

# General Terms on Access to the Online UBB Pension Insurance platform through the UBB Mobile application

## I. SUBJECT

1. These General Terms /"The Terms"/ shall settle the procedure, manner and terms for requesting and using the Service for access to the Online UBB Pension Insurance platform through the UBB Mobile application.

## II. DEFINITIONS

1. Within the context hereof, the terms below shall have the following meanings:

1.1. **"The Bank"** ("UBB AD") shall mean United Bulgarian Bank AD, Company ID 000694959, having its seat and registered office at the following address: Sofia City, Triaditsa Administrative Region, 89B, Vitosha Blvd.

1.1. **"UBB PIC"** shall mean UBB Pension Insurance Company EAD, Company ID 121708719, having its seat and registered office at the following address: Sofia City, Triaditsa Administrative Region, 89B, Vitosha Blvd., floor 16

1.3. **"UBB Mobile"** shall mean the specially designed application UBB Mobile for mobile devices, also called mobile banking, for iOS and Android operating systems, through which the Bank provides its clients with a remote access to the offered products and services, as per the General Terms of UBB AD on Payment Services for Individuals, available at [www.ubb.bg](http://www.ubb.bg).

1.4. **"Online UBB Pension Insurance"** (<https://online.ubb-pensions.bg/>) shall mean a platform, developed by UBB PIC, which provides registered users with the possibility to monitor their insurance agreements, concluded with UBB PIC, as well as the movements and funds accumulated under the pension insurance records. Online UBB Pension Insurance is integrated with UBB Mobile through a secure technology.

1.5. A **"Client"** shall mean any individual, who is a client of the Bank, has concluded an agreement for using the Online Banking service, has activated UBB Mobile, and who wishes to request and be rendered the said Service.

1.6. **"The Service"** shall mean granting access for Clients to the Online UBB Pension Insurance platform through the UBB Mobile application. The access shall be based on an explicit written consent of the Client to provide his/her Personal ID Number for the purposes of performing a check as to whether he/she is a registered user of the Online UBB Pension Insurance platform. If the Client is a registered user of the Online UBB Pension Insurance platform, he/she may, without any additional authentication, inform himself/herself about the insurance agreements he/she has concluded with UBB PIC, and the movements and funds accumulated under his/her individual pension insurance records.

## III. SERVICE REQUIREMENTS

1. The requirements and conditions for the use of UBB Mobile, agreed between the Bank and the Client as per the agreement concluded for Online Banking and according to the General Terms of UBB AD on

Payment Services for Individuals, shall be also applicable and mandatory with regard to the use of UBB Mobile for the purposes of rendering the Service.

2. The Service may be used after logging into UBB Mobile, where in the section *Products, subsection More* and in *Apply* section, there is a functionality, called *My pension fund accounts*. After choosing *My pension fund accounts*, the Client has the possibility to choose *To my pension fund accounts* or *Learn More*.

2.1. When choosing *To my pension fund accounts*

2.1.1. The Client shall have to:

a) read and confirm that he/she agrees and accepts the General Terms on Access to the Online UBB Pension Insurance platform through the UBB Mobile application;

b) grant his/her explicit consent for the Bank to provide to UBB PIC his/her Personal ID Number, so that a check can be performed about his/her registration as a user in the Online UBB Pension Insurance platform;

c) confirm that he/she has been informed that after granting his/her consent under indent *b* hereof, the Client will be transferred from UBB Mobile to the Online UBB Pension Insurance platform, as in case that he/she is a registered user in that platform, the Client will be able to inform himself/herself about the insurance agreements he/she has concluded, the movements and funds accumulated under his/her individual insurance records.

2.1.2. After going consecutively through the steps as per indent *a*, indent *b* and indent *c* under item 2.1.1, the Client will be transferred from UBB Mobile to the Online UBB Pension Insurance platform. The process continues in the Online UBB Pension Insurance platform and is being visualized in UBB Mobile through a browser of the application.

2.1.3. If the Client is a registered user in Online UBB Pension Insurance, he/she can access Online UBB Pension Insurance without additional authentication, by receiving information about his/her agreements with UBB PIC, the status and movements under his/her insurance records.

2.1.4. If the Client is not a registered user in Online UBB Pension Insurance, he/she will be re-directed to a page of UBB PIC's website for additional information regarding the creation of user rights in Online UBB Pension Insurance.

2.2. If *Learn More* is chosen, the Client will be re-directed to a page of UBB PIC's website for additional information, related to the products offered by the company and the terms and their related conditions.

#### **IV. RELEASE OF LIABILITY**

1. The Bank shall not be held liable for impossibility to render the Service as a result of extraordinary technical or communication reasons, such as: information systems' failure, communication lines' disruption, electricity outage and others, as well as in case of extraordinary circumstances, such as: natural disasters, general strikes, technical malfunctioning, which are beyond the Bank's control.

2. The Bank shall not be held liable in case of temporary unavailability of the Service due to circumstances beyond its control - force majeure, fortuitous events, problems in the global Internet network and in the provision of services beyond the Bank's control.

## **V. PERSONAL DATA COLLECTION AND PROCESSING**

1. The access to the Service requires the Bank to provide to UBB PIC a restricted range of personal data (Personal ID Number) of the Client, as UBB PIC shall process the obtained Personal ID Number on the basis of the Client's explicit written consent solely for the purposes of the check as to whether the Client is a registered user in the Online UBB Pension Insurance platform.

2. In view of rendering the Service, the Bank and UBB PIC shall process the data for their own purposes, in their capacity as standalone personal data controllers, in compliance with the requirements of Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016, on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.

## **VI. FINAL PROVISIONS**

1. These General Terms shall be deemed integral part of UBB AD's General Terms on Payment Services for Individuals.

2. These General Terms were approved on 28.02.2023 and shall take effect as of the date of their publishing on [www.ubb.bg](http://www.ubb.bg).