

TEXIM BANK AD's General Terms and Conditions for the Issuance and Servicing of International Credit Cards

These General Terms and Conditions shall govern the relationships between TEXIM BANK AD (hereinafter referred to as the "Bank") and its customers (hereinafter referred to as either the "Cardholder" or the "Holder" depending on the aspect) in relation to the issuance and servicing of international credit cards and the payment services provided by the Bank to Cardholders by using international credit cards as electronic payment instruments.

These General Terms and Conditions shall be mandatory for the Cardholders and the Holders, shall be an integral part of the Agreement on issuance of International Revolving Credit Card MasterCard/VISA entered into by and between the Bank and the Holder and shall have the legal effect and the consequences of a framework contract within the meaning of the Payment Services and Payment Systems Act ("PSPSA").

I. Information about TEXIM BANK AD

TEXIM BANK AD¹ is a commercial bank domiciled in the city of Sofia, having its registered office at 117 Todor Alexandrov Blvd., 1303 Sofia, registered with the Trade Register kept by the Registry Agency under company ID number [EIK] 040534040, licensed to carry on banking, including as a provider of payment services. The Bank's operations are regulated by the Bulgarian National Bank of 1 Knyaz Alexander Battenberg Square, city of Sofia. Customer Care Call Centre: **02/903 55 00** website: www.teximbank.bg

II. Definitions:

Within the meaning of these General Terms and Conditions the terms below shall have the following meanings:

- a) "**Holder**" means any natural person or legal entity in whose name the card checking account has been opened;
- b) "**Cardholder**" means any natural person named by the Holder in the Credit Card Issuance Request and in the Agreement in whose name and on Holder's order a credit card is issued to Holder's card checking account;
- c) "**Agreement**" means Agreement on the issuance of International Credit Card MasterCard/VISA entered into by and between the Bank and the Holder with certain credit limit;
- d) "**Card**" means an electronic payment instrument agreed by and between the Bank and the Holder within the meaning of Payment Services and Payment Systems Act (PSPSA), being an international credit card MasterCard or VISA issued by the Bank to the Cardholder on which information is recorded in electronic form and which is used repeatedly within the effective term of the Agreement for identification of the Cardholder for making payments up to credit limit determined in the Agreement. The card shall have an integrated circuit (a chip), which shall be used to verify the authenticity of the card upon the execution of payment transactions at ATM and POS terminal devices.
- e) "**Visa Secure**" and "**MasterCard ID Check**" are additional security programs of the international card organizations Visa International and MasterCard Worldwide for identification of the Cardholder at the time of transactions with Internet vendors participating in the programs. The program is implemented through Borika AD and the system for "Secure payments on the Internet". Texim Bank AD officially registers the Cardholders in the program for each individual card issued by the Bank. The two-factor model for authentication of Cardholders, including dynamic (one-time) plus static password, or identification by entering a biometric data for payments on the Internet is a service provided by the Bank for additional security when paying on the Internet, as well as pursuant to Directive (EU) 2015/2366 (PSD 2) and Delegated Regulation (EU) 2018/389 on the application of Deep Customer Identity Verification (CERI). The dynamic password is a one-time unique code (for each specific transaction) generated by Borika AD and is provided to the Cardholder by sending a free text message to a mobile phone number specified by

¹ In Bulgarian "AD" stands for a joint-stock company - *Translator's Note*

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

him. The static password is created personally by the Cardholder in a web portal provided by Borika AD with the logo of Texim Bank AD, after receipt via text message from Borika AD with a temporary password for registration or in another way agreed between him and the Bank for receipt, and is used in conjunction with a dynamic password to confirm card transactions with Internet merchants participating in the Visa Secure and MasterCard ID Check programs. By using biometric authentication, via biometric data – fingerprint or facial recognition, payments on the Internet will be verified and confirmed with merchants participating in the Visa Secure and MasterCard ID Check programs. Registration for biometric authentication must be done according to the instructions described by Texim Bank AD and is performed through a B-Token/B-Trust application installed on the cardholder's mobile phone. For vendors who do not participate in the two-factor authentication program, it may not be necessary to enter a static plus dynamic password or biometric data, but only card data written on it (number, validity, cardholder name, CVC / CVV2).

In case of change of mobile number, the Cardholder is obliged to immediately notify the Bank. Otherwise, all messages sent by the Bank / Borika AD to the last mobile phone indicated by the Cardholder are considered delivered. The Bank shall not be liable in case the mobile operator or the service provider does not transmit in time or does not ensure the transmission of the text message message containing the Dynamic password for payments on the Internet, as well as in cases when due to circumstances beyond the Bank's control, text message or no other message is sent or received.

- f) The Bank shall issue the following types of credit cards with a revolving credit limit:
 - VISA Platinum;
 - VISA Gold payWave;
 - Mastercard Standard;
 - Mastercard – Teximbank –HomeMax.

III. Issuance, activation and use of the Card

Article 1. (1) The Bank shall issue the Card to the Cardholder based on a “Credit Card Issuance Request” deposited by the Holder, a signed Agreement on the issuance of an international revolving credit card MasterCard/VISA and these General Terms and Conditions. The Bank shall issue the Card within 10 days after the conclusion of the Agreement. The Holder shall be obliged to immediately notify the Bank in writing of any change to the data submitted by him/her upon the signing of the Agreement as well as of any inability to fulfil his/her obligations under the Agreement and these General Terms and Conditions that has occurred.

(2) The Customer shall be entitled to require to have two or more different payment brands of payment instruments offered by the Bank. The Customer shall confirm that, duly before signing the agreement, the Bank has provided clear and objective information about all available payment brands and their features, including their functionality, cost, and security.

(3) The Bank does not include automatic mechanisms that restrict the choice of a payment brand or an application for payment by the Customer when using a payment instrument involving the use of payment brands.

Article 2. The Cards issued by the Bank shall remain property of the Bank and shall be provided to be used by the Cardholders. Upon the expiry of the validity period of the Card, or, termination of the contractual relationship, respectively, the Cardholder shall be obliged to immediately return the Card to the Bank.

Article 3. (1) The Bank shall provide the Cardholder with a personal Card in his/her name with a unique PIN code. In certain cases (e.g. operations with the Card via ATM or POS) the Card may only be used with the PIN code assigned to it. The Card and the PIN code shall be received by the Cardholder who shall be obliged to sign by pen in the field intended for that purpose on the Card in the presence of an employee/representative of the Bank.

(2) The Bank shall activate the Card for use by the Cardholder after the Cardholder receives the Card and the PIN code at an office of the Bank as per the procedure stipulated in paragraph 1. In case that the Card and the PIN code are received by the Cardholder via an intermediary of the Bank, the Card shall be activated after the Cardholder gets in contact with the Bank by

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

the telephone specified by him/her in the Credit Card Issuance Request as during the call the Cardholder shall identify himself/herself with his/her personal data and the code word for identification specified by the Holder in the Request.

Article 4. Cards are intended to be used within the country and abroad for:

- a) cash withdrawals via ATM and POS terminals;
- b) payment for goods and services via POS terminals, including virtual ones;
- c) transfer between payment accounts via ATMs
- d) payment of services through ATMs
- e) reference and other payment and non-payment transactions, including PIN code change via ATM.

Article 5.

- 1) The Cardholder shall have the right to carry out transactions with the Card up to amount of the sum of amounts available at the card checking account and the credit limit and shall be obliged not to exceed them, including upon charging interests, fees and commissions due. When as a result of effected transactions, including collected fees and commissions, the credit limit determined in the Agreement is exceeded the Bank shall have the right to immediately block the Card.
- 2) The Cardholder shall have the right to carry out transactions within the transaction limits determined for the Card under Appendix No. 1 of these General Terms and Conditions, which are defined per one transaction, per 24 hours, per 7 days in a row and for a maximum number of transactions for the period.
- 3) Upon Cardholder's written request in the cases of a company or an additional Card of the Holder of the Account, the Bank may, within 1 working day after such request is submitted, to approve and effect a change to the transaction limits applicable for the particular Card. In case of refusal the Bank shall notify the Cardholder/Holder within one week.
- 4) The Bank may, at its own judgment, change the amount of the applicable standard transaction limits under Appendix No. 1 subject to the procedure for change of these General Terms and Conditions.
- 5) The maximum periods for execution of the transactions and other payment services carried out with the Card shall be determined as per the conditions of the respective card organizations (MasterCard or VISA) and operators.

Article 6. When using the Card at ATM (cash machine) the same shall be inserted into the opening intended for that purpose in a manner that enables the device to read the information recorded on the Card, or approached to the ATM contactless reader. The desired option is selected. Upon cash withdrawals the desired sum is selected. The PIN code is entered on the keyboard. Upon the completion of the transaction the Cardholder must pick up the Card, the banknotes and the printed receipt.

Article 7. When using the Card at POS terminals as well as on the Internet, by telephone or other virtual devices the following conditions shall apply accordingly:

- 1) When using the Card for non-cash payment or upon cash withdrawal at terminal device with a trader, in cases other than article 6, the Cardholder must make sure that the amount of the transaction is correct and then enter his/her PIN code, if required, and/or sign the document for the transaction provided to him/her by the trader, if required. The signature on the document for the effected transaction must match the one on the Card. The Cardholder must keep the receipt obtained for reference. By using the Card at a terminal device by inserting it into/moving it over through/putting it into contact with/getting it near the device, by entering the Card's PIN code, respectively, by signing the document for the transaction, the Cardholder confirms the amount of the transaction and orders the Bank to charge the sum of the transaction to account of the Card and to transfer the said sum to the account of the recipient of the payment. The trader shall have the right to demand that the Cardholder identify himself/herself as well as to demand the so-called "authorization" of the transaction when funds from the disposable cash amount at the account and/or from the credit limit are blocked. The

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

trader shall be entitled to ask the Cardholder to certify his/her identity.

- 2) When paying for goods and services ordered by phone, Internet, etc. the Cardholder usually executes the transaction by announcing / entering his / her name, Card number and its validity period, including code CVC2 / CVV2 - the last three digits of the number written in the signature field on the back of the Card. In order to perform transactions via the Internet, in order to increase security, the Bank, depending on the type of card product, may provide each of its cardholders with the opportunity to register their Card in the cardholder identification programs - Visa Secure and MasterCard ID Check, through the service "Secure payments on the Internet". When making transactions via the Internet, through the service "Secure payments on the Internet", in addition to the above individualizing details, the Cardholder must enter a one-time (dynamic) secret password sent to his mobile number registered with the Bank plus a static password, or to verify the payment by using biometric authentication depending on the used level of security of the vendor. By providing the necessary data the Cardholder identifies himself, confirms the amount of the payment and orders the Bank to debit the card account with the amount of the payment and to transfer it to the account of the payee. The Bank shall not be liable for losses for the Cardholder caused by illegal use of his card for transactions with Internet vendors due to somehow disclosing to others the secret password information of a one-time (dynamic) and / or static secret password and / or answering a reminder question, and/ or password to access biometric authentication, if before being notified by the Cardholder, the Bank has diligently performed the operations ordered with the card and the personal one-time (dynamic) and / or static secret password or biometric authentication . The damages from transactions under the previous sentence are at the expense of the Cardholder. The Bank shall not be liable for losses incurred by the Client caused by illegal transactions made via the Internet with a card that is not registered for the "Secure Payments on the Internet" service, in the cases when the Bank has provided this opportunity for the respective card product.

In case of successive and repeated incorrect entry of either of the two passwords (static and / or dynamic), the bank card is blocked for the service "Secure payments on the Internet". The cardholder will not be able to pay online, at merchants using the appropriate level of security. The Cardholder should contact the Bank concerning the unblocking of the Secure Internet Payments service.

- 3) When using cards with MasterCard's PayPass logo, or, respectively, with Visa's payWave logo, for payment at terminal device with a trader marked by the mark of the service PayPass, or, respectively, PayWave, the transaction may also be executed as a contactless payment as the Card must touch/get near the POS terminal without the need to be inserted into/mover over through it. Depending on the sum of contactless payment it might be necessary for the Cardholder to enter a PIN code or to subscribe his/her signature. By signing an agreement with the Bank the Cardholder confirms (represents) that (s)he is familiar with and accepts the manner of settlement and the methods of ordering and execution of transactions with a Card with MasterCard's PayPass logo, or, respectively, with Visa's payWave logo, agrees that the Bank shall deem any contactless payment to have been authorised by the Cardholder and shall execute it by charging the sum of the payment to the account of the Card and transfer the said sum to the account of the recipient of the payment.
- 4) Payment transactions with cards, executed on the initiative of or through the payee, which may include, but not limited to: utility payments, including but not limited to: electricity, telephone, heating, etc.; periodic payments, including but not limited to: insurance premiums, rents, subscription fees, etc.; car / bicycle rental fees, music / movie download costs, etc. The cardholder agrees that his/her account may be debited with the amounts of transactions ordered by or through the payee if the payee provides the following data: communicating/entering his/her name, card number and expiration date, including the CVC2/CVV2 code which is the last three digits of the number printed in the signature field on the back of the card. In order to increase the security, the Bank may, depending on the type of card product, provide each of its cardholders with the option to register their card in the Visa Secure and MasterCard ID Check cardholder identification programs using the Secure Payments on the Internet service. Subject to the general requirements for identity verification, the Bank shall not apply strong customer authentication when initiating all subsequent payment transactions included in a series of except payment transactions of the same amount and with the same payee, except when the payer creates, modifies or initiates for the first time a series of repetitive transactions.

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

- 5) When making payments on the Internet to vendors from the European Economic Area (EEA) it is possible for an in-depth identification of the Cardholder not to be applied [by entering a static plus dynamic (one-time) password or biometric authentication at the same time] in the following case:
- The operation does not exceed EUR 30 (or the corresponding local currency equivalent) and the cumulative value of previous operations without applying in-depth identification does not exceed EUR 100 (or the corresponding local currency equivalent) or the number of previous operations without applying in-depth identification of the identity does not exceed five consecutive operations.

Article 8. The common period for which the Bank executes Cardholder's instructions upon transaction-related orders is up to 3 (three) minutes following the receipt of the order.

IV. Rights and obligations of the parties. Responsibilities

Article 9.

(1) In case of an unauthorized payment transaction and in the absence of reasonable suspicions of fraud, the Bank shall refund the Holder the value of the unauthorized payment transaction within the statutory deadlines. Where necessary, the Bank shall restore the payment account of the Holder in the condition in which it would be if the unauthorized payment transaction had not been executed.

(2) The preceding para. 1 shall not apply and the Holder shall bear the losses associated with all unauthorized payment transactions resulting from the use of a lost, stolen or misappropriated Card up to the amount of the losses, but not more than BGN 100.

(3) The preceding para. 2 shall not apply when the loss, theft or illegal misappropriation of the Card could not have been established by the Holder and/or the Cardholder before the payment, except where the Holder and/or the Cardholder has acted for fraud or the damage was caused by the action or inaction of an employee of the Bank.

(4) The Holder shall be responsible for all damages and shall fully bear all and any losses, regardless of their size, associated with all unauthorized payment transactions, if the Holder or the Cardholder has caused them by fraud and/or failure to comply with one or more of their obligations associated with the issuance and/or use of the Card in accordance with these General Terms and Conditions (including the safeguard of the personalized security features, as well as in case of failure to notify the Bank immediately after becoming aware of the loss, theft, misappropriation or unauthorized use of the Card), which the parties shall consider default of their obligations under Art. 75 PSPSA, deliberately or through gross negligence.

(5) The Holder shall not suffer any losses unless it has acted fraudulently, when the Bank has not required a thorough identification of the Customer and/or the persons authorized by the Customer in the cases provided for by the law and according to the criteria and methods specified therein.

(6) The Bank shall not be liable for Holder's losses caused by unlawful use of the Card for transactions with Internet traders as a result of a static and/or dynamic (one-time) secret password and/or an answer to a security question or password to access biometric authentication becoming known to other people if before the Bank is notified by the Cardholder or the Holder, the Bank has executed the operations ordered by the Card and the personal secret password, or biometric authentication in good faith. The damages from transactions under the preceding sentence shall be at the expense of the Holder. The Bank shall not be liable for losses incurred by the Holder caused by unlawful transactions effected via the Internet with a Card that has not been registered for the service " Secure payments on the Internet", in the cases where the Bank has provided that option for the respective card product, in violation of the obligation of the Cardholder under Art. 13 (5)

(7) Each of the contractual parties shall not be liable in the event of exceptional and unforeseeable circumstances beyond the control of the party referring to the existence of such circumstances, the consequences of which would inevitably occur despite the efforts to prevent them, as well as in the cases where the Bank has acted in compliance with its statutory obligation under the legislation of the European Union or the legislation of the relevant Member State.

(8) The Bank shall be liable for the correct execution of the payment transactions and the fees paid thereon in accordance with the provisions of Art. 91, Art. 92 and Art. 93 (1) PSPSA.

(9) In case of unreasonable notification under Art. 13 (3), the Holder shall pay to the Bank a fee in the amount determined according to Appendix 1 to these General Terms and Conditions.

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

(10) The Bank shall correct the payment transaction only if the Holder has notified it without undue delay after having become aware of an unauthorized or inaccurately executed payment operation giving rise to its entitlement, but not later than 13 months as from the date of debiting the card. It shall be considered that the Holder has become aware of the unauthorized or incorrectly executed payment transaction at the latest by receiving the information under Art. 28 of the General Terms and Conditions.

Article 10. The Cardholder shall be obliged to use the Card only in person and not to give it to other people. The Cardholder shall be obliged to keep the Card with all due care by taking all necessary measures to prevent it from being stolen, lost, destroyed, damaged, counterfeited or used in other unlawful manner. The Card must be protected against the impact of adverse external factors such as: magnetic fields, getting wet, getting scratched, folder, etc. The Cardholder shall be obliged to keep the Card's number secret and not to communicate it to any third parties except for employees of the Bank engaged in the servicing of the Card as well as upon payment to traders. The Cardholder shall be obliged to keep secret his/her PIN code, his static and/or dynamic (one-time) secret password and/ or password to access biometric authentication for payments on the Internet and as well as all personalized protection features by taking all necessary measures to prevent them from becoming known, including while entering them during a transaction and to prevent any third parties' access to and use of his/her bank Card.

Article 11. The PIN code must only be known to the Cardholder. The Cardholder may change his/her PIN code at any time via ATM. The PIN code is not recommended to consist of combinations of digits that can be easily guessed such as the same or consecutive figures, date of birth, etc.

Article 12. Upon transactions executed by entering a PIN code the person who identifies himself/herself via the Card and by entering the valid PIN code for the Card shall be deemed holder of the rights by the Bank. By using the Card without entering a PIN code, the Cardholder shall be obliged to check the receipt of the terminal device and sign it, if required, as the signature on the receipt must be identical to the one on the back of the Card. By using the Card at a POS terminal by inserting it into/moving it over through/putting it into contact with/getting it near the device, if required by terminal device, and by entering the PIN code and/or by signing the document for the transaction, as well as by providing the static plus dynamic (one-time) secret password, or by using biometric authentication and/or CVC2/CVV2 code upon payments for goods or services ordered via the Internet, by telephone or other virtual devices, the Cardholder is identified and authenticates the respective transaction, gives his/her consent and orders the Bank to execute it, which unconditionally binds him/her to the consequences of the transaction and the Bank shall not be liable for damages or lost profit due to the execution thereof. For transactions made on the Internet, phone or other virtual devices, the entering of correct one-time (dynamic) and static secret password or biometric authentication or code CVC2/CVV2 has the legal effect of a entered pin. Each transaction executed on the Internet, telephone or other virtual devices, confirmed by means of a static plus dynamic (one-time) secret password or by using biometric authentication and/or CVC2/CVV2 code shall be accepted as effected by the Cardholder, with his/her knowledge, participation and/or consent.

Article 13. (1) The Cardholder/Holder shall be obliged:

- 1) to use the Card in accordance with the Agreement and these General Terms and Conditions;
- 2) as soon as (s)he learns about it to notify the Bank of any doubts about or of any loss, theft, other appropriation, destruction, forging of the Card as well of any unlawful use of the Card or if the PIN code, the static and/or dynamic (one-time) secret password and/or the answer to security question, password entry to biometric authentication and/or the CVC2/CVV2 code has become known by another person without Cardholder's consent. In such cases the Cardholder may also notify the National Card Payment Operator BORIKA- BANKSERVICE AD;
- 3) as soon as (s)he learns about it to notify the Bank of any transaction not ordered by him/her that has been reflected in his/her Card/Account as well as of any error or other inconsistency in the Bank's keeping of the Card/Account;
- 4) not to write down the PIN code, the static and/or dynamic (one-time) secret password and/or the answer to security

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

question, and/ or entry password for biometric authentication on the Card as well as not to keep them together with the Card. The Cardholder shall be obliged to keep secret his/her PIN code, static and/or dynamic (one-time) secret password and/or answer to security question and/ or entry password for biometric authentication and/or CVC2/CVV2 code and to take all necessary measures to prevent them from becoming known to any third parties; to enter the PIN code at ATM or POS terminal and/or the static and/or dynamic (one-time) secret password and/or the answer to security question and/ or entry password for biometric authentication and/or CVC2/CVV2 code in a manner ensuring that they shall remain secret for third parties not authorized by him/her.

- 5) to use the service " Secure payments on the Internet" when carrying out transactions on the Internet whenever such option is offered by the trader;
- 6) not to provide information about his/her personal static and/or dynamic (one-time) secret password and/or security question and/ or entry password for biometric authentication, regardless of the source, occasion and manner of receipt of the inquiry unless in cases where payments are made on websites of traders participating in the programmes Visa Secure and MasterCard ID Check.

(2) The Holder shall be entitled to request the Bank to reimburse the entire amount of a card payment transaction already executed and authorized, provided that it has been ordered by or through the payee and the following conditions have been met:

- a/ at the time of the authorization for execution of the payment transaction, its exact value was not indicated, and
- b/ the value of the payment transaction exceeds the value expected by the Cardholder / Holder in view of their previous costs for such operations and other circumstances specific to the case, and the Customer cannot rely on any reasons related to currency exchange if the reference exchange rate agreed with the Bank has been applied.

(3) The request for reimbursement under the preceding para. 2 shall be made by the Holder within 56 days from the date on which the account was debited. Upon request of the Bank, the Customer shall provide evidence of the existence of the conditions under para. 2 of the General Terms and Conditions.

(4) Within 10 business days of the receipt of the request under para. 2 of this Article, the Bank shall reverse to the Holder the full amount of the payment transaction or refuse to reverse it, stating the reasons for the refusal and the authorities to which the Holder may make an appeal if he/she does not accept the reasons for the refusal set out. The Holder shall not be entitled to a reversal if he/she has given his/her consent to the execution of the payment transaction directly to the Bank and the Bank or the payee has provided or made available to the Holder information about the forthcoming payment transaction in the agreed manner at least 28 days before the date of the execution of the payment transaction. The liability provided for above shall not be borne in the event of exceptional and unforeseeable circumstances beyond the control of the party referring to the existence of such circumstances, the consequences of which would inevitably occur despite the efforts made to prevent them, as well as in the cases where the Bank has acted in compliance with its statutory obligation under the Community law or the legislation of a Member State.

Article 14. The notification under article 13, (1) (2) of the National Card Payment Operator BORIKA- BANKSERVICE AD may be made at any time around the clock and shall be valid if the Cardholder, the Holder or a third party communicates his/her full name, ID number [EGN] and the number of the Card. The notification may be made within the Bank's working hours by facsimile or in writing at a bank office or at any time around the clock at the hotline phone numbers specified by the Bank. In case of notification by telephone the Cardholder shall be obliged within 3 days thereafter to submit to the Bank the notice in writing in paper. The notification shall be made in order to clock the use of the Card and minimize the damages. The Cardholder and the Holder shall be obliged to provide full assistance in order that the case be clarified and the damages be minimized.

Article 15. If a Card is withheld by a cash machine the Cardholder shall be obliged to notify the Bank. No offer for assistance by third parties shall be accepted. The Bank shall ensure that the Card is returned or that a new one is issued.

Article 16. The Holder shall have the right to demand in writing that the Bank issue a new Card: if the Card is lost or stolen, if any data on the card become compromised, if the Card is destroyed or damaged. If the PIN code of the Card is forgotten, the

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

Cardholder shall have the right to request in writing or by means of request via Internet banking that the Bank issue a new PIN code, if technically possible, or a new Card.

Article 17. The Bank shall be obliged:

- 1) to keep for 5 years the recorded information enabling the tracing of the transactions;
- 2) to set up the conditions necessary to make and receive notices under article 13, item 2 at any time;
- 3) to prevent the Card from being used after [the receipt of a] notice under article 13, item 2 within the agreed period for that and to take all possible action to prevent further use of the Card. The Cardholder and the Holder may not make objections grounded on their relationships with third parties.

Article 18. The Bank shall have the right to record telephone calls or other communications realized with the Cardholder and the Holder in view both of checking the orders or the Cardholder/Holder and their authenticity and of checking the fulfilment of the Bank's internal standards upon executing banking services.

Article 19. The Cardholder undertakes not to use the Card for the purchase of goods and services the possession of which is prohibited by the legislation of the Republic of Bulgaria, in violation of the currency regime of the Republic of Bulgaria, as well as to comply with the anti-money laundering and terrorist financing legislation applicable in the country where the Card is to be used. The Bank shall not be liable for the deals on which the Cardholder executed transactions using the Card.

Article 20. The Bank shall not be liable for refusal to execute a transaction ordered with the Card in case that no disposable credit limit is available at the card account. The Bank shall not be liable upon third parties' refusal to accept transactions with the Card or if a transaction initiated by the Cardholder with the Card may not be executed for reasons beyond the Bank's control.

Article 21. Save in cases of proven defect upon the issuance of the Card, the Bank shall not be responsible when the Card cannot be used due to: mechanical failure; Card blocking; technical issues; false notice of Card's destruction, loss or appropriation.

Article 22. The Bank shall not be liable for damages caused as a result of Card blocking or deactivation according to the Agreement and these General Terms and Conditions.

Article 23. The Bank shall not be liable for the refused authorization of the payment with the Card, if the notice of destruction, loss, theft, forgery or other unlawful use of the Card is false.

Article 24. It shall be prohibited to use a Card with expired validity period; a Card that is to be returned to the Bank; a blocked or counterfeited Card and such use shall be a ground to seek liability subject to the legal procedure.

V. Card blocking and deactivation

Article 25. (1) The Card shall be blocked within the technological period necessary for processing on the grounds of:

1. the existence of objective reasons related to the security of the Card;
2. suspected unauthorized use of the Card, including if incorrect PIN is entered three times consecutively;
3. data about fraudulent use of the Card;
4. if the risk of Holder's inability to fulfil his/her payment obligations under the Agreement has increased;
5. if the Cardholder or the Holder fails to fulfil any of his/her obligations under the Agreement or under these General Terms and Conditions;

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

In these cases the Bank shall notify the Cardholder and the Holder of the actions taken by telephone and/or by SMS, e-mail, mail before blocking/deactivation or immediately thereafter.

(2) The Bank shall unblock the blocked Card within the technological period necessary for processing or replace it by a new Card when a written request is filed by the Holder in person, or, respectively, when the reasons for blocking disappear. The costs for Card blocking and unblocking, or, respectively, for re-issuance of the Card shall be at the expense of the Holder.

Article 26.

(1) The Card shall be deactivated within the technological period necessary for processing for any of the following reasons:

1. termination of the effect of the Agreement;
2. if the Card is not received by the Cardholder within three months after the issuance thereof;
3. if a new Card is issued to replace the Card in effect for the time being;
4. if a Card containing printed wrong data or a Card with technical fault is returned;
5. if a communication is received stating that the Holder or the Cardholder being a natural person has died;
6. upon the occurrence of acceleration of the Bank's receivables under the Agreement;
7. upon coming into force of the Holder's right to repudiate the Agreement.

(2) A deactivated Card may not be re-activated and must be destroyed. A renewed/reissued Card in the cases referred to in para. 1(3) and (4) shall be received after the old one is returned.

(3) The Card shall be reissued/renewed:

1. *ex officio* by the Bank upon the expiry of the validity period of the old one (renewal);
2. after an application is filed as per the Bank's sample form and for the following reasons: if a Card has been lost or stolen, if a new Card containing printed wrong data or a Card with technical fault/non-readable Card is returned, if it is impossible to activate a blocked Card (re-issuance);
3. *ex officio* by the Bank if there are doubts about unlawful use of the Card (re-issuance).

VI. Card checking account. Information provided to Holder concerning individual payment operations under the card account.

Article 27.

(1) Each Card shall be issued to a separate card checking account in the name of the Holder with the Bank (hereinafter referred to as the "**Account**"). The Bank shall open the Account upon the conclusion of the Agreement. Only the following payment operations may be made under the Account in order to repay the liabilities under the Agreement:

- a) installments at teller's counter in the offices of the Bank or in the offices of Easypay AD on the territory of the country;
- b) incoming transfers of sums from other payment accounts with the Bank or ones ordered by another credit or payment institution;

(2) The Cardholder may use sums available at the Account or sums from the credit limit granted under the Agreement

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

only via the Card. As an exception and with the Bank's special approval in the cases of Card blocking the Holder shall have the right to receive the sums available at the Account in cash at teller's counter in an office of the Bank.

- (3) If there are sums standing to the credit at the Account, the Bank shall not charge and shall not owe remunerative interest on such sums.
- (4) The Account shall be closed *ex officio* by the Bank upon termination of the Agreement and deactivation of the Card. The sums available at the Account upon closing shall be paid to the Holder in cash at teller's counter in an office of the Bank or shall be transferred on his/her order to a payment account with another credit or payment institution.

Article 28.

(1) Every month the Bank shall submit to the Holder a statement containing information about transactions made with the Card over the preceding month, which shall contain: data enabling the identification of the transaction; the sum of the transaction in the respective currency as well as its equivalence in other currency (the attached exchange rate) if there is an exchange; the amount of all fees and commissions, applied for individual types of transactions. The Holder shall receive a monthly statement in the manner specified by him/her in the Credit Card Issuance Request. A statement with transactions effected by using an additional card shall also be provided to the Cardholder upon request.

(2) The Bank shall have the right to provide information over the telephone about the sums due in relation to the use of the Card and the transactions of the person being identified by personal data and the code word specified by the Holder in the Card Issuance Request.

Article 29. effective as from 20 April 2020 (1) In case of need for currency conversion when accounting for transactions, the Bank shall apply the following rules for currency conversion - for each operation with a bank card issued by TEXIM BANK AD, performed in the country or abroad, the amount of the transaction shall be converted from the currency of the transaction into the currency of the settlement account of the Bank (in EUR - for transactions abroad and in BGN - for transactions in Bulgaria) at a rate determined for the respective day by the International Card Organization (Mastercard or VISA) whose logo the card bears or at a rate determined by the BNB. Apart from the above, the Bank shall convert the amount by which its settlement account is debited/credited into the currency of the account of the Holder / Cardholder as of the accounting date as follows:

1. For transactions with credit cards of the type "Payment of goods and services via POS devices, including virtual ones", "Payment of services via ATMs", "Transfer between payment accounts via ATMs":
 - (a) For accounts in BGN or EUR – at a rate for card transactions, which is formed by:
 - from EUR to BGN, the value of the sell-rate of the Bank for non-cash transactions, increased by 0.50%;
 - from BGN to EUR, the value of the buy-rate of the Bank for non-cash transactions, reduced by 0.50%;
 - (b) For accounts in US dollars, it is formed by:
 - from EUR to BGN, the value of the sell-rate of the Bank for non-cash transactions, increased by 0.50% and from BGN to USD at the buy-rate of the Bank for non-cash transactions.
 - from BGN to USD, the value of the buy-rate of the Bank for non-cash transactions, reduced by 0.50%.
 2. For transactions with credit cards of the type "Cash withdrawal via ATM and POS terminals":
 - (a) For accounts in BGN or EUR – at a rate for card transactions, which is formed by:
 - from EUR to BGN, the value of the sell-rate of the Bank for non-cash transactions, increased by 1.00%;
 - from BGN to EUR, the value of the buy-rate of the Bank for non-cash transactions, reduced by 1.00%;
 - (b) For accounts in US dollars, it is formed by:
 - from EUR to BGN, the value of the sell-rate of the Bank for non-cash transactions, increased by 1.00% and from BGN to USD at the buy-rate of the Bank for non-cash transactions.
 - from BGN to USD, the value of the buy-rate of the Bank for non-cash transactions, reduced by 1.00%.
- (2) TEXIM BANK AD announces daily on its official website – www.teximbank.bg the exchange rates of: the international card organizations (Mastercard and VISA), TEXIM BANK AD, the European Central Bank (ECB), the exchange rates applied by TEXIM BANK AD for currency conversion, as well as their value in percentage margin compared to the last available reference EUR exchange rate, published by the ECB.

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

Article 30. The amount of the liabilities of the Holder shall be established based on the Bank's accounting records. The circumstance that the Holder has not received a statement of transactions having been made with the Card shall not release him/her from his/her obligation to repay the liabilities under the Agreement on time.

VII. Fees and commissions

Article 31. For the issuance and servicing of the Card and for the payment services provided via the Card the Bank shall collect the fees and the commissions specified in section II of Appendix No. 1 to these General Terms and Conditions. The fees due by the Holder shall be collected *ex officio* from the sums available at the Account, respectively, from the credit limit. Changes to the fees and commissions shall be made subject to the procedure for changes to these General Terms and Conditions.

VIII. Validity period of the Card

Article 32. Each Card shall be issued with a validity period of 2 (two) or 3 (three) years, as from the last day of the month of its issue and shall expire at 24:00 on the last day of the month indicated on the Card. The Card shall be renewed *ex officio* by the Bank upon the expiry of the validity period unless in the meanwhile there are grounds for termination of the Agreement, or the Holder has notified the Bank in writing that (s)he does not wish the Card to be reissued. The new Card can be obtained by the Cardholder not earlier than 10 working days before the expiry of the validity period of the old Card. Upon the receipt of the new Card, the Cardholder shall return the old one, which shall be destroyed in his/her presence. The Bank shall have the right not to renew a Card that has not been used over the past 6 months of its validity period.

IX. Additional Cards

Article 33.

- (1) Upon Holder's request the Bank shall issue to his/her Account additional Cards to adults or minors with identity papers. An additional agreement to the Agreement shall be entered by and among the Holder, the additional Cardholder and the Bank for the issuance of an additional Card.
- (2) The additional Card and the envelope containing the PIN code for it shall be received by the additional Cardholder or, if (s)he is a minor, by the Holder.
- (3) The issuance and use of additional Cards shall be entirely at Holder's risk and responsibility and (s) he shall be liable for all actions carried out with the additional Card. All operations and fees and commissions under operations carried out with an additional Card shall be at the expense of the Holder. All terms and conditions of use of the main Card shall also be valid for the additional Card.
- (4) The Holder shall have the right to change the transaction limits for the additional Card, to block and deactivate the additional Card without the consent of the Cardholder of the additional Card. The Cardholder of the additional Card may not change the transaction limits and unblock the Card having been blocked by the Holder unless the Holder has given his/her explicit consent to do so.
- (5) The additional Card shall be automatically deactivated upon the occurrence of the circumstances under article 26, paragraph 1, items 1, 5-7 of these General Terms and Conditions.

X. Disputing payment operations

Article 34.

- (1) The Holder shall have the right to dispute, by submitting a written objection to the Bank, payment operations reflected in the Account and the Card before the Bank without undue delay but not later than 13 months after the date when the disputed sum was charged to the Account.

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

- (2) The bank shall consider the received objections within 15 business days from their receipt. Exceptionally, where the Bank is unable to make a decision within the specified period for reasons beyond its control, the Bank shall notify the Holder of the reasons for the delay and the time period within which it will make a decision. In any event, the time limit for obtaining a decision may not exceed 35 business days from the receipt of the objection.
- (3) If the Bank fails to make a decision within the terms under the preceding paragraph and where the Holder does not agree with the outcome of the dispute procedure (s)he may refer the dispute for consideration and settlement under the provisions of PSPSA to a Conciliation Commission for Payment Disputes with the Commission for Consumer Protection at: 4A, Slaveykov Square, floor 3, 1000 Sofia, phone +359 2 9330577, fax +359 2 9884218, e-mail: adr.payment@kzp.bg, website: www.kzp.bg and <http://abanksb.bg/pkps>, or to the competent Bulgarian court

XI. Card for participation in LoungeKey Associate+

Article 35.

- (1) Together with each Card Visa Platinum the Bank shall provide the Cardholder, free of charge, membership in LoungeKey Associate+ programme, standard package, ensuring access to more than 850 VIP lounges at airports worldwide at preferential price, regardless of the airlines and the class used by the customer. Detailed information about the terms and conditions of use of Lounge Key Associate+, VIP lounges participating in the Priority Pass programme such as working hours, special conditions considered applicable for the Cardholder when using LoungeKey Associate+, can be found on the website at: <https://www.loungekey.com>. The Cardholder can register on the website at: <https://www.loungekey.com/teximbank> to be granted access to personal information of the LoungeKey Associate+ services used by him/her, as well as the option to activate an account at LoungeKey Associate+ mobile application. For registration, the Cardholder should enter the number of a valid Visa Platinum credit card issued by TEXIM BANK AD, together with other personal data through which he/she identifies himself/herself as a user of the Service.
- (2) The Bank shall not be liable for false, inaccurate or incomplete information announced by LoungeKey Associate+ programme, as well as for damages suffered by the Cardholder as a result of unpublished changes to the conditions of use of a LoungeKey Associate+.
- (3) The membership in LoungeKey Associate+ programme shall be issued for a validity period of 12 months and shall then be renewed for another 12- month period until the expiry of the validity of the Card Visa Platinum. The Bank shall not be liable for any inability to use LoungeKey Associate+ for the period from the expiry of the Card until a new Card is issued. In case of termination of the Contract or if the Visa Platinum Card is deactivated on another grounds under these General Terms and Conditions, the right to use the Loungekey Associate+ Program shall also be terminated.
- (4) If the credit card Visa Platinum is lost, unlawfully taken, destroyed, damaged, forged or used in other unlawful manner the Cardholder shall be obliged to immediately notify the Bank. The Holder shall be liable for all visits at VIP lounges made through LoungeKey Associate+ membership and the expenses incurred prior to the notification under the previous sentence.

Article 36.

- (1) The Cardholder may use LoungeKey Associate+ services personally or with accompanying persons at a preferential price of EUR 28 per person per visit. The access to any LoungeKey Associate+ lounge is charged directly to the Customer's Visa Platinum Card.
- (2) In order to apply for the use of LoungeKey Associate+, the Cardholder shall inform the airport lounge staff at each airport lounge visit and identify himself/herself to the staff by presenting his/her valid and activated Visa Platinum

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

Credit Card issued by the Bank together with a valid identity document (ID card / passport / driver's license) and a boarding pass, if required for verification.

- (3) All complaints regarding the use of the LoungeKey Associate+ service should be made in writing to LoungeKey Limited via the Bank within 2 months of the date of the visit in the respective lounge.
- (4) The Bank shall not be liable for changes to the goods and services offered by the operators of VIP lounges and for the quality thereof, it is not a party to the relationships between them and the Cardholder. The Bank may only mediate in resolving disputes between the VIP Lounge Operators and the Cardholder.
- (5) The Bank may terminate the participation in the LoungeKey Associate+programme and must notify the Cardholder and the Holder of such termination. In case of termination of the contractual relationships the Bank and LoungeKey Limited shall not owe penalties or indemnities.

XII. Other Terms and Conditions

Article 37. By signing the Agreement the Holder grants the Bank the right to communicate information about the condition of the Account and the Card to the National Operator BORIKA-BANKSERVICE AD and the respective international card organization on the status of the account and the card.

Article 38.

- (1) The Bank shall have the right to unilaterally change these General Terms and Conditions, including the fees, commissions and transaction limits by giving notice to the Holder as per the statutory procedure, within two months before the proposed date on which the changes are to take effect. In case that the Holder does not state in writing that (s)he does not accept such changes the latter shall be deemed to have taken effect with respect to him/her. If the Account Holder does not state in writing that he/she does not accept these changes, they shall be deemed to have become effective for him/her. The Holder shall have the right to terminate the Agreement before the date on which the changes to the General Terms and Conditions are proposed to take effect, without liability for costs and indemnities.
- (2) When the Bank extends the scope of services that may be used with the Card the Holder shall be deemed to have consented to that when, if necessary, the Holder or the Cardholder requests the service in an office of the Bank or by technical means of communication as well as by using the new service for the first time as in such cases the term under paragraph 1 above shall not apply.
- (3) The Holder shall be entitled upon request to receive the terms of the framework agreement as well as the preliminary information under Art. 60 PSPSA on paper or other durable medium (e-mail).

Article 39.

- (1) All notifications and statements in connection with the conclusion, validity and termination of the Mastercard / VISA International Credit Card Agreement and these General Terms and Conditions must be made in writing and shall be considered received if sent by fax, personal delivery or sending by mail with acknowledgement of receipt, or by e-mail and/or SMS and delivered to the address of the Holder specified in the Agreement. The correspondence address of the Bank is its business address registered with the Commercial Register at the Registry Agency. In case of changes in the address of the Holder specified in the agreement, he/she shall be required to notify the Bank in writing, indicating his/her new address, and prior to the receipt of such notice, any communications addressed to the former address of the Holder shall be considered received. The Holder shall be deemed to have been notified of the change in the address of the registered office of the Bank by the registration of the change with the Commercial Register.
- (2) All notifications from the BANK to the Cardholder, which according to these General Terms and Conditions should be sent by e-mail and/or SMS, shall be sent to the e-mail address or to the mobile phone of the Cardholder,

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

respectively, specified by the Holder in the relevant request for the issuance of the credit card. The Holder shall be required to notify the BANK in writing in due time for any change of these contact details, and until the receipt of such notice, all communications sent to the last declared e-mail address or mobile phone shall be considered received.

- (3) The Bank shall provide an option to receive communications, notices and also accepts the option of administration of some parameters under the card by the Cardholder and/or the Holder by electronic means based on a separate concluded agreement on the use of Internet Banking service.

Article 40. The Mastercard / VISA International Credit Card Agreement is concluded in Bulgarian. The communication during the validity of the Agreement shall also be carried out in Bulgarian.

Article 41. For any matters not settled by these General Terms and Conditions concerning the issuance and servicing of the Cards and the payment services provided by the Bank to the Holder and the Cardholders by using international credit cards as electronic payment instruments the provisions of PSPSA and Ordinance No. 3 of the Bulgarian National Bank and the applicable Bulgarian legislation shall apply.

Appendix No. 1- Tariff for transaction limits, fees and commissions.

These General Terms and Conditions were adopted by the Managing Board of TEXIM BANK AD by Protocol No. 71 of 28th July 2014 and come into force as from the date when adopted, amended by: Minutes of Meeting No.41 of 2 August 2017, Minutes of Meeting No.36 of 19 July 2018, Minutes of Meeting No.38 of 25 July 2019, Minutes of Meeting No. 40 of 8 August 2019, Minutes of Meeting No. 59 of 12 December 2019, Minutes of Meeting No. 10 of 18 February 2020, Minutes of Meeting No. 21 of 9 April 2020, Minutes of Meeting No. 28 of 7 May 2020 and Minutes of Meeting No. 52 of 10 September 2020, Minutes of Meeting No.17 of 11 March 2021, Minutes of Meeting No.21 of 25 March 2021 of the meeting of the Management Board of TEXIM BANK AD.

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

APPENDIX No. 1

To TEXIM BANK AD's General Terms and Conditions for the issuance and servicing of international credit cards

SECTION I - Applicable standard transaction limits

Mastercard TEXIM BANK – HomeMax / TEMPO						
<i>Transactions in Bulgaria</i>	<i>Purchase of goods and services</i>		<i>Cash withdrawal</i>		<i>Total</i>	
	BGN	EUR	BGN	EUR	BGN	EUR
Max. per transaction	3000	1500	2000	1000		
24 hour limit	3000	1500	4000	2000	4000	2000
7 day limit	4000	2000	4000	2000	6000	3000
<i>Transactions outside Bulgaria</i>						
Max. per transaction	6000	3000	2000	1000		
24 hour limit	6000	3000	4000	2000	10000	5000
7 day limit	10000	5000	4000	2000	10000	5000
Number of transactions per 24 hours	30					
Number of transactions per 7 days	50					
Max. number of attempts to enter PIN	3					

Mastercard Standard						
<i>Transactions in Bulgaria</i>	<i>Purchase of goods and services</i>		<i>Cash withdrawal</i>		<i>Total</i>	
	BGN	EUR	BGN	BGN	EUR	BGN
Max. per transaction	3000	1500	2000	1000		
24 hour limit	3000	1500	4000	2000	4000	2000
7 day limit	4000	2000	4000	2000	6000	3000
<i>Transactions outside Bulgaria</i>						
Max. per transaction	6000	3000	2000	1000		
24 hour limit	6000	3000	4000	2000	10000	5000
7 day limit	10000	5000	4000	2000	10000	5000
Number of transactions per 24 hours	30					
Number of transactions per 7 days	50					
Max. number of attempts to enter PIN	3					

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

Visa Gold

<i>Transactions in Bulgaria</i>	<i>Purchase of goods and services</i>		<i>Cash withdrawal</i>		<i>Total</i>	
	BGN	EUR	BGN	BGN	EUR	BGN
Max. per transaction	14000	7000	6000	3000		
24 hour limit	14000	7000	6000	3000	14000	7000
7 day limit	20000	10000	10000	5000	20000	10000
<i>Transactions outside Bulgaria</i>						
Max. per transaction	14000	7000	6000	3000		
24 hour limit	14000	7000	6000	3000	14000	7000
7 day limit	20000	10000	16000	8000	20000	10000
Number of transactions per 24 hours	30					
Number of transactions per 7 days	50					
Max. number of attempts to enter PIN	3					

Visa Platinum

<i>Transactions in Bulgaria</i>	<i>Purchase of goods and services</i>		<i>Cash withdrawal</i>		<i>Total</i>	
	BGN	EUR	BGN	BGN	EUR	BGN
Max. per transaction	25000	12500	10000	5000		
24 hour limit	25000	12500	10000	5000	25000	12500
7 day limit	70000	35000	20000	10000	70000	35000
<i>Transactions outside Bulgaria</i>						
Max. per transaction	30000	15000	10000	5000		
24 hour limit	30000	15000	20000	10000	30000	15000
7 day limit	80000	40000	30000	15000	80000	40000
Number of transactions per 24 hours	30					
Number of transactions per 7 days	70					
Max. number of attempts to enter PIN	3					

SECTION II - Fees and commissions for issuance and servicing of international revolving credit cards

General conditions of issuance	Mastercard TEXIM BANK– HomeMax/Tempo	Mastercard Standard	Visa Gold	Visa Platinum
1. Issuance of main card or renewal of card because of expired validity period	Free of charge	Free of charge	Free of charge	Free of charge
2. Renewal due to loss, theft, damage, etc. during the card's validity period	BGN 20	BGN 20	BGN 20	BGN 20
3. Express card issuance	BGN 100	BGN 100	BGN 100	Free of charge

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

4. Annual fee for credit card maintenance	Free of charge	BGN 40 (collected from the end of the first year on)	BGN 90 (collected from the end of the first year on)	BGN 200 (collected from the end of the first year on)
5. Card delivery to a specified address in Bulgaria	Free of charge	BGN 10	BGN 10	BGN 10
6. Express card delivery to a specified address in Bulgaria	BGN 30	BGN 30	BGN 30	BGN 30
Transactions with credit cards in Bulgaria	Mastercard TEXIM BANK – HomeMax/Tempo	Mastercard Standard	Visa Gold	Visa Platinum
1. Cash withdrawal with credit card				
- from Bank's ATM	BGN 3 +1.5%	BGN 3 +1.5%	BGN 3 +1.5%	BGN 3 +1.5%
- via POS terminal in bank's office	BGN 4 +1.5%	BGN 4 +1.5%	BGN 4 +1.5%	BGN 4 +1.5%
- from another bank's ATM	BGN 5 +2%	BGN 5 +2%	BGN 5 +2%	BGN 5 +2%
- via POS terminal in another bank's office	BGN 7 +1.5% min. BGN 15	BGN 7 +1.5% min. BGN 15	BGN 7 +1.5% min. BGN 15	BGN 7 +1.5% min. BGN 15
2. Payment for goods and services via POS terminal	Free of charge	Free of charge	Free of charge	Free of charge
3. Payment of period bills via ATM, by telephone and on the Internet / Bpay	Free of charge	Free of charge	Free of charge	Free of charge
4. Cash transfers with card from ATM	BGN 2 + 1%	BGN 2 + 1%	BGN 2 + 1%	BGN 2 + 1%
5. Receipt of cash upon purchase from trade outlet	/not applicable/	/not applicable/	BGN 1.50	BGN 1.50
Transactions with credit cards abroad	Mastercard TEXIM BANK – HomeMax/Tempo	Mastercard Standard	Visa Gold	Visa Platinum
1. Cash withdrawal from ATM				
- Cash withdrawal from ATM in countries part of the EEA	BGN 5 + 2%	BGN 5 + 2%	BGN 5 + 2%	BGN 5 + 2%
- Cash withdrawal from ATM in countries out of the EEA	BGN 7 + 3% мин. BGN 10	BGN 7 + 3% мин. BGN 10	BGN 7 + 3% мин. BGN 10	BGN 7 + 3% мин. BGN 10
2. Cash withdrawal from POS terminal				
- Cash withdrawal from POS in countries part of the EEA	BGN 7 + 1.5% мин. BGN 15	BGN 7 + 1.5% мин. BGN 15	BGN 7 + 1.5% мин. BGN 15	BGN 7 + 1.5% мин. BGN 15
- Cash withdrawal from POS in countries out of the EEA	BGN 7 + 3% мин. BGN 15	BGN 7 + 3% мин. BGN 15	BGN 7 + 3% мин. BGN 15	BGN 7 + 3% мин. BGN 15
3. Payment for goods and services via POS terminal	Free of charge	Free of charge	Free of charge	Free of charge
4. Refund/receipt of funds to card account via card operation /Refund/	1.2%	1.2%	1.2%	1.2%
Additional operations with credit cards	Mastercard TEXIM BANK – HomeMax/Tempo	Mastercard Standard	Visa Gold	Visa Platinum
1. Credit card blocking/unblocking fee	- BGN 10 if requested at Bank's office - BGN 2 via Internet banking	- BGN 10 if requested at Bank's office - BGN 2 via	- BGN 10 if requested at Bank's office - BGN 2 via	Free of charge - BGN 2 via Internet banking

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser:

		Internet banking	Internet banking	
2. Change of local/international limits	- BGN 15 if requested at Bank's office - BGN 5 via Internet banking	- BGN 15 if requested at Bank's office - BGN 5 via Internet banking	- BGN 15 if requested at Bank's office - BGN 5 via Internet banking	- BGN 15 if requested at Bank's office - BGN 5 via Internet banking
3. Unblocking if incorrect PIN has been entered three times consecutively	- BGN 5 if requested at Bank's office - BGN 1 via Internet banking	- BGN 5 if requested at Bank's office - BGN 1 via Internet banking	- BGN 5 if requested at Bank's office - BGN 1 via Internet banking	- BGN 5 if requested at Bank's office - BGN 1 via Internet banking
4. Change of PIN code from ATM by cardholder	Free of charge	Free of charge	Free of charge	Free of charge
5. Information about available funds and 5 most recent transactions from ATM in Bulgaria	BGN 0.50	BGN 0.50	BGN 0.50	BGN 0.50
6. Information about available funds via ePay.bg system	Free of charge	Free of charge	Free of charge	Free of charge
7. Cardholder's confirmation at ATM terminal by of his/her willingness to pay with bank card on the Internet	The respective fee for payment via POS terminal in Bulgaria applies	The respective fee for payment via POS terminal in Bulgaria applies	---	---
8. Bank statements under credit cards (statement of transactions)	Mastercard Texim Bank HomeMax/Tempo	Mastercard Standard	Visa Gold	Visa Platinum
- Upon request at TEXIM BANK AD	Free of charge	Free of charge	Free of charge	Free of charge
- via Internet banking	Free of charge	Free of charge	Free of charge	Free of charge
9. Information about funds available at the card from cash machine abroad	BGN 1.50	BGN 1.50	BGN 1.50	BGN 1.50
10. Generating a new PIN code	- <u>BGN 10 if requested at Bank's office</u> - <u>BGN 3 via Internet banking</u>	- BGN 10 if requested at Bank's office - BGN 3 via Internet banking	- BGN 10 if requested at Bank's office - BGN 3 via Internet banking	- BGN 10 if requested at Bank's office - BGN 3 via Internet banking
11. Unjustified disputing of transaction	BGN 30	BGN 30	BGN 30	BGN 30
12. Denied authorization under transaction	BGN 0.40	BGN 0.40	BGN 0.40	BGN 0.40
13. Fee for exceeded credit limit	BGN 20	BGN 20	BGN 20	Free of charge
14. Insurance package under card	/not applicable/	Free of charge	Free of charge	Free of charge
15. Fee for VIP airport lounge visit under LoungeKey Associate+ programme for accompanying person (for cardholders of Visa Platinum cards)	/ not applicable /	/ not applicable /	/ not applicable /	The respective fee of the service operator applies 28 euro per person per 1 visit

On behalf of Texim Bank AD:
Date:

On behalf of Cardholder:
On behalf of Account Holder:
On behalf of Endorser: