

**GENERAL TERMS AND CONDITIONS OF PROCREDIT BANK (BULGARIA) EAD
FOR ISSUANCE AND SERVICING OF VISA BUSINESS CLASSIC/VISA CLASSIC CREDIT CARDS**

I. SUBJECT MATTER

1. These General Terms and Conditions provide for the rights and obligations of ProCredit Bank (Bulgaria) EAD, hereinafter referred to as the BANK in its capacity as ISSUER of Visa Business Classic/Visa Classic bank cards and CLIENTS, hereinafter also referred to as BORROWER and/or CARDHOLDER, with regard to issuing and servicing of Visa Business Classic international credit cards for legal persons/Visa Classic for natural persons and servicing of payments and other operations performed with the cards and keeping account of operations ordered concerning entries in the current account, which services the card. The General Terms and Conditions form an integral part of the Contract for issuance and servicing of Visa Business Classic/Visa Classic international credit cards, hereinafter referred to as the Loan or the Loan Contract.
2. The International Visa Business Classic/Visa Classic credit card is a technical means for the CARDHOLDER's remote electronic access to certain credit limits set by the BANK and is designed to identify the CARDHOLDER when making cashless payments for purchase of goods and payment of services, withdrawing cash and carrying out other operations that are not payment-related. The BORROWER/CARDHOLDER undertakes to open a current account and register for the ProB@nking online banking service with the Bank and to maintain the said account until all obligations under the loan contract have been repaid.
3. The following operations can be performed in the country with the international Visa Business Classic/Visa Classic credit card:
 - 3.1. Cash withdrawal via ATM/POS terminals;
 - 3.2. Depositing cash at an ATM/cash deposit machine owned by the Bank;
 - 3.3. Payment for goods and services via POS terminals/the Internet;
 - 3.4. Payment of recurring obligations via ATMs;
 - 3.5. Others, as laid down in the General Terms and Conditions for Payment Services.
4. Operations under item 3 may be effected from all terminal devices in the country displaying the Visa logo. Outside the country, operations under items 3.1 and 3.3 can be performed with the international credit card.
5. The CARDHOLDER undertakes to use the bank card issued under these General Terms and Conditions, the General Terms and Conditions for Payment Services and the Contract between the Bank and the BORROWER/CARDHOLDER.
6. Operations with the international credit card may be made only personally by the CARDHOLDER, according to the limits agreed between the parties, within the BORROWER's overall limit.
7. For opening and maintaining the current account, for receiving, supporting and performing operations with the card, the BORROWER/CARDHOLDER shall pay fees and commissions according to the current Tariff of ProCredit Bank (Bulgaria) EAD. If in the event of a change in the Tariff, the BORROWER/CARDHOLDER does not agree with the new fees, they are entitled to terminate the Contract unilaterally by notifying the BANK via the ProB@nking online banking system and terminating the use of the bank card and reimbursing into their account all amounts withdrawn with the credit card, together with all fees and commissions payable according to the Tariff of ProCredit Bank (Bulgaria) EAD. The fees and commissions related to the extended credit, can be changed by the Bank unilaterally with a change in the Tariff of ProCredit Bank (Bulgaria) EAD upon the occurrence of the prerequisites for changing the total cost of the credit specified in the Contract and the General Terms and Conditions for Lending.

II. ISSUANCE OF VISA BUSINESS CLASSIC/VISA CLASSIC BANK CARDS

8. Based on the contract concluded with the BORROWER/CARDHOLDER, the BANK shall issue one primary personal international Visa Business Classic/Visa Classic credit card in BGN or EUR. Upon the BORROWER's request, secondary personal cards may be issued to the international Visa Business Classic credit card issued.
9. The validity of the issued international credit card shall be seventy-two months and it shall expire on the last day of the seventy-second month, as printed on the card.
10. The BANK shall issue/reissue/renew an international Visa Business Classic/Visa Classic credit card and hand it over to the CARDHOLDER according to the conditions, procedure and time limits laid down in section "Electronic Bank Cards" of the General Terms and Conditions for Payment Services.
 - 10.1 The Bank shall issue a credit card upon initial conclusion of a Contract for issuance and servicing of a credit card.
 - 10.2 The Bank shall reissue a credit card at the request of the CARDHOLDER before the expiry of the validity of the originally issued card due to blocking, loss, theft, etc., and the originally issued card shall be blocked and destroyed.
- 10.3 The Bank shall renew a credit card upon the expiry of the active credit card under the contract.
11. Upon the BORROWER's request submitted via the ProB@nking online banking system for reissuance of a card, the BANK shall monitor and analyse the use of the old card and the credit limit. Based on the conducted monitoring, the BANK shall be entitled:
 - 11.1. to refuse to reissue the card and require payment of all withdrawn and yet outstanding amounts, together with the fees and commissions payable according to the Bank's Tariff;
 - 11.2. to propose to the BORROWER/CARDHOLDER other terms and conditions, for which the parties shall sign a new contract, if the BORROWER agrees to them;
 - 11.3. to reissue the card for another term of validity of seventy-two months, with the same personal data of the BORROWER and under conditions and procedure set out in the Contract and in the effective General Terms and Conditions for Issuance and Servicing of VISA BUSINESS CLASSIC/VISA CLASSIC Credit Cards and in section "Electronic Bank Cards" of the General Terms and Conditions for Payment Services. With the issuance of a new credit card, the term of the Contract for issuance and servicing of an international Visa Business Classic/Visa Classic credit card shall be automatically

extended by another term of 72 months (until the expiration date of the card), for which the parties shall sign an annex. The CARDHOLDER shall discontinue using the old card.

12. One month prior to the expiry of the card validity term, *ex officio* and at the discretion of the BANK, a credit card may be renewed for a new term of seventy-two months, under the same terms and conditions, settings and personal data of the CARDHOLDER, as determined in the Contract and under the conditions and procedure according to the effective General Terms and Conditions for Issuance and Servicing of VISA BUSINESS CLASSIC/VISA CLASSIC Credit Cards and to section "Electronic Bank Cards" of the General Terms and Conditions for Payment Services. With the activation of the new credit card by the BORROWER/CARDHOLDER, the term of the Contract for Issuance and Servicing of International Visa Business Classic/Visa Classic Credit Cards shall be automatically extended by another term of 72 months (until the expiration date of the card), as of the date of card issue, for which the parties shall sign an annex.

13. The BORROWER can get information about the issued/reissued/renewed card from the ProB@nking online banking system. A card that is issued or reissued upon a BORROWER's request but is not collected/that is renewed *ex officio* by the Bank under the provisions of item 12 of these General Terms and Conditions for Issuance and Servicing of International Visa Business Classic/Visa Classic Credit Cards, together with the PIN code to it, shall be kept at the BANK's office for a period of six months. Provided that it is not collected by the CARDHOLDER within this term, as well as in the cases it is received but not activated via the ProB@nking online banking system, the card and the PIN code shall be destroyed, and the contact shall be deemed terminated with the legal consequences arising from this.

III. USE OF VISA BUSINESS CLASSIC/VISA CLASSIC BANK CARDS

14. The CARDHOLDER undertakes to use the international credit card issued only personally, and to keep their PIN secret and to take all reasonable measures to keep secure the personalised security features of the bank card, including not to record any information about those features, and not to store any such information together with the payment instrument, and to observe all safety measures described in the General Terms and Conditions for Payment Services of ProCredit Bank (Bulgaria) EAD.

When using the international credit card, the CARDHOLDER shall be obliged to use the funds in accordance with the legislation in force, as stipulated in the contract under which the card is issued, these General Terms and Conditions, the General Terms and Conditions for Lending and the General Terms and Conditions for Payment Services of ProCredit Bank (Bulgaria) EAD, insofar as they contain provisions relevant to the specific payment service or credit relationship.

15. The BORROWER/CARDHOLDER shall be obligated to immediately notify the Bank of any changes in the details contained in the personal information originally declared in the Request.

16. The BORROWER/CARDHOLDER shall keep informed via their access to the ProB@nking _ (24/7) online banking system of the transactions conducted and accounted on the card account for the reporting period from the 26th day of the previous month to the 25th day of the current month. The 25th day of the current month shall be the maturity date for repayment of the withdrawn amount on the credit card, with the Bank granting a grace period until the 5th day of the following month. The statement for the respective reporting period shall contain information about: the withdrawn amount; accrued interest; minimum repayment installment; outstanding fees for transactions effected by the card; repayment deadline.

17. The BORROWER/CARDHOLDER undertakes to repay by the 5th day of the following month the withdrawn amount, either in full or not less than 5% (five percent) of the withdrawn amount (minimum repayment instalment), together with the accrued contractual interest and fees payable for the operations performed with the card, as well as the monthly service fee. If the BORROWER/CARDHOLDER deposits the entire payable amount by the 5th day of the following month, the BANK shall not charge the contractual interest. If the BORROWER deposits only the minimum repayment installment or fails to repay the withdrawn amount in full by the 5th day of the month, the BANK shall charge the contractual interest on the withdrawn and outstanding amount, as well as on the amounts withdrawn during the following reporting period. In the event that the minimum repayment installment is less than BGN 10 (ten Bulgarian leva), the BORROWER/CARDHOLDER shall have to deposit not less than BGN 10 (ten Bulgarian leva). In the event that the BORROWER fails to pay the minimum repayment installment within the specified period and amount, the BANK shall block the card and, in addition to the agreed interest, shall charge a penalty interest of 10% (in words: ten) per annum on the withdrawn and outstanding amount. Penalty interest shall be charged on the entire drawn down portion of the limit for the period of delay as of the day following the end of the reporting period until the repayment of the entire withdrawn amount or until the deposit of the minimum repayment installment, as stated in the last statement of account.

17.1. A payment at maturity shall be deemed valid if the funds are credited to the account servicing the loan by 6:00 p.m. on the respective day. Where the day of repayment of obligations on the principal and/or interest is an official holiday, the repayment date shall be on the first subsequent business day.

18. The BORROWER authorizes the BANK to collect the payable minimum installment on the credit card from the account servicing the credit card, and to collect *ex officio* the amounts from other accounts of the BORROWER/CARDHOLDER held with the BANK, provided that the BORROWER's liability has not been repaid by the 5th day of the month. Provided that the BORROWER/CARDHOLDER deposits the whole amount payable or the minimum repayment installment, together with the interest accrued, the card shall be activated and the right to use it within the allowed limit shall be restored.

19. The BANK shall set a maximum allowable limit and/or a number of payments to be executed using the credit card, as follows:

Limit	Credit Card/Visa Classic		Credit Card/Visa Business Classic	
	for 24 hours	for 7 days	for 24 hours	for 7 days
Withdrawal from ATM	BGN 2,000	BGN 10,000	BGN 5,000	BGN 20,000
Payment via POS	BGN 10,000	BGN 30,000	BGN 20,000	BGN 60,000
Total limit (ATM and POS)	BGN 12,000	BGN 30,000	BGN 25,000	BGN 60,000
Number of transactions (ATM and POS)	50	150	70	200

20. The BANK has the right to unilaterally change the agreed interest rate under the conditions and prerequisites for changing the total cost of the credit, as per the Terms and Conditions for Lending of ProCredit Bank (Bulgaria) EAD, without any need for the parties to sign an additional annex.
21. The BORROWER/CARDHOLDER may request to receive SMS notifications. Every month before the deadline date for repayment, the BANK shall send a notification to the BORROWER/CARDHOLDER of the total amount owed, the minimum repayment installment payable and the deadline for repayment by means of an SMS, to the mobile phone indicated by the BORROWER/CARDHOLDER in their request, for which the client declares its consent by signing the request and the contract.
22. By signing the Contract for Issuance and Servicing of International Visa Business Classic/Visa Classic Credit Cards, the BORROWER/CARDHOLDER agrees that the BANK shall be entitled to unilaterally change the maximum fixed daily/weekly limits on using the card, for which it shall notify the BORROWER via the ProB@nking online banking system and on its website.
23. A merchant shall be entitled to request a CARDHOLDER to prove their identity.
24. The BANK shall notify the servicing processor of the amount of the limit coverage on the current account to which the card is issued. The servicing processor shall authorise/approve/ the operations (online transactions) only if they are within the coverage amount and within the set limits. Offline transactions may also be executed with the VISA Business Classic/Visa Classic card without having to be authorised by the servicing processor.
25. Operations executed by the CARDHOLDER shall be authorised/approved/ or rejected by the processor servicing the BANK through its authorisation system at the time of their execution. At the time of authorization, the transaction amount shall be blocked on the card until the transaction amount is accounted on the account, and may stay blocked up to 30 days.
26. The BANK shall debit the BORROWER's account with the amount of payments, withdrawals, interest payable, fees, commissions, and other bank charges related to the use of the card at the expense of the account balance and, if the balance is insufficient – at the expense of an unauthorised overdraft on the account, which shall be due and payable from the date it was charged on the account, and the BANK may collect it *ex officio* or through court proceedings, charging interest in accordance with the Bank's General Terms and Conditions and Tariff.
27. The BANK has the right to block the use of the bank card for objective reasons relating to: the security of the card and data from it in case of suspected unauthorised or fraudulent use of the card. The BANK undertakes to inform the BORROWER/CARDHOLDER immediately upon blocking the card, and where possible even before blocking it, of the blocking and of the reasons which prompted it, unless giving such information is not permitted for security reasons or in view of any regulatory requirements. After the reasons for blocking cease to exist, the BANK shall reactivate the card. The BANK may decide, at its own discretion, to reissue the card for its own account, and in all other cases such reissuing shall be for the BORROWER's/CARDHOLDER's account after payment of the fees set in the BANK's Tariff.
28. In the event of destruction, loss, theft, forgery or use of the card in another unlawful manner, as well as in the case the card is retained at an ATM terminal, the CARDHOLDER shall be obligated to immediately block the card via the ProB@nking online banking system or to submit a written notification at an office of the BANK within its business hours/notify the BANK at phone 0700 170 70 operating 24/7/notify the operator servicing the BANK.
29. The BANK shall not be held liable for a groundless refusal by third parties to accept payments with the credit card issued by the BANK, or if the payment cannot be effected with the card for technical, communication or other reasons outside the BANK's control.
30. The BORROWER/CARDHOLDER shall bear the losses relating to any unauthorised payment transactions resulting from the use of a lost, stolen or illegally misappropriated payment instrument, where the CARDHOLDER has failed to keep the personalised security features of the instrument safe, but not exceeding BGN 100.
31. The BORROWER shall bear all losses in relation to unauthorised payment transactions caused personally by the BORROWER or by a CARDHOLDER of a secondary card, by fraud or by failure to perform, intentionally or through gross negligence, one or more of their obligations.

IV. COLLATERAL

32. The BORROWER/CARDHOLDER undertakes to create the agreed collateral before the activation of the card, and the costs of creation/cancellation of the collateral shall be at the BORROWER's/CARDHOLDER's expense. The BORROWER/CARDHOLDER give their explicit consent that the collateral created in favour of the Bank shall remain in effect if the term of the Contract is extended by reissuing of a new card to the full repayment of all obligations arising from the Contract, for which the parties shall sign an annex.

V. TERMINATION

33. Either party may terminate the contract by a notice to the other party via the ProB@nking online banking system. Where the initiative lies with the BORROWER, it shall be assumed that the same wishes to exercise the right to early repayment of the loan, which effectively terminates the Contract for Issuance and Service of International Visa Business Classic/Visa Classic Credit Cards as of the time of submission of the notification to the Bank and the deactivation of the card via the ProB@nking online banking system. The Contract shall be terminated after submission of the notification and payment by the BORROWER of all withdrawn amounts and liabilities arising from card transactions, fees and interest, in accordance with the Tariff of the Bank and of all other incurred but unaccounted transactions, if any.

34. The BANK shall have the right to terminate the contract and block/deactivate the card without notice if the BORROWER/CARDHOLDER fails to fulfil the following obligations:

- has not collected the card within six months from its issuance;
- does not provide coverage in the current account for the repayment of the liabilities within the set term and amount;
- does not observe the limits for operation of the card;
- allows the use of the card and PIN by third parties;
- breaches other obligations under the contract and these General Terms and Conditions.

After receiving the notification of unilateral termination of the Contract, the BORROWER/CARDHOLDER shall no longer be entitled to use the card and shall cover all obligations arising from the use of the credit card. The BORROWER/CARDHOLDER shall repay all amounts relating to the credit card. With the closure of the primary credit limit, all secondary cards and limits to it shall also be closed.

35. The contract shall be terminated if any prerequisites for occurrence of grounds for termination are in place according to the provisions of the relevant contract, the General Terms and Conditions for Payment Services and the General Terms and Conditions for Lending of ProCredit Bank (Bulgaria) EAD. Should the contract be terminated, the Bank has the right to declare all amounts owing as payable/to require immediate payment of any outstanding obligations/to dispose of the property pledged as collateral and to proceed to compulsory collection of its debt claims in accordance with the provisions of the Code of Civil Procedure.

VI. INSURANCE

36. Upon signing the Contract for Issuance and Service of International Visa Business Classic/Visa Classic Credit Cards, in addition to the card, the CARDHOLDER shall be provided with free medical travel insurance, which shall be activated upon payment for certain services listed in the insurance policy and shall have effect outside the country. The insurance policy shall have a validity term of 365 days, which shall be renewed annually until the expiry of the card's validity. When the card is renewed, the insurance policy shall be automatically renewed.

37. The insurance policy shall specify the risks and the limits covered. The CARDHOLDER shall receive information of emergency help phone numbers at which assistance may be obtained on 24/7 basis. The insurance policy provided shall become effective when performing certain card-related activities, for example: purchasing an air flight ticket; hotel reservation; renting a car. In case of an insured event, the CARDHOLDER hereby gives consent for the BANK to provide the insurer with information that the CARDHOLDER has used the card to purchase a travel package or has made a payment for another service related to travel outside Bulgaria.

38. Upon occurrence of an insured event that necessitates the use of the insurance, the CARDHOLDER shall be obliged to immediately inform the insurer at the indicated phone numbers.

VII. PROVISION, PROTECTION AND PROCESSING OF INFORMATION

39. The BANK shall process the personal data of a BORROWER/CARDHOLDER in compliance with Regulation (EU) 2016/679 on personal data protection, the Personal Data Protection Act and the effective Bulgarian legislation. Certain part of the information may be provided by the BANK to third parties (archiving companies, debt collection firms, shareholders, and lenders of the BANK, etc.) under a contract concluded between the BANK and the third party and/or on legal basis. Processing of a CLIENT's personal data by the BANK shall be done based on their voluntary provision thereby. An exception to this are cases where, for the purposes of prevention, investigation and/or detection of frauds related to payment services, personal data processing may continue to be performed by the BANK without the consent of the person whose data are processed.

40. Refusal to provide personal data, especially in cases where the need of identification is a legally set obligation on the BANK, leads to impossibility to create the relevant legal relation/use the relevant service.

41. The CLIENT declares their awareness of the Privacy Policy of ProCredit Bank (Bulgaria) EAD, the content of which has been fully explained to them, as well as the possibilities for exercising their data protection rights.

42. The BANK shall send notifications/invitations/letters to the BORROWER and shall provide to them a statement of account in relation to the payment services used thereby via the ProB@nking online banking system.

VIII. OTHER TERMS

43. To any matter not provided for in these General Terms and Conditions, the provisions of the General Terms and Conditions of Lending, General Terms and Conditions for Payment Services and the Tariff of ProCredit Bank (Bulgaria) EAD, as well as the provisions of the existing domestic legislation shall apply.

44. The BANK reserves the right to unilaterally change these General Terms and Conditions, and depending on what service the relative change refers to, the rules under the Payment Services and Payment Systems Act or the Consumer Credit Act shall apply.

45. In case of any discrepancy of a provision in these Terms and Conditions with the provisions of the existing legislation, the statutory provision shall take precedence.

This version of the General Terms and Conditions for Issuance and Servicing of Visa Business Classic/Visa Classic Credit Cards has been approved by the Management Board of ProCredit Bank (Bulgaria) EAD in accordance with Minutes No 971 of 21.03.2025. ProCredit Bank (Bulgaria) EAD reserves its right to supplement and amend the General Terms and Conditions at any time.