

Dear Clients,

The cards of United Bulgarian Bank AD provide you with a quick and easy access to your money in this country and abroad. In the next pages we will direct your attention to the main security measures, which you should undertake in view of their use and protection.

We assure you that the attention and the efforts of the Bank are dedicated to safeguard your financial interests. Join us with the clear notion that the safety of your funds and payment instruments is also a function of your own responsibility and cautiousness!

Receipt of the card and PIN code

- You will receive your card and PIN code at the Bank in person. Upon receipt of the card, you have to lay your signature immediately in the field specified for the purpose (signature band) on the reverse side of the card in a manner corresponding to the ID document.

Measures upon using the card as a payment instrument

- Do not give your card to anyone, including any relative of yours.
- Do not provide your card number over the phone. Perform transactions over the phone only if you have initiated the conversation and you are certain that the person on the other end of the line is a legitimate representative of the merchant where you wish to effect a payment.
- Do not leave your cards unattended and keep them at a safe place, separately from your other means of payment.
- During a transaction at a commercial site please do not allow your card to leave your range of vision and when you are requested to enter your PIN code, please, by all means cover it with your hand so that it cannot be noticed by third persons. In case you wish to effect a payment with a card, please be ready to legitimate yourself with an ID document without letting any ID data to be copied from it.
- Check regularly your available balance at ATM machines or in any UBB Branch. Monitor the transactions performed with the card – upon request, you could be notified through short text messages (SMS) according to the procedure, established by the Bank.

Safeguarding of PIN code

- Memorize your PIN code and destroy the envelope.
- Immediately after activating your card (within 4 hours after its receipt) you may change the original PIN code at an ATM machine of UBB AD.
- Memorize your PIN code.
- Upon changing your PIN code use neither consecutive digits, nor such that could be easily associated with you and guessed - date of birth, the number from the registration plate of your vehicle, a part of your telephone number, etc.
- Change your PIN code regularly at reasonable intervals for safety purposes.
- Do not write down your PIN code anywhere and in any manner.
- Take all precautions to keep your PIN code a secret.

Transactions at ATM machines:

- Upon withdrawal of funds, please, use if possible ATM machines in public and well illuminated places.

- If you have any doubts about the security of the device, you should seek another ATM machine.
- Do not use the ATM machine in case of insistent presence of other persons next to you.
- When you enter your PIN code, always cover the ATM keyboard - with the other hand or in any other way so that it cannot be noticed by third persons.
- When the ATM pays you the requested amount, please, pick it immediately and store it away.
- If upon an attempt to effect a transaction your card remains blocked in the ATM machine or you come across any other problem, please contact immediately UBB AD at the 24/7 hotline below.
- Always take your receipt after a transaction is successfully effected.

Internet transactions:

- You should shop only from secure websites. Make sure that the website, where you are going to enter your card's data, supports a security protocol. At the bottom right corner of the screen of your Internet browser, a "padlock" or a "key" will appear and the web page address will be changed from "http" to "https".
- Do not use public computers when paying with your card. However, if this is really necessary, you can make an exception, but please, after you have finished with the payment, close the website where you have effected a purchase or a payment.
- Please, update regularly your antivirus software on your personal computer.
- Do not save in any files and documents your card number, your authentication or access passwords, nor any other personal data, by which someone could impersonate you.
- Please, never give your consent for automatic remembrance of passwords upon registration and purchases in Internet.
- If you shop online, we recommend you to subscribe your card to the UBB 3-D Secure Service for safety payments in Internet. The service is free of charge for you and it will give you a possibility to create your own password (Verified by Visa password or MasterCard SecureCode), known only to you with which you can additionally identify yourself upon online purchases.
- Please, keep a copy of your order, as well as of the terms and conditions of the merchant in whose website you make purchases.
- Upon subscription, please read carefully the merchant's terms and conditions – often the subscription fee is not charged once-off, but each month/week and so on.
- Upon reservations in hotels/participation in conferences etc., please check carefully the information on cancellation terms and conditions, because you could be charged for the reservation also in case of no-show.
- Please, request a confirmation from the merchant on the due amount for the goods /the service, which you order, as well as on due additional fees, if you have doubts of the final amount, for which you authorize the merchant to charge your card.
- Do not reply to an e-mail message with a direct link to an Internet address, which upon entering requests your card number and your PIN code, as well as passwords or other data concerning you. Please, consult the Bank, if you have apprehensions about the trustworthiness of such an e-mail.

Your statement:

Please, provide the bank employee servicing you with a full, updated and secure address at which you can receive your monthly statements, as well as a valid telephone number for receiving short text messages (SMS).

Please, strictly monitor your monthly statements and upon suspicion of illegal payments with your card, notify immediately the Bank of that fact.

Contacts with United Bulgarian Bank AD:

In case of a card loss or theft, please **immediately** inform your Bank.

Please, make sure that you have written down the hotlines of United Bulgarian Bank AD within reach at a place where the possibility of theft is minimal.

If you have any suspicion that your card is being used illegally by other persons, please immediately notify United Bulgarian Bank AD and order for it to be blocked.

Please, call immediately the hotline to reach us also in case of doubt about suspicious actions with cards at commercial sites.

Upon a change in your telephone, address or e-mail, please promptly notify United Bulgarian Bank AD thereof. The possibility for a direct contact with you is of utmost importance for us in order to protect your funds.

The 24/7 Hotline of the Customer Service Center of United Bulgarian Bank AD is **0700 11717**.