**Functionalities of *Kate***

*Kate* is a digital assistant in the *UBB Mobile* mobile application, offering information services and other functionalities to the customers of the Bank. *Kate* is accessible for all customers of *UBB*, individuals and business clients, who/which use *UBB Mobile*.

***Kate* for individuals**

***Kate* can provide assistance related to the following functionalities of *UBB Mobile*:**

* Card management (blocking, un-blocking, changing the delivery manner of a renewed debit card)
* *3D Secure* activation – secure card payments on the Internet
* Opening of a new debit card
* Opening of a new credit card and information on available personalized offers
* Information for gained credit card bonus points and request for redemption
* Information for card transactional limits and request for temporary change of them
* Opening of a current account
* Opening of a deposit
* Opening of a Systematic Investment Plan (SIP)
* Checking pension insurance records
* Applying for a consumer loan and information on available personalized offers
* Purchasing of an e-Vignette and reminding of the expiry of an e-Vignette
* Purchasing of a Civil Liability insurance and reminding of the expiry of a Civil Liability insurance
* Purchasing of a travel insurance
* Purchasing of a property insurance and reminder for expiring ones
* Managing *PUSH* *Notifications* for card transactions and account movements
* Editing and/or deleting utility bills templates
* Customer identification questionnaire
* Currency calculator
* Opening of the "*Youths and Students*” *FULL ACCESS* package
* Execution of an outgoing BGN fund transfer from an account with *UBB*
* Execution of an intrabank fund transfer between own accounts with *UBB*
* Execution of blink P2P transfer by mobile number from an account with UBB

***Kate* can also provide additional information on:**

* Customer Number
* Next loan installment date
* Residual loan amount
* Paid utility bills
* Utility bills to be paid
* Registered utility bills templates
* Approved limit and available cash funds under an overdraft
* IBAN and account balance
* Movements in a selected account for a specified period of time
* Mortgage loans conditions
* Overdraft conditions
* Consumer loan conditions
* Location of *UBB* branches and ATMs
* Adding a bank card in a digital portfolio (*Google*/*Apple pay*)
* Address and BIC code of *UBB*
* Savings products and investment plans
* Investment test
* Standard daily transaction limits under debit cards - for payments on the Internet, at a POS, withdrawal at an ATM, maximum number of transactions per calendar day
* Existing limits under credit cards
* Expiry date of a debit and credit card
* Promotional campaigns
* Changing customer data – telephone number, identity document, email address
* Measures against phishing
* Credit card account statement
* Most recent updates on the functionalities of the digital assistant *Kate*
* FX fund transfer and fund transfer to the State Budget
* Job opportunities in UBB
* How to file a claim within DZI
* Frequently asked questions on the products and services being offered

 Current document version: 1.4/18.10.2024

***Kate* for business clients**

***Kate* can provide assistance related to the functionalities of *UBB Mobile*, *UBB Digital Portal*, *Trade Finance Portal* and other business platforms of *UBB*, as well as concerning the following products and services:**

* Requesting of a new business debit card / credit card
* Requesting of an amendment to card data
* Requesting of a POS
* Opening of current and of other types of accounts
* Opening of a standard deposit
* Issuing of a bank certificate / reference
* Requesting of Trade Finance products (bank guarantees, letters of credit, documentary cash collection)
* Currency calculator
* Current package information, offered packages, package comparison and package calculator

***Kate* can also provide additional information on:**

* IBAN and account balance
* Location of *UBB* ATMs
* Location of *UBB* branches and business centers
* Address and BIC code of *UBB*
* Standard daily transaction limits under debit cards - for payments on the Internet, at a POS, withdrawal at an ATM, maximum number of transactions per calendar day
* Existing limits under credit cards
* Measures against phishing
* POS products
* Client Number
* Adding a card in a mobile portfolio
* The most recent transactions in accounts
* Opportunities under European programs and projects
* Frequently asked questions on the products and services being offered
* Active vignette
* Business packages
* Useful calculators and validators
* Messages to business clients
* Bank business bulletins
* What new in Kate

Current document version: 4.0/06.12.2024

This document contains a detailed description of the functionalities of the digital personal assistant *Kate*, it has been published on a durable medium – the website of United Bulgarian Bank AD – [www.ubb.bg](http://www.ubb.bg/)  pursuant to the provisions of the *General Terms of UBB AD on Payment Services to Individuals* and the *General Terms of UBB AD on the Payment Services to Business Clients*, and is subject to regular updates.