

Agreement for access to DSK Bank AD electronic channels

Today, /day/month/year/, between:

DSK Bank AD, UIC 121830616, with head office and registered office - Sofia city, 19 Moskovska Street, represented by hereinafter referred to as **the Bank**, and
, BULSTAT/UIC, with head office and registered office /town/city/,,
 email address:, phone number:,
 represented by, in his/her/their capacity of:
, hereinafter referred to as **the Client**,
 together referred to as **the Parties**, have signed this Agreement regarding:

1. The Client assigns and the Bank agrees to provide remote access to banking products used by the Client and services provided by the Bank through the Bank's electronic channels, without limitation in the specific rights and limits, under the following conditions:
 1.1. The access specified in item 1. to be provided to all current and future accounts of the Client, opened with the Bank, in BGN and foreign currency.

1.2. The access shall be provided to the following electronic channel of the Bank:

- Internet Banking DSK Direct
 PC (Personal Computer) Banking, using: Multicash module MultiCash Transfer module

1.3. The access to be provided to the following person(s) in his/her/their capacity of:

- legal representative (s) authorized person(s)¹:

№	Full Name	PIN	Mobile phone number ²	Email Address	Electronic Signature			
					Internet Banking		PC Banking	
					Certificate + one-time code	Certificate + DSK mToken	Certificate	Software token DSK MC@Token
1								
2								

¹It is allowed only if the Agreement is being signed by the same authorized person(s).

² A mobile phone number personally used by the person for identification, submission and signing of payment orders and other electronic documents and for receiving text messages. The Bank has the right to apply a procedure for verification of the provided mobile number.

Method of representation and signing

- Independently
 In combination, as follows:

1.4. The Client agrees that the user identifiers (username and password) of the persons specified under item 1.3. shall be created by the respective person in a secure environment, and for the Internet banking DSK Direct – in a secure environment accessible through an individual link sent from the Bank to each person's private email address, listed under item 1.3. The Client is aware that the creation of the user identifiers in that way can only be done personally by the individuals listed under item 1.3. after due identification.

1.5. The Client may determine additional rights for and conditions under which the access to be granted by submitting an "Application Form for Access to DSK Bank Electronic Channels" (Application Form), which is an integral part of the Agreement. The rights and conditions provided in writing/defined latest in time shall be deemed valid and applicable in the relations between the parties.

2. By signing the Agreement, the Client and the Bank agree that in all relations between them the data in electronic form that is used to sign electronic statements, regardless of the technical means and other security means by which the data is created and/or added to the electronic statements, shall be treated as electronic signature and shall have the equivalent legal effect of a handwritten signature. The types of electronic signatures which are accepted by the Bank for a certain period of time and the actions for which they can be used are described in detail in *The General Terms and Conditions of DSK Bank AD for the Provision of Payment Services to Business Clients* ("General Terms and Conditions") applicable to the Agreement. The desire to use a specific electronic signature is declared in writing, on paper or in electronic form, by the persons authorized for this. The Bank provides the electronic documents, signed with an electronic signature, in the form they are created, and they are available for future reference and reproduction, via e-mail or in a secure environment to which each party has personal access, such as the Bank's electronic channels (Internet banking, mobile applications, etc.) or other electronic platforms.

3. The rights and obligations of the Parties to the Agreement shall be regulated by this Agreement, any additional agreements thereto (regardless of their specific name), as well as by the applicable to this Agreement General Terms and Conditions which are an integral part of the Agreement.

4. The parties agree that any changes in the access to the electronic channels shall be made by mutual consent.

4.1. It is considered that mutual consent has been reached in the cumulative presence of the following circumstances: a) An Application Form for Change of Access to DSK Bank Electronic Channels (hereinafter referred to as Application form) signed by the Client; b) Confirmation by the Bank of the changes requested with the Application form under letter (a) by activating the requested access within 5 (five) working days of the Application form's receipt.

4.2. In order to avoid any doubt, there is no mutual agreement and the changes requested with the *Application form* will not come into effect, in the event that within the period written under item 4.1. (b) the Bank does not activate the requested access or instruct the Client to amend any discrepancies identified in the submitted Application form.

5. The Client undertakes to pay the fees and commissions, according to the Tariff on interest rates, fees and commissions applied by DSK Bank for the provided services (the Tariff), effective as of the date of their collection, respectively – as of the date of execution of the operation/service in connection with which they are due.

5.1. The monthly fee shall be collected from the following account opened with the Bank with IBAN:

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6. By signing this Agreement, the Client declares that he/she:

6.1. is aware that the General Terms and Conditions are available on DSK Bank website at www.dskbank.bg;

6.2. is familiar with, accepts and agree to comply with the General Terms and Conditions, provided as per item 6.1., as applicable, and is informed for about the possibility of those being provided on a hard copy upon request;

6.3. is familiar with and accepts the Tariff and is aware that it is available on DSK Bank website at <https://www.dskbank.bg>;

6.4. gives written consent to the Bank to collect ex officio and unilaterally all due amounts under this and/or any other agreements with the Bank and the applicable General Terms and Conditions, from the balance of all his/her accounts in BGN and foreign currency opened with the Bank. The Bank notifies the Client of the grounds, amount and date of the collected amounts via the account statement.

7. By signing this Agreement, the representative(s) of the Client declares/declare that he/she/they has/have been provided with the information regarding the processing of the personal data of private individuals by DSK Bank AD. The up-to-day information regarding the processing of personal data of private individuals by DSK Bank AD can be found on the website www.dskbank.bg as well as in any branch of the Bank. Upon request, the information can also be provided on a hard copy.

8. This Agreement comes into effect after confirmation by the Bank in accordance with item 4.1. (b) and item 4.2.

9. The Parties agree that each party has an original of the Agreement and its annexes.

THE BANK:

THE CLIENT: