RAMFor the Client: .............................................

For the Bank: ..............................................
SECTION III. EXECUTION OF THE CLIENT’S ORDERS. CLIENT’S/USER’S IDENTIFICATION.

10. The Bank shall execute the orders of the Client and / or of the User, placed remotely under the terms and conditions and within the deadlines stated in the General Terms and Conditions and Guidelines for remote banking, being an integral part to this Framework Agreement.

11. The Client shall owe the Bank fees and commissions for executed remote transactions in accordance with the Bank’s Tariff.

12. The identification of the Client and the Users of a remote banking channel when using the respective remote banking channels and confirmation of electronic payment instructions shall be made in order and in the way described in the General Terms and Conditions.

SECTION IV. ENTERING INTO FORCE. TERM OF THE FRAMEWORK AGREEMENT. AMENDMENT AND TERMINATION OF THE FRAMEWORK AGREEMENT UNDER GENERAL TERMS AND CONDITIONS.

13. The present Framework Agreement Client shall enter into force upon its signing by both parties in the way described above and in the General Terms and Conditions.

14. This Framework Agreement shall not be limited with a term.

15. The Bank may amend and supplement this Framework Agreement under General Terms and Conditions at any time with the amendments coming into effect on the date specified in the decision of the competent body of the Bank. Regarding clients – private individuals (consumer by means of LPSPS) who already signed Framework Agreement, the Bank shall notify the forthcoming amendments in the Framework Agreement under General Terms and Conditions at least two months before the date of entering into force of the amendments. The notice shall be delivered by the Bank to the Client on a hard copy at the Bank’s counters or via the Bank’s website (www.bacb.bg) in Bulgarian and in English languages, or via remote banking channels of the Bank in a way that allows its complete storage and recreation. The scope of the payment services provided may change at the discretion of the Bank. In this case the two-month advance notice term shall not apply. For the convenience of foreign Clients, the Bank shall also provide this Framework Agreement in English, and in case of discrepancies or conflicts, the original Bulgarian version shall prevail.

16. If the Client fails to notify the Bank in writing that the Client does not accept the amendments before the date on which they enter into force, it shall be deemed by the Bank that the Client has accepted the amendments in this Framework Agreement and is considered to be bound by them.

17. If the Client – private individual (consumer by means of LPSPS) notifies the Bank in writing that the Client does not accept the amendments before the date on which the amendments become effective, the Client shall have the right to terminate the Framework Agreement immediately before the date on which the amendments become effective, without being held liable as to any costs and compensations.

18. Any amendments in the legislation affecting the terms of servicing of payment account, as well as providing payment services, shall become mandatory for the Bank and the Client as of date of their entering into force.

19. This Framework Agreement shall be terminated in any of the following situations: a) by mutual agreement between the Parties; b) unilaterally by the Client with a one-month written notice, provided the Client does not have any liabilities to the Bank at the time of expiry of the notice term; c) unilaterally by the Bank with a two-month written notice provided to the Client on a hard copy as provided for regarding the delivery of Client correspondence chosen by the Client at the time of the opening of payment accounts with the Bank or at the Bank’s counters, or via registered mail and also in respect the Client is not a consumer by means of LPSPS the notice period is one month; d) unilaterally by the Bank, without notice: in case of Client’s suspicious transactions; in case of suspicion of unauthorized use of a payment instrument or payment account by the Client or in case of suspicion about fraudulent use of payment instrument or payment account; at discretion of the Bank for security reasons; in the case of information received by the Bank for the execution of illegal payment operations; in case of suspicion of actions related to money laundering or terrorist financing. In such cases, the Bank may immediately terminate the relationship with the Client and shall notify it in writing, unless the disclosure of such information is inconsistent with the applicable law.

20. Upon termination of this Framework Agreement the Client shall not pay any fees or penalties related to its termination.

21. The termination of this Framework Agreement shall not affect the contractual relations between the Bank and the Client under the Framework Agreement for the Opening and Servicing of a Bank Account and the Rendering of Payment Services and other contracts.

SECTION V. GENERAL. FINAL AND MISCELLANEOUS PROVISIONS

22. By virtue of the signing of this Framework Agreement, the Client shall declare that: a) he / she has received, read and accepted as mandatory the General Terms and Conditions of BACB AD for providing payment services and related payment instruments, Glossary of Terms and Definitions used in the General Terms and Conditions of BACB AD, The Tariff of Fees and Commissions of BACB AD and the Interest Rate Bulletin and Guidelines for remote banking and shall strictly comply with the latest in order to increase the Client’s security while using a remote banking channel; b) he / she is aware that the amendments and supplementations of this Framework Agreement, General Terms and Conditions of BACB AD for providing payment services and related payment instruments, Glossary of Terms and Definitions used in the General Terms and Conditions of BACB AD, The Tariff of Fees and Commissions of BACB AD and the Interest Rate Bulletin will be announced on the Bank’s website and provided he / she does not notify the Bank in writing that the Client does not accept these amendments before the date on which the latter become effective, the Bank shall deem that he / she has accepted them and that he / she is bound by them; c) he / she has been notified by the Bank with regard to Personal Data Protection Policy of the Bank, including through the given access to BACB AD Privacy Policy and the Notice to BACB's clients regarding the Personal Data Protection (Privacy Notice), available and published on www.bacb.bg and in the offices of BACB AD and voluntarily provides his/her personal data in relation to the execution of this Framework Agreement, the exercising of the rights and the fulfillment of the obligations hereunder.

23. The provisions of the General Terms and Conditions of BACB AD for providing payment services and related payment instruments, the Law on Payment Services and Payment Systems, the Law on the Rendering of Remote Financial Services (LRRFS), Ordinance No. 3 of BNB and all other relevant provisions of the effective Bulgarian legislation shall apply to all terms and relations not settled in this Framework Agreement.

24. By virtue of the signing of this Framework Agreement the Client shall declare his / her explicit request that each of the Parties shall exercise the rights and shall fulfil the obligations under this Framework Agreement before the Client exercises right of refusal of the Agreement under the LRRFS.

This Framework Agreement was executed in two identical copies, one copy for each party.

FOR THE CLIENT:

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Name and Surname

FOR BULGARIAN - AMERICAN CREDIT BANK AD:

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