

FRAMEWORK AGREEMENT

This Agreement is made today,, in, by and between:

ProCredit Bank (Bulgaria) EAD, UIC 130598160, having its seat and registered office at: 1303 Sofia, 26 Todor Aleksandrov Blvd., e-mail: contact@procreditbank.bg, on the one part, hereinafter referred to as the BANK, and,, with PIN, permanent/present address:,

on the other part, hereinafter referred to as CLIENT/BORROWER, pursuant to section III of the Payment Services and Payment Systems Act/Consumer Loan Act. It is hereby agreed as follows:

This Framework Agreement is made in conjunction with the expressed desire of the CLIENT to use payment services provided by the Bank, and the parties agreed as follows:

The BANK opens and keeps in the name of the CLIENT a bank current account, a savings account Flex Save and/or a term deposit;

The BANK issues debit card/s and registers the CLIENT's name in Probanking.

The CLIENT is informed and agrees that, by using Probanking, the request for the respective payment service registered by him/her has the nature of an agreement for the payment service concluded with the BANK.

For the use of a current account and the payment services provided the CLIENT owes fees and commissions in accordance with the Tariff of the BANK for Individuals/Legal Entities, which shall be charged and collected ex officio by the BANK in accordance with the procedure, time-limits and method as set out in the General Terms and Conditions for Payment Services. If the available balance in the account of the CLIENT is insufficient to repay the monthly fees due, the CLIENT in the capacity as owner/managing director gives his/her consent for the fees/commissions to be deducted from the bank accounts of the legal entities represented thereby.

The BANK provides information to the CLIENT about the operations effected in his/her accounts, in accordance with the BANK's General Terms and Conditions for Payment Services.

The CLIENT declares that he/she has/does not have other opened Payment accounts for payment operations at other banks.

The CLIENT authorises the BANK to send all letters, notifications, communications and other documents to the e-mail address/via Probanking/by mail to the address last specified thereby.

This Framework Agreement shall enter into force on the date of its signature, is for indefinite term and may be terminated in accordance with the BANK's General Terms and Conditions for Payment Services.

By signing the Framework Agreement, the CLIENT acknowledges that prior to its conclusion he/she has received a draft Framework Agreement, as well as the General Terms and Conditions for Payment Services/Tariff, the Interest Rate and Foreign Currency Bulletin of the Bank, the Newsletter of Depositors, forming an integral part hereof, and accepts them as an integral part hereof.

The CLIENT declares that:

The data provided thereby is true, full and voluntarily provided.

The origin of the funds under Article 66, paragraph 2 of the Anti-Money Laundering Act (AMLA) to be received in his/her bank accounts is as follows:
.....

Falls/Does not fall in the category of persons designated as politically exposed persons under Article 36, paragraph 2 and is/is not a related person to persons designated as politically exposed persons under Article 36, paragraph 5 of the AMLA. Over the last 12 months: has fallen/has not fallen in the category of persons designated as politically exposed persons under Article 36, paragraph 2 and has/has not been a related person to persons designated as politically exposed persons under Article 36, paragraph 5 of the AMLA.

I am informed that my personal data will be collected, processed, stored and provided to/from third parties by the BANK in connection with this Framework Agreement and the contractual relations arising herefrom in accordance with the terms and conditions laid down in EU Regulation 2016/679, the effective Bulgarian legislation and the Privacy Policy of the Bank, as well as with my options for exercise of my rights for personal data protection.

I am aware of the criminal liability borne under Article 313 of the Criminal Code for declaring false data.

The parties agree and sign an Overdraft Agreement, forming an integral part of this Framework Agreement (Appendix No. 1).

FOR THE BANK:

FOR THE CLIENT:

Today,, at, I checked the presented ID document in the website of the Ministry of Interior and established that the presented document is valid.

Employee:
(full name, position)

CONSUMER OVERDRAFT AGREEMENT

The BANK shall grant a loan in the form of overdraft to the BORROWER

.....in the amount and under the conditions laid down herein, and the BORROWER is obliged to repay the overdraft received, to pay the interest and fees and all costs thereon and to fulfil all the conditions hereunder, with the following loan parameters:

Overdraft amount (principal): (..... thousand leva).

Term of the overdraft: 12 (twelve) months from the date of entry into force of the agreement. In every 12 (twelve)-month period the BANK shall perform financial monitoring, in accordance with the General Terms and Conditions for Lending to Private Clients. The maximum period of use of the overdraft may not exceed 48 (forty-eight) months.

Date of disbursement:

Final repayment date: or the date after the automatic extension of the term for another 12 (twelve)-month period.

Overdraft purpose: consumer needs.

Annual interest rate: 6% (in words: six per cent).

This agreement shall enter into force on the day of its signature.

The Bank has the right to unilaterally and without prior notice terminate the overdraft agreement should it find a change in the creditworthiness of the borrower and/or non-performance of his/her obligations under the Framework Agreement/the Overdraft Agreement/the applicable General Terms and Conditions for Lending and the General Terms and Conditions for Payment Services.

The annual percentage of costs (APC) shall be in the amount of%.

The overdraft shall be made available to the current bank account of the BORROWER at the BANK upon entry into force of the agreement. The BORROWER may draw down and repay amounts multiple times up to the loan amount, and the proceeds in the current account of the overdraft shall automatically apply to repay the relevant drawn portion of the overdraft.

The BORROWER undertakes to ensure, during the whole period of the agreement, the transfer of his/her monthly employment remunerations and/or equivalent to employment remunerations/dividend payments to the bank account servicing the loan.

By signing this agreement and pursuant to art. 311 of the CA the BORROWER personally as a natural person states that by affixing his/her signature hereunder for securing the Bank's receivables arising herefrom (including principal, interest, fees, commissions and expenses) he/she establishes a pledge to the benefit of the Bank on his/her receivables from employment contract and/or equivalent to employment contract/dividend payments. By signing this agreement the Bank states that it accepts the pledge of cash established to its benefit under the conditions of this clause. In the event the BANK announces its receivables hereunder due and

payable, it may, pursuant to art. 311 of the CA, satisfy itself from the pledged assets without court intervention.

By signing this Agreement the BORROWER declares that he/she:

Is familiar with the General Terms and Conditions for Lending to Private Clients, signed thereby, and with the Price List of Private Clients of ProCredit Bank (Bulgaria) EAD, published on the website of the Bank: www.procreditbank.bg and available on hard copy in its bank halls, forming an integral part hereof.

Has been notified in advance by the BANK of all conditions relating to the provision and use of the consumer loan, and the information has been provided in a clear and comprehensible manner that allows making an informed decision on the conclusion of the loan agreement.

FOR THE BANK:

FOR THE BORROWER: