банка ДСК
otp group

Application form for change of 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/
……...…………….…... BULSTAT/UIC - ……………………., with head office and registered office
………………..../town/city/,street ………………………, email address:…………….........................……., phone number
…………….......…., represented by ...., in the
capacity of: ☐ legal representative (s) ☐ authorized person/persons*, hereinafter referred to as **the Client**,
Has signed this **Application form** regarding:

1.   The Client declares before DSK Bank AD, UIC:121830616, with head office and registered office Sofia city, 19 Moskovska Str., hereinafter referred to as **the Bank,** that by signing this Application form wishes to change the rights and conditions for remote access to banking products used by the Client and to services provided by the Bank through the electronic channel of the Bank – DSK Direct, as specified in the section **Change of Access** below:
1.1.   The Client is aware that after the confirmation under item 2.3., this Application form shall be treated as an additional agreement to the Agreement, as well as that *The General Terms and Conditions of DSK Bank AD for the Provision of Payment Services to Business Clients* ("General Terms and Conditions") which are an integral part of the Agreement shall be applicable.
2. The Client is aware that any changes in the access to the electronic channels shall be made by mutual agreement between the Client and the Bank.
2.1. It is considered that mutual agreement has been reached in the cumulative presence of the following circumstances: a) an Application Form for Change of Access to DSK Bank's electronic channels (hereinafter referred to as Application form) signed by the Client; b) Confirmation from 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.
2.2. In order to avoid any doubt, there is no mutual agreement and the changes specified in the Application form will not come into effect, in the event that within the period under item 2.1. (b) The Bank does not activate the requested access or instructs the Client to correct any identified discrepancies in the submitted Application form.
2.3. The Client is aware that this Application form and the changes requested with it come into effect after confirmation from the Bank as defined in items 2.1. (b) and 2.2. above.

3.   The provisions of this Application form amend, supplement or repeal all conflicting with them provisions of the Agreement and/or all Application Forms for Change of Access to DSK Bank's electronic channels submitted before the date hereof, while all other provisions remain in effect.
4.   By signing this Application form, the representative(s) of the Client declares/declare that he/she/they has/have been provided with the information regarding the processing of personal data of private individuals by DSK Bank AD. The up-to-day information about 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.

A person/persons authorized with a notarized power of attorney /by template of the Bank/.

Change of Access
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.

банкаДСК otp group

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.

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									
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

банкаДСК
otp group

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										

* When granting "Utility payments" rights, the User can independently sign and send orders for payment of this type of obligations, regardless of the set limits for signing and what is indicated in 1.3.

** If a User has rights to sign payment orders on a certain account and is not included in a combination for signing on this account in item 1.3, it is assumed that he signs independently

[2] PO - Payment orders

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

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

Limits to sign payment orders

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

☐ Remove the limits for all accounts

User №3 (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
- ☐ Existing credit products
- ☐ Debit cards
- ☐ Employees' list management
- ☐ New credit products
- ☐ Documents signing
- ☐ Accounts and Certificates
- ☐ Credit cards

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. Withdrawing of rights to the electronic channel Internet banking DSK Direct of DSK Bank:

2.1. By signing this Application form, I/we withdraw the authorization of the user/users below provided with the Agreement, as amended and supplemented, as follows:

User №	1	2	3	4	5	6	7	8	9	10

2.2. I/we declare my/our desire the rights of third parties working with the Internet banking DSK Direct, provided by way of re-authorization by the User/Users under item 2.1., to:

☐ remain valid

☐ be withdrawn as of today /this Application form date/

2.3. I declare that I am/we are familiar with and agree that in case the withdrawal of authorization of the person/one of the persons under item 2.1. affects in any way other Users' rights, then it is possible that the rights of those other Users to also be deemed withdrawn as of the date of this Application form.

2.4. I/we declare that the authorized person/persons and the persons re-authorized by him/her have been notified of the withdrawal of the authorization under item 2.1.

3. 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 disposal 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

3.1. 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	

3.2. 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 3.1. and 3.2.)

4. 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.		

5. The Client wants to change the account from which the fees and commissions related to the use of the electronic channels to be collected by replacing it with the following account opened with DSK Bank with IBAN ……………………………………

Client: _____

_____