

SPECIAL CONDITIONS OF PROCREDIT BANK (BULGARIA) EAD FOR TRANSFERS BY MOBILE NUMBER (Blink P2P)

1. These Special Conditions govern the procedure for provision and termination of the Transfer by Mobile Number (Blink P2P) service by the Clients of ProCredit Bank (Bulgaria) EAD (the "Bank"). All clients using the ProCredit Mobile app are eligible to register for Blink P2P transfers, which are made via the Blink Mobile Lookup service provided by Borica AD, enabling Blink P2P transfers between natural persons by linking a bank account number (IBAN) to a specific mobile number.

1.1. The Bank accepts Blink P2P payment orders up to a maximum amount of EUR 15,000 (fifteen thousand euros).

1.2. The Client can sign up for the Blink P2P service via the ProCredit Mobile app, where they can select a specific current account IBAN to link their mobile number to. In order to use the Transfer by Mobile Number (Blink P2P) service, the Client may opt to provide their explicit consent to have their post-registration service status shared with other registered users and participants in the payment process for the provision of the service or to opt out of sharing it.

1.3. The Client may opt to provide their consent or opt out of providing their consent to the Bank accessing all of the contacts on the mobile device on which they use the ProCredit Mobile app in order to enable transfers to those mobile numbers.

1.4. The Client explicitly consents to their personal data (names, phone number, IBAN of the selected account, photo (if available) being provided to Borica AD in its capacity as controller of the Blink P2P unified instant payments register, as well as to third parties – other registered users and participants in the payment process for the provision of the service, if they have given their consent under item 1.2.

1.5. The Client may deactivate the Blink P2P payment service at any time via the ProCredit Mobile app. Upon deactivation of the service, the Bank shall immediately suspend the access to and the processing of the Client's personal data for the purposes of the specific Blink P2P service and thus, the option to make transfers and to receive transfers through the Transfer by Mobile Number (Blink P2P) service shall be immediately disabled. In such a case, in order to activate the service again, the Client has to follow the steps set out in item 1.2.

2. Once the consent under item 1.3. has been provided, the Client will be able to see which mobile numbers of the persons in their contacts are registered and have consented to sharing their status with other users of the Transfer by Mobile Number (Blink P2P) service.

3. The Client may link only one payment/current account to a particular mobile number to receive transfers by mobile number (Blink P2P).

3.1. In the event that the Client is registered for the Transfer by Mobile Number service with another payment service provider, they must complete the registration process set out in item 1.2 in order to be able to receive and order such transfers to or from their account with the Bank.

3.2. The Client may use the ProCredit Mobile app to change the account registered for the Blink P2P transfers, which is linked to their mobile number.

4. Upon signing up for the service, the Client will be able:

- to receive instant Blink P2P transfers to the account selected by them under item 3, using their mobile number as an identifier.
- to make transfers via the ProCredit Mobile app to other registered users using the recipient's mobile number.

5. When the Client initiates a transfer, the recipient's details shall be automatically loaded from the Mobile Lookup service and the contacts on the device. The mobile number of the transfer recipient can be specified by:

- selecting it from the contacts on the device or
- the Client entering a new phone number of a registered user.

5.1. The transfer order automatically populates the name of the recipient of the transfer with which they are registered in the centralised Mobile Lookup service of Borica AD and the name with which they are registered in the contacts on the device on which the Client uses the ProCredit Mobile app. The transfers may be made from any account registered by the Client with the Bank in accordance with the procedure laid down in item 1.2 above.

5.2. The Client shall be liable for the accuracy of the data provided in the order. By signing up for the Transfer by Mobile Number (Blink P2P) service, the Client acknowledges that the payment documents (orders and account statements) shall contain, respectively, the recipient's mobile number linked to the unique identifier (IBAN) of the recipient's account to which the Blink P2P transfers ordered by the Client are credited. Prior to ordering an instant payment, the Client must verify the accuracy of all the data contained in their transfer order, including the recipient's name and the mobile number used to order the transfer, as well as the amount and grounds for the transfer they have indicated.

5.3. The Bank shall notify the Client whether the payment was successful or unsuccessful, as well as of the grounds for any potential refusal in the respective app – ProCredit Mobile.

6. If the Client/Recipient declines the transfer or if it is sent to their account by mistake, the refund shall be made via a new transfer to the sender.

7. In the event that the Client changes the mobile number they used to register with the Transfer by Mobile Number (Blink P2P) service and this number is linked to an account with the Bank for receiving transfers under item 3, the Client must immediately deactivate their registration for the service via the ProCredit Mobile app in accordance with the procedure laid down in item 1.5 or must change the mobile number linked to the account under item 3 and notify the Bank. The Bank shall not be liable for any damage or loss of profits suffered by the Client as a result of the Client's failure to comply with its obligations under the preceding sentence. By accepting these Special Conditions, the Client consents to the Bank collecting/withholding *ex officio* from their accounts the amounts of any transfers not intended for them and/or resulting from their failure to deactivate/update their registration in accordance with these Special Conditions.

8. Any Transfer by Mobile Number (P2P) shall be subject to the fees specified in the Tariff for Private Individuals of ProCredit Bank (Bulgaria) EAD.

9. The Bank may discontinue the service of ordering and receiving Transfers by Mobile Number (Blink P2P) in the following cases:

- upon closure of the Client's registered payment account;
- if the Client has not ordered or received a transfer for a period of 6 (six) months.

10. All matters not covered by these Special Conditions shall be subject to the General Terms and Conditions for Payment Services for Natural Persons of ProCredit Bank (Bulgaria) EAD.

Minutes No. 1012/28.11.2025 of the Management Board, effective 26.01.2026.