GENERAL TERMS AND CONDITIONS OF LENDING TO INDIVIDUALS OF PROCREDIT BANK (BULGARIA) EAD

I. LOAN GRANTING AND CHANGES IN CREDIT RELATIONSHIP

1. The loan is granted and may be utilised after presentation by the Borrower/Co-debtor of all documents required by the Bank, signature of the Loan Agreement and provision of the agreed collateral established in accordance with the procedure laid down in law, payment of relevant fees and commissions, and fulfilment of all conditions laid down in the Loan Agreement and these General Terms and Conditions.

1.1. The bank may refuse to grant a loan and, in such cases, the client shall be notified of the refusal in a timely manner and free of charge and, where applicable, that the refusal is based on automated data processing.

2. A condition to draw loan amounts is for the Borrower and/or Co-debtor to open/have an opened Active current account (CA) in the currency of the loan, and to have registered ProB@nking Internet banking, which shall be maintained until full repayment of all obligations under the Loan Agreement.

3. The content of the Loan Agreement may be amended and supplemented only by the mutual consent of the parties expressed in writing, except in the cases of unilateral change of the total cost of the loan, made on the occurrence of a pre-condition, as provided for in the agreement itself or in these General Terms and Conditions.

4. In respect of loan agreements granted in the form of overdraft, the Bank shall have the right to carry out financial monitoring in every 12-month period. As a result of the monitoring, the Bank:

– extends the use of the overdraft for another 12-month period, for which no annex needs to be signed;

– changes the amount and conditions for the use of the overdraft for a new 12-month period and shall notify the Borrower thereof. The Borrower shall have the right, within 7 (seven) days of receipt of the notification, to sign an annex for continued use of the overdraft under the new conditions. Failing to sign the annex within the stipulated time-limit, the utilised limit shall be automatically converted in a loan with 12 equal monthly instalments, the repayment of which shall be made according to the repayment plan announced by the Bank in its ProB@nking Internet system. The Co-debtor(s) agree(s) to be informed by the Borrower about the change.

5. The Bank is entitled to assign the rights and/or obligations under the Loan Agreement to third parties, in accordance with the provisions of the Bulgarian legislation. The Borrower shall have the right to assign the rights and/or obligations under the Loan Agreement to third parties, only on the basis of the prior written consent of the Bank.

II. FEES, COMMISSIONS AND COSTS ON THE LOAN

6 ProCredit Bank (Bulgaria) EAD charges fees and commissions for the loan granted, the amount of which is indicated in the Agreement and the Tariff for Private Individuals of ProCredit Bank (Bulgaria) EAD that is up-to-date at the time of their collection.

7 The Annual percentage rate of charge (APR) on the loan represents the total cost of the loan (interest, fees/commissions, expenses), expressed as an annual percentage of the total amount of the loan and are determined in accordance with the type of the loan, its term, amount and the existence of another loan agreement. The calculation of the APR on the loan does not include costs due for default on the Loan Agreement. The APR shall be stated in the repayment plan attached to the Loan Agreement. The APR shall be calculated taking into account that repayment of the loan will be made in accordance with the term and conditions of the Loan Agreement and under the following assumptions:

(a) For consumer, housing and/or mortgage loans and for credit cards it is assumed that the total amount of the loan is fully utilised;

(b) For consumer overdraft it is assumed that the total amount is fully utilised for a period of 12 months;

(c) If there is more than one credit relationship, the entire maintenance cost of the active current account is included in the APR for only one of the credit relationships. The APR information contained in the repayment plan attached to the Loan Agreement shall be valid only until a subsequent change in the interest rate or the additional costs.

III. INTEREST ACCRUAL

8 In the Interest Bulletin published on the website of the Bank, the interest rates applicable to the relevant type of loan agreement are stated. The Loan Agreement specifies the interest rate, which may be

changed unilaterally by the Bank in case the preconditions provided for in the Loan Agreement and/or in these General Terms and Conditions arise.

9. The interest rate on the loan is calculated on the amount by which the Borrower's account is credited from the day of granting the loan – monthly, on the basis of the actual number of days/360 (three hundred sixty) for all types of loans to individuals.

10. In the event of overdraft, as an exception to the rule in the previous item, the annual interest rate shall be calculated on the basis of the actual number of days/360 (three hundred sixty) of the actually utilised portion of the loan. The interest accrual is carried out on a daily basis on the amount utilised in the respective day, and the interest shall be paid on a monthly basis on the first business day of the month for the previous month. The Borrower undertakes, on the date of interest payment, to provide sufficient funds in his/her current account at the Bank, to pay the interest due on the loan so that the maximum authorised amount of the overdraft is not exceeded.

11. A change in the total cost under the Loan Agreement occurs upon a change in: the EUR/USD exchange rate; the EURIBOR reference interest rate index; the price of the service provided by the insurance company and/or the company making valuation of the collateral; the Bulgarian and/or European legislation concerning the activities of banks; the fee for the maintenance of the current account caused by an increase in inflation.

12. The Bank shall inform the Borrower in a timely manner of the change to item 11 of these General Terms and Conditions and the date on which it takes effect, including the new repayment plan, by notification in the ProB@nking Internet banking system or by other means specified herein. The change in the total cost of the loan, as carried out in accordance with the procedure referred to above, shall not be subject to the parties signing an annex or an additional agreement to the agreement.

13. Upon disagreement with the changed total cost of the loan, the Borrower has the right, before the change takes effect, to repay ahead of schedule his/her loan obligations without payment of a fee for early repayment.

14. The annual interest rate on the loan may be fixed or floating. In the event it is a determinable rate, it shall be determined in accordance with the Loan Agreement for each three-month/six-month period from the sum of the three-month/six-month EURIBOR reference index and an individual markup specified in the Loan Agreement.

IV. REPAYMENT

15. By signing the Loan Agreement, the Borrower/Co-debtors/Guarantors give their consent for the Bank to collect ex officio, on the maturity date, all amounts due in respect of the monthly repayment instalment, as well as any obligations relating to the total cost of the loan (fees, commission expenses) from the available balances in their accounts opened at the Bank. In the event of insufficient available funds therein, the Borrower/Co-debtors/Guarantors authorise the Bank at its sole discretion to debit their current, deposit or savings accounts with the amount due and, if there are insufficient funds in the account, to charge default interest in accordance with the Tariff for Private Individuals of the Bank until repayment of the obligation.

16. When the payment is made in a currency other than the currency of the loan, currency conversion shall be carried out to settle the claims of the Bank under the Loan Agreement by applying the sell rate of the Bank for that day. Foreign exchange gains or losses from such currency conversions shall be borne by the Borrower.

17. A payment at maturity shall be deemed valid if the funds are credited to the account servicing the loan by 6 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. If the Borrower fails to meet his/her obligations in full, they shall be repaid in the following order: fees/commissions due under the Bank's Tariff for Private Individuals; insurance policies, penalties laid down in these General Terms and Conditions; court costs; default interest; overdue contractual interest; overdue principal; statutory interest; regular contractual interest; regular principal. Where the Borrower uses simultaneously several loans from the Bank and the amount paid thereby is not sufficient to pay all due and payable obligations and it is not stated which obligation is extinguished, the parties agree that the Bank is entitled to choose which of the obligations to repay.

19. The Borrower may at any time prepay some or all of the utilised loan amount and shall notify the Bank in writing thereof and shall pay the interest and fees due, including a fee for early repayment. The

early repayment charge is fixed in the Tariff for Private Individuals of ProCredit Bank (Bulgaria) EAD and is calculated on the amount of the outstanding principal. In the event the amount of the fee for the full early repayment exceeds the residual amount of the contractual interest, a fee on the smaller amount shall be charged.
20. In the event of early repayment, including in cases of acceleration, the Borrower shall pay the interest due at the time of the early repayment, calculated for the period from the date of the latest paid instalment until the date of recording in the Bank of the notification of the early repayment of the loan.

V. COLLATERAL
21. Upon a reduction of the value of the collateral provided, regardless of the reasons therefor, the Borrower undertakes to provide, upon first written invitation by the Bank, a new collateral, or to repay his/her obligations to an amount indicated by the Bank.
21.1. The Borrower undertakes not to carry out any actions of disposal in favour of third parties, including mortgaging/pledging of the collateral established in favour of the Bank, as well as to ensure that no such actions of disposal are carried out in favour of third parties other than the Bank, where the collateral is established by third parties.
22. In the event of housing and mortgage loans the Borrower undertakes to ensure payment of the fees: for renewal of the registration of the collateral under the Loan Agreement within 30 days before the expiry of the initial period of registration. In the event the Borrower fails to submit a document certifying payment of the fees within the time limit specified, they shall be paid by the Bank, but the account for the servicing of the loan shall be debited with their amount. Should the account have insufficient funds, the Borrower expressly agrees that the Bank is entitled to debit any other account held with it in the name of the Borrower or the jointly and severally liable parties; the preparation of an updated valuation of the collateral shall be subject to a fee in accordance with the Bank's Tariff for Private Individuals. For the valuation of collateral other than the types referred to in the Tariff for Private Individuals of the Bank, fees according to the Tariff for Legal Entities shall apply.
23. All mortgaged or pledged property must be insured annually only to the benefit of the Bank and the insurance must cover its actual value, but not less than the outstanding amount/agreed limit of the loan. THE BORROWER undertakes, within 7 days before the end of the current insurance year, to submit to the BANK evidence of insurance taken out and paid in full for the following insurance year in respect of the property/items, constituting collateral under the Loan Agreement with an insurance company included in the updated list published on the Bank's website. THE BORROWER undertakes to pay the full annual insurance premium due under the insurance policy in a one-off payment upon taking out the policy.

By signing the Loan Agreement, the Borrower, or, respectively, the Co-debtor/owner of the collateral, agrees that:

– in the event of failure to comply with the obligation to annually renew the property insurance covering the collateral and to make a one-off payment of the full annual insurance premium, the Bank shall carry out these actions on behalf of and at the expense of the Borrower and/or the So-debtor, with an insurer chosen by the Bank and under the terms and at the rates selected by the Bank;

– the Bank shall pay the insurance premiums/contributions on behalf of and for the account of the Borrower and the Co-debtor, and shall debit the Borrower's account with the amount of the insurance premium paid by the Bank, as specified in the Tariff for Private Individuals of ProCredit Bank (Bulgaria) EAD;

The Borrower shall owe the Bank annually a fee for the inclusion, processing and maintenance of the collateral in an insurance cover in the amount set out in the Tariff for Private Individuals of ProCredit Bank (Bulgaria) EAD.
23.1. If the Borrower has taken out a Credit ProTect insurance in favour of the Bank in accordance with Article 382 of the Insurance Code, they undertake to pay, in a timely manner and in full, and/or to ensure the payment of all insurance premiums due in accordance with the terms and conditions of the Credit ProTect insurance, as well as to strictly fulfil all their other obligations arising from the insurance contract. In order to fulfil this obligation, upon signing the Loan Agreement, the Borrower undertakes to ensure

that sufficient funds are available in the account used to service the loan, to pay the monthly insurance premium due under the Credit ProTect insurance and to give their express and irrevocable consent for the Bank to collect and pay the monthly insurance premium using the funds available in the account in accordance with the procedure laid down in Article 18 of these General Terms and Conditions.

23.2. The Borrower undertakes to provide the Insurer with true, accurate and complete information, as well as to disclose all circumstances of which they are aware or of which they could have been aware had they exercised due care, and which are relevant to the assessment of the extent and nature of the insurance risk upon taking out/joining the insurance contract. The Borrower undertakes to notify the Bank without undue delay of any change in the circumstances referred to in this paragraph.

23.3. The Borrower undertakes to notify the Bank in a timely manner of the occurrence of an insured event relating to the Credit ProTect insurance policy, within 3 (three) days of its occurrence.

23.4. By signing a mortgage or housing loan agreement that includes Credit Pro Protect insurance, the Borrower, respectively the Co-debtor, give their express and irrevocable consent that in the event of default on the obligation to pay the insurance premium under the Credit ProTect insurance, the Bank shall pay, on behalf of and for the account of the Borrower, the monthly premium due under the Credit ProTect insurance for a period not exceeding three months. In this case, the Bank shall have the right to automatically deduct the insurance premiums it has paid from the Borrower's account used to service the loan, or from an account held by the Co-debtor, and if there are insufficient funds in those accounts – from any other account of the Borrower, respectively the Co-debtor, held and maintained with the Bank.

23.6. Articles 23.1 through 23.4 shall apply to mortgage and housing loan agreements entered into after the effective date of these General Terms and Conditions.

VI. OBLIGATIONS FOR NOTIFICATION

24. By signing the Loan Agreement the Borrower/Co-debtor/Guarantor agrees for the Bank to send all notifications, invitations, letters to him/her by one of the following ways: via the ProB@nking Internet banking system of ProCredit Bank (Bulgaria) EAD, by e-mail to the e-mail addresses specified by the parties in the Loan Agreement; by letter with acknowledgement of receipt to the address specified in the Loan Agreement or to their permanent or current address, or by serving them in person. The letters will be deemed served if sent to the address specified by the obligated person, regardless of whether they are received thereby. If the letters are sent via the ProB@nking Internet banking system, they shall be considered received upon the expiry of 7 business days from the date on which they were made available in the ProB@nking Internet banking system.
The Borrower/Co-debtor/Guarantor undertakes to notify the Bank of any change to the e-mail address, current address or permanent address specified by them in the Loan Agreement. In the event that such a change has been made without informing the Bank, all notices shall be considered duly served upon their dispatch to the addresses specified in the Loan Agreement.

VII. ACCELERATION

25. The Bank is entitled to block the account of the Borrower/Co-debtor/Guarantor and/or to unilaterally suspend the utilisation of loan amounts and/or to declare accelerated all its receivables under the Loan Agreement regarding the principal, interest and any other incurred and outstanding monetary obligations and to commence their early collection in the following cases:
(a) non-payment at maturity of any due instalment or interest payment;
(b) non-payment at maturity of any fee/commission/expense/insurance premium;
(c) failure to ensure timely establishment of collateral as agreed in the Loan Agreement;
(d) suspension of the transfer of the Borrower's employment/service remuneration to the Borrower's account and/or a reduction in the amount of the Borrower's employment remuneration or equivalent remuneration received into the Borrower's account with the Bank;
(e) where the Bank finds that the decision on granting the loan was made on the basis of untrue information/data/documents submitted by the Borrower/Co-debtor;

(f) the Borrower/Co-debtor becomes insolvent or insolvency proceedings are opened against it, or enforcement actions are taken against his/her property by third parties;
(g) the Borrower/Co-debtor under a signed agreement for housing/mortgage loan fails to fulfill his/her obligation to provide the funds/documents required for the renewal of the registration of the collateral provided prior to expiration of its validity.
26. Acceleration occurs on the basis of a decision of the Bank and the expiry of the deadline specified in the notice to perform served on the obligated parties under the Loan Agreement.
26.1. The notice of acceleration shall be given in one or more of the ways listed below, at the Bank's discretion:
(a) By posting a Notification Letter in the ProB@nking system of ProCredit Bank (Bulgaria) EAD to which the Borrower has personal access, where the Borrower or another obligated person under the loan uses the same system.
(b) By sending an e-mail to the e-mail address specified in the Loan Agreement. In this case, the Notice shall be considered served from the date of its dispatch or, as the case may be, from the date on which it is delivered to the obligated person's e-mail address.
(c) By sending a Notification Letter to the address specified in the Loan Agreement or to the permanent or current address of the Borrower/Co-debtor/Guarantor.
27. In the event the Bank announces its receivables accelerated, it shall have the following rights:
(a) to block existing and incoming monetary amounts in the accounts of the Borrower/Co-debtor/Guarantor and related parties and to commence repayment of the accelerated receivables;
(b) to dispose of the pledged property by selling it under the terms of the Registered Pledges Act and Article 311 of the Commerce Act, subject to the terms and conditions of the respective pledge agreement and the legislation applicable thereto;
(c) to obtain an Immediate Order for Payment/Writ of Execution for its receivables arising under the Loan Agreement and to initiate enforcement proceedings under the Civil Code of Procedure against the collateral and the other movable and immovable property of the Borrower/Co-debtor/Guarantor in order to settle its receivables.
28. All expenses concerning the judicial and extra-judicial collection of the loan payable to the Bank or paid by it shall be borne by the Borrower.

VIII. CONSEQUENCES OF DEFAULT

29. Upon the Borrower's failure to fulfill a condition of the Loan Agreement for the transfer of salary or equivalent remuneration, or a monthly amount agreed in the Agreement, to an account at ProCredit Bank (Bulgaria) EAD and/or to ensure establishment of collateral within the time-limit agreed between the parties and/or upon failure to fulfill any other condition of the Loan Agreement, the Bank shall be entitled to a one-off penalty in the amount specified in the Bank's Tariff for Private Individuals, which it shall deduct once from the Borrower's account. In the event that the default and/or failure to provide collateral lasts for more than 60 days, the Bank shall be entitled to unilaterally increase the interest rate as follows: for consumer loan – by 2 (two) points; for housing/mortgage loan secured by a real estate mortgage – by 0.50 (zero point fifty) points or to announce its claims as accelerated. If the Borrower fails to comply with a term of the Loan Agreement relating to the maintenance of Credit ProTect insurance, including if the Borrower exercises their right to cancel the insurance or to terminate the insurance contract, the Bank shall be entitled to increase the interest rate on a housing/mortgage loan secured by a real estate mortgage by 0.25 percentage points. The Bank shall notify the Borrower within 7 business days of the upcoming change and the amount of the new instalment to the e-mail address specified thereby or via the ProB@nking Internet banking system. In case of disagreement with the new interest rate, the Borrower shall be entitled to repay early its obligation on the loan within 30 (thirty) days without early repayment charge.
30. In case of violation of the time-limits for repayment of the principal and/or interest on the loan, the Borrower shall owe default interest at the statutory rate on the overdue principal for the duration of the delay.
30.1. The Bank may block existing and incoming monetary amounts in the accounts of the Borrower/Co-debtor/Guarantor and their related parties without prior notice and before announcing acceleration, in the following cases:

(a) in case of systematic non-performance by the Borrower of any of his/her obligations under the Loan Agreement and/or these General Terms and Conditions, with such failures constituting a prerequisite for a material risk of the loan payments ceasing to be made on a regular basis;
(b) in the event the Bank receives a notice of imposed attachment on the account of the Borrower and/or the Co-debtor and/or the Guarantor. In such a case, the Bank shall have the right to refuse further drawing on the overdraft facility and to unilaterally reduce its limit to the amount already drawn;

IX. CO-DEBTOR/GUARANTOR

31. The Co-debtor shall have the same obligations under the Loan Agreement with the Bank and these General Terms and Conditions as the Borrower. The Co-debtor/Guarantor shall be jointly and severally liable with the Borrower and by signing the Loan Agreement they give their unconditional consent to the Bank to collect ex officio from their accounts all obligations (principal, interest, insurance premiums, fees, expenses, penalties) due on the loan in case of non-payment by the Borrower.

X. TERMINATION

32. The Loan Agreement may be terminated unilaterally by the Bank in the event of non-performance of obligations by the Borrower or where conditions for acceleration exist. In this case, the Bank shall give the debtor a deadline for performance, stating that, should the obligation not be fulfilled within that deadline, the agreement shall be deemed terminated. The Bank is entitled to block the accounts of the Borrower/Co-debtor/Guarantor until the full repayment of all its receivables under the Loan Agreement, and to deduct ex officio amounts from the accounts of the Borrower/Co-debtor/Guarantor in repayment of an obligation due.
33. The loan shall be terminated by expiry of the agreed period, except in the cases of an existing clause for its automatic extension upon occurrence of the preconditions set out in the agreement.
34. A consumer loan agreement may also be terminated when exercising the right of refusal within 14 (fourteen) days from the date of conclusion of the Loan Agreement and upon occurrence of the preconditions under art. 29 of the Consumer Loan Act.

XI. DISPUTE RESOLUTION ARRANGEMENTS

35. The Borrower has the right to file objections relating to loan agreements in each of the offices of ProCredit Bank (Bulgaria) EAD by e-mail at contact@procreditbank.bg, or via the Contact Centre on tel.: 0 700 1 70 70.
36. Within 30 (thirty) days from the date of receipt of the complaint/objection, the Bank shall provide the Borrower with a written statement on the conflict/objection.
37. The official body responsible for supervision of the requirements: – of the Consumer Loan Act is the Commission for Consumer Protection, with mailing address: 1000 Sofia, 1 Vrabcha Street, e-mail address: info@kzp.bg; – of the Real Estate Customer Loans Act is the Commission for Consumer Protection, with mailing address: 1000 Sofia, 1Vrabcha Street, e-mail address: info@kzp.bg, and the Bulgarian National Bank with mailing address: 1000 Sofia, 1 Knyaz Alexander I Square, e-mail address: pressoffice@bnbank.org.

XII. OTHER

38. The Bank collects, processes and stores personal data of the Borrower/Co-debtor/Guarantor, of their representatives or persons authorised thereby in compliance with Regulation (EU) 2016/679 on the protection of personal data and the Bulgarian legislation. In this regard, by accepting the Privacy Policy of ProCredit Bank (Bulgaria) EAD published on the Bank's official website www.procreditbank.bg, the Borrower/Co-debtor/Guarantor is informed of his/her rights and that his/her refusal to provide personal data, where this involves a legal requirement for the Bank, shall prevent emergence of the respective relationship.
39. The General Terms and Conditions shall form an integral part of the Loan Agreement and in the event of a discrepancy between them and the Loan Agreement, the provisions of the Loan Agreement shall prevail.
40. All matters not covered by these General Terms and Conditions shall be governed by the provisions of the existing Bulgarian laws.

41. ProCredit Bank (Bulgaria) EAD reserves the right to amend these General Terms and Conditions and shall announce the changes by displaying them up in the bank halls for customer access, by publishing them on the Bank's official website www.procreditbank.bg. The Bank shall notify the Borrower of any changes in the General Terms and Conditions within 7 (seven) days from their publication on the official website of the Bank to the e-mail stated by the Borrower via the ProB@nking Internet banking system or otherwise. In the event that the user does not agree with the amendments to the General Terms and Conditions, he/she may, within thirty days of receipt of the notification of the amendments to the General Terms and Conditions, notify the Bank in writing thereof, by making early repayment of the Loan Agreement without owing any fee for early repayment or continue implementing it under the General Terms and Conditions which were effective before the amendment. In the event that the Borrower is notified of the change in the General Terms and Conditions and he/she expresses no disagreement with the change within the 30-day period, the amended General Terms and Conditions shall become an integral part of the agreement.

The present version of the General Terms and Conditions of Lending to Individuals has been approved by the Management Board of ProCredit Bank (Bulgaria) EAD in accordance with Minutes dated 26 October 2026 and is in force as of 28.10.2026.