

## Application Form for Access to DSK Bank Electronic Channels to Agreement for access to DSK Bank AD electronic channels from ....../year/ (The Agreement) signed between DSK Bank AD (The Bank) and ...... (The Client)

Today,/date/year/
I/we, the undersigned
in the capacity of: $\square$ legal representative(s) $\square$ authorized user(s)*,
declare before DSK BANK AD that I/we would like to receive remote access to banking products used by the Client and services provided by the Bank through the electronic channel of the Bank – DSK Direct, under the following conditions:
*A person/persons authorized with a notarized power of attorney /by template of the Bank/.
1. Users
(1) Dy signing this Application form I (440 request access and/or I/440 authorize /re authorize the persons under item 1.1

- (1) By signing this Application form, I/we request access and/or I/we authorize/re-authorize the persons under item 1.1. below with the right to represent the Client before DSK BANK AD and on behalf and at the expense of the Client to sign and present documents through DSK Direct Internet banking, in case it that is technically secured by the Bank, as well as to perform other actions, incl. to dispose of funds, in compliance with the specific rights and limits specified for each user under items 1.2 1.4 below.
- (2) I/we request for users under item 1.1 below who do not have user identifiers (username and password) already, the identifiers to be created by the respective user in a secure environment through a link provided by DSK Bank to each user's e-mail address listed under item 1.1. I am/we are aware that the creation of user identifiers in that way can only be done personally by the users listed under item 1.1. after due identification.

1.1.	1.1. Users and electronic signatures								
	O				Electronic	Signature			
Nº	Full Name	PIN	Mobile Phone number <sup>1</sup>	Email Address	certificate + one-time code	certificate + DSK mToken			
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

The personal mobile number used by the respective user 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.

## 1.2. Users' Rights

Every update provides a complete description of the User's rights to <u>all Client accounts</u> listed in the table below. Each update overwrites the previous rights given to the User.

If you wish to define rights for salaries payment, the rights for the account have to be explicitly specified - after the respective IBAN, write " (for salaries) " on a new line.



USE	User №1 (Name and PIN):										
Righ	its for an account	with the	Information Services	Utility Payments	Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL	Signi	ing
follo	wing IBAN:			,						Independently	In combination with
0	All current accounts	S									11101
1											
2											
3											
4											
5											
6											
7											
9											
10											
	I D - Payment orde	l ≏rs									
	ecific rights and		rights group	c 3 (for all (	Tiont acco	untc)					
Spe	ecine rigiris and	specific	ngrits group			urits)					
	Review sa	alary list			Employee	es' list mana	gement		Accounts	and Certificat	tes
	Existing cr		ducts			dit products	O		Credit car	rds	
	Debit card					nts signing			0.04.04.		
	Debit care				Documen	16 2151 III 18					
Lim	nits to sign payr	ment ord	lers								
Acc	ount №	1	2	3	4	5	6	7	8	9	10
Lim	nit										
						1					
ш	Remove the	limits for	all accounts	;							
Use	er Nº2 (Name	and PIN	l):								
	•		Information	Utility Payments	Preparing	Signing PO	Sending PO	Deleting PO	ALL	Signi	ing
Righ	er Nº2 (Name its for an account wing IBAN:			Utility Payments	Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL	Signi Independently	In combination
Righ	its for an account	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		
Righ follo	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo o	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Right follo 0 1 2 3 4	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Right follo 0 1 2 3 4 5 6 7 8	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7 8 9	its for an account wing IBAN:	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7 8 9 10	ts for an account wing IBAN:  All current account	with the	Information		Preparing PO <sup>2</sup>	Signing PO	Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7 8 9 10 2 PC	ts for an account wing IBAN:  All current account:	with the	Information Services	Payments	PO <sup>2</sup>		Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7 8 9 10 2 PC	ts for an account wing IBAN:  All current account	with the	Information Services	Payments	PO <sup>2</sup>		Sending PO	Deleting PO	ALL		In combination
Righ follo 0 1 2 3 4 5 6 7 8 9 10 2 PC	ts for an account wing IBAN:  All current account:  O - Payment order original and account accounts.	ers specific	Information Services	Payments	Client acco	unts)		Deleting PO		Independently	In combination with
Righ follo 0 1 2 3 4 5 6 7 8 9 10 2 PC	ts for an account wing IBAN:  All current account  O - Payment order crific rights and  Review sa	ers specific	Information Services rights group	Payments	Client acco	unts)		Deleting PO	Accounts	Independently  and Certificat	In combination with
Righ follo 0 1 2 3 4 5 6 7 8 9 10 2 PC	ts for an account wing IBAN:  All current account:  O - Payment order accific rights and Review sates Existing cr	ers specific alary list	Information Services rights group	Payments	Client acco Employee New crec	unts) es' list mana		Deleting PO		Independently  and Certificat	In combination with
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Righ follo 0 1 2 3 4 4 5 6 6 7 8 9 10 2 PC Spee	D - Payment order cific rights and Review sa Existing or Debit card	ers specific alary list redit produ	rights group	Payments	Client acco Employee New cree Documer	unts) es' list mana lit products nts signing	agement		Accounts	and Certificated	In combination with
Righ folloo 0 1 2 3 4 5 6 6 7 8 9 10 2 PC Spec	D - Payment order cific rights and Review sa Existing or Debit card	ers specific alary list redit prod	rights group  ducts	s <sup>3</sup> (for all (	Client acco Employee New cree Documer	unts) es' list mana lit products nts signing	agement		Accounts Credit cal	and Certificated	In combination with



<sup>3</sup> The specific rights and rights groups include the following powers along with signing the respective documents and declarations:

- 1. Review salary list: access information about all employees and their remuneration.
- 2. Employees' list management: manage and edit employees' remuneration lists.
- 3. Accounts and Certificates: conclude and terminate bank account contracts; request and receive references, certificates and other documents containing bank secrecy.
- 4. **Existing credit products:** sign documents for: loan utilization/repayment, bank guarantees issuance/amendment and/or letters of credit to existing credit product agreements.
- 5. New credit products sign: requesting a new and/or revolving loan/bank guarantee/credit card.
- 6. **Credit cards:** signs a contract for issuing a credit card to an existing credit limit; request: delivery by courier, request to change PIN code; change of limits and delivery office; card activation, deactivation, blocking and reissuance.
- 7. **Debit cards**: sign requests and contracts for debit card issuance; request: delivery by courier, request for change of PIN code; change of: limits and delivery office; activation, deactivation, blocking and reissuance of card.
- 8. **Documents signing:** declare circumstances related to the Measures Against Money Laundering Act and the Tax and Social Insurance Procedure Code.

1.3. Signing combinations					
Account with IBAN:	Signing combinations:				

	1				. 41 /
1 4	Iha	right	ACCACC	Mana	agement" <sup>4</sup>

I request access for, respectively authorize/reauthorize the following person with the right "Access Management" - on behalf of and at the expense of the Client to has the right to add and/or remove any users and to edit any users' rights and users' data through the Internet banking DSK Direct:

User (full name)	PIN:	-
eser (rail riarrie)		

<sup>&</sup>lt;sup>4</sup>The "Access Management" right may be granted only by the Client legal representative(s) or person(s) with a notarized power of attorney (Bank template) containing such a right and a right for re-authorization except for the legal representative(s) and the notarized person(s) mentioned in the previous sentence, there could be only one more person having that right per Client.



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•	Limits	t∩r	sending	SIGNAG	nav	/ment	orders
<b>∠</b> .	LIIIII	101	JUITUILIE	JIETICU	Pu	y i i i C i i i i	Olucia

The limits for sending signed payment orders, as well as the limits of the amount up to which users can perform disposition actions within the day or per operation respectively, are **NOT** applicable to the following transfers:

- 1) between own accounts;
- 2) utilities payments;
- 3) payment of local taxes and fees;
- 4) intrabank periodic and intrabank credit transfers with a future execution value date;
- 5) interbank periodic and one-time credit transfers in BGN with future value date;
- 6) when sending payroll files, only the daily limits are checked to cover the amount of all transactions in the file

2.1. Total limit p	2.1. Total limit per Client - for all accounts of the Client and for all users:						
Total daily limit (	n BGN)						
Total limit per op	eration/operational (in BGN)						
Without limit							
2.2. Individual sending limits – for all accounts of the Client, for each individual user:							
User №	er № Individual daily limit (in BGN)		Individual limit per operation/operational (in BGN)				
1.							
2.							
3. 4.							
5.							
6.							
7.							
8.							
9. 10.							
10.							
2.1. и т. 2.2.)	Remove all limits for sending payment orders (check the box in case the Client would like to remove all limits under items 2.1. и т. 2.2.)  3. The limits for sending payment orders are NOT applicable when issuing a payment order to one of the following						
accounts:							
Nº IBAN			Account Holder				
1. 2.							
3.							
4.							
5.							
6.							
7.							
9.							
10.							
	Client:						