

TERMS AND CONDITIONS FOR ISSUANCE OF BANK CARDS FROM TBI BANK EAD

I. GENERAL PROVISIONS

1.1. These terms and conditions for the issuance of bank cards by TBI Bank EAD (from here on referred to as "T&Cs"), outline the conditions and method by which TBI Bank EAD operating from, and with correspondence address as indicated in the respective framework agreement and individual agreement, UIC 131134023, licensed as a bank and respectively carrying out banking activity pursuant to License № B30 and order RD 22 - 1067/13.08.2003, RD 22 – 1560/20.07.2007, RD 22 – 2270/16.11.2009 and RD 22 – 0451/28.02.2012, RD 22 - 0451 22.10.2012, e-mail: office@tbibank.bg, website: www.tbibank.bg (from here on referred to as the "Bank" or "Issuer", depending on the context), issues bank credit payments, debit and prepaid cards (from here on referred to as "cards"), the execution of payment services with the issued cards, as well as relations between users of issued cards (from here on referred to as "cardholders") and the Bank.

1.2. A necessary prerequisite for issuing a debit card is that the Cardholder be the holder of a current account with the Bank. The Relationship between the Bank as the Issuer of the relevant Card and Provider of the Bank payment service, on the one hand, and the Cardholder as the User, respectively - as a User of payment services, on the other hand, are governed by the Contract between the Bank and the Cardholder and by the General terms and conditions for the provision of payment services by TBI Bank EAD. The relationship between the Bank as a Creditor and a The Cardholder as the Borrower shall be governed by the relevant Overdraft Agreement (on the debit card), or of the corresponding Credit Agreement, Consumer Loan Agreement or other individual credit agreement (with credit card) concluded between the Cardholder and the Bank, hereinafter referred to as the "Contract" or "Individual Agreement" and respectively the General Terms and Conditions for granting loans to sole traders and legal entities of TBI Bank EAD. The Relationship between the Bank as an Electronic Money Issuer and the Cardholder as the holder of electronic money shall be governed by the respective Contract for Issuance and Use of the electronic money through a prepaid card, hereinafter referred to as the "Contract" or "Individual Agreement".

1.3. These Terms and Conditions are an essential and integral part of the Framework Agreement, respectively, each individual Agreement relating to the issue and use of the Card. The Bank reserves the right to change Terms and Conditions unilaterally by announcing the changes by announcing them on their official website. The amendments shall enter into force with respect to the Cardholder from the day of their announcement, unless it is not provided otherwise in the Framework Agreement, in the Individual Agreement, in the General Terms and Conditions for the provision of payment services by TBI Bank EAD, in the General conditions for lending to sole traders and legal entities of TBI Bank EAD, or in a normative act.

1.4. In all cases, the Card is the property of the Issuer (the Bank) and is provided for use by the Cardholder after signing the Framework Agreement, where applicable, after signing the relevant Individual Contract, pursuant to the terms and conditions of the Bank's internal rules and procedures. The card may be used to execute operations under the Framework Agreement and the General Terms and Conditions for Provision of Payment Services by TBI Bank EAD under the statutory order and according to the internal rules and procedures of the Bank. The bank reserves the right, in its sole discretion, to expand or narrow down the types of operations the Cardholder may execute through the Card, by maintaining the relevant up-to-date information available to the Cardholders in its offices and on its website.

1.5. The cards issued by the Bank are with requisites, according to the standard requirements of the International Card provider (ICP) Mastercard Europe and with a Personal Identification Number (PIN) and a printed (embossed) name of the Cardholder on the front. The term of validity is indicated in the MM / YY format on the front side of the Card. The expiration date expires on the last day of the indicated month. Cards can be used in the country and abroad, insofar as there is no agreement between the Bank and the Cardholder otherwise.

1.6. When card transactions performed in the country or abroad require conversion to a currency other than the currency of the account / Card, the amount of the transaction is converted from the currency of the transaction to the currency of the settlement account of the Bank (in EUR for transactions abroad and in BGN for transactions in Bulgaria) at an exchange rate determined by the respective ICP on the day of their processing with it. Apart from the above, the Bank converts the amount by which its settlement account is credited / debited into the currency of the account / Card of the Cardholder on the booking date at the Bank's buy / sell exchange rate for non-cash transactions.

1.7. The cards are issued according to the following conditions:

1.7.1. Each card is issued together with a unique personal identification number (PIN) within 10 (ten) business days of receiving the respective Application for Card Issuing and / or of signing the respective Agreement, in accordance with the Bank's internal rules and procedures. The Card shall be personally delivered to the Cardholder in a sealed, opaque envelope including a cover letter in one of the following ways: 1) by courier, at the address specified by the Cardholder or 2) at the Bank's office indicated by the Cardholder in the Application for Card Issuing. In case the Cardholder does not visit the Bank's office to receive the Card he / she has requested within 6 / six / months of its issuance, the Bank shall officially destroy the Card and the envelope with the issued PIN code;

1.7.2. PIN code for the card is provided to the Cardholder separately from the card by one of the following methods:

1) In a sealed, opaque envelope at a Bank office. Upon receiving the envelope with the PIN code and the Card, the Cardholder checks the correspondence between the number printed on the front side of the card, and the one listed in the envelope with the PIN code. If the envelope is printed or visibly damaged, or a discrepancy between the numbers is

established, the Card Holder shall immediately notify the Bank, in which case it shall ensure the issuance of a new Card with a new PIN code according to its internal rules and procedures.

- 2) by electronic means through the service "PIN by SMS", the information about the PIN code is divided into two parts and provided to the Cardholder through two different delivery channels. The first part of the information constituting the identification code and the authentication code shall be printed on the cover letter of art. 1.7.1, and the PIN code itself is received in the form of a short text message ("SMS") to the mobile number specified by the Cardholder in the Application for Card Issuing. Detailed instructions for obtaining a PIN code this way are contained in the cover letter according to art. 1.7.1.

The PIN code is generated under conditions of complete security and secrecy. From the moment they receive the Card and the PIN code, The Cardholder bears full responsibility for their protection. The Cardholder is obliged to remember the PIN code and destroy the form on which he or she received it, and in the future not physically store the saved PIN code together the card. The Bank explicitly recommends the Cardholder to replace their original PIN as soon as possible, and then periodically (no less than once every 6 months) change their PIN code.

1.8. Operations with the Card can be made within 24 hours of receiving the Card and the envelope with the PIN code by the Cardholder. If the Cardholder enters his / her PIN incorrectly three times in succession, the card is blocked automatically. If the Cardholder forgets his/her PIN, upon written request the Bank shall provide a new Card with a new PIN code or only a new PIN code for the already issued card pursuant to internal rules and procedures. In case of loss or theft of the Card, as well as if a Third Party learns the PIN, the Cardholder is obliged to immediately notify the Bank and request the deactivation of the Card in any possible way, but also in writing. The Bank is required to take the necessary steps and measures to ensure that the relevant card is deactivated at the latest by the end of the next business day after the notification, unless for technical or other objective reasons this is beyond the control of the Bank. The Cardholder accepts that storing the PIN along with the Card is a violation of the General Terms and Conditions and constitutes gross negligence on their part. In these cases, the loss or theft of the Card but also the discovery of the PIN by a third party, the Cardholder bears personal and full responsibility for all transaction amounts made through the Card until it is effectively deactivated. The Bank also presents the cardholder with a "3D Secret Code" - the most modern security system for online transactions, in the order and under the terms and conditions of "TBI Bank" EAD for the provision and use of the 3D Secure Code service" - Appendix 1 to these Terms and Conditions.

1.9. Upon a written request by the Cardholder, made in a form specified by the Bank, additional Cards specified by the Cardholder may also be issued to a current account other than the Main Card, to adult individuals (credit cards) and minors (debit cards), referred to below as "Authorized Cardholders", under the following conditions:

- 1.9.1.** the principal Cardholder is responsible for the transactions and for all actions performed with the additional cards as he is responsible for the transactions with the main Card issued in his name;
- 1.9.2.** the main Cardholder receives the additional Card and corresponding PIN code personally in accordance with the terms and conditions of Art 1.7. of the present Terms and Conditions;
- 1.9.3.** the authorized Cardholders may dispose of the funds on the account of the Cardholder only to the limits set by him.
- 1.9.4.** up to 6 extra cards may be issued per individual open account, of which no more than 2 may be in the name of the principal cardholder;
- 1.10.** In all cases, even when this is not expressly mentioned in any of the clauses of these Terms and Conditions, the Card Holder bears full responsibility for the actions and omissions of the Cardholders Authorized by him / her as their own, and cannot oppose the Bank's objections regarding the relationship between him and his/her authorized Cardholders.

II. RIGHTS AND OBLIGATIONS OF THE CARDHOLDER

2.1. The Cardholder is entitled:

- 2.1.1.** to perform the relevant operations with the Card up to the amount of available balance on the account connected with the Card, respectively - the agreed credit limit and the limits of the types of transactions defined by The Card Holder upon completion of the Card Issue Application, or the exhaustion of the issued electronic money whose value is stored on the Card;
- 2.1.2.** to set transaction limits for the additional Card and to designate authorized Cardholders in the Card Issue Request;
- 2.1.3.** request a written unblocking of the Card if three consecutive incorrect PINs are entered;
- 2.1.4.** request a new PIN in writing in case the existing PIN is forgotten, and change the PIN at an ATM of the Bank;
- 2.1.5.** may request the written issuance of a new Card in case of loss, destruction or unlawful seizure of the Card and to receive the new Card and PIN code in an office of the Bank or at the address specified by the Bank in the request, in the order of these Terms and Conditions;
- 2.1.6.** request in writing the blocking or deactivation of the Card and any additional Card issued by the Bank his / her written request, in which case, notwithstanding the blocking or deactivation of the Card and/or the additional Card, he shall be liable to the Bank for the performance of all monetary and other obligations associated with the use of the Card and/or the additional card.

2.2. The Card Holder is responsible for fulfilment of all obligations arising out of the use of the card and the additional Card, in accordance with the Payment Services and Payment Systems Act, the Framework Agreement, The general conditions for the provision of payment services by TBI Bank EAD, respectively - the Individual Contract, The General Terms and Conditions for Loans to Sole Traders and Legal Entities of TBI Bank EAD, and of these Terms and Conditions. In particular, the Card Holder shall:

- 2.2.1.** Personally receive the Card from the Bank as well as any other Cards that will eventually be issued later such as replacement or renewal of the original Card, as well as the PIN code for each issued Card, in any of the offices of the Bank.

When the Cardholder declares that he does not wish to receive the Card in person, the Bank shall send him / her The card by courier at an address specified by the Cardholder, in which case the costs and risks associated with this method of delivery are at the expense of the Cardholder, including the risks associated with incorrect or incomplete provision of the Card delivery address;

2.2.2. to immediately sign (signature bar) upon receipt of the Card, on at the designated location of the reverse side of the Card in a manner consistent with the signature on the identity document and not to provide the card and / or its PIN code to third parties under any circumstances;

2.2.3. to take the necessary care and effort to preserve the PIN code of the Card in secret, including to conceal it well when entering the PIN into a device, as well as periodically change the PIN code whilst using codes that do not contain consecutive or recurring numbers, birthdates, phone numbers, car registration numbers, and other such easily recognizable or associated with the Cardholder codes;

2.2.4. to contact the Bank immediately in case of problems with an ATM or POS terminal operation, and not accept assistance, advice or any other kind of interference from persons other than the telephone operator of the Bank;

2.2.5. to sign sales receipts or advance cash withdrawals printed by POS terminal, the way it has been signed on the reverse side of the Card and which corresponds to the signature on the identity document to certify that he or she agrees with the transaction;

2.2.6. to identify himself / herself with a personal document to the respective merchant accepting payments with cards, on request;

2.2.7. to return the Card to the Bank upon the occurrence of one of the following events - damage, expiration of the card, the termination of the relevant Contract, the early payment of the loan, or in other cases, according to the internal rules and procedures of the Bank;

2.2.8. to maintain sufficient funds in his accounts under the Contract to cover all payments made with the Card and the fees and commissions owed to the Bank;

2.2.9. not to exceed the credit limit on the credit card, respectively, for operations related to debiting the account serving the debit card, to be limited to the account balance and the defined limit for the type of operation concerned under the contract;

2.2.10. in the case of a payment exceeding the amount of the available balance on the account related to the Card, as well as the failure to provide sufficient funds in an account to cover the fees and commissions due to the Bank, according to the Tariff of the Bank for Individuals, the sum of the excess is considered to be an unauthorized overdraft / overdraft credit limit used by the Cardholder that is immediately due and payable, collected in accordance with direct debit and / or official collection. The Bank has the right to claim the uncovered obligations of unresolved overdraft via judicial means in cases where the Cardholder has not repaid them voluntarily or the Bank did not collect them via direct debit and / or the ex-officio collection of amounts;

2.2.11. to discharge in time all of their obligations arising out of the use of the Card;

2.2.12. in case of loss, theft, misappropriation or unauthorized use of the Card or the supplementary card, to notify the Bank immediately after learning of the issue on tel. 02/8 163 900 at any time of the day, both on working and non-working days and on public holidays;

2.2.13. in the event that after the notification under the previous item, the Card is then found, immediately notify the Bank and hand it in to the nearest branch office.

2.2.14. to regularly monitor documented transactions with the Card.

2.3. In the event of the death of the Card Holder, his / her heirs shall be obliged to notify the Bank at the earliest opportunity and return the Card by submitting a death certificate and a probate heir certificate. In this case, they are liable to repay all obligations outstanding prior to the date of notification related to the issuance, the maintenance and use of the Card and the additional card to the Bank.

III. RIGHTS AND OBLIGATIONS OF THE BANK

3.1. The Bank has the right to:

3.1.1. to determine the maximum amounts (limits) and the number of transactions for operations performed with the card during a certain period, by informing the Card Holder in an appropriate manner - by publishing in the bank offices and premises, on its website, in monthly statements or otherwise, for changes in the limits;

3.1.2. to refuse requests for authorization if the available balance on the account serving the Card is exceeded, respectively if the available limit on the Card is exceeded, the transaction limits in case of non – compliance the requirements for working with the Card, the expiration of its term, as well as other data inconsistencies;

3.1.3. to refuse to execute or authorize a transaction in the cases provided for in the internal rules and procedures of the Bank.

3.2. The Bank is required to:

3.2.1. within 10 (ten) business days from receipt of the notification by the Cardholder regarding loss, theft, misappropriation or unauthorized use of the Card or the Additional Map, or forgotten PIN code, reissue a new card with a new PIN code, or only generate a new PIN to the already issued Card, in case the Cardholder has forgotten it;

3.2.2. within 10 (ten) business days of the Card being held by an ATM of the Bank, due to technical failure of the device, to ensure the return of the Card or, respectively, to issue a new card with a new PIN code;

3.2.3. for issuance of a card and PIN under item 3.2.1. and 3.2.2. The Cardholder must have submitted a written request;

3.2.4. to assist in resolving cases of disputed payment at the time of a prompt request and complete documentation by The Cardholder, in accordance with the rules of the relevant ICP and internal rules and procedures of the Bank.

3.2.5. The Bank shall ensure the issuance and delivery of a new Card to the Card Holder for a new three - year term within one week before the expiration date of the originally issued Card, unless The Card Holder has not notified the Bank in writing that he does not wish such a new Card to be issued. The provisions of the Framework Agreement, the General Terms and Conditions for Provision of Payment Services by TBI Bank EAD, respectively - the Individual Agreement, the General Terms and Conditions for granting loans to sole traders and legal entities of TBI Bank EAD and these General Terms and Conditions, all apply to the new card.

IV. BLOCKING THE USE OF THE CARD. DEACTIVATION OF THE CARD

4.1. The Bank shall block the use of the Card in the cases of:

4.1.1. Wrong PIN code entered three times;

4.1.2. Bank suspicions of unauthorized use of the Card;

4.1.3. use of the payment instrument for fraudulent purposes

4.1.4. significantly increased risk that the borrower is unable to meet his payment obligation - in the case of payment lending products.

4.1.5. retention by an ATM;

4.1.6. submission of a written request by the Cardholder according to art. 2.1.6. or written request for termination of the Contract.

4.2. The card is deactivated by the Bank in the cases of:

4.2.1. expired term;

4.2.2. notification to the Bank from the Card Holder about loss, theft or otherwise unlawful seizure of the Card, or for the destruction, damaging, tampering or otherwise unauthorized use of the Card. In these cases, the Cardholder may ask the Bank to provide him with a new Card with a new PIN pursuant to these General terms and conditions;

4.2.3. the Customer not collecting the card within three (three) months of its issuance;

4.2.4. termination of the Framework Agreement or the Individual Agreement.

4.3. The Bank may, at its sole discretion, block the use of the Card or deactivate it in the following cases:

4.3.1. Non-fulfilment of any statutory obligation of the Cardholder or authorized Card Holder, as well as in case of non-fulfilment of a monetary or other obligation of the Cardholder according to the relevant Framework Agreement, Individual Agreement or any other agreement entered into between him/her and the Bank, including in case of non-fulfilment of a provision of the General Terms and Conditions for Provision of Payment Services by TBI Bank EAD, The General Terms and Conditions for Loans Provided to Sole Traders and Legal Entities by TBI Bank EAD or of these General Terms and Conditions without being required to notify or warn The Cardholder in such cases. In case of blocking, the Card remains blocked until the respective default, respectively until the final fulfilment of the respective obligation, after which the Bank shall ensure the unblocking of the Card in accordance with its internal rules and procedures unless, in the meantime, the Framework Contract is in force or the Individual Agreement is not terminated or the Card is not deactivated;

4.3.2. false or incomplete declaration of facts and circumstances by the Card Holder in connection with the conclusion or performance of the Framework Contract and / or the Individual Contract;

4.3.3. in other normative cases, or when the internal rules and procedures of the Bank provide for it.

4.4. During the time the Card is blocked, the Cardholder shall not be entitled to ask the Bank to issue a new card or issue a supplementary Card, except as provided in the internal rules and procedures of The Bank.

4.5. In any case, blocking the use of the Card or deactivating it, regardless of the reason, as well as the return of the Card by the Client to the Bank, do not release the Client from their obligations under the Framework Agreement, the Individual

Agreement or any of the other contracts concluded between them and the Bank, including obligations under the General Terms and Conditions for the provision of payment services by TBI Bank EAD, the General Terms and Conditions for loans granted to sole traders and legal entities of TBI Bank EAD or under the present General Terms, including obligations to pay any due monthly or other contributions to the Bank.

4.6. The provisions on blocking the use of the Card or its deactivation apply accordingly to any additional cards.

V. CREDIT CARDS

5.1. The rights and obligations of the Cardholder of a Credit Card as a Borrower are determined in the respective individual credit agreement concluded between the client and the Bank (Consumer credit agreement for another type of credit or credit card contract), referred to in this section as a "Contract". The contract also defines the financial parameters of the granted credit resource, including: the contractual and penalty interest, the fees due, the way the loan is repaid, the maturity dates, etc. Any issues not settled in the Agreement shall be governed by the provisions of the applicable legislation, the Tariff of The Bank, the General Terms and Conditions for Provision of Payment Services by TBI Bank EAD, the General Terms and Conditions for loans granted to sole traders and legal entities by TBI Bank EAD or of the current General terms and conditions and, as applicable, the relevant internal rules and procedures of the Bank.

5.2. The Cardholder of a Credit Card may not exceed the current credit limit set in the Agreement, in case of exceeding the limit, he owes the Bank the respective fees specified in the Contract or in the Tariff of the bank. The Cardholder of a Credit Card is obliged to pay out his / her obligation to the Bank on a monthly basis under the terms of the Agreement, and in the event of default, the Bank shall begin to charge penalty interest as specified in the Agreement. In any case, the fact that the Cardholder of the Credit Card may not have received a statement pursuant to the terms of the contract, does not relieve him of his obligations to repay all its obligations to the Bank in connection with the issuance use and maintenance of the card, within the agreed term. The Bank has the right to periodically review and to unilaterally reduce the allowed limit on credit card if the customer violates the Framework Agreement, the General Terms and Conditions for the provision of payment services by TBI Bank EAD, respectively - the Individual Agreement, the General Conditions for Loans sole traders and legal entities of TBI Bank EAD, and the present General Terms and Conditions, incl. missed monthly payments or contravention of other Bank procedures.

5.3. Unless otherwise stipulated in the respective contract, the Cardholder shall pay the due sums on the credit card through cash payments in the Bank's offices, through a transfer to a bank account, through Internet Banking or otherwise as designated by the Bank. Provided the Cardholder has specified repayment from an account, the Bank automatically deducts the amounts due from the account at maturity in case the balance is equal to or greater than the amounts due.

5.4. The Cardholder of a Credit Card is bound under the terms and conditions of the Contract to repay an amount which is not less than the minimum repayment instalment as defined in the Agreement. With full repayment by the Card Holder, he has to repay the total amount of the withdrawals, the payments at the trader and online, the annual fee for servicing the card, the entire monthly instalment, plus the total amount charged interest, penalties, fees and commissions as defined in the Agreement and in the Tariff of the Bank.

5.5. The Cardholder may deposit his / her own funds separately from the payment of funds to repay the disbursed credit limit. When executing transactions, The Cardholder's own funds are used as a priority. Own funds deposited do not accrue interest and do not change the authorized credit limit or the applicable transaction limits.

5.6. If the monthly instalments are due for a term longer than the validity period of the Card, upon its renewal the Bank blocks a portion of the credit limit corresponding to the sum of the monthly contributions due.

5.7. If the monthly installments are due for a longer period than the term of validity of the Card but the Cardholder declares, that he/she does not wish it to be renewed, the amounts due shall be extinguished at the same time as the written notice of the Cardholder rejecting a card, sent one month before the expiration date of the card in accordance with Art. 5.11 of these Terms and Conditions.

5.8. The Bank shall issue a statement of the movement on the account servicing the credit card for a period of one month, the same being provided on request to the client free of charge on paper in an office of the Bank and / or also free of charge on the Bank's website - www.tbibank.bg (for Clients, using e - banking) and / or also free of charge by e - mail at the Customer's e - mail address (for Customers wishing to receive the statements in this way). The client can get the statement on paper and at an address indicated by him, for which he owes to the Bank a postage charge according to the Tariff. The date of creation of the "monthly statement" is set out in the Credit Agreement. In that statement all Operations made with the Card and any additional cards made during the period reporting shall be shown.

5.9. Monthly statements that the Bank sends to the Card Holder in accordance with the respective Credit Agreement and of these Terms and Conditions contain the following mandatory information: All Operations for which The Card or additional card/s are used, including all payments made through the Card or additional card; The dates on which the Operations were performed; Amount of the Cardholder's obligation to The Bank under the previous Monthly Statement; New amount of the Customer's obligation to the Bank; Size of the minimum monthly payment due by the Client; Maturity of the minimum monthly

instalment; Credit limit. Transactions which, for one reason or another, are not marked in the Monthly Statement, are entered in the next Monthly statement.

5.10. If until the last day of the month the Cardholder has not notified the Bank in writing that he has not received a monthly statement for the previous reporting period, it is considered that the Monthly Statement in question is received by the Cardholder. If until the last day of the month the Cardholder has not disputed the contents of the Monthly Statement for the previous reporting period in writing before Bank, incl. and the amount of the obligation it is considered that the Card Holder accepts it and its obligation is due in the amount specified in the said Monthly statement. Customer accepts that Monthly Extracts, as well as extracts from the merchant books of The Bank, which is stored in an automated system, is a valid proof of their obligations, arising from the use of the Card and any additional cards issued at Customer's request, unless the contrary is proven in court.

5.11. Upon unilateral termination of the Contract by the Cardholder, the following procedure shall apply:

5.11.1. In the office of the Bank, the Cardholder completes, signs and submits the respective Application in person (a special form from a standard template of the Bank), the Bank blocks the Card pursuant to the present General Terms and Conditions and according to its internal rules and procedures;

5.11.2. The Card Holder is obliged to pay all outstanding obligations resulting from his / her possession and use of the Card.

5.11.3. Until the date specified in the Monthly statement, the Cardholder shall pay the specified sum in the Monthly statement;

5.11.4. Not earlier than 45 days from the date of completing the Application and after receipt of the Monthly Statement not containing any obligations, the Cardholder shall visit the office of the Bank where he has completed the relevant Request, to physically return the Card by compiling and signing the corresponding protocol as a standard template of the Bank.

5.12. Credit Card Provisions apply in their respective volume to both Debit and Prepaid Cards, issued by the Bank.

VI. ASSIGNMENT OF LIABILITY

6.1. Overall, the liability for unauthorized payment transactions and the corresponding burden of proof are distributed among the parties in accordance with the provisions of Chapter Five of the Payment Services and Payment Services Act, Chapter Four of BNB Ordinance No 3 on the Terms and Procedure for Execution of Payment Transactions and the use of payment instruments, the Framework Agreement concluded between the Bank and the Cardholder and the General terms and conditions for the provision of payment services by TBI Bank EAD. In particular:

6.1.1. The Cardholder may incur the losses associated with any unauthorized payment transactions resulting from the use of a lost, stolen or illegally assigned payment instrument to a maximum amount, agreed between the payment service provider and the user, but not more than BGN 100 (one hundred levs).

6.1.2. The Cardholder will bear all losses associated with unauthorized payment transactions if he has caused them through fraud or failure to fulfil one or more of the obligations under Art. 75 of the Payment Services and Payment Systems Act, under the Framework Agreement, under the General Terms and Conditions for the Provision of Payment Services by TBI Bank EAD and under the present General Terms and conditions, deliberately or through gross negligence, in which case the damages irrespective of their size are the responsibility of the Cardholder, including: where the Cardholder has committed unauthorized use of Card intentionally or due to gross negligence; including when he/she physically handed it over to a third party for a single or multiple use; where the Card has not been used and stored in accordance with and the requirements of the Framework Agreement, the General Terms and Conditions for Provision of Payment Services by TBI Bank EAD and the present Terms and Conditions, including when the Cardholder has entered the PIN code or other code or certification information related to the Card, on the actual Card itself, or when storing such information along with the Card, as well as when the Cardholder has not immediately notified the Bank of Loss, theft, misappropriation, destruction or forgery of the Card, improper use of the Card, as well as when the Cardholder did not notify without undue delay about the reflection in the balance of the Card of the misappropriated transaction, and any error or other discrepancy in the balance of the Card.

6.1.3. Upon written notification to the Bank of a lost, stolen or misappropriated Card, The Cardholder shall not be liable for any property damage arising from the use of the Card, except for cases where he acted through fraud.

6.2. In the event that the Cardholder declares that he has not authorized the execution of a payment transaction or that the operation was carried out incorrectly, the Bank has the burden of proof in establishing the authenticity of the payment order operation, its accurate registration, accounting, and the fact that the operation is not affected by a technical error or other issue. Authentication is a procedure that allows the Bank to verify the proper use of a specific payment instrument, including its personalized protection characteristics. In the case of disputes concerning the alleged misuse of The Card by the Cardholder, the Bank and the Cardholder agree and accept that besides the burden of proof over the authenticity of the payment transaction, its accurate registration and accounting, which lies with the Bank and unless a special statutory or supervisory requirement of the BNB provides otherwise, the burden of proof for all other facts and circumstances in such cases shall be allocated in accordance with the general principle of Art. 154, para. 1 of The Code of Civil Procedure, namely that each party is required to establish the facts on which it bases its requests or objections. The parties also accept that any difficulty of proof is not an argument for change of the established burden of proof.

6.3. The Bank and the Cardholder agree and accept that as far as a special statutory instrument or supervisory BNB requirement does not stipulate otherwise, in case of improper use of the Card, the Bank shall not owe the cardholder compensation for damages where the Cardholder could have avoided them, if he/she took the necessary care, in accordance

with the general principle of Art. 83, para. 2 of the Obligations and Contracts Act. In this regard, the parties also accept that the Cardholder, as a careful owner of his/her assets, must physically protect his/her Card, its personalized security features, and the rest of the related information, as well as to control periodically, but often enough, the balance on it in the most appropriate way so that he/she can react in time in case of any misuse of the Card and thereby limit the eventual occurrence or, respectively, an increase in damages.

6.4. The Bank shall not be liable in case of inability of the Cardholder or of an authorized Cardholder of the Additional Card to perform Operations via the Card or the Additional Card, due to technical failures or other objective reasons that are beyond the control of the Bank, as well as in cases of controversy and disputes beyond the control of the Bank that may arise between the Card Holder or the Authorized Cardholder of the Additional Card and third parties, including employees in commercial outlets, in connection with and on the occasion of the use of the Card or the additional Card, as well as for the resulting consequences for the Cardholder or the authorized Cardholder of the additional card. The presence of such inability, controversy and disputes beyond the control of the Bank, regardless of the consequences that arise from them do not cancel the obligation of the Cardholder to pay the value of all transactions carried out by him or by the authorized Cardholder of the additional Card under the terms of the Contract and of these Terms and Conditions. In all these cases, the Cardholder or the authorized Cardholder can not have claims on the Bank for compensation, damages, etc. for damages and / or lost profits.

VII. OBJECTIONS AND EXTRA-JUDICIAL CONFLICT RESOLUTION

7.1. The Bank, as a payment service provider, has provided within its internal rules an objection procedure, dispute resolution and indemnification in relation to the provision of payment services. The Cardholder may at his/her own discretion lodge a written complaint to The Bank's central office, and the Bank is obliged to notify the Card Holder in writing about it's decision within 15 (fifteen) working days of receipt. If the Bank does not pronounce within the specified time limit, as well as when the decision does not satisfy the Cardholder, the dispute may be referred to the The Conciliation Commission on Payment Disputes, which is the out-of-court dispute resolution body of the Consumer Protection Commission with Contact Address: **Conciliation Commission for Payment Disputes**
Sofia - 1000, Slaveykov Square 4A, Web page: www.kzp.bg

7.2. When the objection of the Cardholder is related to a particular transaction reflected in the statement, he/she shall immediately submit a written objection in a form approved by the Bank to the Head Office of the Bank, by applying available documentation in relation to the disputed transaction. The objection must be submitted by the last day of the current month for a transaction reflected in the monthly statement of the previous month. In this case The Bank examines the objection, immediately refunds the value of the unauthorized payment transaction and in any case no later than the end of the next business day, after having noticed or been notified of unless the Bank has reasonable suspicion of fraud and notifies the relevant competent authorities about it.

7.3. All costs related to consideration of the objection of the Cardholder are at their expense, in so far as the Law does not provide otherwise.

VIII. BANK CARD MANAGEMENT THROUGH THE TBI BANK EAD MOBILE APPLICATION

8.1. The Bank's mobile application is an electronic channel for accessing the Bank's services remotely, providing the opportunity to send and / or receive electronic statements to and from the Bank. Each client of the Bank's mobile application is registered with their own profile, which is protected by a personal identification code known only to the Client.

8.2. Each Cardholder using the Bank's mobile application has the opportunity to manage his/her Card remotely using the available functionalities of the mobile application. The written form of the statements required by these General Terms and Conditions will be considered as fulfilled if they have been sent through the mobile application, as an electronic document containing the electronic statement of the Cardholder or the Bank.

8.3. The Bank shall have the right to refuse to accept the Cardholder's statements sent through the mobile application, in case of suspected unauthorized use, and shall notify the Cardholder via a communication channel other than the mobile application.

IX. OTHER PROVISIONS

9.1. The Bank may at any time amend and supplement these Terms and Conditions by posting changes to the corporate website www.tbibank.bg and / or post them on paper in its premises. The client is obligated at regular intervals, at least once a month, to check on the Bank's website www.tbibank.bg and / or in an office or other premises of the Bank for possible changes to the present General Terms and Conditions, respectively - in the General Terms and Conditions of the loans granted to sole traders and legal entities of TBI Bank EAD as well as in the Tariff and Interest Rate Bulletin of the Bank. Any changes in interest rates and exchange rates that are based on the base reference rate or the reference exchange rate shall apply immediately and without prior notice notification by the Bank and bind the Cardholder from the date of their publication on the Bank's website. In any case, changes in interest rates or exchange rates, favourable to the Client, shall be applied immediately and without prior notice by the Bank and shall be binding from the date of their publication on the Bank's website. The Cardholder is considered to be bound by any other changes to these Terms and Conditions, the Tariff and the Interest Rate Bulletin of the Bank under the terms of the concluded Individual Contract and of the applicable Law - LPSPS, LCI, LPC or other.

9.2. Regardless of the development of the relations and possible extrajudicial and legal disputes between the Cardholder and the Bank regarding the use of the Card as a payment instrument, the relationship between them, related to the provision of credit by the Bank in the form of an overdraft on the debit card, in the form of consumer or other credit on the Credit Card or

in the form of issued electronic money, shall be governed, in accordance with the provisions of the relevant credit agreement, the General Terms and Conditions for Loans Granted to sole traders and legal entities of TBI Bank EAD in the cases of granted consumer credit - of the respective Consumer Loan Agreement, and in the case of electronic money issued - under the respective Contract for issuing and using electronic money through a prepaid card.

9.3. In the event of a conflict between the provisions of these General Terms and the provisions of the present legislation, the provisions of the current legislation shall apply. In case of conflict between the clauses of these Terms and Conditions and the respective Individual Agreement, the provisions of the individual agreement shall apply. For those issues not settled in these Terms and Conditions and in the Framework Agreement, respectively - matters in the individual Contract, the provisions of the legislation in force in the Republic of Bulgaria shall apply.

9.4. These General Terms and Conditions have been adopted by decision of the Managing Board on March 29, 2012 and come into force on March 29, 15.05.2012, as amended by a decision of the Management Board dated 24.07.2014 in force as of 28.07.2014, as amended by a decision of the Management Board of 20.09.2016 in force from 20.09.2016, as amended by a decision of the Management Board of 03.10.2018 and shall take effect from 08.10.2018, as amended by a decision of the Management Board of 01.07.2020 and shall take effect from 09.07.2020.

Appendix 1 - Terms and conditions of TBI BANK EAD for issuing and usage of 3D Secure Code service

APPENDIX 1 to TERMS AND CONDITIONS FOR ISSUANCE OF BANK CARDS FROM TBI BANK EAD

Terms and conditions of TBI BANK EAD for issuing and usage of 3D Secure Code service

I. Introduction to 3D Secret Code

TBI Bank EAD presents its new product 3D secret code to its clients - the most modern system for security when shopping online. The service is available to all cardholders of Mastercards issued by TBI Bank EAD, both for Bulgarian citizens and for foreigners on the territory of the Republic of Bulgaria and outside of it.

Important definitions:

Mastercard SecureCode - an international card organization program that uses the 3D Secure Protocol for correct identification of the cardholder when making transactions with online traders involved in the program.

Static 3D Secure Code is a personal cardholder's code that serves to validate a transaction when making payments over the Internet. It is a combination of numbers, letters and characters.

A temporary password is a code that the cardholder can print at all ATMs served by the system of BORICA in Bulgaria, fulfilling the "Temporary Registration Password" function. Citizens outside of the country receive an individual temporary password from the Bank. The temporary password allows the cardholder to register their card for the static 3D secret code service.

Client Profile - is created by the Cardholder when the customer is registered via the electronic platform on TBI Bank EAD's web site, where the cardholder may change their Static 3D Secret Code, reminding Question and Answer, and Private Message.

Reminding question and answer - the question and the answer to the question are created by the cardholder themselves and are known only to them. They help unlock a wrongly entered or forgotten 3D secret code.

Personal message - is selected by the cardholder when registering the service and appears whenever purchases from online traders participating in Mastercard SecureCode.

Dynamic 3D Secret Code is a one-time password that the customer receives on a mobile phone number that he has given to the Bank in advance, in order to perform Internet transactions.

II. General provisions

1. These Terms and Conditions are an integral part of the General Conditions for Issuing Bank Cards by TBI Bank EAD and complement them in terms of providing the 3D secret code service;
2. Entering the correct 3D secret code and / or reply to a prompting question verifies the cardholder;
3. Each transaction in a non-cash payment made by the cardholder and confirmed by a 3D secret code shall be accepted as executed with his knowledge and consent;
4. The Card Holder himself assumes the responsibility for negligence on his part to protect the secret your code and / or the answer to the reminded question.

III. Registration for the 3D Secure Code service:

1. Static 3D Secure Code:
 - 1.1. Registration is done by requesting a temporary 3D secret code password at any BORICA ATM or from a Bank administrator;
 - 1.2. Upon receiving the temporary password within 15 (fifteen) calendar days, the cardholder should register on the website of TBI Bank EAD in BORICA by entering the number of the card, the temporary password, a question and answer and a private message;
 - 1.3. Once the static 3D secret code has been created, the client should enter his new password when making online payments, when the personal message is displayed before the 3D secret code input field. The code can only be used by merchants who have signed up for the service;
 - 1.4. The cardholder may change his 3D secret code, the question and answer and private message through the website of TBI Bank EAD.
2. Dynamic 3-D Secret Code:
 - 2.1. The registration is carried out by the Bank, the cardholder providing a mobile telephone number, to receive a onetime password for online transactions;
 - 2.2. When executing transactions with an online merchant registered for the 3D secret code service, the virtual POS should require the password that the cardholder will receive on a mobile telephone number pre-registered with the Bank.
3. Depending on the legislation in force, the current risk situation and the market situation in the country, TBI Bank EAD reserves the right to:
 - 3.1. Temporarily or permanently limit offering one or more of the opportunities for using the 3D secure payments service;
 - 3.2. Transform one type of 3D secure code generation service into another;
 - 3.3. Offer new opportunities;
4. All changes are introduced following notification to the Card Holder, according to the current legislation;
5. Information on service usage and registration opportunities, as well as changes related to the "online 3D Secure Payments" service is published on the website of TBI Bank EAD.

IV. Rights and obligations of the cardholder

1. The Card Holder is obliged to personally register his card for the static 3D secret code service and personally create a client profile by defining a secret code, a reminding question and answer that are known only to him. Temporary password generated at ATM for registration of static 3D secret code is active 15 days, and if it expires, a new temporary password will be issued at the ATM;
2. All actions for registering and receiving 3D secret code, including providing mobile telephone number can only be done personally by the Cardholder. Performing actions by a proxy is not allowed;
3. At any time, the Cardholder may change his / her secret code through the client account for free;
4. The Cardholder undertakes to keep their 3D Secret Code, reminding Question and Response, and Personally message secret;
5. The Cardholder is obliged not to provide the 3D Secret Code and / or Response to the reminding question to anybody else;
6. The Cardholder is obliged not to store information about the 3D Secret Code and / or the Response to the reminding question with the card or on it;
7. The Cardholder is obliged to use a 3D secret code and / or a response to the reminders only personally;
8. The introduction of the correct secret code and / or the answer to the reminding question has the legal force of a valid PIN code;
9. The Cardholder is obliged to notify TBI Bank EAD in case of suspicion of compromised personal data;
10. The Cardholder shall be obliged to notify the Bank immediately upon receipt of any inquiries about the secret code, reminder question and / or personal message, from sources other than online payment providers and after visualization of the personal message;
11. The Cardholder is entitled at any time and at his own discretion to discontinue the 3D secret code service;
12. In cases of destruction, loss, damage, theft or knowledge of a PIN code / secret code by a third party, the Card Holder is obliged to notify TBI Bank EAD immediately in one of the following ways:
 - 12.1. In writing at a branch of TBI Bank EAD;
 - 12.2. By calling 0700 17 571.

V. Rights and obligations of TBI Bank EAD (the Bank)

1. The Bank undertakes to provide the Cardholder with the opportunity to register an international Mastercard and Maestro for the "3D Secure Payments on the Internet" service;
2. The Bank has the obligation to block access to the service following 3 (three) wrong entries of the 3D secret code or answer to the Reminder Question;
3. The Bank is not liable for any loss to the Cardholder caused by misuse of the Card as a result of the static 3D secret code or the answer to the reminded question becoming known;
4. The Bank is entitled to refuse a processing claim / payment claim if it has not received all necessary documents or if the claim is after the deadline;
5. The Bank shall be entitled to collect a fee for unjustified dispute pursuant to the Tariff of the Bank, from the Cardholder;
6. The Bank reserves the right to refuse a card payment on the sites of certain merchants if the bank card is not registered for the "3D Secure Payments on the Internet" service, for security reasons;
7. The Bank reserves the right to limit the card payment on the Internet in case the cardholder has not provided a mobile phone number to be provided with a dynamic 3D secret code;
8. The Bank is not liable in any disputes between the Cardholder and the Internet Trader;
9. Changes to these Terms and Conditions shall be made in accordance with the terms and conditions set forth in the Terms of Service for bank cards from TBI Bank EAD;
10. These General Terms and Conditions of TBI Bank EAD for the provision and use of the 3D Secure Code service have been adopted by decision of the Management Board on 03.10.2018 and shall enter into force on 08.10.2018