

General conditions for using the service "Raiffeisen E – statements"

I. General clauses

1. The present General conditions stipulate the relations between Raiffeisenbank (Bulgaria) EAD, hereinafter referred to as the BANK, and the CLIENT – a person or corporate who wishes to use the services offered through an electronic channel for access, hereinafter referred to as the CLIENT.

2. The service "Raiffeisen E – statements" offers access to the following types of documents:

- Statements on payment accounts
- Statements on RaiCARD, VISA and MasterCard
- Входящи и изходящи SWIFT извлечения
- Incoming and outgoing SWIFT statements
- Payment orders
- Loan advice notes

3. The BANK has the right to expand or limit the scope of the service "Raiffeisen E – statements". These actions of the BANK are caused by changes in the current legislation, safety considerations or improvements in the respective product.

II. Registration for use of the service "Raiffeisen E-statements"

4. In order to use the service "Raiffeisen E – statements", the CLIENT shall fill an Application for registration which contents and form are specified by the BANK. In this application the CLIENT shall specify the accounts on which they want to have access to the e – statements, as well as the respective rights for access.

5. By submitting such an application at the BANK`s office the CLIENT declares that they are aware of and accept the present General Conditions.

6. The acceptance of the present General Conditions by the CLIENT is equal to concluding a contract with the BANK. The contractual relations between the BANK and the CLIENT regarding the use of the "Raiffeisen E – statements" service shall enter into force at the moment the CLIENT receives their username and password (in a sealed envelope) and are settled by the present General Conditions, the specific conditions specified by the CLIENT in the Application for registration, the applicable Tariff of fees and commissions and the General Business Conditions of the BANK, as well as the User` guide published at the official BANK web-site www.rbb.bg and statements.rbb.bg.

7. The CLIENT shall receive access to the "Raiffeisen E – statements" service one working day after receiving their username and password.

8. The BANK shall give the username and password for access personally to the CLIENT or to other person duly authorized by the CLIENT.

III. Using the services offered by electronic means

9. The CLIENT shall receive access to their e- statements through the service`s site statements.rbb.bg. At the same time, an electronic archive of the documents is preserved in the system within 18 months of their generating.

IV. Liabilities and responsibilities

10. The CLIENT is obliged to archive the generated documents on a hard barer of their own during the current year.

11. The CLIENT agrees to receive the documents as per art. 2 from the present General Conditions via the service "Raiffeisen e-statements" with no obligation on the part of the BANK to deliver them on a paper bearer.

12. The CLIENT is liable for and is bound by all actions performed on their behalf after receiving access to the "Raiffeisen E – statements" service in connection with the archiving of the generated documents.

13. The CLIENT is obliged to keep in secret their username and password for access given to them by the BANK, as

well as to provide the access to the "Raiffeisen E – statements" service only to themselves or persons authorized for this purpose according to the present General Conditions.

14. The BANK is not responsible for unauthorized access to the information in the system after the CUSTOMER receives the username and password.

15. The BANK is not responsible for delay of information in case of force majeure circumstances, due to technical problems, lack of Internet connection, interference in the lines, etc. except for the cases when the damages are caused by gross negligence by the BANK.

16. For using the "Raiffeisen E – statements" service the CLIENT shall pay fees and commission charges according to the current Tariff of the BANK.

17. By accepting the present General Conditions the CLIENT gives their non-negotiable and irrevocable consent, and authorizes the BANK to debit their account/s in the BANK with the amounts of the fees and the commission charges payable by the client.

18. The CLIENT has to provide on their account in the BANK sufficient means that are enough to cover all their liabilities towards the BANK caused by using the "Raiffeisen E – statements" service.

V. Blocking the right for access

19. The CLIENT has right to order blocking the right for access by a written notice at any time without specifying a particular reason.

20. If the CLIENT has a justified doubt that their username or password for access to the "Raiffeisen E – statements" service have become known to other non-authorized persons, they shall immediately inform the BANK about this by phone or in person. If notification is made by phone, the CLIENT shall within one working day after the date of notification submit a written order for blocking the right to access to the system of the respective user. The BANK is not liable for possible unfavorable circumstances that have occurred before the written notice was received.

VI. Termination of the service

21. Each one of the parties can terminate the use of "Raiffeisen E – statements" with a written notice sent to the other party providing that all liabilities between the parties are settled.

22. The use of "Raiffeisen E – statements" service can be terminated unilaterally in the following cases:

- If any of the parties infringes its liabilities, according to the present General Conditions.
- If all accounts of the CLIENT are closed.
- If there has been initiated a procedure for bankruptcy or liquidation of any of the parties.

23. The General conditions for use remain valid until all the liabilities between the parties are settled.

VII. Additional provisions

24. The BANK remains its right to modify the present General Conditions by timely notifying the CLIENT about the modifications by electronic means, publishing these modifications on the Internet sites www.rbb.bg and statements.rbb.bg or displaying them in a conspicuous position at BANK`s offices.

25. For all matters that are not settled by the present General Conditions, the General Conditions for business of the BANK shall be applied, as well as the provisions of the Bulgarian legislation.