



**GENERAL TERMS AND CONDITIONS
FOR OPENING AND SERVICING PAYMENT ACCOUNTS
AND PROVIDING PAYMENT SERVICES
OF EASYPAY AD**

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These General terms and conditions regulate the relations between EASYPAY AD /hereinafter referred to as EASYPAY/ and the Customer in connection with the opening and maintenance of payment accounts, as well as the provision of payment services.

I. INFORMATION ABOUT EASYPAY AD

EASYPAY AD is a payment service provider within the meaning of the Law of Payment Services and Payment Systems Act (LPSPSA), registered in the Republic of Bulgaria and licensed by the Bulgarian National Bank (BNB) by virtue of Decision No 258 of the Board of the BNB dated 25.10.2018 to operate as an electronic money company, entered into the public register under Article 19 of the LPSPSA, maintained by the BNB. The payment supervision over the activities of EASYPAY AD is carried out by BNB.

II. TYPES OF PAYMENT SERVICES

1. Payment services that EASYPAY may provide:

- 1.1. Payment services related to the deposit/withdrawal of cash to/from a payment account (hereinafter referred to as the "Account" for brevity and only as "the Account") and related account servicing operations;
- 1.2. Transfer of funds to the Customer's account with EASYPAY or another payment service provider:
 - a. execution of payment transactions through a payment cards or other similar instruments;
 - b. execution of credit transfers, including standing orders
 - c. payment in favour of Merchants registered in the EASYPAY system.
- 1.3 Issuing of payment instruments and/or acceptance of payments made with payment instruments;
- 1.4 Execution of cash transactions and cash transfers;
- 1.5 Payment initiation services - subject to separate Terms and Conditions;
- 1.6. Account Information Service - separate General Terms and Conditions for use of the service shall apply.

2. EASYPAY shall comply with the measures against money laundering, financing of terrorism and distribution of weapons of mass destruction in accordance with the legislation in force and its internal rules and, in implementation of these measures, may require from the Customer an identity document for the purpose of his identification, the identification of his legal representatives and of the persons authorized by him, including the right to copy and require signature certification from the identified bearers of the documents submitted. Together with the identification document, EASYPAY may request from the Customer/ his representative other documents as well as the filling out of certain declarations with regard to the specific product/ service or compliance with regulatory requirements.

3. EASYPAY has the right to refuse to perform a payment service or a payment transaction related to it in case the requested service/operation is in violation of the regulations in force in the country and/or the internal rules of EASYPAY, without giving reasons for its refusal.

4. EASYPAY does not control the purpose and legality of the transaction for which the payment transaction is provided, unless otherwise provided by law.

5. EASYPAY is not a party to the relationship between customers and third parties in relation to which a payment transaction is made. EASYPAY is also not a party to any disputes regarding the quality of goods and/or services offered, the terms of payment and delivery or any other relationships and disputes between customers and third parties in connection with which a payment transaction is made.

III. PRELIMINARY INFORMATION

EASYPAY shall make these General Terms and Conditions and the Tariff of Fees and Commissions available to Customers in an accessible manner and within a timeframe sufficient for them to make a decision on the use of the respective service by posting them on the EASYPAY's website - www.easypay.bg and at EASYPAY offices.

IV. ACCOUNT OPENING CONDITIONS

1. The account holder may be a local or foreign individual or legal person.

1.1. To open an account, individuals shall submit the following documents:

1.1.1. an official identity document. A copy of the document shall be taken and kept at the EASYPAY office;

1.1.2. when opening an account in favour of a third party, data and documents identifying the person opening the account - the proxy and the third party - the Account Holder, as well as a power of attorney complying with the requirements of Section XIIIa of these General Terms and Conditions shall be provided. EASYPAY reserves the right to block for disposition an account opened in favour of a third party until the person in whose favour it is opened (Account Holder) is identified by EASYPAY in accordance with applicable law;

1.2. To open an account, legal entities shall submit the following documents:

1.2.1. an official identity document of the persons representing the entity. A copy of the document shall be taken and kept at the EASYPAY office;

1.2.2. (amended, in force from 20.07.2023).

1.2.3. a power of attorney, complying with the requirements of Section XIIIa, to withdraw cash from the payment account in case the person authorized to dispose of funds in the account authorizes another person to receive cash on his or her behalf;

1.2.4. a certificate of current registration in the Commercial Register and the Register of Non-Profit Legal Entities / Bulstat Register at the Registry Agency; for Customers who are subject to registration in other registers, a certificate of registration in the relevant register is required.

1.2.5. a legal entity established by a regulatory or administrative act shall submit a copy of the regulatory or administrative act by which it was established;

1.2.6. an extract from the instrument of incorporation of the person opening the account establishing the powers of disposal of its property, except for sole traders.

1.2.7. a license (permit) to carry out the activity - if such is required by Law; if the existence of the relevant license, permit, or registration certificate cannot be established during the check carried out in the relevant public register free of charge or if such a register is not available, the customer shall submit a certified copy of the relevant license, permit, or registration certificate;

1.2.8. a legal entity which is not registered in the Republic of Bulgaria, shall submit documents certifying its due establishment and existence, as well as all documents similar to the above mentioned in items 1.2.1 to 1.2.7, taking into account the requirements of the applicable law.

2. EASYPAY shall be entitled at any time to verify the accuracy of the data, information and documents submitted by the customer or through his legal representatives or their authorized persons with independent sources.

3. EASYPAY may require other documents to be submitted when opening the account, such as statements, bank references, completion of questionnaires, etc. EASYPAY may at any time request, and the Customer personally or through its legal representatives or their duly authorized persons, undertakes to provide, up-to-date data and/or additional documents and information or to confirm the up-to-dateness of the data, documents and information EASYPAY holds about it.

4. Unless otherwise agreed, the Account shall be opened on the basis of a Contract between the Parties.

5. EASYPAY reserves the right to refuse to open an account for the Customer without giving reasons for its refusal.

6. EASYPAY shall open a payment account for an indefinite period in the name of the Customer, which shall be identified by an IBAN number.

7. The Customer shall have the right to dispose of the Account in person or through authorized persons provided with powers of attorney meeting the requirements of Section XIIIa. Remote access payment instruments such as cards or online access to a payment account via ePay.bg may only be used in person by the Customer or persons expressly designated by the Customer, subject to the applicable Terms and Conditions for the relevant product/service.

8. EASYPAY shall open a payment account only for persons with legal capacity who are at least 18 /eighteen/ years old.

9. In case of a change in the data provided at account opening, the Customer is obliged to notify EASYPAY in writing immediately after the changes have occurred and to deposit at an EASYPAY office or electronically via a remote document and information channel provided by EASYPAY, certified copies of the relevant documents certifying the changed circumstances. Changes in the documents submitted to EASYPAY and/or in the declared circumstances and/or acts, as well as in the persons entitled to dispose of the Customer's funds, shall be valid against EASYPAY from the moment the latter is notified in writing of the change, regardless of whether the changes are entered in a public register.

10. In case of death of a Customer with an account opened with EASYPAY, the funds shall be disposed of in accordance with the applicable law and upon submission of evidence to EASYPAY of the discovery of the inheritance rights that have arisen.

11. Dispositions of the account of an incapacitated person shall be carried out in compliance with legal requirements and with the permission of the district court of the person's domicile. A person under limited legal guardianship may dispose of funds acquired by his/her own labour, including those from a scholarship funds, without the permission of the district court.

V. PAYMENT TRANSACTIONS

1. Payment transactions that can be made through the payment account:

1.1 Depositing cash into account opened and serviced by EASYPAY in cash at an EASYPAY office or at a self-service terminal device (only for customers holding an EASYPAY prepaid card issued in compliance with the relevant General Terms and Conditions for the Issuance and Use of Electronic Money through a Prepaid Card of "EASYPAY" AD);

1.2 Cash withdrawal:

1.2.1. at an EASYPAY office - after a prior order submitted by the Customer electronically via the ePay.bg system, unless otherwise agreed.

1.2.2. with an EASYPAY card at a self-service terminal device marked with the EASYPAY logo.

1.3 Credit transfer to an EASYPAY account by electronically submitted payment order, unless otherwise agreed;

1.4. Payment to merchants registered in the EASYPAY system.

1.5 Automatic payment of bills for recurring utility expenses to legal entities registered in the EASYPAY system - merchants

1.6 Transfer to a payment account with another payment service provider or to a bank account, including by electronically submitted payment order, unless otherwise agreed;

1.7 Recurring transfers;

1.8 Receiving transfers to a payment account in EASYPAY.

1.9 Accepting payments for goods and services provided in connection with a business activity. The conditions for accepting payments on the account are regulated in a separate contract between EASYPAY and the Customer.

1.10. Making payments to merchants registered in the EASYPAY system by 10-digit code:

1.10.1. in cash at the EASYPAY office;

1.10.2. in cash at a self-service terminal device marked with the EASYPAY logo - payment is accepted only for amounts up to 150 EUR in multiples of 10 and the exact amount provided by the Customer.

1.10.3 with payment cards issued by EASYPAY or another payment service provider.

Payment Orders to EASYPAY

2. EASYPAY accepts orders:

2.1. submitted in person by the Customer or his/her proxy at a cash desk - in an EASYPAY network office;

2.2. submitted electronically through the ePay.bg system, subject to the Customer's identification conditions as set out in Section VII.

2.3. received through another payment service provider - in cases of automatic payment of periodic utility bills to legal entities using available money transfers and transfers in favor of the Customer.

3. For payment orders submitted electronically, the requirements of the Electronic Document and Electronic Trust Services Act (EDETSA) shall be observed.

4. Together with the payment order, the Customer shall submit to EASYPAY, if necessary, completed forms, declarations and other documents required under the Anti Money Laundering Act or other applicable regulations.

5. EASYPAY has the right to refuse to execute a payment transaction when the Customer - Originator has not filled in all the mandatory data for the respective transaction, when the Customer does not have sufficient balance in the payment account, when the Customer cannot be identified in accordance with the terms and conditions of EASYPAY, as well as in cases of restrictions under applicable law.

6. EASYPAY shall notify the Customer of the refusal under the preceding clause 5, unless there is a prohibition on the provision of such information under the applicable regulations for payment services. EASYPAY shall provide the notification to the Customer at EASYPAY's office or electronically (when providing electronic services), within the time limits for the execution of payment transactions specified in these General Terms and Conditions.

Receipt of a payment order and deadlines for execution

7. A payment order accepted on a non-business day shall be deemed to be accepted by EASYPAY on the next business day, except for transfers internal to the EASYPAY system.

7.1 Payment orders shall be accepted at an EASYPAY office during the customer service hours of the respective office and shall be executed on the terms of the sub. 7.3 и 7.4.

7.2 Where EASYPAY and the Customer have expressly agreed that the payment is to be executed on a specific day or on the day on which the payer provides the necessary funds, the time of receipt of the order shall be deemed to be the agreed day and, if that day is a non-working day for EASYPAY, the next working day.

7.3 Unless otherwise agreed, an order for an internal transfer between EASYPAY customer accounts shall be executed on the day the order is received by EASYPAY, subject to sufficient funds being available in the payer's account.

7.4 Transfers to an account opened with another payment service provider (bank) shall be executed no later than the next business day.

7.5 In the case of a payment transaction ordered in favour of the Customer, the Customer's account shall be credited on the day on which the amount is received in EASYPAY's account.

7.6 If funds that have been transferred in execution of a payment order are returned for reasons beyond EASYPAY's control (inaccurate information on the payment order, the Recipient's account is closed, etc.), the Customer's account shall be credited with the amounts returned. EASYPAY will not refund any fees that have been paid by the Paying Customer to execute the payment order.

8. To make a payment, the Payer submits a payment order at an EASYPAY office or electronically via ePay.bg, according to the requirements applicable to the specific payment service. Partial transfers under separate payment orders are not permitted.

8.1 Payment orders shall be processed in the chronological order in which they are received in the EASYPAY system.

9. EASYPAY executes only authorized payment transactions.

9.1 A Payment Transaction is deemed to be authorized from the moment the Customer:

9.1.1. has submitted a payment order at an EASYPAY office (for cash transactions);

9.1.2. has submitted a payment order or has given consent via the ePay.bg website or the ePay.bg Mobile Application, subject to the specific requirements for operation via the relevant remote channel;

9.1.3. the consent is submitted using a specific payment instrument issued by EASYPAY;

9.1.4. has given written consent at EASYPAY (when making automatic payment of periodic utility bills to legal entities using available money transfers).

9.2 The consent for execution of a payment transaction or a series of payment transactions may not be withdrawn by the payer after receipt by EASYPAY. Exceptions shall only be permitted with the express consent of EASYPAY and in case of technological feasibility.

9.3 Where EASYPAY and the Customer have expressly agreed that the payment order is to be executed on a specific day, the Customer may cancel the payment order by the end of the business day preceding the agreed day for debiting his account at the latest.

10. EASYPAY shall not be liable for any failure or delay in making transfers ordered by the Customer in case that:

10.1. EASYPAY's delay or action taken is to comply with regulatory requirements imposed to prevent money laundering, terrorist financing or distribution of weapons of mass destruction, or to prevent financial fraud.

10.2. Failure or delay in making the transfer is the fault of:

10.2.1. the payer or the payee due to an invalid unique account identifier/ or IBAN or other data required for its execution;

10.2.2. the payment service provider, respectively the payer (where the payee is a customer of EASYPAY) or the payee (where the payer is a customer of EASYPAY);

10.2.3. or the delay is due to force majeure.

11. In cases where EASYPAY has executed the payment order in accordance with the unique identifier/ IBAN specified therein, the payment shall be deemed to have been accurately made.

Execution of a credit transfer

12. For making transfers to a payment account with another payment service provider, the Customer shall provide the International Bank Account Number (IBAN), the name of the Payee and other applicable Information.

13. For internal transfers to the EASYPAY system, the Payer shall provide the unique account identifier of the Recipient or other information that uniquely identifies the Recipient in the EASYPAY system (e.g., CIN - Customer Identification Number).

14. The customer-ordering party is solely responsible for the accuracy and truthfulness of the payment information provided.

15. For recurring transfers, the Customer shall provide: payee and payee's account details (payee's name/designation, IBAN); the day/number of the month to make the payment (when it is a non-business day in different months, the payment shall be made on the next business day); and other applicable information

Execution of immediate payments in EUR

15a. EASYPAY accepts for execution orders for instant payment in EUR, submitted electronically via ePay.bg, from the customer's account with EASYPAY, without transfers to the budget. Transfers shall be executed with immediate or near-immediate processing, following the Customer's initiation of the payment and approval for execution, and if the payee's payment service provider is an available participant for receiving instant payments, and the payment shall be processed with a value on the calendar date on which it is accepted.

15a.1 For ordering Instant Payments, the Account Holder shall be liable for and pay fees and commissions in accordance with current EASYPAY Tariff.

15a.2. The maximum allowable limit for ordering/executing one Instant Transfer is up to 15 000 EUR (fifteen thousand euro). EASYPAY shall be entitled to set other limits for the execution of Blink instant transfers via ePay.bg in order to comply with regulatory requirements imposed for the prevention of money laundering or terrorist financing, or for the prevention of financial fraud.

15a.3. EASYPAY shall not be liable if the payee's payment service provider is unavailable via the instant payment system, or in the event that a transfer ordered by the Customer cannot be executed as an instant transfer for other reasons. In such cases, the credit order accepted for execution by the Customer shall be executed within the time limits set out in clause 7.4.

15a.4 EASYPAY accepts incoming instant payments in EUR at any time with a value of the calendar date on which the corresponding instant payment is accepted.

Execution of SEPA Credit Transfers

15b. Subject to compliance with all requirements of these Terms and Conditions, the Client may initiate and receive credit transfers in euro (SEPA credit transfers) from/to payment accounts held with other payment service providers accessible through SEPA credit transfers, regardless of their location within the territory of the European Union (EU) or another country participating in the Single Euro Payments Area (SEPA). EasyPay shall execute a valid payment order for such a transfer in accordance with European Union legislation governing SEPA credit transfers.

15b.1 The service for initiating or receiving SEPA credit transfers provided by EasyPay is available to payment service users who are Customers of the Company—both natural and legal persons—who hold a payment account with EasyPay identified by an IBAN.

15b.2 To execute a SEPA credit transfer, the Customer must provide the following details: the amount of the transfer, the recipient's full name correctly written in Latin characters, the correct IBAN of the recipient's payment account maintained in a SEPA country, and any additional relevant information related to the transaction. For a successful execution of the SEPA credit transfer ordered by the Customer, there must be sufficient funds in the Customer's payment account to cover both the transfer amount and any applicable fee charged by EasyPay, as per the applicable Tariff. EasyPay shall not execute a euro credit transfer to a payment service provider not accessible via SEPA, in accordance with Regulation (EU) No 260/2012.

15b.3 (repealed effective January 1, 2026)

15b.4 EasyPay does not process SEPA credit transfers with a future execution date; only same-day transfers are accepted.

15b.5 EasyPay is entitled to impose limits on SEPA credit transfers, including for the purpose of compliance with legal requirements relating to anti-money laundering, counter-terrorist financing, distribution of weapons of mass destruction or fraud prevention.

Deadline for Execution of SEPA Credit Transfers

15b.6 Payment orders received by EasyPay by 15:00 on a business day are executed on the same day, unless there are grounds for additional checks, including compliance with regulatory requirements for anti-money laundering, counter-terrorist financing, or fraud prevention. Payment orders received after 15:00 or on a non-business day shall be executed by the end of the next business day, subject to the same conditions. The receipt of funds by the recipient depends on the arrangements between the recipient and their payment service provider.

Automatic payment of periodic utility bills to legal entities registered in the EASYPAY system – merchants using available money transfer (Automatic payment using available money transfer).

16. For the purposes of automatic payment of periodic utility bills (invoices) to legal entities registered in the EASYPAY system – merchants using available money transfers, the Customer-payer shall give his/her prior consent for the service to EASYPAY in advance. EASYPAY will execute the payment order only if there are sufficient funds in the customer's account.

16.1 When EASYPAY's customer is the payee, EASYPAY accepts the payment order and presents it to the payer's payment service provider without checking for the payer's consent to automatic payment using available money transfer by the payer

16.2 EASYPAY shall send to the payee's payment service provider a refusal for payment by automatic payment using available money transfer in the event that: the payer's account is closed; the Customer-payer does not provide the necessary funds to its account within 5 business days from the date of receipt of the payment request, or if the Customer has not provided its prior consent for automatic payment using available money transfer, as well as if all conditions for the transfer are not satisfied.

16.3 EASYPAY shall execute automatic payment using available money transfer for the payment of utility bills to recipients (merchants) registered in the EASYPAY system, about whom the customer receives information via the Viber application, under the following conditions:

16.3.1 The Customer has a payment account opened and serviced by EASYPAY AD, identified by IBAN and a prepaid EASYPAY card issued to the account in accordance with the procedure set out in the General Terms and Conditions for the Issuance and Use of Electronic Money via Prepaid Card of EASYPAY AD.

16.3.2 The Customer has activated the Viber channel to receive information from EASYPAY about payment transactions on the Account/Card.

6.3.3 The Customer has created a "Customer EASYPAY Registration" to the telephone number provided to receive the information referred to in clause 16.3.2.

16.3.4 The Customer has submitted in person to an EASYPAY office a written consent for automatic payment using available money transfer for the payment of utility bills in a form containing the subscriber/customer numbers included in the "EASYPAY Customer Registration" for which the Customer wishes to receive information via Viber.

16.3.5 The Customer has sufficient account balance and has additionally confirmed via the Viber App his/her consent to make any individual payment of a utility bill for which the Customer has received information via the Viber App, including the payment of a fee, if applicable, for the specific transaction.

16.3.6 Customer Obligations and Responsibilities:

16.3.6.1 The Customer shall be solely responsible for entering complete, true, accurate and up-to-date information required in connection with their "EASYPAY Customer Registration", which they confirm when signing the Automatic payment using available money transfer Consent. The Customer undertakes to update the information promptly by visiting an EASYPAY office in the event of a change to the details provided in the Automatic payment using available money transfer Consent. EASYPAY shall not be liable for any loss, damage and/or loss of profit by the Customer arising from inaccurate, incomplete or out of date information provided by the Customer when registering for the Service.

16.3.6.2 The Customer undertakes to update the data provided to EASYPAY in a timely manner by visiting EASYPAY's office if the telephone number to which the information referred to in clause 16.3.2 via Viber is changed. EASYPAY shall not be liable for any loss, damage and/or loss of profit by the Customer in the event of automatically failed payment of bills via the Viber application due to a change in the Customer's telephone number or in the event that the Customer has not successfully activated the channel for receiving information via Viber as per clause 16.3.2.

16.3.6.3 Prior to confirming consent to make any particular payment, the Customer shall review the information provided to them via the Viber channel about the particular liability, the amount to be paid, the payment charge (if applicable) and other information available about the particular payment. After verifying their correctness, the Customer confirms his/her agreement to make the payment of his/her selected Utility Obligations to the respective Merchants by clicking on the "confirm/pay" button.

Transfers are made on the basis of the Customer's consent to automatic payment using available money transfer and do not require confirmation by any additional security means. Where there is more than one utility liability, the Customer may choose specifically which one(s) are to be paid or select all.

16.3.6.4 The Customer shall be informed via the Viber channel of the outcome of the payment - successful or unsuccessful.

16.3.6.5 Information on payments made through the automatic payment using available money transfer shall be provided by EASYPAY to the customer electronically via the Viber channel. In case the Customer wishes to receive a paper document - Receipt, certifying each individual utility bill payment, the Customer shall pay a fee in accordance with EASYPAY's tariff published on the website: www.easypay.bg.

16.3.6.6 Customer is solely responsible for safeguarding access to their Viber account.

16.3.6.7 To ensure the security of the Customer's funds, the Customer must not enter the PIN of their EasyPay Card anywhere on the Viber App, including the EASYPAY website.

16.3.6.8 Withdrawal of Consent for automatic payment using available money transfer - The Customer has the right to withdraw his/her consent for Direct Debit at any time by requesting this through a personal visit to an EASYPAY office.

VI. CASH REMITTANCE

1. Cash remittance is a payment service where funds are made available by the payer, without payment accounts being opened in the name of the payer or the payee, for the sole purpose of transferring the relevant amount to the payee or to another payment service provider acting on behalf of the payee, and/or where those funds are received on behalf of the payee and are at his disposal.

1.1 The Customer shall provide the Recipient's details: name / designation, account number of the Recipient or unique identifier of the Recipient ID number / Personal Number of a Foreigner / details of the Recipient's identity document when the transfer is paid in cash, other details of the recipient of the transfer. Upon receipt of a payment order for a cash remittance, EASYPAY shall provide the Paying Customer with a payment order reference number. EASYPAY may collect additional information about the payer and payee.

1.2 If a Cash remittance received by EASYPAY is not claimed by the Payee within seven (7) Business Days from the date of the transfer order, EASYPAY shall return the funds to the Payer in cash at EASYPAY's office or by transfer to an IBAN payment account provided by the Payer. For the transfer to a payment account with another payment service provider, the Customer shall pay a fee in accordance with EASYPAY's tariff for refunds ordered through EASYPAY's system.

2. The maximum amount accepted by EASYPAY for a separate transfer for which the funds are submitted in cash shall be 2556.46 EUR /two thousand five hundred and fifty-six euros and 46 euro cents/, unless expressly agreed otherwise.

3. For the payment of goods and services by means of a cash remittance to the payee's account with EASYPAY, EASYPAY may carry out the transfer without applying the requirements of Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 on the information concerning the payer accompanying the transfer of funds in accordance with the provisions of Article 69 of the PSPAA.

VII. ELECTRONIC SERVICES

1. The electronic services provide the Customer with remote access via the Internet to the payment products used by him and the services provided by EASYPAY, including making inquiries and ordering payment transactions. The Electronic Services shall be used only by the Customer personally and the Customer may not use them through third parties. EASYPAY shall execute payment orders submitted electronically via ePay.bg and/or ePay Mobile for:

- 1.1. Transfer to an EASYPAY account;
 - 1.2. Transfer to an account maintained with another payment service provider;
 - 1.3. Transfer to individuals, where the funds of the payment transaction are provided to the Recipient in cash, in an office of the EASYPAY network.
 - 1.4. Cash withdrawal order, submitted via ePay.bg.
 - 1.5 For the payment transactions referred to in clauses 1.1 to 1.4, the requirements for access, identification and submission of a payment order set out in the General Terms and Conditions for opening a Micro Account and issuing and using electronic money on the Micro Account and the General Terms and Conditions for making payments through ePay.bg shall apply.
- 2.** EASYPAY provides to customers information on balances and transactions on payment accounts electronically (account statement, statements and/or other reporting information) by sending it to the Customer's e-mail, through the customer's profile in ePay.bg or through the customer's activated Viber channel to receive information from EASYPAY for transactions with EasyPay prepaid card. The Customer may also obtain a statement of specific payment transactions on paper, at the head office or other offices designated by EASYPAY, and it is payable in accordance with the EASYPAY Tariff published on the website www.easypay.bg;
3. (item 3 to item 8 - repealed - in force from 20.07.2023).
4. Orders received electronically via ePay.bg and/or ePay Mobile shall always be deemed to be validly signed written statements of the Customer, and EASYPAY shall not be liable for any damages or loss of profit arising therefrom.

Restriction of payment transactions

- 9.** EASYPAY shall have the right to suspend the execution of transfers, the provision of part or all of the Customer's services or to block the Customer's account
- 9.1 In case of suspected misuse of the payment services provided by EASYPAY or the use of the Customer's payment account for the purpose of committing financial fraud, including in the event of a dispute received by EASYPAY or the Operator regarding a card or Micro Account payment credited to the Customer's EASYPAY account.
- 9.2 In case of inappropriate behavior by the Customer and offensive treatment of EASYPAY employees, manifested in the use of vulgar words and expressions or gestures, insults on racial, sexual, ethnic, or religious grounds, calls for racial discrimination, ethnic or religious intolerance, sexual discrimination or violence, offensive descriptions of physical, intellectual or moral qualities towards representatives and employees of EASYPAY, or other behavior that violates good morals.

SECTION VIIa

- 1.** The service "Payment with a 10-digit code to merchants registered in the EASYPAY system" provides the possibility to pay in euro cash or with a card to a merchant in EASYPAY via the self-service terminal device marked with the EASYPAY logo.
- 2.** When carrying out the transaction referred to in point 1 by depositing cash, the following conditions shall apply:
- 2.1. Banknotes in EUR 10, 20, 50, 100 or 200 may be deposited only if the amount due corresponding to the 10-digit code entered is up to 150 EUR and is a multiple of 10 and only by inserting the exact amount due in the slot of the device.
- 2.2. The Customer has received the 10-digit code in advance from the EASYPAY merchant to which the payment is to be made. The EASYPAY system has information about the merchant who generated the specific 10-digit

code and the amount of the payment under that code (the amount due to the merchant). On the ATM device screen, the customer selects the "Pay with a 10-digit code" menu. A code entry screen and keypad is displayed. After entering the code and selecting the "Continue" button, the screen displays information about the code entered, the amount due and the name of the merchant to whom payment will be made. The "Cash Payment" button is selected and additional information is displayed on the screen - to insert the exact amount of banknotes.

2.3. The amount of the payment made is reflected in the account of the respective merchant immediately after the Customer confirms the transaction on the device. Once the transaction has been confirmed, the banknotes are not returnable from the device.

2.4. For each cash payment with a 10-digit code on an EASYPAY self-service device, the Customer may request a receipt for the transaction by selecting the appropriate option on the device. The receipt printed by the device shall contain details of the transaction, including the total amount deposited and information on the banknotes retained by the device, if any. The device shall provide an option to replenish the required amount in case of retained banknotes.

2.5. The ATMs shall only accept genuine undamaged euro banknotes. In the event that, during the processing of the deposit, some of the banknotes are determined by the device to be inauthentic or altered, they shall be retained for verification. If, after verification, the retained banknotes are found to be valid, their value shall be paid to the Customer, at EASYPAY's office, upon presentation of the receipt printed by the device at the time of the transaction. In the event that the banknotes are found upon verification not to be genuine or to be counterfeit, their value shall not be refunded to the Customer and EASYPAY shall not be liable for replacement with other banknotes and/or other compensation.

2.6. After inserting the banknotes into the terminal device, before confirming the transaction, the Customer may also select the transaction cancellation function. In this case, the device returns the same banknotes that were inserted into the device. In the event of the presence of counterfeit or altered banknotes, the terminal device shall retain them, including in the case of transaction cancellation.

3. When using the service "Payment with a 10-digit code to a payee/merchant registered in the EASYPAY system" via card, the customer inserts the card into the reader/brings the card to the contactless reader of the self-service terminal device. Selects the menu from the payment device with a 10 digit code and enters the code from the terminal keypad. The 10-digit code is provided to the Customer in advance by the payee/merchant to whom payment will be made. Information about the amount due corresponding to the 10-digit code entered by the cardholder and the name of the payee/merchant is displayed on the device screen. The payment transaction is confirmed by the authorized user by entering the PIN of the card.

VIII. ACCOUNTABILITY. CORRECTIVE TRANSFERS.

1. EASYPAY compiles after the execution of a single transaction and/or a series of payment transactions reporting information and provides it to the Customer in an accessible and convenient way.

2. The Customer shall have access to a statement of payment transactions (statement) on his/her account at any time through his/her customer profile at ePay.bg or through a customer-activated Viber channel for receiving information about transactions with EasyPay prepaid card.

Receipt of information on payment transactions is evidenced by the existing records in the EASYPAY system and/or the Operator ePay AD on the date and time of receipt by the Customer of the relevant statement. Customers with a Customer profile in ePay.bg have the possibility to register receiving a notification to their e-mail for each individual payment transaction ordered through their account in ePay.bg. When the payment order is submitted by the Customer using the security and identification means referred to in sub-clauses 4.2 and 4.3 of Section VII, EASYPAY shall consider that the Customer is notified of the execution of the payment transaction at the moment of its confirmation. EASYPAY may also make available to the Customer statements

and/or statements of account movements in any other manner, in a form and frequency specifically agreed with the Customer, in which case EASYPAY shall be entitled to charge fees in accordance with the Tariff published at: www.easypay.bg.

Corrective transfers

3. The Customer shall have the right to dispute the transactions reflected in the information referred to in the preceding paragraph 2 by submitting a written objection to EASYPAY AD within 14 days from the date on which the Customer became aware of the payment transactions.

4. EASYPAY shall make a correction of a payment transaction at the Customer's request only if notified by the Customer without unreasonable delay in accordance with the terms of clause 3 of Section VIII, but no later than 13 months from the date on which the Customer's account balance was reduced by the amount of the payment transaction disputed by the Customer.

Service operations

5. In case of an incorrect credit to another's account due to an error by the Payment Service Provider, whether the Customer is the ordering or receiving party, EASYPAY has the right to debit the account with the wrong credited amount, notifying the Customer of the corrections made. Where the Account has been fraudulently credited, EASYPAY shall be entitled to debit the Account with the relevant amount and to make correct transfer to refund the amounts wrongly credited to the ordering party's account or to the account of the ordering party's payment service provider, to which, by accepting these Terms and Conditions, the Customer gives its unconditional and irrevocable consent.

IX. OBJECTIONS. DISPUTE RESOLUTION

1. In case of non-execution or inaccurate execution of a payment transaction authorized by the Customer, the Customer shall have the right to object to EASYPAY.

1.1 The Customer's objection shall be submitted in writing and shall be accompanied by all documents to clarify the subject matter of the dispute.

1.2. The date of receipt of the objection shall be deemed to be the day on which EASYPAY receives all documents proving its validity.

2. EASYPAY shall notify the Customer in writing of its opinion on the objection within 14 (fourteen) days of the date of receipt by EASYPAY.

3. If the Customer disagrees with EASYPAY's opinion, the Customer may refer the dispute to the Conciliation Commission for Payment Disputes of the Commission for Consumer Protection to the Consumer Protection Commission, address: Sofia 1000, 1 Vrabcha Str., 4th floor, website: www.kzp.bg or to the competent Bulgarian court for judicial resolution.

4. In the performance of its obligations under these General Terms and Conditions, EASYPAY shall not be liable in the event of extraordinary and unforeseen circumstances beyond EASYPAY's control, the consequences of which would have unavoidably occurred despite the efforts made to prevent them, as well as in cases where EASYPAY has acted in the performance of a statutory obligation.

X. TERMINATION OF FRAMEWORK AGREEMENT. CLOSING A PAYMENT ACCOUNT

1. Unless otherwise agreed, the contract is terminated and the account is closed:

1.1 at the Customer's request at any time - on the day on which the Customer's request is received by EASYPAY /via e-mail or at designated EASYPAY offices and after the Customer has provided information that identifies the Customer in the EASYPAY system/;

1.2. at EASYPAY's initiative

- a. after two months' written notice (including signed with a qualified electronic signature and sent to the Customer's e-mail address). The notice shall be provided to the customer on paper or another durable data carrier (by email). EASYPAY is not obliged to give reasons for its request to close the account;
- b. Unilaterally, without prior notice, at any time, in case of violation, as well as in case of suspicion of violation by the Customer of these General Terms and Conditions, the applicable and relevant legislation in the Republic of Bulgaria, including as a subsequent measure in cases of account blocking under VII, item 9 of these General Terms and Conditions.
- c. ex officio by EASYPAY - upon expiry of the agreed term, if such a clause exists in the contract.
- d. In case that there have been no movements on the account for a period of one calendar year, the account may be closed automatically by EASYPAY AD.
- e. if the customer has deliberately used the payment account for illegal purposes;
- f. In case of failure to fulfill the obligations specified in these General Terms and Conditions, the specific Agreement with the Customer, or the Customer's obligations specified in the applicable legislation, when these obligations concern the relations between EASYPAY and the Customer
- g. EASYPAY may terminate an account/payment instrument agreement when the Customer fails to comply with the terms of the agreement, without having to give prior notice.

2. A payment account where electronic money issued by EASYPAY is stored (Micro Account) shall be used and closed under separate general terms and conditions published on the EASYPAY website at: www.easypay.bg - Documents section.

3. Upon closure of the Payment Account, the Customer may withdraw the funds remaining funds in the account in cash at an EASYPAY cash desk or request that the funds be transferred to a payment account specified by the customer.

4. Upon termination of the framework agreement, regardless of the reason for termination, the Customer shall be obliged to settle all obligations to EASYPAY

XI. FEES AND COMMISSIONS, INTEREST

1. EASYPAY does not charge or pay interest on the funds in the account.

2. For opening, servicing, performing payment operations on the account, providing services and inquiries, the Customer shall pay fees and commissions in accordance with the current EASYPAY Fees and Commissions Tariff, published on the Company's website at: www.easypay.bg, unless otherwise agreed.

3. EASYPAY shall be entitled to deduct the fees payable by the Customer for the performance of payment services before crediting the account on the basis of Regulation No. 3 of the BNB.

4. In the event that the account balance is exceeded by fees charged in connection with a payment service provided by EASYPAY, the Customer shall repay the amount of the excess immediately. In cases where the overdraft is the result of the execution of transactions ordered by the Customer, the Customer shall be deemed to have become aware of the overdraft at the time the order for the relevant transaction was submitted. Information about the overdraft is available in the statement of account movements, as well as through the accessible electronic channels ePay.bg, ePay Mobile and Viber.

5. The Customer is obliged to ensure the availability of their accounts for the collection of the fees for the transactions and services referred to in clause 2.

6. EASYPAY shall be entitled to deduct the amounts that have formed the overdraft and from the balance in any other account opened with EASYPAY or from other claims of the Customer, including cash

transfers ordered to the Customer, to which the Customer expressly consents and authorizes EASYPAY.

XII. CHANGES TO THE FRAMEWORK CONTRACT

1. EASYPAY may at any time, limit the scope of the services offered, including electronic services, change the conditions for the performance of operations, and amend or supplement the Tariff. In the cases referred to in the preceding sentence, EASYPAY shall notify the Customers at least 2 months before the respective change comes into effect by publishing them on its website (also on the website of the ePay.bg system, at: <https://www.epay.bg>) and/or making them available in hard copy at its offices. When expanding the scope of payment services provided, as well as in the event of changes based on amendments to the applicable legislation, security considerations, etc., changes may be made without applying the deadline specified in the previous sentence. EASYPAY shall provide notice to Customers of impending changes in the manner set forth in Section XIII. EASYPAY shall not be liable for any damages or lost profits resulting from any limitation in the scope of services offered. Where changes are more favorable to Customers, they shall apply without prior notice.

2. (amended 10.12.2024)

3. In case the Customer notifies EASYPAY in writing that it does not accept the changes contemplated prior to the date on which the changes become effective, the Customer shall be entitled to terminate the Contract prior to the date on which the changes to these Terms and Conditions and/or the Tariff become effective without liability for costs and damages.

XIII. COMMUNICATION BETWEEN THE PARTIES

1. The communication between the parties in relation to the existing contractual relationship between them must be made in writing, in Bulgarian language, and the notifications sent will be deemed to have been duly served if one of the following communication channels is used: e-mail (electronic mail); telephone message (SMS/Viber); notifications and messages in the ePay Mobile application or in ePay.bg; letter sent to a postal address. Notifications of changes under Section XII that are sent via the ePay Mobile App or ePay.bg shall be accompanied by a Push Notification to the customer.

2. With regard to the Customer, this is the e-mail, telephone and postal address specified in the Contract and annexes thereto, as well as an account in ePay, and with regard to EASYPAY - the e-mail contact addresses announced on the EASYPAY website - www.easypay.bg and the Operator's website - www.epay.bg, as well as the address of the city of Sofia, postal code 1000, "Ivan Vazov" № 16 str.

XIIIa. CONDITIONS FOR WORKING WITH PERSONS AUTHORISED BY THE CUSTOMER

1. Only special powers of attorney or general powers of attorney from individuals or from the respective legal representatives of legal persons with notarized signature and content shall be accepted, authenticated by (i) a Bulgarian notary or (ii) authenticated at a Bulgarian diplomatic or consular representation abroad and submitted to EASYPAY, together with the fee paid to EASYPAY for verification at the Ministry of Foreign Affairs, which contains a text stating that the authorized person is entitled to perform the relevant legal acts before EASYPAY and ePay. A power of attorney is also accepted, which contains a general wording, without explicitly naming a specific payment service provider, from which it follows that the authorized person is entitled to conclude contracts for the opening of an account, respectively, is entitled to close an opened account or to carry out other actions relating to the opened account (change of user data) or the execution of specific payment transactions.

The power of attorney shall be presented in original and if it contains authorization only for the specific legal action, the original shall remain with EASYPAY and the attorney may keep a copy for himself. If the power of attorney contains authorization for more than one legal act, a copy of the power of attorney certified as a true copy by the authorized person should remain with EASYPAY. For the purpose of representation by a power of

attorney certified by a foreign notary, the power of attorney should be notarized and legalized translated (translation made by an authorized Bulgarian translator and legalized by the Consular Relations Directorate of the Ministry of Foreign Affairs) or officially translated (translation made by an authorized Bulgarian translator/translation agency). The use of the payment service under these General Terms and Conditions through an attorney does not waive EASYPAY's right to request identification documents of the authorizing account holder.

1a. Powers of attorney and other official documents drawn up in a foreign country

1a.1. Powers of attorney with notarial certification of signature executed by a notary abroad, as well as other official documents executed in a foreign country, intended for use in the Republic of Bulgaria, shall be certified with an apostille or legalized.

1a.2. Documents issued by the authorities of a foreign State which is a party to the Hague Convention shall be authenticated by an apostille affixed by the authorities designated by that State in accordance with their official duties to perform the authentication. Foreign documents so authenticated shall not be subject to further legalisation or certification.

1a.3. For countries with which the Republic of Bulgaria has signed bilateral legal assistance treaties exempting documents from legalization and other certifications, the documents issued by the foreign country shall bear the relevant particulars in accordance with the bilateral arrangements.

1a.4. Documents issued by a foreign state which is not a party to the Hague Convention and with which the Republic of Bulgaria does not have a legal aid treaty in force shall be subject to legalization by the Bulgarian diplomatic and consular missions only if they are certified by the Ministry of Foreign Affairs of the country where the missions are located. Foreign documents legalized by the diplomatic or consular representations of the Republic of Bulgaria do not require additional certification and are valid on the territory of the Republic of Bulgaria.

1a.5. Documents drawn up in a foreign language shall be submitted accompanied by a translation into Bulgarian. The signature of the translator in the translation shall be notarized in the Republic of Bulgaria.

2. The use of a payment service, including the opening/closing of a payment account by an unauthorized person is not allowed.

3. When using a payment service by attorney, the same must identify himself with the identity document described in the power of attorney, and EASYPAY is entitled to take a copy of the proxy's identity document. EASYPAY also accepts the proxy's legitimation with a reissued identity document (upon expiry of the validity period described in the power of attorney).

4. EASYPAY shall be entitled to verify the validity of the power of attorney submitted to it through the relevant notary who has certified the power of attorney.

5. EASYPAY shall have the right to refuse to accept a power of attorney for non-compliance with its requirements for handling powers of attorney, without justification for its interpretation of the authorization provisions, such as, but not limited to: If, in its sole judgment, the scope of the authorized person's authority is not clearly and unambiguously defined; if the power of attorney presented contains ambiguous language that is unclear as to its application; if the power of attorney contains a condition terminating the authorized person's rights or a performance condition that is beyond EASYPAY's control; or if, in its sole judgment, the power of attorney creates difficulties, beyond the ordinary, in opening or servicing an account or providing another payment service; if the power of attorney cannot be verified by reference to the notary public who certified it; if express confirmation of the validity of the power of attorney cannot be obtained from the principal; if the regularity of the power of attorney is in doubt or if there is any misconduct or the like.

6. EASYPAY shall not be liable for any action taken with a power of attorney if it has not been notified

in writing that the power of attorney has been revoked/terminated and if, prior to receipt of the notification, it has accepted in good faith to take the relevant action. Written notice of revocation of a power of attorney may be given by the principal by appearing in person at an EASYPAY office or by mailing it to the current EASYPAY office address.

7. For the avoidance of doubt, the appearance of a new proxy shall not automatically terminate the powers of previous proxies, unless the proxy has been revoked in accordance with the preceding paragraph 6.

SECTION XIIIb

IMPOSITION AND ENFORCEMENT OF ATTACHMENTS ON RECEIVABLES

1. In case of enforcement directed at the Customer's receivables, including those from his accounts with EASYPAY, from the moment of receipt of the attachment notice EASYPAY is a third-party obligor within the meaning of Article 508 of the Code of Civil Procedure (CCP) and is not entitled to transfer the attached amounts to the Customer. EASYPAY accepts and executes attachment notices on receivables and funds in accounts opened with EASYPAY in accordance with the requirements of the applicable legislation. EASYPAY shall have no legal obligation to notify the Customer upon receipt of a attachment notice on the Customer's receivables/accounts and shall only comply with the orders of the attaching authority.

2. EASYPAY shall check the attachment notice from the formal side - whether it has been sent and duly signed by a state, public or private bailiff. In case the attachment message contains an order for payment, EASYPAY shall execute the attachment by transferring the amount due to the account specified by the state, public or private bailiff. In the event that a preventive attachment has been imposed, EASYPAY, as custodian of the seized amounts, shall block them in the accounts of the debtor-account holder until further instructions are received from the relevant executor.

3. In the event of any attachment on the account, the account may be closed after the completion of the enforcement / attachment proceedings and due lifting of the attachment by the attaching authority, and the balance available after the attachment has been executed shall be transferred / paid to the Customer, as directed by the Customer, provided that the balance remains. EASYPAY shall have the right to refuse the Customer's request to close an attached account pending the completion of the relevant proceedings, upon proper lifting of the attachment by the attaching authority. In case that there has been no movement on the account for a period of one calendar year, EASYPAY may close the account.

XIV. RESPONSIBILITIES

1. EASYPAY shall not be liable in any way for any transactions for which Customer makes payments through Customer's Account or for which Customer receives payments through Customer's EASYPAY Account.

2. EASYPAY shall not be held liable for any goods or services purchased and paid for via account transfer.

3. EASYPAY shall not be liable and shall not accept any claims in case that Customer provides its password or other personalized means of electronic identification, as outlined in Section VII, to third parties, who than make payments on its behalf and for its account, regardless of the manner in which this occurred.

4. EASYPAY shall not be liable and shall have no obligation to compensate for any damages or lost profits in the event that the Customer is unable to make a payment through the account at a certain time due to force majeure or reasons beyond EASYPAY's control, including but not limited to technical failures, communication interruptions, power supply, etc.

5. EASYPAY shall be liable for and shall promptly refund to the Customer-Payer the amount of the payment transaction not executed or not executed correctly when the non-execution is due to EASYPAY. In such cases, EASYPAY's liability shall only be for the direct losses and damages suffered as a result of the non-execution or delayed execution of a payment transaction due to EASYPAY's fault, i.e. up to the amount of the fees paid by the Customer.

6. In case that the Customer alleges that he/she did not authorize a payment transaction or that there is an inaccurately executed payment transaction, EASYPAY shall bear the burden of proving the authenticity of the relevant payment transaction, its accurate recording, posting, and that the transaction was not affected by a technical failure or other defect. In authenticating the relevant payment transaction, EASYPAY shall verify the legitimate use of the Account, including the personalized security and identification features used— in accordance with the provisions of these Terms and Conditions.

6.1. If the Customer, a sole trader or non-consumer legal entity, alleges that it did not authorize a payment transaction or that a payment transaction has been executed inaccurately, the preceding clause 6 shall not apply in respect of the burden of proof and the burden of proving what is alleged shall be entirely on the Customer.

7. In cases where the Customer has failed to retain the personalized security and identification means the Customer shall be liable for and bear the risk of any damages incurred by it or EASYPAY due to their unauthorized use by a third party. The amount of liability in the hypothesis of this clause is up to the limit according to the Payment Services and Payment Systems Act.

8. The Customer shall be liable for all damages and shall bear the full losses, regardless of their amount, related to any unauthorized payment transactions from the Account, if caused by fraud, and/or due to the Customer's intentional or grossly negligent failure to comply with one or more of its obligations related to the opening and/or use of the Account, in accordance with these General Terms and Conditions and the applicable legislation.

9. The Customer is responsible for all his/her actions with regard to the use of the payment services and/or the EASYPAY Account, including after termination of the Framework Agreement.

10. The Customer shall not have a claim against EASYPAY for a payment not made in case that: his payment account is inactive for one reason or another, has an attachment placed on it, exceeds transaction limits and number of transactions per period, does not have sufficient funds, or due to any other reasons beyond EASYPAY's control.

11. EASYPAY provides payment services and executes payment transactions up to the amount of the available account balance formed from the customer's own funds, unless otherwise agreed.

XV. DEFINITIONS

For the purposes of these Terms and Conditions:

1. "**Execution Date**" means the date on which the conditions for the execution of the payment transaction are met;

2. (repealed, effective from 01.01.2026);

3. "**Customer**" means a user of payment services provided by EASYPAY;

4. "**Payment account**" means an account held in the name of a payment service user used for payment transactions;

5. "**Payer**" or "**Ordering Party**" means an Account Holder who orders the execution of a payment order, and where there is no account, a person who gives a payment order/makes a payment;

6. "**Payment Instrument**" means the personalized device(s) and/or set of procedures agreed between the User and the payment service provider /EASYPAY/ and used by the User for the purpose of submitting a payment order;

7. "**Payment Order**" means any order from the Payer or Payee to EASYPAY ordering the execution of a payment transaction;

8. "Payee" means an individual or legal person designated as the ultimate recipient of funds that are the subject of a payment transaction;

9. "Payment Service User" or "User" means an individual or legal person who avails of a payment service provided by EASYPAY, either as a Payer or as a Payee, or in both capacities;

10. "Business Day" means any day on which EASYPAY carries out an activity necessary for the execution of a payment transaction. Saturdays and Sundays, when not declared as working days, as well as public holidays in the Republic of Bulgaria, are considered non-working days;

11. "Business Hours" means a time interval within a Business Day after which any payment order submitted by the Customer shall be deemed to have been received on the next Business Day.

12. "Tariff" means the EASYPAY AD Fees and Commissions Tariff;

13. "Holder" means the person in whose name the Account is opened and who is entitled to dispose of the funds in the Account as a User;

14. "Unique identifier" means a combination of letters, numbers or symbols communicated by the payment service provider to the user which uniquely identifies the user and/or his payment account;

15. "ePay.bg" - Electronic system for making payments via bank cards and other payment instruments approved by the system operator. The system provides and guarantees the information and technical implementation of these payments between the parties - customers, merchants (payees) and EASYPAY, in compliance with the technology approved by the Operator and accepted by the card issuers, BORICA and EASYPAY;

16. "ePay Mobile"- Mobile application for making payments via account, payment cards and other payment instruments approved by the ePay.bg system operator.

17. "Epay AD" - a legal entity that technically operates and maintains the ePay.bg system.

18. "Self-service terminal device" - a machine through which the following payment and non-payment transactions can be made after identification with a prepaid card issued by EASYPAY: cash withdrawal in EUR; cash withdrawal/deposit in EUR on own accounts - only for customers holding a prepaid card issued by EASYPAY under the General Terms and Conditions for the Issuance and Use of Electronic Money via Prepaid Card of "EASYPAY" AD); making payments for utility services (electricity, water, Internet, heat, cable/satellite TV, etc.) - (only for customers holding an issued EASYPAY prepaid card under the General Terms and Conditions for Issuance and Use of Electronic Money through a Prepaid Card of "EASYPAY" AD); payment by a 10-digit code to a recipient registered in the EASYPAY system; change of card PIN; account balance;

19 "Instant Payment Blink" (Instant Transfer Blink or Blink) - a credit transfer in BGN, which is executed 24 hours a day, 365 days a year, with immediate or near-immediate processing and crediting of the recipient's account within seconds after initiation of the payment, carried out with the participation of payment service providers certified and participating in the Blink program of the National Card and Payment Scheme.

XVI. SUPPLEMENTARY PROVISIONS

1. These General Terms and Conditions shall also apply to single payment transactions, whereby the Customer shall be deemed to have been informed in advance of the terms of execution, the maximum execution period, the applicable fees and commissions and other additional details.

2. The issuance of payment instruments /Payment Cards, Micro Accounts/ shall be governed by specific general terms and conditions of EASYPAY, which shall contain the security measures to be taken in order to preserve the security of the respective payment instrument.

Processing of personal data

3. EASYPAY processes personal data of Customers - users of payment services in compliance with the Personal Data Protection Act, and in the prevention or investigation of fraud related to payment services, processing may be carried out without the consent of the person to whom the data relate.

3.1 EASYPAY is a data controller within the meaning of Regulation (EU) 2016/679 of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on the free movement of such data in force since 25.05.2018 and national legislation. EASYPAY processes personal data independently or jointly with other controllers such as banks, other payment service providers and system operators as defined in the Payment Services and Payment Systems Act (PSPA).

3.2. Data related to payments via ePay.bg as well as Customer identification data shall be processed jointly between Epay and EASYPAY in accordance with these Terms and Conditions.

3.3. Information on the purpose and grounds for processing your personal data, the period for which they are stored, categories of recipients, as well as the means of exercising the right to rectification, restriction of processing and deletion of personal data, objection to processing, right to lodge a complaint, right to a copy of the stored data is published on the website of the Operator (www.epay.bg), as well as on the website of EASYPAY (www.easypay.bg) in their privacy and data protection statements.

These General Terms and Conditions were adopted by resolution of the Board of Directors dated 11.02.2019, effective 07.04.2019, amended and supplemented by resolution of the Board of Directors dated 21.10.2021, effective 21.10.2021, amended and supplemented by resolution of the Board of Directors dated 20.05.2023, effective 20.07.2023, amended and supplemented by resolution of the Board of Directors dated 06.12.2024, whereby the provisions of Section V, items 1.4, 1.6, 7.4, and 15a; Section XII, items 1, 2, and 3; Section XIII; Section XV, items 16 and 19 are effective as of 10.12.2024) and the remaining amendments effective as of 10.02.2025, as amended and supplemented by resolution of the Board of Directors dated 15.01.2025, effective as of 10.02.2025, amended and supplemented by resolution of the Board of Directors dated 08.04.2025, effective as of 09.06.2025., amended and supplemented by a decision of the Board of Directors dated 11,12. 2025, effective as of 01.01.2026.