more than one such account.
- 99.3.3.** By registering for the Service, the Client consents to receiving funds from transfers initiated to the account linked to their registered mobile phone number and authorises the Bank to credit such funds to the account registered for receiving Blink P2P transfers.

99.3.4. A change to the registered mobile phone number or payment account shall require a new registration or an update to the Client's registration for the Service. The Client shall immediately notify the Bank of any change to the mobile phone number used to register for the Service. Where the Client fails to notify the Bank of such change and, as a result, funds from transfers intended for persons other than the Client are credited to the Client's account, the Client hereby authorises the Bank to debit the amounts of such transfers from the account without further instruction.

99.3.5. The Client may discontinue the Service at any time through the mobile application. The Bank shall automatically deregister Clients whose accounts registered for the Service have been blocked or closed, as well as Clients who have neither initiated nor received a Blink P2P transfer for a period of 6 (six) months.

99.3.6. Transfers to Trusted Payees: A Trusted Payee is a user of the Service whom the Client initiating the transfer has designated as "trusted" and to whose account the Client has initiated at least one transfer using a signing method under para. 61.5 and para. 61.6. For transfers to Trusted Payees, the requirement to confirm each individual transfer using an electronic signature shall not apply. A Trusted Payee shall be removed from the Client's list either by the Client personally or automatically upon a change to the details provided by the Trusted Payee when activating the Service.

99.4. The Bank shall not apply strong customer authentication (SCA) of the payer under para. 61.4 when executing a transfer by mobile phone number in an amount of up to EUR 30 or when executing up to five consecutive transfers by mobile phone number.

PLANS WITH SPECIAL PRICING CONDITIONS

100.1. The Bank offers products and/or services on its own or in the plans with special pricing conditions (hereinafter referred to as plan) - jointly with its other products/services:

- a) Basic Plan;
- b) Plan For Salary;
- c) Unlimited plan;
- d) Plan For Pension - the product is designed for local and foreign natural persons who are over 60 years of age or who can provide a document for receiving a pension, or a document proving evidence for permanently reduced working capacity or degree of disability;
- e) Youth Plan - the product is designed for domestic and foreign individuals, between the ages of 18 and 24. After the Client reaches the age of 25, the terms of the Basic Plan apply, incl. and the service fee due for it.
- f) Premium Plan
- g) Plan "DSK Private Banking".

These General Terms and Conditions shall apply to agreements for the use of a plan including products and services subject to the provisions of these General Terms and Conditions.

100.2. Only if the Client enters at his/her request into agreements for all products and/or services included in a plan under para. 100.1, letters (a) to (f), the Bank shall apply to him/her special pricing conditions for the respective products/services as described in the plan agreement. For the products and services for which no special price conditions are provided in the plan agreement, the standard conditions for the respective product/service shall apply.

100.3. In order to use the "DSK Private Banking" Plan, the Client must also meet the following criteria both at the time of conclusion of the Agreement and throughout its term:

(a) The Client holds total assets in accounts with the Bank (deposits, savings and current accounts, unallocated gold held in an account, financial instruments, including units in mutual funds) amounting to at least EUR 250,000. At the time of conclusion of the Agreement, the Bank shall verify whether the Client meets this criterion. If the Client does not meet this criterion, the Client shall declare the existence of any of the circumstances referred to in letters (b) or (c) and undertakes to notify the Bank promptly of any changes to such circumstances.

or

(b) The Client is the spouse or an adult child of a Client who has concluded an agreement for the "DSK Private Banking" Plan and holds total assets in accounts with the Bank amounting to at least EUR 500,000, or EUR 750,000 where another family member also uses the Plan on the basis of this criterion.

(c) The Client is a prospective Client who undertakes to ensure that the assets held in their accounts with the Bank meet the requirements under letter (a) within six months of the conclusion of the Agreement.

100.4. The rights and obligations of the parties in relation to using each type of product/service included in a plan shall be regulated in the agreement for the respective product/service.

100.5. Special price conditions for the products and services included in a plan may not be used along with other special price conditions provided for the same products and services in other agreements concluded with the Bank, including agreements for using a plan of such products and services. In this respect, upon concluding an agreement for using a plan, the application of any special terms and conditions for the products and services included in the plan previously agreed between the parties or used by the Client on other grounds shall be cancelled.

100.6. Each plan is valid until 31 December of the current calendar year. Upon expiration of the agreement, it shall be automatically renewed until December 31 of each subsequent calendar year. In the case of automatic renewal of the Agreement, the special pricing terms of the plan applicable at the date of renewal shall apply, as well as the fees due under the Tariff of the Bank shall apply.

100.7. The Bank shall announce the current products/services that will be included in the plan for the next calendar year, the special price conditions for them, as well as the amount of fees payable for the use of the plan on its website: www.dskbank.bg, as well as in the Bank's offices, no later than by 01.11. of the respective calendar year. In case the Client does not accept the announced changes, he/she may terminate the plan without giving any reason before the effective date of the changes.

100.8. The Bank may unilaterally, prior to renewing the Agreement, and without notifying the Client, make changes to the terms and conditions of the plan that are more favourable to the Client, as well as changes that reproduce amendments/additions to regulations or new regulations. More favourable to the Client are, for example: supplementing the special price conditions of the products/services included in the plan or reducing the amount of fees payable for the plan.

LIABILITY

101.1. The Bank shall not be liable for the failure to execute or the inaccurate execution of a payment transaction in case of inaccurate IBAN or other unique identifier of the payee's account specified by the Client in the payment order.

101.2. In the event of failure to execute a payment transaction due to an invalid unique identifier, the Bank shall refund the amount to the Client's account on the following business day.

101.3. In the cases referred to in para. 101.1. and 101.2., the Bank shall make every effort to recover the amount of the payment transaction, for which the Client shall pay a fee in accordance with the Bank's Tariff on Fees and Commissions effective as of the date of refund.

102.1. The Client shall notify the Bank in writing of unauthorised or inaccurately executed payment transactions without undue delay upon becoming aware of them.

102.2. The Client is believed to have become aware of the unauthorized or inaccurately executed transaction by obtaining information about it in any of the ways provided in the Provision of information about and in relation to the used products and services Section of these General Terms and Conditions and at the latest by receiving the monthly statement under para. 10.1. or the information under para.12.1., but not later than 13 months from the date of debiting his/her account.

102.3. The Bank shall not be liable for unauthorized or inaccurately executed payment transactions under this section when it has not received notification under para. 102.1. within the stipulated deadlines.

103. In the event of an unauthorised payment transaction, except where there are reasonable grounds for suspecting fraud, the Bank shall refund the Client the value of the unauthorised payment transaction within the statutory time limits. Where necessary, the Bank shall restore the Client's account to the state in which it would have been had the unauthorised payment transaction not been executed.

104.1. Para. 103. shall not apply and the Client shall bear the losses related to all unauthorized transactions resulting from the use of a lost, stolen or illegally misappropriated remote access tool, up to the amount of EUR 50.

104.2. This para. 104.1. shall not apply where the loss, theft or misappropriation of the remote access tool could not have been established by the Client prior to the transaction, except where the Client acted fraudulently.

104.3. The Client shall bear all losses, irrespective of their amount, relating to unauthorised transactions if the Client has caused them by fraud or by failing to perform one or more of its obligations under the Agreement or these General Terms and Conditions either intentionally or through gross negligence.

104.4. Where the Bank does not require a thorough identification of the Client, the Client shall not suffer any loss except where the Client has acted fraudulently. Where the payee's payment service provider fails to accept the Client's thorough identification, that payment service provider shall reimburse the Bank for any material damage caused.

104.5. Following notification in accordance with para. 102.1. and 102.2., the Client shall not suffer any material damage arising from the unauthorised use of the Remote Access Tool, except where the Client has acted fraudulently.

105.1. The Bank shall be liable for a failed or inaccurately executed transaction when the payment order is submitted directly by the Client as the payer of the transaction, unless it proves that the payee's payment service provider has received the amount of the transaction within the execution terms. In such cases, the Bank shall promptly refund the amount of the transaction and, where applicable, restore the account to the state it would have been in had the incorrectly executed payment transaction not been made. At the Client's request, the Bank shall act with due diligence to follow up the payment transaction and notify the Client of the result without requiring the payer to pay any fees for doing so.

105.2. The Bank shall be liable for a failed or inaccurately executed transaction when the Client is the payee of a transaction for which the payment order has been submitted by the payer, if the Bank has received the amount of the payment transaction within the execution terms. In such cases, the Bank shall immediately credit the Client's account with the relevant amount.

105.3. Where the payment order is submitted by the Client as the recipient of the transaction, if the Bank has not accurately transmitted the order to the payer's payment service provider, it shall immediately transmit the relevant order to the payer's payment service provider.

105.4. The Bank shall be liable for a failed or inaccurately executed transaction when a payment order is submitted by the Client as the recipient of the transaction, if the account of the Bank is credited with the amount of the transaction, by immediately crediting the Client's account with the amount of the transaction. At the Client's request, the Bank shall act with due diligence to trace the payment transaction and notify the Client of the result.

105.5. The Bank shall be liable for a failed or inaccurately executed transaction where the Client is the payer of a transaction for which the payment order has been submitted by the payee, if the payee's payment service provider has transmitted the payee's order accurately but has not received the amount of the transaction within the execution time limits. In such cases, the Bank shall, without undue delay, restore the account to the state in which it would have been had the inaccurately executed payment transaction not been made.

106.1. The Bank shall be liable for the fees and commissions collected and the interest accrued as a result of failed or inaccurately executed payment transactions for which the Bank is liable under para. 103. and para. 105.1. to 105.5.

106.2. The Client shall also be entitled to compensation up to the full amount of the damages suffered by him/her under Bulgarian law.

107. The Client shall pay a fee according to the current Tariff in cases where it turns out that his/her notification under para. 102.1. proves to be unfounded.

108. The Client shall have the right to request the Bank to refund the entire amount of a payment transaction already executed and authorised, where the Client is the payer, if it was ordered by or through the payee (including in the case of bank card transactions ordered through or at the initiative of the payee), within 56 days from the date on which the Client's account was debited and the following conditions are met, proof of which shall be provided: **a)** the exact value of the payment transaction was not indicated at the time the authorisation was granted, and **b)** the value of the payment exceeds the value expected by the Client in view of the Client's previous expenses for similar transactions, the terms of the agreement for opening and servicing a current account, these General Terms and Conditions and other case-specific circumstances, whereas the Client may not invoke reasons related to a currency exchange when the reference exchange rate agreed with the Bank has been applied.

108.1. The Bank shall, within 10 business days of receipt of the request, refund the full amount of the payment transaction to the Client or refuse to refund it, indicating the grounds for refusal and the authorities before which the Client may file an objection if the Client does not accept the reasons for the refusal.

108.2. The Client will not be entitled to a refund under para. 108. where the Client has consented to the execution of the payment transaction directly to the Bank and the Bank or the payee has provided or made available to the Client information about the forthcoming payment transaction in an agreed manner at least 28 days before the date of execution of the payment transaction.

109.1. The Bank shall not be liable in the event of unjustified refusal of third parties to accept transactions ordered via a remote access tool or if a payment initiated by the Client via a remote access tool cannot be executed for technical, communication or other reasons beyond the Bank's control.

109.2. In the event of a Client disputing payment of utility bills made via a remote access tool, the Bank shall provide the Client with the necessary details of the payment, if any. The Bank shall not be liable in case of a wrongly indicated subscriber number when paying such bills.

109.3. The Bank is not a party to the relationship between the Client, merchants, or third parties, including utility providers, when making payment transactions through remote access instruments and is not responsible for the quality of goods and/or services offered by the merchant or third parties, nor for any disputes arising between the merchant/third parties and the Client in this regard.

110. The Bank shall not be liable if a notification made by a third party under para. 63.1. (a) of the destruction, loss, theft, forgery or other unauthorised use of a remote access instrument is false, and the Bank has taken the necessary measures to protect the Client's rights by refusing to approve transactions with that tool.

111.1. Instructions received by the Bank through electronic channels shall always be deemed to be validly signed written statements of the Client, and the Bank shall not be liable for any damages or loss of profits arising therefrom.

111.2. The Client shall be responsible for and bound by all actions performed on its behalf after obtaining access to the services provided through the electronic channels made with an electronic signature under para. 61.6. and para. 61.7.

111.3. The Bank shall not be liable for any consequences arising from a wrong or incorrectly submitted order.

111.4. The Bank shall not be liable for damages and lost profits arising from the use of electronic channels due to circumstances beyond its control, including but not limited to inaccuracies or errors in the transmission of information by the Client, technical problems/malfunctions in the Client's equipment or software, or in case of force majeure.

111.5. The Bank shall not be liable in the event that the Client does not have the necessary licenses to use the other software products required to operate the electronic channels. This also includes cases where the Client uses unlicensed software, as this creates a prerequisite for his/her computer or other equipment to become infected with a malicious code.

112.1. The Client is responsible for all obligations arising from using remote access tools and is responsible for all damages caused by their improper use.

112.2. In case of non-fulfilment of his/her obligations to the Bank in relation to the use of remote access tools, the Client may not make objections based on its relations with third parties.

113. The liability provided for in this Section shall not be incurred in the case of extraordinary and unforeseen circumstances beyond the control of the party claiming the existence of such circumstances, the consequences of which would have inevitably occurred despite the efforts made to prevent them, nor in cases where the Bank has acted in fulfilment of a statutory obligation under the Bulgarian or European Union law.

GUARANTEE BY THE DEPOSIT GUARANTEE FUND

114. Within the meaning of the Law on Bank Deposit Guarantee (LBDG), the Customer's accounts in euros and foreign currency are guaranteed under the terms and conditions of the LBDG by the Bulgarian Deposit Insurance Fund (the Fund). The Fund guarantees full repayment of the amounts of deposits held by one person in one bank, regardless of their number and size, up to a total amount of EUR 100,000.

115. The following deposits are guaranteed up to EUR 125,000 for a period of three months from the moment the amount is credited to the depositor's account or from the moment the depositor acquires the right to dispose of the deposit amount:

- deposits of natural persons arising from transactions in real estate for residential purposes;
- deposits of natural persons arising from payments made in connection with the conclusion or termination of a marriage, the termination of an employment or service relationship, disability, or death;
- deposits arising from insurance or social security payments or from the payment of compensation for damages resulting from crimes or from a revoked sentence.

116. No guarantee is provided for deposits arising or related to transactions or actions constituting money laundering within the meaning of Art. 2 of the Measures against Money Laundering Act or Terrorist Financing within the meaning of the Measures against Terrorism Act, confirmed by an enforceable court sentence. Deposits whose holder has not been identified pursuant to Art. 3 of the MAMLA, as well as on which there have been no transactions at the depositor's instruction within the last 24 months preceding the date of issue of the act under Art. 20, para. 1 of the LBDG and the balance on each of them is less than EUR 10.

117. The Bank shall provide the Client with information on the deposit guarantee in the form of a Newsletter prior to entering into the agreement. After the conclusion of the agreement, the Bank will inform the Client about the conditions for guaranteeing the deposit by maintaining a Newsletter on its website (www.dskbank.bg). Upon request, the Newsletter can also be provided on paper at an office of the Bank.

AMENDMENTS TO THE GENERAL TERMS AND CONDITIONS, THE TARIFF AND THE INTEREST RATE BULLETIN

118.1. The Bank shall notify the Client of any planned changes to the General Terms and Conditions, the Tariff and the Interest Bulletin, including changes to the payment services provided, at least two months prior to the date on which they come into effect, by means of publications, available in the offices and on the Bank's website. Within the same period, the Bank shall notify the client of the publication and of the forthcoming changes by means of individual messages in accordance with the procedure of Article 7.3., first sentence. The Client may obtain, upon request, the planned changes to the General Terms and Conditions in paper form at an office of the Bank.

118.2. After making the changes under para. 118.1, the Bank shall discontinue offering the services on the terms and conditions effective prior to the change.

118.3. If the Client does not accept the changes of which the Client has been notified, the Client shall be entitled to withdraw from the contract in writing, without giving any reason and without compensation or penalty, before the effective date of the changes. The Contract shall be deemed terminated on the day of receipt of a statement to that effect from the Client or any other statement indicating disagreement with the amended terms.

118.4. The Client shall be deemed to have accepted the changes if the Client has not made a statement under para. 118.3. within the stipulated deadlines.

118.5. Where the Bank expands the scope of the services, the Client shall be deemed to have consented thereto when, if necessary, the Client requests the service at an office of the Bank or through technical means of communication, as well as when using the new service for the first time if it is provided by the Bank without a request. In these cases, the Client shall not be entitled to withdraw from the contract under para. 118.3.

118.6. The Bank shall not notify the Client of changes representing an extension of the scope of services provided, changes that are more favourable to the Client, as well as of changes that reproduce amendments/additions to regulations or new regulations.

119. Changes to the terms of use of plans with special pricing conditions of products and services of the Bank shall be made as provided for in the relevant section of these General Terms and Conditions.

ACCOUNT TRANSFER

120. The Bank provides the Customer with a service for transferring a payment account or termless savings account, acting as either the transferring or receiving payment service provider. Information about the service is available at the Bank's offices and on its website (www.dskbank.bg). Upon request, the Bank shall provide the information to the Customer on paper at a Bank office.

TERM AND TERMINATION

121. Each of the agreements to which these General Terms and Conditions apply shall be deemed to have been entered into and shall come into force upon signature by the Client and an authorised officer of the Bank. The Agreement shall be valid until terminated in any of the ways provided for in these General Terms and Conditions.

122. The Agreement shall be concluded for an indefinite period, except for:

- a) the DSK Pulse Donation Account Agreement, the term of which shall be determined in accordance with para. 23.2.;
- b) an Agreement for issuance and servicing of a bank card, the term of which coincides with the validity period of the card, and unless otherwise provided for in these General Terms and Conditions for the respective type of card, upon expiry of the validity period of the card, a new card shall be issued and the validity of the Agreement shall be automatically renewed for a new period equal to the validity period of the new card. In the same way, when the card is reissued within the validity period, the validity of the agreement will be extended;
- c) agreement to use a plan with special pricing conditions of the Bank, the term of which is 31.12. of current calendar year.

123. Except as provided in para. 127.4.1. (a), para. 127.6.1. (a) and para. 127.9. (b), the termination of only one of the agreements referred to in Chapter GENERAL PROVISIONS shall not result in the termination of the remaining agreements.

123.1. The framework agreement for the provision of payment services shall be terminated with the termination of all related product and service agreements as of the termination date of the last product/service agreement.

123.2. With the termination of the framework contract, all contract related to it for the use of products and services are considered terminated.

124. Any agreement may be terminated:

- a) By a unilateral written request to terminate the Agreement by the Client without stating a reason for doing so, incl. when he/she does not accept changes in the General Terms and Conditions and the conditions for use of the plan under para. 100.7. Under a credit card issuance and servicing agreement, the request, when not related to non-acceptance of changes to the General Terms and Conditions, shall be made with 1 month's written notice by the Client. The termination shall take effect as follows: **1)** from the submission day of the request - for the Agreement for opening and servicing a current account, the Agreement for issuing and servicing a debit card and the Agreement for using a plan with special pricing conditions; **2)** within two business days of receipt of the request - for the Agreement for granting access to DSK Bank's electronic channels; **3)** upon expiry of the notice period - for the Agreement for issuing and servicing a credit card, whereby the termination shall take effect for the part of the Agreement related to the card as a payment instrument.
- b) By a unilateral two-month written notice from the Bank without giving a reason, except for the Agreement for the DSK Pulse donation account.
- c) By unilateral written notice from the insolvency trustee, where insolvency proceedings have been initiated against the Client.

125.1. Either party may terminate the Agreement unilaterally without notice in the event of the other Party's failure to perform the Agreement and observe these General Terms and Conditions.

125.2. The Bank shall have the right to terminate unilaterally and without notice any or all agreements with the Client when it is notified that insolvency proceedings have been initiated against the Client, or when it is notified or there is reasonable doubt that an account and/or a remote access tool have been used for activities related to virtual currencies, as well as for illegal purposes, incl. money laundering, as well as in cases of imposed sanctions against the Client under para. 40.1 and para. 40.2.

125.3. The Bank shall have the right to terminate unilaterally, without notice, and with immediate effect any or all agreements with the Client if: The Client is subject to economic, financial, or trade laws, regulations, orders, or other restrictive measures or sanctions (hereinafter referred to as "Sanctions") imposed, enacted, applied, or administered by, or is specifically listed in a publicly available list of the United Nations Security Council, the Council of the European Union, the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, the U.S. Department of State, the Bureau of Industry and Security (BIS) of the U.S. Department of Commerce, the Office of Foreign Sanctions Implementation (OFSI) of the United Kingdom's HM Treasury, or any other authority with jurisdiction over OTP Bank Plc or the Customer (collectively, the "Sanctions Authorities"), or the Bank has reasonable grounds to suspect that any transaction or activity conducted by the Client involving DSK Bank, directly or indirectly, violates or may violate the Sanctions.

125.4. The Bank has the right to terminate unilaterally and without notice any or all contracts with the Client in case there is an enforceable verdict against the Client by a competent Bulgarian court for a crime under Section IV of Chapter V of the Criminal Code, as well as in the case of an enforceable sentence for a similar crime pronounced by a court in a Member State.

126. Except as provided in the preceding paragraphs, the Payment account with basic features Agreement may not be terminated on the grounds of para. 124 (b), and the termination on the grounds of para. 125.1., by the Bank shall be affected upon two months' notice.

127. In addition to the general grounds for termination specified in the preceding paragraphs or elsewhere in the General Terms and Conditions, the Agreements shall be terminated on any of the following special grounds for the respective type of Agreement:

127.1. A current account agreement shall be terminated:

- a) Upon submission of a request for transfer of a current account by the Client. The termination shall take effect from the date specified in the request for transfer if the statutory prerequisites for the transfer are present.
- b) If the Bank is notified that the Client and his spouse by virtue of a marriage agreement have agreed a joint disposition with a current account. Termination shall take effect on the date of receipt of the notification.
- c) Upon deactivation of the account in accordance with the procedure and within the deadlines under para. 26.6.
- d) Unilaterally, without any notice by the Bank, when there is no balance on a current account, a seizure has been imposed and there have been no receipts for a period of 6 months from the date of imposing the seizure, except for: DSK Pulse Donation Account; Account on which interest is automatically paid on a term deposit; Account from which an obligation under a credit product agreement is repaid and Account with an agreed credit

limit (credit and commodity card, overdraft credit); Master Transactions Account. Termination is effective from the month following the expiry of the 6-month period with no receipts and seizure on the account.

e) Unilaterally, without the need for notification from the Bank, if no funds are deposited into a newly opened account without an issued bank card within 90 days of its opening. This does not apply to the following agreements: "DSK Pulse" donation account; an account to which interest on a term deposit is automatically paid; An account used to repay an obligation under a credit product agreement; and an account with an authorized credit limit (credit and store card, overdraft facility); payment account with basic features. Termination takes effect from the month following the expiration of the 90-day period without deposits.

f) Without notice by either party – upon fulfilment of the purpose for which the Agreement was concluded. For the avoidance of doubt, the provisions of the Agreement and these General Terms and Conditions shall continue to apply until the Client withdraws or otherwise disposes of the funds in the account, if any.

127.2. A payment account with basic features agreement shall be terminated:

a) On the grounds, subject to the terms and conditions set out in para. 127.1. (a)-(c), provided that if the account is deactivated in accordance with the terms and conditions of para. 26.6., termination shall be affected by giving two months' notice.

b) Unilaterally by the Bank - when upon opening the account the Client has provided incorrect information – in the event that the provision of the correct information would result in the Bank refusing to open the Account - without notice.

c) Unilaterally by the Bank - when the Client no longer legally resides in the territory of the European Union – with two months' notice.

d) Unilaterally by the Bank - when after the agreement date the Client has opened in a bank more than one payment account, different than payment account with basic features that enables him to use the payment services under para. 30– with two months' notice.

127.3. A termless saving account agreement shall be terminated:

a) at the request of the account holder:

- on the day of submission of a written request for closure of the account upon termination of the agreement for an account for which a savings book has been issued (and it has not been invalidated, as provided for in the Agreement) - after its submission;

- in the cases under para. 124, (a).

b) by the Bank:

- with two months' written pre-notice;

- without pre-notice - in case of non-performance by the account holder of the termless saving account agreement or the current General Terms and Conditions, which are an integral part of the agreement, or when the account holder has intentionally used the account for illegal purposes.

c) Unilaterally, without the need for notification by the Bank, when, including accounts subject to a garnishment order, there are no funds and no interest accrued on the account for more than 60 consecutive days and no interest is received on the account from a term deposit;

d) The contract for a termless saving account shall be terminated upon submission of a request by the account holder for its transfer. The termination shall take effect from the date specified in the transfer request, provided that the statutory conditions for the transfer are met.

e) Unilaterally, without the need for notification from the Bank, if no funds are deposited into a newly opened account within 60 days of its opening. The termination takes effect in the month following the expiration of the 60-day period without any deposits.

127.4. Agreement for issuance and servicing of a debit card shall be terminated:

127.4.1. Immediately, without notice by either party:

a) In case of closing the current account to which the card is issued – from the moment of closing the account.

b) Upon expiry of the period during which the card is kept in the Bank's office after being reissued under para. 67.2. - upon expiration of the term.

127.4.2. In the event of death or incapacity of the Client - from the day of receipt and filing with the Bank of a written notification from the heirs, respectively from the appointed guardians or trustees, as well as after receiving information from the NSSI.

127.4.3. The Bank shall have the right to unilaterally terminate the Agreement under para. 127.4., in case the Client has not made any transactions with the Card for a period of 12 months – when the Client receives a termination notice from the Bank.

127.5. The Credit Card Issuance and Servicing Agreement, in the part thereof relating to the issuance and servicing of the card as a payment instrument, shall be terminated unilaterally by the Bank:

127.5.1. Upon expiry of the period during which the card is kept at an office of the Bank when newly issued or when reissued. In case no credit limit has been drawn on an issued card, it shall be terminated upon the expiry of six months from the date of issue/reissue of the card.

127.5.2. In the event of death or incapacity of the Client - from the date of receipt and filing with the Bank of a written notification from the heirs, respectively from the appointed guardians or trustees, as well as receiving information from the NSSI.

127.5.3. In other cases, provided for by law.

127.6. An Agreement for access to electronic channels shall be terminated:

127.6.1. Immediately, without notice by either party:

a) Upon deactivation (except for the Basic Transactions Account), upon closing the Master Account, and also the Client's last current account - from the time of deactivation/closing the account.

b) In the event of death or incapacity of the Client - from the date of receipt and filing with the Bank of a written notification from the heirs, respectively from the appointed guardians or trustees.

127.6.2. The Bank shall have the right to unilaterally terminate the Electronic Channels Access Agreement where the Client has failed to make an initial identification in the Electronic Channels within 6 months of being granted access - when the Client receives a termination notice from the Bank.

127.7. An agreement for access to Internet banking by an authorized person shall be terminated:

a) at the express written request of the Client or the Authorised Person - on the day of signing the agreement between the parties;

b) in the event of incapacity of the authorized person - from the day of receipt and filing with the Bank of a written notice from the Client, the heirs, respectively the appointed guardians and trustee.

127.8. The Bank shall have the right to unilaterally terminate the Agreement under para. 127.7. where the Authorised Person **has not made** an initial identification in the electronic channel within 6 months of **being granted access** – when the Client and the Authorised Person receive a termination notification from the Bank.

127.9. An Agreement for using a plan with special pricing conditions for products and services shall be terminated:

a) If the plan is no longer offered, for which the Bank shall send a written notice to the Client.

b) Upon termination of any of the agreements for the products/services included in the Plans under para. 100.1 letters (a) – (f) - from the date of termination of the Product/Service Agreement.

c) In the event that for 2 (two) consecutive months the Client does not provide funds for payment of the monthly fee for the using of the plans under para. 100.1. from (a) to (e) the termination shall take effect from the date of occurrence of this circumstance.

d) In case the Client does not provide funds for payment of the monthly fee for the use of a plan under para. 100.1. (f) and (g) for 3 (three) consecutive months, and the termination takes effect from the date of occurrence of this circumstance.

e) The agreement for the "DSK Private Banking" Plan shall also be terminated if the Bank establishes that the Client has failed to meet any of the eligibility criteria for the Plan under para. 100.3 for 6 (six) consecutive months. In such case, the Bank shall have the right to terminate the Agreement immediately, without prior notice.

127.9.1. The termination of an agreement for the use of a plan does not lead to the termination of the agreements for the products/services included in the plan, but as of the date of termination of the Agreement, the Bank shall no longer apply any special terms and conditions for the products/services included in the plan, and the Bank's standard terms and conditions for the relevant product/service, including applicable fees, in effect as of the date of termination shall apply. The Client can no longer enjoy the special conditions.

127.9.2. If the Bank discontinues offering a plan and the parties have not entered into a new agreement providing for special pricing conditions, the Bank shall notify the Client of the conditions that will apply to the Client in accordance with para. 119.

127.10. With termination of:

a) the **Current Account Agreement and Termless Saving Account Agreement**, the account shall be closed. In the event that there is a balance on the account, the Bank shall not charge interest on the balance until the Client has disposed of it.

b) the **Debit Card Agreement**, the Client's right to use the Card and any additional cards shall be terminated, the cards shall be deactivated and can no longer be used, incl. via mobile applications in which they are registered. The Client or his/her heirs, in the event of the Client's death, shall return the cards issued based on any of the agreements to which these General Terms and Conditions apply. If a monthly fee applies for the servicing

of the Card, upon termination of the Agreement it shall be charged at an amount proportional to the number of days in the month up to the termination date.

c) the **Credit Card Agreement** terminates the Client's right to use the card and any additional cards. The Client (or his/her heirs, in case of death of the Client) shall return the cards which shall be destroyed; the cards shall be deactivated and can no longer be used, incl. through mobile applications in which they are registered. In case of termination initiated by the Client, the right to use the card and any additional cards terminates on the submission date of the request for termination respectively of the objection under para. 118.3.

d) the **Electronic Channels Access Agreement**, the Client's right to use the Electronic Channels shall terminate and the pockets are closed.

e) **Any of the agreements** subject to these General Terms and Conditions, all receivables of the Bank under the Agreement, if any, shall become due. Under credit card agreements, the consequences relating to the credit limit granted are set out in the Credit Card Agreement itself.

127.11. The Client shall be liable for all transactions performed prior to terminating the Agreement, the related payables, including those that were not posted upon the occurrence of the relevant termination grounds, as well as for any other liabilities related to the use and servicing of the Account, the Remote Access Tools and the Plan prior to terminating the Agreement.

COMPLAINTS, DISPUTES, LEGAL REMEDIES

128.1. The Bank shall consider any objections and disputes raised by the Client or a person authorized by him/her in relation to the provision of payment services and shall notify him/her of its decision within 15 working days of their submission. If the Bank does not make a decision within the specified period or its decision does not satisfy the Client, the Client may refer the dispute for consideration by the Conciliation Commission for Payment Disputes established to the Consumer Protection Commission. The Commission has been recognized as an Alternative Dispute Resolution body meeting the requirements set out in the Consumer Protection Act. Sofia 1000, 1 Vrabcha Str.; Tel. +359 (02) 933 05 65; Website www.kzp.bg; E-mail: adr.payment@kzp.bg

128.2. Applicable to the Agreement and these General Terms and Conditions is the relevant Bulgarian banking and general legislation. Disputes concerning the interpretation and application thereof shall be resolved in full by the competent Bulgarian court.

TRANSITIONAL AND FINAL PROVISIONS

130. These General Terms and Conditions shall also apply to current accounts, termless saving accounts, debit cards, credit cards and plans with special pricing conditions, the agreements of which expressly provide for the application of these General Terms and Conditions thereto as well as to suspended current accounts, termless saving accounts, debit cards, credit cards and packages.

130.1. The suspended current accounts, termless saving accounts, debit cards, credit cards and packages are detailed in Appendix No. 1 and Appendix 2, which, given its content, is not provided upon conclusion of a new agreement falling within the scope of these General Terms and Conditions. The current appendixes are available on the Bank's website: www.dskbank.bg, and in every branch of the Bank. Upon request, Appendix No. 1 and Appendix No. 2 may also be provided on paper.

131. With effect from 01.10.2022. DSK Bank shall discontinue offering the QES (Qualified Electronic Signature) as a personalised security tool. The para. of these General Terms and Conditions relating to the QES as a personalised security tool shall continue to apply to Electronic Channel Access Agreements concluded before 01.10.2022.

132. As of 29.01.2024, DSK Bank suspends the servicing of issued savings books under contracts for termless saving accounts, following the conclusion of an additional agreement between the parties to the contract and the invalidation of the savings book.

For "DSK Bank" AD:

Suspended current accounts, debit cards, credit cards, packages and electronic channels, to which General Terms and Conditions for the provision of payment services from 01.01.2027 apply

1. Suspended current accounts are:

1.1. Current account of farmers

1.1.1. A farmers' account shall be opened in EUR for adults registered as farmers for the purpose of receiving European funds.

1.1.2. The Client may use all types of payment services specified in these General Terms and Conditions for the account of farmers. Bank cards may be issued on the account and services may be provided through the electronic channels, for which separate agreements shall be signed. No overdraft facility shall be granted on the Account.

1.1.3. Interest shall accrue daily on amounts in the farmers' account and shall be capitalised at the end of the year or on closing the account.

1.2. Family Joint Account (agreements concluded with Expressbank AD before the date of merger with DSK Bank)

1.2.1. A joint account is an account that has two holders who are married. By way of exception, the Bank may permit non-spouses to be joint account holders.

1.2.2. Each of the holders shall have the right to freely dispose (deposit, withdraw, order transfers, etc.) of all amounts on the joint account without closing it. The Bank shall not be liable for the relations between the holders on the occasion of and in relation to the disposal of amounts in the account made by any of them in the manner agreed in these General Terms and Conditions. If the orders given by one of the holders contradict or are incompatible with an order given by the other holder, the Bank may refuse to execute the orders until the conflict is resolved. A proxy, authorized by both holders, may dispose of the account.

1.2.3. The joint account may be credited with cash or non-cash amounts in the name of both holders or in the name of each of them. Once the amounts have been credited to the account, they shall be disposed of in the manner set out above, irrespective of whose name they have been deposited or transferred to.

1.2.4. Holders may terminate the joint account agreement only by acting jointly. One of the holders may be authorised to do so by the other holder, and a third person may be authorised by both holders.

1.2.5. Withdrawal of one of the account holders is not allowed.

1.2.6. In the case of enforcement directed to the account according to the procedure established by law, the Bank shall enforce the seizures received on the account with the entire balance on the account, regardless of which one of the two account holders is liable for the enforcement, unless the seizure expressly states otherwise.

1.2.7. In the event of death of any Account Holder, the Account balance shall be paid to the surviving Account Holder and to the heirs of the deceased in accordance with applicable law.

1.3. Children's account (agreements concluded with Expressbank AD before the merger with DSK Bank)

1.3.1. A child's account is a current account with a holder who has not reached the age of 18.

1.3.2. The Client may use all types of payment services specified in these General Terms and Conditions. No overdraft facility can be provided to the account, no bank cards shall be issued and no services shall be provided through electronic channels.

1.3.3. When a holder of a child current account reaches the age of majority, the account shall be transformed into a standard current account in the name of the holder without changing its number. The balance in the transformed account shall bear interest at the annual interest rate applicable to a standard current account in the relevant currency, in accordance with the Bank's Interest Rate Bulletin. For the transformed account, the Customer shall pay the fees and commissions provided for a standard current account in accordance with the effective Bank's Tariff.

1.4. Current account with differentiated interest rate

1.4.1. A current account with differentiated interest may be opened in EUR to each adult resident or foreign person.

1.4.2. The Client may use any type of payment services specified in these General Terms and Conditions.

1.4.3. Interest on the amounts in the account shall be charged daily and shall be capitalized at the end of each calendar month or when the account is closed.

1.4.4. The bank sets a minimum interest balance. When the balance on the account is below the minimum interest balance, no interest is charged on it.

1.5. Account with a special debit card "DSK Max"

1.5.1. The account with a special DSK Max debit card is intended for adults from 18 to 24 years of age. The account may be used for all types of payment services specified in these General Terms and Conditions. An overdraft facility may be made available, a DSK Max bank card bearing the Visa Debit logo may be issued and services may be provided through the electronic channels as set out in these General Terms and Conditions.

1.6. When the account holder with a special DSK Max debit card reaches the age of 24, the terms of the Basic plan apply, incl. the monthly fee for servicing the plan, and the card is serviced and reissued under the conditions for a standard Visa Debit card.

2. Suspended shall be the following bank cards:

2.1. Visa Infinite debit cards (agreements concluded with Expressbank AD before the merger with DSK Bank)

2.1.1. Visa Infinite debit cards issued until the date of entry into force of these General Terms and Conditions shall continue to be serviced in accordance with these General Terms and Conditions, such as:

2.1.1.1. The cards can be used to perform all the transactions referred to in para. 72.1. and para. 72.2. of the General Terms and Conditions.

2.1.1.2. Contactless transactions can be performed with the cards.

2.1.1.3. The Cards provide the Client with additional services - access to airport lounges through the Lounge Key service.

2.2. DSK MaxiCard Credit Cards

2.2.1. DSK MaxiCard credit cards issued before the date of entry into force of these General Terms and Conditions shall continue to be serviced in accordance with these General Terms and Conditions.

2.2.2. The standard DSK MaxiCard credit cards are issued on an account opened in EUR and can be used to perform all the transactions referred to in para. 72.1. and 72.2. of the General Terms and Conditions.

2.2.3. Up to 4 additional DSK MaxiCard cards may be issued to one account, of which no more than 2 can be in the name of the main cardholder.

2.3. DSK Maks Debit Cards

2.3.1. DSK Max debit cards issued before the date of entry into force of these General Terms and Conditions continue to be serviced in accordance with the current General Terms and Conditions.

2.4. Credit cards Visa Gold; Mastercard Gold; Mastercard Platinum; Mastercard Platinum-Private Banking; Visa Infinite; Maxi Go; Maxi Go Credit; Mastercard Galaxy; Visa Galaxy

2.4.1. Credit cards Visa Gold; MasterCard Gold; Mastercard Platinum; Mastercard Platinum-Private Banking; Visa Infinite; Maxi Go; Maxi Go Credit; Mastercard Galaxy, Visa Galaxy, including those reissued under para. 2.4.2, issued before the date of entry into force of these General Terms and Conditions are serviced in accordance with the current General Terms and Conditions and all operations specified in para. 72.1 and para. 72.2 of these General Terms and Conditions can be performed with them.

2.4.2. When reissued, the following cards—Mastercard Galaxy, Visa Galaxy, Visa Gold, Mastercard Gold, Mastercard Platinum, Mastercard Platinum-Private Banking, and Visa Infinite—are issued as a Standard credit Card or a Platinum credit card, depending on whether or not a plan with special pricing conditions is in place, in accordance with para. 76.1 of these General Terms and Conditions.

2.5. Debit cards Visa Space

2.5.1. Debit cards Visa Space issued before the entry into force of these General Terms and Conditions continue to be serviced in accordance with these General Terms and Conditions and may be used to perform all operations specified in para. 72.1 and para. 72.2 of the General Terms and Conditions.

2.6. Credit card DSK Shopping

2.6.1. DSK Shopping is a credit card issued against a euro-denominated account, and only one card can be issued per account.

2.6.2. DSK Shopping credit cards issued prior to the effective date of these General Terms and Conditions will continue to be serviced in accordance with these General Terms and Conditions.

2.6.3. If, prior to the effective date of these General Terms and Conditions, the cards have been used to perform standard card transactions and for purchases beyond the granted credit limit—upon reissuance due to expiration, loss, or theft, or at the customer's request—they shall be issued and serviced as credit cards in accordance with para. 76.1 of these General Terms and Conditions.

3. Withdrawn are the following packages:

3.1. START PACKAGE (agreements concluded with Expressbank AD before the merger into DSK Bank), which include the following services: current account in EUR; bank card; and electronic channels.

3.1.1. The special pricing conditions included in the START PACKAGE are: no monthly fee for maintenance and administration of the current account included in the package and no monthly fee for the bank card included in the package.

3.2. Youth package, which includes the following services: current account in EUR, debit "Youth Card", Electronic channels DSK Direct/DSK Smart.

3.2.1. Special pricing conditions included in the Youth Package: no monthly fee for maintenance and operational servicing of a current account included in the package and no issuance fee and annual fee for the bank card included in the package, no fee for transfer in EUR to a mobile number - Blink P2P - unlimited number.

3.2.2. The contract for the use of the Youth Package shall be terminated upon reaching the maximum permitted age for using the debit "Youth Card" – 30 years – and the termination shall occur on the date of reaching the age.

3.3. DSK Academy package, which includes the following services: current account in EUR, debit card DSK-ISIC, Electronic channels DSK Direct/DSK Smart, additional card in EUR Debit MasterCard or Visa Debit (optional).

3.3.1. Special price conditions included in the DSK Academy package: no monthly fee for maintenance and operational servicing of the current account included in the package; no issuance fee and annual fee for the DSK-ISIC bank card included in the package; no fee for issuance and re-issuance upon expiry of the additional Debit MasterCard or Visa Debit card; no fee for transfer in EUR to a mobile number - Blink P2P – unlimited number; no fee for intrabank transfer in EUR and interbank credit transfer in EUR in the country of tuition fees to universities on the territory of the Republic of Bulgaria.

3.4. With regard to the suspended packages, the clauses provided in these General Terms and Conditions regarding the plans with special pricing conditions for products and services of the Bank shall apply.

3.5. For the packages suspended from sale, all grounds for termination of the contract shall apply, in the clauses provided in these General Terms and Conditions regarding the plans with special pricing conditions for products and services of the Bank according to para. 127.9.

4. Withdrawn deposits are:

4.1. Virtual Term Deposit for a period of one month

4.1.1. Virtual term deposits opened until 09.08.2023 for a period of one month continue to be serviced in accordance with para. 92.1. – 92.17. of these General Terms and Conditions.

5. Electronic channels discontinued from sale are:

5.1. DSK SMART MOBILE APPLICATION

5.1.1. DSK Smart is a mobile application that enables a Client who has concluded an agreement for access to the Bank's electronic channels, depending on the type of access granted (limited or full functionality), to use the services under para. 89.1.1, letters (a) and (c), para. 89.1.2, letters (a), (b), (c), (d) and (i), para. 89.1.5, letters (a), (h) and (i), the "Transfers by Mobile Phone Number" service, as well as the service for registering a card in third-party applications (wallets).

5.1.1.1 Clients holding a payment account for basic operations may use the services under para. 89.1.1, letter (a), and para. 89.1.2, letter (a).

5.1.1.2 Clients holding an account with a special DSK Teen debit card may use the services under para. 89.1.1, letter (a), para. 89.1.2, letter (i), and letter (a) insofar as it concerns intra-bank transfers between their own accounts, and para. 89.1.3.

5.1.1.3 Clients holding a Termless Savings Account may use the services under para. 89.1.1, letters (a) and (b), para. 89.1.2, letter (a), insofar as it concerns intra-bank transfers between their own accounts, as well as para. 89.1.5, letters (e) and (g).

5.1.2. Through DSK Smart, the Client may use the Blink P2P transfers by mobile phone number service (the Service), which is provided through the centralised Blink Mobile Lookup service of BORICA AD for linking an account IBAN to a mobile phone number. The Service enables the initiation and receipt of instant transfers in accordance with para. 52 to and from persons registered for the Service with the Bank or another payment service provider, as well as donations to designated beneficiaries accepting payments through the Service. The Client (payer) selects the payee either from the phone contacts of the device on which the mobile application is used or by entering only the mobile phone number where the payee is not included in the payer's phone contacts. The transfer order is automatically populated with the names registered by the payee (first name and surname), the name under which the payee is saved in the Client's (payer's) phone contacts, where applicable, and the mobile phone number. The Service is available to Clients who have a registered mobile phone number for the purposes of strong customer authentication and hold a current account in euro with the Bank (excluding credit card accounts, accounts opened for servicing consumer goods loans, termless savings accounts and accounts held by minors). Upon activation of the Service, the Client's primary current account, from/to which transfers will be initiated/received, shall be linked to the mobile phone number registered with the Bank for the purposes of strong customer authentication.

5.1.2.1 Where the Client does not use any of the electronic signatures referred to in para. 61.5 and 61.6, the Client may only receive (but not initiate) transfers by mobile phone number.

5.1.2.2 The Service may be used on all smart devices on which the Client has activated DSK Smart. To activate the Service, the Client must confirm their registration for the Service, which is carried out in the centralised Blink Mobile Lookup register of BORICA AD. The Client may use the Service through the applications of more than one payment service provider; however, for receiving transfers, the Client may register only one account IBAN with one provider. For initiating transfers, the Service is available from any current account in euro through the application of any payment service provider. In DSK Smart, Clients may manage the Service through the "Settings" menu, where they may choose to activate or deactivate the Service, activate the Service for both sending and receiving transfers, or activate the Service for initiating transfers only (in which case the Client must be registered with an account for receiving transfers at another bank). Clients may also select the current account into which transfers will be received if they hold more than one such account.

5.1.2.3 By registering for the Service, the Client consents to receiving funds from transfers initiated to the account linked to their registered mobile phone number and authorises the Bank to credit such funds to the account registered for receiving Blink P2P transfers.

5.1.2.4 A change to the registered mobile phone number or payment account shall require a new registration of the Client for the Service. The Client shall immediately notify the Bank of any change to the mobile phone number used to register for the Service. Where the Client fails to notify the Bank of such change and, as a result, funds from transfers intended for persons other than the Client are credited to the Client's account, the Client hereby authorises the Bank to debit the amounts of such transfers from the account without further instruction.

5.1.2.5 The Client may discontinue the Service at any time through the mobile application, and deactivation of the Service on one device shall result in its deactivation on all other devices. The Bank shall automatically deregister Clients whose accounts registered for the Service have been blocked or closed, as well as Clients who have neither initiated nor received a Blink P2P transfer for a period of 6 (six) months.

5.1.2.6 Transfers to Trusted Payees: A Trusted Payee is a user of the Service whom the Client initiating the transfer has designated as "trusted" and to whose account the Client has initiated at least one transfer using a signing method under para. 61.5 and 61.6. For transfers to Trusted Payees, the requirement to confirm each individual transfer using an electronic signature shall not apply. A Trusted Payee shall be removed from the Client's list either by the Client personally or automatically upon a change to the details provided by the Trusted Payee when activating the Service.

5.1.3. Through DSK Smart, transfers to third parties (intra-bank and interbank transfers in euro and foreign currencies, transfers to the state budget, payment of university fees, traffic police fines, etc.) may be executed provided that the Client's access rights permit such transactions through Internet banking, a signing method under para. 61.6.2 and 61.6.3 is used, and the transactions fall within the total daily limit.

5.1.4. Through DSK Smart, the Client may use the "Quick Balance Enquiry" service, which enables the Client to obtain information on the available balances of their bank accounts before logging into the mobile application using personalised security credentials. The Service is activated by default for all DSK Smart Clients; however, account balance information is displayed only if the Client selects the "Quick Balance Enquiry" button before logging in. The Client may discontinue the Service or change the accounts displayed through it at any time via the "Settings" menu. The Service must be deactivated separately on each device on which DSK Smart is activated, either through the respective device or through Internet banking. By selecting the "Quick Balance Enquiry" button before logging in, thereby displaying the information, the Client:

5.1.4.1 assumes full responsibility for taking all possible measures to restrict third-party access to the device on which the Service is activated. DSK Bank shall not be held liable if information provided through the Quick Balance Enquiry service becomes known to third parties;

5.1.4.2 agrees that information concerning the available balance of a bank account, which constitutes banking secrecy within the meaning of the Credit Institutions Act, may become known to third parties who have or have obtained access to the mobile device on which the Service is used, including without the Client's knowledge or consent.

Suspended termless saving accounts, to which the General Terms and Conditions for the provision of payment services as of 01.01.2027 apply.

1. DSK Future Children saving account

- 1.1.** The DSK Future Children Savings Account is an account used for conducting payment transactions and holding funds payable on demand. The account is opened in EUR and USD for any minor or underage individual up to 17 years of age, whether local or foreign.
- 1.2.** The accumulated funds in the account are payable no earlier than upon reaching 18 years of age and no later than upon reaching 25 years of age of the account holder.
- 1.3.** If the accumulated funds are not used by the deadline (25 years of age of the account holder), the funds are transferred to a termless saving account in the name of the account holder.
- 1.4.** Depending on the type of currency and the account holder's age at the time of account opening, the interest rates are differentiated. Interest on the balances in the DSK Future Children saving account is calculated daily and capitalized at the end of the year or upon account closure. If the account is closed before the specified initial usage age (18 years of age of the account holder), no interest is paid from the date of opening/last interest capitalization to the date of closure.

2. Joint account "Family" (agreements concluded with Expressbank AD prior to the merger with DSK Bank)

- 2.1.** A joint account is an account that has two adult holders who are married. As an exception, the Bank may allow persons who are not spouses to be holders of a joint account.
- 2.2.** Each of the holders has the right to freely dispose of (deposit, withdraw, order transfers, etc.) all amounts in the joint account without closing it. The Bank shall not be liable for the relations between the account holders in connection with the disposal of amounts in the account by any of them in the manner agreed in these general terms and conditions. If the orders given by one of the account holders contradict or are incompatible with an order given by the other account holder, the Bank shall have the right to refuse to execute the orders until the contradiction is resolved.
- 2.3.** Cash or non-cash amounts may be deposited into the joint account in the name of both account holders or in the name of either of them. After the amounts have been deposited into the account, they shall be disposed of in the manner specified above, regardless of whose name they have been deposited or transferred to.
- 2.4.** The account holders may terminate the joint account agreement only by acting jointly.
- 2.5.** It is not permissible for one of the account holders to withdraw from the account.
- 2.6.** In cases of enforcement proceedings against the account in accordance with the law, the Bank shall execute the attachments received on the account with the entire balance of the account, regardless of which of the two account holders is subject to enforcement proceedings, unless otherwise expressly stated in the attachment.
- 2.7.** In the event of the death of either of the account holders, the balance in the account shall be paid to the surviving account holder and to the heirs of the deceased, in accordance with the applicable legislation.

3. Savings Component

- 3.1.** The Savings Component is an open-end savings portion (component) of the primary account that is used to hold money payable on demand (at any time). It is not a separate bank account and is established in the currency of the current account. Only funds from the balance in the primary account can be set aside in the Savings Component on a cashless basis, through electronic channels only. The funds in the savings component may not be used for payment transactions other than to be returned to the primary account or transferred to a Pocket of the Client.
- 3.2.** The balance on the open-end savings component shall bear interest daily at the annual interest rate for the open-end savings component in the relevant currency, in accordance with the current interest rate conditions announced in the Bank's Interest Bulletin. The interest shall be calculated in the currency in which the current account is held and shall be capitalised at the end of the calendar year or upon termination of access to the electronic channels, whereupon the balance of the open-end savings component shall be transferred to the primary account upon termination.
- 3.3.** Through DSK Direct/DSK Online Internet banking and DSK Mobile mobile banking, the Client shall have access to the Savings Component.
- 3.4.** A Savings Component shall be closed unilaterally by the Bank if no interest has accrued on it and there has been no balance or transactions in it for a period of 90 days. The Savings Component shall also be closed upon termination of the agreement for access to the electronic channels.