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: ☐ legal representative(s) ☐ 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) 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. Users and electronic signatures

| № | Full Name | PIN | Mobile Phone number [1] | Email Address | Electronic Signature | |
					certificate + one-time code	certificate + DSK mToken
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

[1] 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 all Client accounts 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.

банкаДСК
otp group

User №1 (Name and PIN):										
Rights for an account with the following IBAN:	Information Services	Utility Payments	Preparing PO[2]	Signing PO	Sending PO	Deleting PO	ALL	Signing		
								Independently	In combination with	
0 All current accounts										
1									2	
2										
3										
4										
5										
6										
7										
8										
9										
10										

[2] PO - Payment orders

Specific rights and specific rights groups [3] (for all Client accounts)

☐ Review salary list   ☐ Employees' list management   ☐ Accounts and Certificates
☐ Existing credit products   ☐ New credit products   ☐ Credit cards
☐ Debit cards   ☐ Documents signing

Limits to sign payment orders

Account №	1	2	3	4	5	6	7	8	9	10
Limit										

☐ Remove the limits for all accounts

User №2 (Name and PIN):										
Rights for an account with the following IBAN:	Information Services	Utility Payments	Preparing PO[2]	Signing PO	Sending PO	Deleting PO	ALL	Signing		
								Independently	In combination with	
0 All current accounts										
1										
2										
3										
4										
5										
6										
7										
8										
9										
10										

[2] PO - Payment orders

Specific rights and specific rights groups [3] (for all Client accounts)

☐ Review salary list   ☐ Employees' list management   ☐ Accounts and Certificates
☐ Existing credit products   ☐ New credit products   ☐ Credit cards
☐ Debit cards   ☐ Documents signing

Limits to sign payment orders

Account №	1	2	3	4	5	6	7	8	9	10
Limit										

☐ Remove the limits for all accounts

[3] 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:

1.4. The right „Access Management"[4]

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: …………………………….………

[4]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.

2. Limits for sending signed payment orders

*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 per Client - for all accounts of the Client and for all users:	
Total daily limit (in BGN)	
Total limit per operation/operational (in BGN)	
Without limit	

2.2. Individual sending limits – for all accounts of the Client, for each individual user:		
User №	Individual daily limit (in BGN)	Individual limit per operation/operational (in BGN)
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

☐ 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:

№	IBAN	Account Holder
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Client: _____

_____