

INDIVIDUAL CONTRACT FOR SUPPLEMENTARY VOLUNTARY PENSION INSURANCE

I

Today, _____ year in the city of _____, by virtue of
Art. 235, Para 1, Item 1 and Art. 237, Para 1 of the Social Insurance Code (SIC), by and between:

Insured person's personal details

First name, middle name, last name _____
Personal №/Foreign National's ID № _____ ID card/ Passport No _____
Date of issuance _____ valid till _____
or with regard to a foreign national _____
international passport and a document for long-term residence
Date of Birth _____ Place of Birth _____
Citizenship (Please, state all citizenships, related to the person _____)

Address of Domicile

Country of domicile _____
Town/ Village _____ Municipality _____ Province _____
Postal Code _____ Province Postal Code Residential District, Str. №, entrance, floor, apartment _____

Address for Correspondence (If different from Address of Domicile)

Town/ Village _____ Municipality _____ Province _____
Пощенски код _____ Residential District, Str. №, entrance, floor, apartment _____

Telephone numbers and email

Telephone number 1 _____ Telephone number 2 _____
Email _____

referred to hereinafter as „INSURED PERSON“ and UBB Pension Insurance Company EAD, Licence №6/ 2000, Company ID Number 121708719, at the following address: City of Sofia, postal code 1463 89B, Vitosha Blvd., UBB Millennium Center, floor 16, hotline 0800 11 464, represented jointly by the Executive Directors Nikolay Stoykov Stoykov and Anastas Atanasov Petrov, referred to hereinafter as „THE COMPANY“ have concluded the present contract („THE CONTRACT“) with the following specific and general terms and conditions for supplementary voluntary pension insurance at UBB Voluntary Pension Fund („THE FUND“), registered with Sofia City Court under company record № 14263/2000, BULSTAT 130437051.

Specific Terms and Conditions of the Contract

1. The INSURED PERSON shall undertake to: _____ Make one-off,
monthly, quarterly, six-monthly, annual pension insurance contribution/s or such with other specific periodicity

in the amount of _____ BGN, in words: _____

By the _____ day of the month, following the period to which it refers. The first contribution refers to the month of _____

Simultaneously with the first pension insurance contribution to also pay a one-off entry fee in the amount of BGN 10 (ten Bulgarian leva), should such be due and payable pursuant to the Rules and Regulations on the Organization and Activity of UBB Voluntary Pension Fund („The Regulation“).

2. THE INSURED PERSON hereby nominates the following persons, who will be entitled to receive inheritable pension, one-off or in deferred payment of the funds, accumulated in the individual record after his/her death:

First name, middle name, last name	Personal ID Number	Share in %
_____	_____	_____
_____	_____	_____
_____	_____	_____



I. Subject of the Contract

- 1.1. This contract shall govern the relations regarding the supplementary voluntary pension insurance between the COMPANY, on the one hand, and the INSURED PERSON, on the other hand.
- 1.2. The terms and conditions of the supplementary voluntary pension insurance, as well as the terms and conditions for acquiring the right to an additional pension from the FUND, its type, amount and order of payment shall be determined according to the Regulations, which shall be deemed an integral part of the CONTRACT.

II. Pension Insurance Contributions

- 2.1. Insurance in the FUND shall be made with pension insurance contributions, which amount and periodicity shall be determined in the Specific Terms and Conditions hereof.
- 2.2. Pension insurance contributions shall be at the INSURED PERSON'S expense and shall be transferred to the following bank account: IBAN: BG70 UNCR 9660 1004 3606 03, BIC: UNCR BGSF, Unicredit Bulbank AD, and in the payment details of the deposit slip or the payment order, the INSURED PERSON must indicate his/her three names and Personal ID Number (PIN), the CONTRACT number and the month or period for which the payment is being made.
- 2.3. In the event that the INSURED PERSON works under an employment contract, the employer (insuring party) shall be obliged, at the request of the person, to withhold his/her pension insurance contribution from the employee's remuneration for the relevant month and transfer it to the account of the FUND.
- 2.4. THE INSURED PERSON shall benefit from tax relief for the personal contributions made by him/her in the amount of up to 10 percent of the total annual tax base, as per Art. 17 of the Personal Income Tax Act. Regarding the contributions for supplementary pension insurance, withheld by the employer (insuring party), the INSURED PERSON shall benefit from tax relief, whereas the monthly tax base for the income from employment relationship shall be reduced with the personal contributions, made during the month through the employer, in a total amount of up to 10 percent of the monthly tax base.
- 2.5. Each transferred pension insurance contribution shall be credited to the INSURED PERSON'S individual account under the form of units after its reduction with the deduction as per Article 3.1.10, respectively as per Article 3.1.11, and the entry fee for opening an individual insurance account, if the entry fee has not been paid separately from the pension insurance contribution. The number of units, corresponding to each net contribution (the contribution less the deductions made) shall be calculated by dividing the net amount of the contribution by the unit value, valid on the day of receipt of the contribution in the account of the FUND.
- 2.6. When transferring a contribution that does not correspond to the Specific Terms and Conditions of the CONTRACT, the COMPANY shall credit the amount received in the INSURED PERSON'S individual account, less the due deductions, provided that the payment contains sufficient details and can be individualized. In all cases, the amount of the deduction shall be determined, based on the monthly equivalence of the contribution, in accordance with Art. 3.1.10.

III. Rights and obligations of the Company

- 3.1. The COMPANY shall undertake:
- 3.1.1. To open an individual pension insurance account and generate an individual pension insurance number of the INSURED PERSON. The opening of the INSURED PERSON'S individual pension insurance account shall be made upon the transfer of the first pension insurance contribution.
- 3.1.2. To maintain the individual insurance account of the INSURED PERSON, on which it shall report the date and amount of contributions made for the INSURED PERSON, the date and amount of deductions made and fees collected, as well as the number of units, corresponding to each contribution.
- 3.1.3. To manage the INSURED PERSON'S funds with due diligence in accordance with the provisions of the Regulations and the laws of Bulgaria, in the interest of the INSURED PERSON, while observing the principles of quality, reliability, liquidity, profitability and diversification.
- 3.1.4. To distribute and report the realized income from investing the resources of the FUND. The income from investing the resources of the FUND shall be included in the determination of the unit value. Since each unit represents a proportional part of the FUND's net assets, the value of one unit shall be subject to daily revaluation, and this value may rise and fall. The benefits and losses from the change in the unit value shall be at the INSURED PERSON'S expense.
- 3.1.5. To notify of any amendment and supplement to the Regulations or the Investment Policy of the FUND in accordance with the requirements of the Social Security Code through a publication in two central daily newspapers and on the COMPANY's website at: www.ubb-pensions.bg. Upon request the COMPANY shall provide the INSURED PERSON with a certified copy of the Regulations and the Investment Policy of the FUND.
- 3.1.6. To provide the INSURED PERSON, upon request, with information on the funds accumulated under his/her individual insurance account, the proceeds and amounts paid out during the calendar year, the collected fees and deductions by the Company, the distributed income from the investment of the FUND's resources, the achieved actual return on the individual pension insurance account. By 31st May each year the COMPANY shall send the INSURED PERSON a free of charge extract from his/her individual pension insurance account for the preceding calendar year according to an approved sample form. The information shall be sent by post or as an electronic document in accordance with the Electronic Document and Electronic Authentication Services Act, in case the INSURED PERSON has given his/her express written consent to this method of notification.
- 3.1.7. To provide an opportunity for the INSURED PERSON, upon acquiring the right to a pension, to choose his/her preferred type and method of payment, according to the Regulations.
- 3.1.8. For the purpose of carrying out the activity of supplementary voluntary pension insurance the COMPANY shall have the right to collect fees and deductions.
- 3.1.9. The COMPANY shall have the right to collect a one-time entry fee for opening an individual pension insurance account with the FUND - BGN 10/ten Bulgarian leva/. In the event that the entry fee of BGN 10 /ten Bulgarian leva/ is not paid simultaneously with the first insurance contribution, the COMPANY shall have the right to deduct it from the first or any subsequent contribution, received during a period of one year, as from the CONTRACT conclusion date. The remaining amount of the contribution shall be credited to the individual

pension insurance account. The company shall not collect an entry fee when opening an individual pension insurance account with the FUND for persons, who are insured in UBB Universal Pension Fund and/or UBB Professional Pension Fund.

3.1.10. The COMPANY shall have the right to collect a deduction from each insurance contribution made (monthly, quarterly, six-monthly and yearly) as follows:

- a) 4.25 percent, if the amount of the monthly contribution is up to BGN 40;
- b) 4 percent, if the amount of the monthly contribution is from BGN 40.01 up to BGN 100;
- c) 3.75 percent, if the amount of the monthly contribution is from BGN 100.01 up to BGN 1000; d) 3.5 percent, if the amount of the monthly contribution exceeds BGN 1 000;
- e) 3.25 percent of each contribution, regardless of the amount, when the INSURED PERSON'S funds, accumulated in the account, exceed BGN 10 000.

The deduction from each contribution shall be reduced by 0.50 percent for the monthly contributions after the 48th (forty-eighth) contribution, and the deduction cannot be lower than 3 percent of the monthly contribution. When calculating the number of monthly contributions according to the previous sentence, a monthly contribution paid in installments shall be counted as one contribution.

In cases where contributions are being made for a period other than one month, the amount of the deduction shall be determined depending on the monthly equivalence of the contribution. The monthly equivalence shall be the amount obtained by dividing the amount of the contribution by the number of months included in the relevant period. In case the monthly contribution has been paid in parts, received on different days, the deduction shall be determined depending on the amount of the respective part.

3.1.11. The COMPANY shall have the right to collect a deduction from each one-time insurance contribution, as follows:

- a) 4 percent, if the amount of the one-time contribution is up to BGN 1 000;
- b) 3.5 percent, if the amount of the one-time contribution is from BGN 1000.01 up to BGN 10 000;
- c) 3.25 percent, if the amount of the one-time contribution exceeds BGN 10 000.

3.1.12. For the management of the FUND's assets, the COMPANY shall collect an investment fee in the amount of 10 /ten/ percent of the realized positive income from the investment of the FUND's resources.

3.1.13. THE COMPANY shall collect a fee in the amount of BGN 5 for each withdrawal (in whole or in part) of the accumulated funds under the individual pension insurance account, effected before acquiring the right to a pension for insurance length of service and retirement age in accordance with the procedure of Part One of the Social Security Code. The COMPANY shall not collect the fee according to the preceding sentence in cases of withdrawal of funds upon reorganization or termination of either the COMPANY or the FUND, as well as in cases of withdrawal of funds, accumulated under pension insurance contracts in the FUND with contributions from an employer.

3.1.14. The Company shall collect a fee in the amount of BGN 20 for each transfer (in whole or in part) of the accumulated funds under the individual pension insurance account in the Pension Schemes of the Union. The fee shall be deducted from the funds of the INSURED PERSON'S individual account.

IV. RIGHTS AND OBLIGATIONS OF THE INSURED PERSON AND HIS/HER HEIRS

4.1. The INSURED PERSON shall undertake to:

4.1.1. Make pension insurance contribution(s) in accordance with the SPECIFIC TERMS AND CONDITIONS hereof.

4.1.2. Notify the COMPANY within a 14-day period of changes in his/her personal data.

4.1.3. Should any of the persons, specified in item 2 of the Specific Terms and Conditions, die before the INSURED PERSON, the INSURED PERSON shall undertake to notify the COMPANY within a 14-day period of a new distribution of the funds among the other persons, or to designate another person (other persons) in the place of the deceased individual, while preserving or changing the distribution of funds. If a new person(s) is not specified, the share of the deceased person(s) shall be distributed, while preserving the proportions between the other nominated individuals. If there are no persons, nominated in this manner, the funds in the individual pension insurance account shall be due and payable to the legal heirs.

4.2. The INSURED PERSON shall have the right to:

4.2.1. Request from the COMPANY, except in the case under Art. 3.1.6 of the CONTRACT, information about his/her individual pension insurance account, as well as information about the actual return achieved on his/her account.

4.2.2. Request that he/she be issued with a unique identifier, providing him/her with electronic access to the data in his/her individual account and enabling him/her to make inquiries and track his/her pension insurance history.

4.2.3. Request from the COMPANY to provide him/her within a 7-day period with a copy of an electronic document in his/her electronic file on paper or on an electronic storage medium. In the event of the INSURED PERSON'S death, this right shall be acquired by his/her heirs.

4.2.4. Withdraw the accumulated amount in his/her individual account under the CONTRACT or a part thereof at any time, in accordance with the procedure and manner, specified in the Regulations.

4.2.5. Transfer the accumulated amount in his/her individual pension insurance account under the CONTRACT or a part thereof to another voluntary pension fund, however not more than once within a calendar year, in accordance with the Regulations. Apart from the cases under the previous sentence, the INSURED PERSON shall have the right to transfer the accumulated funds on his/her individual pension insurance account to another fund, managed by another pension insurance company, in case of disagreement with changes made in the Regulations or in the Investment Policy of the FUND, unless such changes arise from a change in the legal framework or a change in the COMPANY's seat or registered office. The transfer of funds shall be made out in accordance with the Social Security Code, Ordinance No. 3 of 24.09.2003 of the Financial Supervision Commission and the Company Regulations.

4.2.6. Transfer the accumulated amount in his/her individual pension insurance account under the CONTRACT or part thereof to a spouse or direct relatives of the first or second degree, to the same or another fund for supplementary voluntary pension insurance, however not more than once within a calendar year, according to the Company Regulations.

4.2.7. With a one-month written notice to temporarily stop the payment of the periodic pension insurance contributions.

4.2.8. A personal pension for old age, one-time or deferred payment of the accumulated funds under the following conditions:

- a) upon acquiring the right to a pension for insured length of service and old age, according to the procedure of Part One of the Social Security Code; or
- b) at the INSURED PERSON'S request up to five years before reaching the age under Art. 68, para. 1-3 of the Social Security Code.

4.2.9. A personal pension for disability, one-time or deferred payment of the accumulated funds in case of permanent incapacity to work of 50 /fifty/ and over 50 /fifty/ percent.

4.3. Upon acquiring the right to an additional pension, the INSURED PERSON shall have the right to receive, upon request, information on

the amount of funds accumulated in his/her individual pension insurance account, the types of payments from the FUND, the methods of their recalculation and updating, the rights of the heirs and the estimated amount of the first pension, respectively, the term and estimated amount of the deferred payment.

4.4. Upon the INSURED PERSON'S death, the right to an inheritable pension, one-time or deferred payment from the FUND shall be acquired by the persons, specified in item 2 of the Specific Terms and Conditions of the CONTRACT, or the legal heirs, in cases where the INSURED PERSON has not specified such individuals. In such case, the persons under the previous sentence shall have the right to choose between the relevant type of pension, one-time or deferred payment of the accumulated funds under the individual pension insurance account of the deceased INSURED PERSON.

4.5. The heirs of the deceased INSURED PERSON shall have the right to request from the COMPANY written information about the funds due and payable to them from the individual account of the deceased individual and the terms and conditions, determining the treatment of these funds. The COMPANY shall provide the information within 7 days of receipt of the request.

V. Terms, conditions and procedure for the granting and payment of an additional pension, one-time or deferred payment of funds

5.1. The INSURED PERSON shall have the right to make a one-time withdrawal at any time of the funds, accumulated through personal contributions on his/her individual pension insurance account.

5.2. (1) Upon acquiring the right to a pension or up to 5 years before reaching the retirement age as per Art. 68, Para. 1-3 of the Social Insurance Code, the INSURED PERSON shall be entitled to a personal old-age pension, one-time or deferred payment of the accumulated funds under his/her individual pension insurance account.

(2) A personal fixed-term pension for old age shall be granted only if its monthly amount is not less than 15 /fifteen/ percent of the amount of the minimum monthly salary for Bulgaria as of the date of granting this pension. If the calculated monthly amount of the pension is less than 15 /fifteen/ percent of the amount of the minimum monthly salary for Bulgaria, then the accumulated funds shall be paid out as either a lump sum or a deferred payment after acquiring the right to an old-age pension.

5.3. (1) In case of permanent incapacity to work capacity of 50 /fifty/ and over 50 /fifty/ percent, the INSURED PERSON shall be entitled to a personal disability pension, one-time or deferred payment of the accumulated funds under his/her individual pension insurance account.

(2) A personal pension for disability shall be granted only if its monthly amount is not less than 15 /fifteen/ percent of the amount of the minimum monthly salary for Bulgaria as of the date of granting this pension. If the calculated monthly amount of the pension is less than 15 /fifteen/ percent of the amount of the minimum monthly salary for Bulgaria, then the accumulated funds shall be paid out as either a lump sum or a deferred payment.

5.4. Upon the INSURED PERSON'S death, the right to an inheritable pension, one-time or deferred payment from the FUND shall be acquired by the persons, specified in item 2 of the Specific Terms and Conditions of the CONTRACT, or the legal heirs, in cases where the INSURED PERSON has not specified such individuals.

5.5. (1) The INSURED PERSON or the persons specified in item 2 of the Specific Terms and Conditions of the CONTRACT, respectively the legal heirs, shall express their willingness as to the method of payment of the funds with a written Application-Declaration, to which they shall have to attach the necessary documents, ascertaining the acquisition of the right to a pension, one-time or deferred payment.

(2) THE COMPANY shall consider the application within 20 days of its filing.

(3) Upon approval of the application, the COMPANY shall make a one-time payment of the funds or shall sign a pension contract, respectively a deferred payment contract, depending on the type of payment, chosen by the particular person.

(4) In cases of pension payment, it shall be granted from the month, following the month in which the application for its payment has been approved. The granted pension shall be paid by the 20th day of the month for which it is due.

(5) The costs for the payment of granted pensions, respectively deferred or one-off payments to a bank account in Bulgaria, shall be borne by the Company. The costs for the payment of funds from the individual pension insurance account by postal order shall be borne by the INSURED PERSONS, the pensioners, respectively – the heirs. The costs for the payment of funds from the individual pension insurance account to a bank account in foreign currency shall be borne by the INSURED PERSONS, the pensioners, respectively – the heirs.

VI. Personal data processing

6.1. THE COMPANY shall administer and process the personal data, provided by the INSURED PERSON, in compliance with the requirements of the Social Security Code, the Personal Data Protection Act and Regulation (EU) 2016/679 (General Data Protection Regulation).

6.2. The Company undertakes to use the personal data, provided to it for administering this CONTRACT and for fulfilling the obligations, arising from it.

6.3. The COMPANY may disclose to third parties information, containing the personal data of the INSURED PERSON, only if this is provided for in the applicable legal framework or is necessary for the implementation of the Contract.

VII. Contract termination

7.1. This CONTRACT shall be terminated by mutual written consent of the parties, or unilaterally by the INSURED PERSON with a one-month written notice.

7.2. The CONTRACT shall be terminated upon a one-time withdrawal of the entire accumulated amount from the individual pension insurance account of the INSURED PERSON, upon transfer of the entire accumulated amount from the individual account of the INSURED PERSON to another voluntary pension fund, as well as in cases of transfer of the accumulated funds to a spouse or relative under the provisions of Art. 102 of the Company Regulations.

7.3. This CONTRACT shall be terminated unilaterally by the INSURED PERSON, without prior notice, upon declaring the COMPANY bankrupt. In cases of the COMPANY'S bankruptcy, the funds accumulated in the individual pension insurance account of the INSURED PERSON shall be transferred to another fund for supplementary voluntary pension insurance, managed by another pension insurance company. Within one month of effecting the transfer, the company, to whose fund the amounts have been transferred, shall notify of the effected transfer the INSURED PERSONS, pensioners and insuring parties, making contributions on their own account. Within one month after the notification, the INSURED PERSON shall have the right to transfer his/her funds to a voluntary pension fund of his/her choice or to withdraw from his/her individual pension insurance account the funds, accumulated through personal contributions.

7.4. THIS CONTRACT shall be terminated upon the INSURED PERSON'S death.

7.5. THIS CONTRACT shall be terminated upon conclusion with the INSURED PERSON of a pension contract or a contract for deferred payment of the entire accumulated amount under the individual pension insurance account.

7.6. This CONTRACT cannot be terminated unilaterally by the COMPANY.

VIII. Final provisions

8.1. This CONTRACT shall be concluded for an indefinite period of time and shall enter into force as from the date of its signing by the parties. In cases where the internal procedures of the COMPANY require the conclusion of the CONTRACT to be approved by an Executive Director of the COMPANY, the CONTRACT shall enter into force after such approval.

8.2. Any disputes regarding the execution of the CONTRACT shall be settled between the parties voluntarily through direct negotiations between them. In the event that no agreement is reached during the negotiations, the disputes shall be subject to the jurisdiction of the competent court in the city of Sofia.

8.3. Any amendments and supplements to this CONTRACT shall be made by mutual agreement of the Parties hereto. When the amendments and supplements are required by amendments and supplements to the Company Regulations, these shall enter into force as from the date of entry into force of the relevant amendments to the Company Regulations.

The INSURED PERSON shall agree that the personal data provided by him/her shall serve as a ground for updating his/her personal data in the event of a discrepancy between the data, contained in this contract and data already processed by the Company, if such have been provided by the INSURED PERSON due to the availability of a concluded insurance contract with another fund for supplementary pension insurance of the Company.

The INSURED PERSON shall agree that all notifications, letters and any other correspondence from the COMPANY may be sent to the address for correspondence and to the electronic address - at the COMPANY'S discretion. Each of the two forms of notification shall be considered regular notification, when made by the COMPANY.

The INSURED PERSON hereby acknowledges his/her familiarity with and acceptance of the terms and conditions of this CONTRACT, as well as the terms and conditions of the Regulations and the Investment Policy of the FUND, an integral part hereof, which he/she shall certify with his/her signature on this page.

THE INSURED PERSON hereby acknowledges his/her familiarity with and receipt of up-to-date information on the main characteristic features of the FUND and details regarding participation in it.

THE INSURED PERSON has been informed that, in accordance with the Measures against Money Laundering Act and the internal rules, related to its implementation, when concluding a contract for supplementary voluntary pension insurance or when increasing the amount of the contribution under such a contract, the Company may require additional information, as well as documents, proving the origin of the funds for payment of the contribution. Failure to submit such documents may result in a refusal to accept a client or to perform the relevant transaction.

This CONTRACT has been drawn up and signed in 2 identical originals – one for the COMPANY and one for the INSURED PERSON.

Online access to the pension insurance account

Please mark with an X whether you would like to access your pension insurance account online. ☐ yes ☐ no

Receiving an annual statement

I would like to have the annual statement of my pension insurance account sent ☐ by e-mail ☐ by post

E-mail _____

Please provide an e-mail only if it differs from the one, stated in the „Telephone numbers and email“ field.

If you have not marked the way in which you would like to receive the annual statement or if you have marked both options, please note that the Company will send the annual statement by post.

Employer Details (if deductions and transfer of contributions will be made by it)

Name _____ Telephone Number _____

Declaration Statement Appendix 1

In connection with the pension insurance contribution(s) that I will by virtue hereof, I, the undersigned

hereby declare that I am currently working as an _____ in _____
position/ occupation *company/ association/ organization*

Insured person

Signature

Insurance intermediary or authorized person from insurance intermediary – legal entity (first name, middle name, last name)

For the Company

First Name, Last name, Signature and Stamp

Employee №



Please, read the instructions on page 9

QUESTIONNAIRE UNDER THE MEASURES AGAINST MONEY LANDING ACT (MAMLA) REGARDING A NATURAL PERSON TO A CONTRACT FOR SUPPLEMENTARY VOLUNTARY PENSION INSURANCE / ANNEX TO A CONTRACT FOR SUPPLEMENTARY VOLUNTARY PENSION INSURANCE № _____

1. Personal data of a client – natural person

To be filled out by the natural person – Insured person/ Insuring Party

First Name, Middle Name, Last Name _____

Citizenship _____

Please, state all citizenships, related to the person

The information in the field below should not be filled out in case the person has provided a photocopy of a valid identity document or in case such information is already contained in another document, filled out in relation to the social security relations and there are no changes occurred

Personal ID No/ Foreign National's _____

ID No: Passport No _____

Date of issuance by the Ministry of Interior _____

Valid till or _____

concerning a foreign national _____

Please, state your international passport and a document for long-term residence, if any

Date of Birth _____

Place of Birth _____

Country of domicile _____

Address of domicile: _____

2. Additional information about the client

Person's professional activity: _____

3. Client's appurtenance to some of the categories of Politically Exposed Persons (PEPs) within the meaning of Art. 36 of MAMLA or to the categories of persons, related to such

Please, check the instructions on page 2

☐ No

☐ No, however the client has fallen into such category over the last 12 months _____

Please, state the particular category Please, state

☐ Yes _____

the particular category

4. Purpose and nature of business relations

Please, fill out only in case of signing a contract for supplementary voluntary pension insurance

☐ Long-term saving for yield generation purposes

☐ Use of tax alleviations

☐ Insurance plan, to be used by the person in case of personal contributions

☐ Insurance in favour of a third person _____

Please, state the reason or the relatedness with the person

☐ Other _____

5. Anticipated scope of business relations

Please, fill out only in case of signing a contract or upon changing the initially stated volume of transactions / operations

☐ The scope of relations has been defined as per the terms and conditions of the insurance contract

☐ Other anticipated scope _____

Please, state the anticipated volume on an annual basis

6. Origin of funds

The funds to be used for payment of pension insurance contributions in _____, originate from:

☐ income from employment activity: _____

Please, state the period, in which the income has been generated, as well as Employer's data *

☐ Income from commercial activity or a similar source: _____

Please, state the period, in which the income has been generated, as well as data about the company or counterparties *

Company's original

☐ agreements (donations included), invoices or other documents:

*Please, state a type, number (if applicable), signing date and details about the persons - signatories to the agreement or document issuers **

☐ inheritance:

*Please, state the year of acquiring the inheritance and data about the legator / legators**

☐ other:

Please, state information about the source of funds, in terms of type, period, persons etc.

If the source of funds is **savings**, please state the particular origin of savings, period and the relevant information, indicated above.

*) Upon stating a natural person – party to the legal relations, from which the funds have been generated, please, indicate the names and the Personal ID Number / Foreign National's ID Number/ Date of Birth; Upon stating a legal entity or another legal formation – party to the legal relations, from which the funds have been generated, you should state the name and the Company ID Number/ BULSTAT or another identification number, in the cases when the legal entity has been entered with the other country's relevant register.

I am aware of the penal liability under Article 313 of the Penal Code for stating false circumstances.

I hereby confirm the accuracy of the information, stated herein, as well as that I shall inform the Company in case of a change in the provided data.

I have been informed that part of the information, provided in this Questionnaire, represents personal data and falls under the special regime of protection pursuant to the General Data Protection Regulation (Regulation (EU) 2016/679), as well as that the Company processes the personal data, provided by me in implementation of the obligations, originating from the Measures Against Money Laundering Act and the regulations on its application. More information as to the manner in which personal data is being processed, the rights of data subjects, as well as other relevant information is available in the Information of the UBB Pension Insurance Company EAD on the Processing of Personal Data document.

Date

Declarant

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Given and last name, Signature

Instructions

1. This Questionnaire shall mandatory be appended with a photocopy of the Insured person's /Insuring Party's identity document in the following cases:

- Upon signing a contract for supplementary voluntary pension insurance;
- Upon an occurred change in the person's identification data.

2. The „Politically Exposed Persons“ and „Persons, related to such Politically Exposed Persons“ stated in Section 3 shall have the following meaning:

„Politically Exposed Persons“ within the meaning of Art. 36, Para. 2 of MAMLA are:

- ☐ Heads of state, heads of governments, ministers and deputy ministers or assistant ministers;
- ☐ Members of parliaments or of other legislative bodies;
- ☐ Members of constitutional courts, of supreme courts or of other higher judiciary bodies, whose decisions are not subject to further appeal unless upon extraordinary circumstances;
- ☐ Members of a Court of Auditors;
- ☐ Members of central banks' governing bodies;
- ☐ Ambassadors and chargés d'affaires ;
- ☐ high-ranking officers in the armed forces (Brigadier General, Fleet Admiral, Major General, Rear Admiral, Lieutenant General, Vice Admiral, General, Admiral);
- ☐ Members of administrative, management or supervisory bodies of state-owned enterprises and commercial companies with sole owner being the State;
- ☐ Mayors and deputy mayors of municipalities, mayors and deputy mayors of administrative regions and chairpersons of municipal councils;
- ☐ Members of management bodies of political parties;
- ☐ Heads and deputy heads of international organization, members of management or supervisory bodies in international organizations or persons, performing equivalent function at such organizations.

The stated categories respectively include and insofar as applicable positions in the institutions and bodies of the European Union and in international organizations.

„Related persons“ to a Politically Exposed Person within the meaning of Art. 36, Para 5 of MAMLA are:

- ☐ Spouses or persons in a non-marital co-habitation;
- ☐ First-line descendants (children) and their spouses or the persons, with whom first-line descendants live in a non-marital co-habitation;
- ☐ First-line ascendants (parents) and their spouses or the persons, with whom first-line ascendants live in a non-marital co-habitation;
- ☐ Relatives of a second-degree collateral line of descent (siblings) and their spouses or the persons, with whom relatives of a second-degree collateral line of descent live in a non-marital co-habitation;
- ☐ Natural person, who is a beneficial owner jointly with a person – Politically Exposed Person of a legal entity or of another legal formation or who is in close commercial, professional or other business relations with a person, who is a Politically Exposed Person;
- ☐ Natural person, who is a sole owner or a beneficial owner of a legal entity or of another legal formation, which is known as having been established in favour of a person, who is a Politically Exposed Person.

This Questionnaire is integral part of the Rules on the Control and Prevention of Money Laundering and Financing of Terrorism of UBB Pension Insurance Company EAD.

The contributions of Insured persons under a contract for supplementary voluntary pension insurance can be paid either personally, with a bank transfer or by means of deductions, made by an employer.

Pursuant to the Social Insurance Code – Art. 233 (1), upon the employee's willingness the Employer shall be obliged to deduct the insurance contribution from the employee's remuneration for the respective month and transfer it to the account of the voluntary pension insurance fund, selected by the employee.

In order for the contribution to be recognized and properly posted into the client's insurance record, the Payment Reason - Beneficiary's Info field of the payment order needs to be filled out with the contract number and the Personal ID Number of the individual, to whom the contribution relates.

If an employer should transfer the pension insurance contributions for more than one person, this can be made with a single payment order. The payment order can be generated for the total amount of contributions for the persons, as the Payment Reason - Beneficiary's Info field should be filled out with only the number of persons, to whom the contribution relates, and additionally a list should be sent, containing the names, the Personal ID Numbers and the contribution amounts for the respective individuals at the following email address clients@ubb-pensions.bg.

Individuals may pay their contributions for supplementary voluntary pension insurance personally at any bank branch. The contributions, paid at a teller desk in the branches of UniCredit Bulbank in an amount up to BGN 3000, are not being charged with a fund transfer fee. The deposit slip should be filled out by analogy with the payment order.

До/ To	UNICREDIT BULBANK AD	уникален регистрационен номер/ unique reference number
Клон/ Branch	София	... г.*
Адрес/ Address	София	дата на представяне/ date
		подписи на наредителя/ depositor's signature

Платете на - име на получателя/ Beneficiary name	
ДПФ ОББ /UBV VPF	
IBAN на получателя/ Beneficiary account No	
B G 7 0 U N C R 9 6 6 0 1 0 0 4 3 6 0 6 0 3	
BIC на банката на платеца/ Bank code	
U N C R B G S F	
При банка - име на банката на получателя/ Beneficiary bank	
за кредитен превод/ for credit transfer	
Вид валута	
Currency	
Сума/ Amount	
B G N	
1 0 0** X X	
Основание за превод - информация за получателя/ Details	
Номерът на вашия договор и вашият ЕГН/ Your contract number and your Personal ID Number	
Още пояснение/ Additional details	
IBAN на наредителя/ Customer account No	
BIC на банката на наредителя/	
Платежна система/ Payment system	
Такси * /	
Charges*	
Дата на изпълнение/	
Date of execution	

*Такси: 1 - за сметка на наредителя;

2 - споделени (стандарт за местни преводи);

3 - за сметка на получателя/

*Charges 1 - to be paid by the ordering customer;

2 - shared (standard for local payments);

3 - to be paid by beneficiary

Попълва се при преводи между местни и чуждестранни лица в страната, на стойност равна или надвишаваща сумата по чл. 2, ал. 1, т. 1 от Наредба № 27 на БНБ за статистиката на платежния баланс/

To be filled in for cross - border transfers between residents and non-residents in the country equal or exceeding the amount written in art. 2, par. 1, item 1 in Regulation No. 27 for Statistics of the Balance of Payments

Данни за наредителя/ Information about the ordering party	<input type="checkbox"/> местно лице/ resident	Данни за получателя/ Information about the beneficiary	<input type="checkbox"/> местно лице/ resident
	<input type="checkbox"/> чуждестранно лице/ non-resident		<input type="checkbox"/> чуждестранно лице/ non-resident
Държава на наредителя/ Country of Customer		Държава на получателя/ Country of Beneficiary	
Адрес на наредителя/ Address of Customer		Адрес на получателя/ Address of Beneficiary	
Описание на икономическата същност на превода/ Type and description of the payment			
При превод на средства във връзка с вече представени от или на чуждестранно лице финансови кредити/ When transferring funds, that are already given to or received from a non-resident as financial loan			
			Номер на БНБ/ BNB No.

Известно ми е, че за посочването на неверни данни нося отговорност по чл. 313 от Наказателния кодекс./

We are aware for the penal liability under art. 313 of the Penal Code in case we declare false data or circumstances to the Bank

* дата на представяне/ submission date

** сума на вашата вноска/ your contribution amount

Задължителни атрибути за
разпознаване на плащането/
Mandatory payment recognition attributes