

**GENERAL TERMS AND CONDITIONS OF THE SAFE DEPOSIT BOX LEASE AGREEMENT IN
THE PUBLIC VAULT OF
“MUNICIPAL BANK” PLC**

I. GENERAL PROVISIONS

Information about Municipal Bank PLC

1. Municipal Bank PLC (hereinafter referred to as the "Bank") is a commercial company registered with the Commercial Register and the Register of Non-Profit Legal Entities at the Registration Agency with Uniform Identification Code (UIC) 121086224, with seat and registered office at: 6 Vrabcha Str., Sofia, e-mail: municipalbank.bg

Subject Matter and Scope of the General Terms and Conditions

2. These General Terms and Conditions governing the Safe Deposit Box Lease Agreement in the public vault of Municipal Bank PLC (the General Terms and Conditions) regulate the relations between the Bank and its clients in connection with the leasing to a client (the Lessee), for a specified period and against consideration, of a safe deposit box with undisclosed contents for the safekeeping of valuables, securities, other items, and documents, located in the Bank's public vault.

3. The relations between the Lessee and the Bank in connection with the leasing, use, and termination of the use of a safe deposit box shall be governed by the executed lease agreement for a specific safe deposit box (the Agreement), these General Terms and Conditions, and the Tariff for leasing a safe deposit box in a public vault, applicable separately to each Branch/Business center.

4. In the event of any discrepancy between the Agreement and these General Terms and Conditions, the provisions agreed in the Agreement shall prevail.

Amendments to the General Terms and Conditions

5. The Bank shall have the right to unilaterally amend the General Terms and Conditions. The Bank shall notify the Lessee of any amendments to these General Terms and Conditions within seven (7) days of their adoption, using the telephone number (including via SMS), e-mail address, correspondence address indicated by the Lessee, or through the online banking system.

6. Where notification is made by short text message to a telephone number, the message may contain only information that an amendment has been made and the place where the amended General Terms and Conditions have been published.

7. If the Lessee does not agree with the amendments to the General Terms and Conditions of which he/she has been notified, the Lessee shall have the right, within one (1) month of receipt of the notification under item 6, to withdraw from the Agreement in writing, without stating reasons and without owing any compensation or penalty.

8. 1. The Lessee shall be deemed to have accepted the amendments if he/she has not exercised the right under item 7.

2. The Bank shall not notify the Lessee of amendments that constitute an extension of the scope of the services provided, nor of amendments that merely reproduce changes in applicable legislation.

Applicable Tariff and Working Hours

9. The sizes and capacities of the safes, the remuneration and fees, the rental periods, and the other terms and conditions under which the service is provided are set out in a separate Tariff for the rental of a safe in a public vault of the respective Branch/Business center of Municipal Bank PLC (the *Tariff*). The Tariff is specific to each Branch/Business center and applies individually to the public vaults located therein.

10. The client service working hours of the public vault are determined specifically for the Branch/Business center that provides the service of renting a safe in a public vault (the *Service*).

11. The Tariff and the working hours are publicly announced by being displayed in premises within the relevant Branch/Business centre that are accessible to clients.

Clients and Identification

12. Under these General Terms and Conditions, the Bank provides access to the Service to the following persons:

12.1. “Individuals” segment:

- a) a legally capable natural person with permanent residence in the country, who is not registered as a sole trader and does not carry out commercial activity within the meaning of the Commercial Act;
- b) self-insured persons within the meaning of the Social Security Code;
- c) unincorporated associations of natural persons without registration in the BULSTAT Register – “Community of Citizens”.

12.2. “Legal Entities” segment:

any local entity registered or established by law and carrying out activity in the country (with registered seat in the country or with a seat outside the country through a registered branch in the country), or a foreign entity with a registered seat outside the country (carrying out activity outside the country or in the country through a commercial or other representative office), where such local or foreign entity is a non-financial enterprise or organization, a financial enterprise, or a budgetary organization.

13. The Bank strictly complies with the legislation and measures for the prevention of money laundering and combating terrorism, and in implementation of these measures applies rules pursuant to which it carries out customer due diligence of the client/the beneficial owner of the client and/or the persons representing the client, in accordance with the requirements for the prevention of money laundering and terrorist financing, as well as the Bank’s internal requirements, and requires from the clients, their legal representatives and authorized persons documents for their identification, and has the right to copy the documents presented. The Bank specifies the purpose and nature of the business relationship which has been established or is to be established with the client, clarifies the origin of funds, performs ongoing monitoring of the established business relationship by carrying out periodic assessments of whether it corresponds to the client’s risk profile, and timely updates the collected documents, data and information.

14. The identity of the Lessee shall be verified by presenting to the Bank by the Lessee (or by the persons representing the Lessee) an identity document and the following documents and information:

14.1. for a legally capable natural person – a document certifying the permanent address of the Lessee on the territory of the Republic of Bulgaria, where such data is not contained in the identity document, and whose validity does not expire before the expiry of the term of the safe deposit box lease agreement;

14.2. for self-insured persons – BULSTAT code;

14.3. for a “Community of Citizens” – a notarized protocol of the general meeting of owners in residential buildings under condominium ownership; rules for the activity of the mutual aid fund adopted by the general meeting of the cooperative; notarized protocol for the establishment of a hospital board of trustees;

14.4. for legal entities, sole traders, branches or commercial representations of foreign persons, financial

enterprises or budget organizations, unincorporated partnerships, insurance funds registered in BULSTAT – a court registration decision; an act of establishment of the respective entity in cases where it is not subject to registration in a public register; a certificate of current status. A certificate of current status is not required for entities re-registered under the Commercial Register Act and having indicated their Unified Identification Code (UIC);

14.5. other documents required by the Bank.

II. CONCLUSION AND TERM OF THE SAFE DEPOSIT BOX LEASE AGREEMENT

Conclusion of the Agreement

15. The Bank shall conclude a safe deposit box lease agreement after the person wishing to use the service has:

15.1. submitted an Application for leasing a safe deposit box in a public vault of Municipal Bank PLC (the “Application”), in the form prescribed by the Bank;

15.2. become acquainted with the General Terms and Conditions.

16. On the date of conclusion of the safe deposit box lease agreement, the Lessee shall:

16.1. pay the due consideration for the lease of the safe deposit box for the full term of the Agreement, in accordance with the Tariff;

16.2. deposit the security deposit required by the Bank.

17. The safe deposit box may be leased by only one Lessee. The Bank does not allow joint leasing of a safe deposit box.

18. Upon the initial lease of a safe deposit box in a public vault, the Bank does not enter into safe deposit box lease agreements with authorized representatives if the Lessee belongs to the “individuals” segment.

19. For entering into lease agreements via a proxy, where the Lessee belongs to the “corporate entities” segment, the submitted power of attorney must explicitly state the authority to perform the specified action.

20. The Agreement is drawn up and executed in two identical counterparts—one for each contracting party—after all measures for comprehensive due diligence of the client/beneficial owner of the client/proxy have been applied and a risk assessment regarding money laundering and terrorism financing has been conducted, pursuant to the Anti-Money Laundering Act (AMLA), the AMLA Implementing Regulations, and the Law on Measures Against the Financing of Terrorism and the Proliferation of Weapons of Mass Destruction, as well as in accordance with the Bank’s internal requirements. The Agreement is concluded for a specific term, expressed in months.

21. The commencement and termination dates of the Agreement are explicitly stated therein.

22. The Lessee is provided with two copies of the General Terms and Conditions, signed by the Bank. Receipt of the General Terms and Conditions and acceptance thereof is acknowledged by the Lessee through signature on the last page. One signed copy is delivered to the Lessee, while the other is retained by the Bank.

Term of the Agreement

23. The term of the safe deposit box lease expires at the close of business on the date specified as the termination date in the Agreement.

24. A safe deposit box lease agreement is not subject to automatic renewal, and its term may not be extended.

25.1. Should the Lessee wish to continue using the same safe deposit box, expressed either before or on the expiration date of the Agreement, a new safe deposit box lease agreement shall be executed without vacating the safe deposit box and without returning its keys. In such cases, the Lessee and the Bank’s representative shall sign a Protocol for the Continuation of Safe Deposit Box Use, included in the template of the new Agreement.

25.2. Where the expiration date of the Agreement falls on a non-business day, the Lessee may execute a new safe deposit box lease agreement on the next business day.

25.3. In the cases referred to in clauses 25.1 and 25.2, the term of the new Agreement shall commence on the day immediately following the expiration of the previous safe deposit box lease, regardless of whether it is a business day.

26. If, prior to the expiration of the Agreement, the Lessee expresses a desire to extend or shorten the lease term and/or to replace the currently used safe deposit box with another, the Agreement shall be terminated at the Lessee's request and a new safe deposit box lease agreement shall be executed under the requested terms.

27. Upon execution of a new Agreement, the Lessee shall pay the fee for the new term in accordance with the current Tariff effective as of the payment date, applicable to the specific Branch/Business center .

III. FEES, CHARGES, SECURITY DEPOSIT

Fees

28.1. The fee for leasing a safe deposit box shall be paid in a single instalment for the entire lease term on the date of execution of the Agreement.

28.2. The paid fee includes the right to a limited number of complimentary visits by the Lessee to the vault for the entire term of the Agreement, in accordance with the Tariff applicable to the specific Branch/Business center and the vault located therein.

Charges

29. Upon exhaustion of the complimentary visits, the charges for paid visits shall apply in accordance with the applicable Tariff. The fee for each paid visit to the vault shall be settled on the date of the visit, prior to granting access to the vault premises.

Security Deposit

30.1. Upon execution of the Agreement, the Lessee shall pay a security deposit intended to cover expenses in the event of loss, theft, or damage of the keys to the leased safe deposit box, and in other cases specified in these General Terms and Conditions where forced opening and restoration of the safe is required due to the Lessee's fault. The amount of the security deposit is determined by the Tariff applicable to the respective Branch/Business center. The security deposit, or any remaining balance thereof in the event it has been used in accordance with its purpose, shall be refunded to the Lessee after the Lessee returns the keys provided by the Bank for the leased safe deposit box and all claims related to the use of the safe have been settled.

30.2. In the event any part of the security deposit is used in accordance with its intended purpose, the Bank shall immediately notify the Lessee. The Lessee shall restore the deposit to its full amount within ten (10) business days from the date of such notification.

Principle

31. The fees and security deposit amounts set forth in the Tariff are payable for the lease of a single safe deposit box, depending on its size and the lease term.

IV. PROCEDURE FOR USE OF A SAFE DEPOSIT BOX IN THE BANK'S PUBLIC VAULT

Authorization

32. The Lessee may use the safe deposit box personally or through a duly authorized person, selected by the Lessee in the Agreement. The Lessee may authorize one or more persons, by means of a power of attorney with notarized signatures and expressly containing the wording “to deposit and withdraw items from the safe deposit box,” to use the safe deposit box, including to vacate it upon expiration of the Agreement or to enter into a lease agreement for the purpose of continuing the use of the same safe deposit box under the same or different terms, or to replace the used safe deposit box with another. Sub-authorization is not permitted.

33. At each visit to the Bank’s public vault by an authorized person, such person shall present a valid identity document and the original power of attorney.

34. The Bank reserves the right to refuse to accept a power of attorney whose authenticity cannot be verified, or to refuse to perform actions thereunder where the rights of the authorized person to perform such actions are not clearly and unequivocally stipulated.

Keys

35.1. The safe deposit boxes provided by the Bank for lease are equipped with a locking mechanism consisting of two separate locks. Upon execution of the Agreement, the Lessee is provided with two identical keys for one of the locks of the safe deposit box, one of which is a spare key. Receipt of the keys by the Lessee and their handover by the Bank is evidenced by the execution of a Safe Deposit Box Key Handover and Acceptance Protocol, contained in the Agreement template.

35.2. The key for the other lock, different from the keys provided to the Lessee, shall remain in the possession of the Bank. Without the Lessee’s key, opening of the safe deposit box is impossible.

36.1. The Bank shall not be liable for forgotten, lost, stolen, or damaged keys until it has been notified in writing of such circumstances by the Lessee or by another person.

36.2. Following written notification of the occurrence of any circumstance under clause 36.1, the safe deposit box shall be sealed by a commission appointed by order of the Director of the respective Branch/Business center and shall be opened only upon the Director’s written instruction, specifying the date and procedure for opening the safe deposit box, in compliance with the procedure set out in clause 37 of these General Terms and Conditions.

37.1. In the event that the Lessee forgets their key in the lock of the safe deposit box within the vault premises, or if such key is found and surrendered to the Branch/Business center, the safe deposit box shall be sealed by a commission appointed by order of the Director of the Branch/Business center and shall be opened only upon the Director’s written instruction.

37.2. In the event of loss, theft, or damage of one of the Lessee’s keys, the safe deposit box shall be unlocked in the Lessee’s presence using the spare key. The Lessee shall bear the costs for replacement of the lock of the safe deposit box and the value of both keys, based on a document certifying the cost of the service performed.

37.3. In the event of loss, theft, or damage of both of the Lessee’s keys, the safe deposit box shall be opened by forced entry in the presence of the Lessee, who shall bear the costs for forced opening and restoration of the safe deposit box, based on a document certifying the cost of the service performed.

37.4. In the cases referred to in clauses 37.2 and 37.3, a protocol shall be drawn up and signed by the vault servicing officer and the Lessee. A copy of the protocol shall be provided to the Lessee.

Access to the Vault

38.1. The Lessee or the Lessee’s authorized representative shall be granted access to the public vault only in the presence of a vault servicing officer. Where, due to health-related reasons (impaired vision, limited mobility, or other conditions), the Lessee requires an accompanying person, access to the vault shall be

permitted subject to approval by the Director of the Branch/Business center . The presence of more than one accompanying person in the vault is not permitted. The maximum duration of stay in the vault premises per visit shall be fifteen (15) minutes.

38.2. Upon completion of the visit to the public vault, the Lessee or the authorized representative, and the Lessee's accompanying person, where applicable, shall be provided with the Safe Deposit Box Client Record for signature, in which the vault servicing officer has entered the date of the visit and the times of entry into and exit from the vault.

38.3. Simultaneous presence in the vault of lessees of different safe deposit boxes shall not be permitted.

V. RIGHTS AND OBLIGATIONS OF THE LESSEE

39. The Lessee shall comply with the Bank's internal rules and access control regime. Entry into the vault by a Lessee carrying weapons, photographic equipment, or mobile communication devices is prohibited.

40. It is prohibited to place in the safe deposit box weapons, narcotic or radioactive substances, flammable, explosive, or other hazardous items or substances, as well as items that may damage or destroy the environment, perishable goods, and any other items that pose a risk to the security of the safe deposit box or the Bank, its employees, or clients, or are prohibited by law.

41. The Lessee shall be liable for any damage caused by non-compliance with the requirement set out in the preceding clause, even where the Lessee was not aware of the nature or hazardous properties of the items placed by them in the safe deposit box.

42. The Lessee shall maintain the security deposit at its full amount throughout the entire term of the Agreement.

43. The Lessee may use the safe deposit box immediately upon receipt of the keys.

VI. RIGHTS AND OBLIGATIONS OF THE LESSOR

44. Upon execution of a safe deposit box lease agreement with the Lessee, the Lessor shall provide and ensure the use of the safe deposit box by the Lessee.

45. The Lessor shall be responsible for the inviolability of the safe deposit box and for maintaining the confidentiality of its contents.

46. The Lessor shall be entitled to exercise appropriate control to ensure compliance with the requirement set out in clause 40, without disclosing the contents of the deposited items.

47. The Lessor shall not be liable for:

47.1. any changes in the condition or quality of the deposited items resulting from exposure to microwave, infrared, vibration, or magnetic detection devices, or due to other causes;

47.2. damage caused by the Lessee's possible forgetting of a key in the lock of the safe deposit box, within the vault premises, or in any other location;

47.3. damage resulting from force majeure events.

48. The Lessor shall not be liable where unauthorized persons gain access to the safe deposit box as a result of circumstances of which the Lessor has not been duly notified in writing by the Lessee in a timely manner, including but not limited to:

48.1. changes to the correspondence address; identity documents; registration documents; or to the persons managing and/or representing a community of individuals, legal entity, sole trader, branch or trade representation of foreign persons, financial institution, budget organization, unincorporated associations, insurance funds, or other entities;

48.2. damaged, lost, stolen, or otherwise unlawfully misappropriated identity documents, registration documents, or other documents related to the lease and use of the safe deposit box;

48.3. revocation of a power of attorney by the Lessee.

49. The Lessor shall be entitled to suspend the Lessee's access to the safe deposit box in the event of the Lessee's failure to perform its obligations under the Agreement and these General Terms and Conditions, until such obligations are duly fulfilled.

50. The Lessor shall be entitled to refuse to provide a new safe deposit box or to enter into an agreement for a new term, as well as to terminate the Agreement prior to its expiration, in cases of breach of these General Terms and Conditions or of the executed Agreement, and where the provision of the service "leasing of a safe deposit box in a public vault" is discontinued at the Bank's respective Branch/Business center .

VII. TERMINATION OF THE SAFE DEPOSIT BOX LEASE AGREEMENT AND PROCEDURE FOR VACATING THE SAFE DEPOSIT BOX

Termination of the Agreement

51. The safe deposit box lease agreement shall be terminated:

51.1. upon expiration of the agreed term, with the Lessor not being obliged to notify the Lessee thereof;

51.2. at the request of the Lessee, effective as of the date of submission of such request;

51.3. at the request of the Bank, including in the event that the provision of the service "leasing of a safe deposit box in a public vault" is discontinued at a Branch/Business center, effective after thirty (30) days from the date of notification to the Lessee in accordance with clause 61 of these General Terms and Conditions, without the Bank being obliged to justify its request;

51.4. where, in cases of enforcement proceedings provided for under applicable law, the safe deposit box is opened and its contents are delivered to the enforcing authority;

51.5. upon the death of an individual Lessee, or in the event of the dissolution or transformation of a "community of individuals" as the Lessee;

51.6. upon the removal of a legal entity, sole trader, branch or trade representation of foreign persons, financial institution, or budgetary organization from the respective register, or upon the dissolution of an unincorporated association as the Lessee;

51.7. unilaterally by the Bank—without prior notice, upon written notification to the Lessee—in the event of any breach by the Lessee of any condition for the use of the safe deposit box under the Agreement and/or these General Terms and Conditions;

51.8. in the event the Lessee expresses disagreement with amendments made to these General Terms and Conditions, in accordance with the provisions of clause 7.

52. In the cases referred to in clauses 51.5 and 51.6, the safe deposit box lease agreement shall be deemed terminated as of the date on which the Bank is notified in writing of the occurrence of the event, unless the circumstance giving rise to the termination of the Agreement is not recorded in a public register, or the Agreement is terminated on another ground.

Refund in Case of Early Termination

53. In the event of early termination of the Agreement pursuant to clauses 51.3 and 51.8, the Bank shall refund to the Lessee an amount proportional to the period for which the fee has been paid and during which the safe deposit box will not be used due to the early termination.

Vacating the Safe Deposit Box

54.1. The Lessee shall vacate the leased safe deposit box and return to the Lessor the two identical keys provided to them on the day following the expiration or termination of the Agreement. If such day is not a business day, the Lessee shall return both keys on the next business day. For the vacating of the safe deposit box and the return of the keys, the Lessee and the Bank shall execute a Safe Deposit Box Vacating and Key Return Protocol, included in the Agreement template.

54.2. Should the Lessee fail to vacate the safe deposit box within the period specified in clause 54.1, the Lessee shall pay compensation for each day, calculated from the day following the expiration date of the Agreement until the date a new safe deposit box lease agreement is executed or until the safe deposit box is vacated. The daily compensation shall be determined by dividing the fee paid by the Lessee for the term of the Agreement by the number of days during which the Agreement was in effect, and adding €0.26 per day.

55.1. If, within two (2) months from the day following the expiration of the Agreement, the Lessee does not execute a new agreement or vacate the safe deposit box, and in both cases fails to pay the due compensation for use of the safe deposit box beyond the agreed term, the Lessor shall have the right to immediately suspend storage of the deposited items.

55.2. In the cases referred to in the preceding clause, the Lessor shall be entitled to open the safe deposit box by forced entry and inventory its contents in the presence of a notary public, with a protocol being drawn up. Items found in the safe deposit box shall be packaged and retained for safekeeping by the Bank in a manner determined by order of the Director of the Branch/Business center . All costs related to the forced opening and restoration of the safe deposit box, including notary and locksmith fees, shall be borne by the Lessee.

VIII. OTHER

Heirs and Successors

56.1. In cases where access to the vault by the heirs of a deceased Lessee is required, they shall be required to present the Lessee's death certificate and a certificate of heirs, as well as the last will and testament, where applicable. The Bank may also request additional documents to verify the legal and testamentary rights of the heirs, and to comply with statutory requirements regarding the inheritance of the property of a deceased person. The Bank shall permit access to the safe deposit box to all heirs simultaneously.

56.2. In the event of the death of an individual Lessee, where the heirs consist only of the surviving spouse and/or direct line heirs without limitation, the Bank shall be obliged solely to provide access to the leased safe deposit box to the heirs or to a person expressly authorized by them.

56.3. In the event of the death of an individual Lessee, who has only collateral line heirs and/or testamentary heirs, the safe deposit box shall be opened by a commission appointed by order of the Director of the Branch/Business center . All heirs, or a person expressly authorized by them, shall be present at the opening. The contents of the safe deposit box shall be delivered to the heirs (or authorized person) pursuant to a protocol including a detailed inventory of the stored items. A copy of the protocol shall be provided to the heirs (or authorized person).

56.4. In the event of the removal from the relevant register of a legal entity, sole trader, branch or trade representation of foreign persons, financial institution, budgetary organization, unincorporated association, or in the case of the dissolution or transformation of a “community of individuals” as the Lessee, where the Lessee has a successor, the Bank shall be obliged solely to provide access to the safe deposit box to the authorized person. Where the Lessee has no successor or the successor cannot be determined, the Bank shall be entitled to set an additional period within which to form an opinion regarding the right of access to the safe deposit box.

56.5. The heirs or successors shall pay the Bank a fee in accordance with the current Tariff applicable to the specific Branch/Business center, effective as of the payment date, for each day from the day following the expiration of the Agreement until the date the safe deposit box is opened.

Right of Retention and Enforcement of Liens

57. For claims arising under the Agreement, the Lessor shall have a right of retention over the items deposited in the safe deposit box. Realization of the retained items shall be carried out in accordance with applicable law.

58. The contents of the safe deposit box may be subject to attachment or enforcement in accordance with the provisions of the Civil Procedure Code and the Tax and Social Security Procedure Code.

Personal Data Protection

59. The Bank shall process personal data obtained in connection with the safe deposit box lease agreement in accordance with the requirements of the General Data Protection Regulation (GDPR), the Personal Data Protection Act, and the Privacy and Personal Data Protection Policy of Municipal Bank PLC, which is available at the Bank’s branches and published on its website at www.municipalbank.bg

Correspondence

60. Any changes to the data and information provided by the Lessee in connection with the lease of a safe deposit box in the Bank’s public vault—such as identification/registration data, correspondence address, e-mail, and telephone contacts—shall be effective with respect to the Bank as of the date on which the Lessee notifies the Bank of such changes.

61. All notices, communications, letters, and other correspondence to the Lessee shall be sent to the e-mail address specified in the safe deposit box lease agreement (if provided) or to the Lessee’s permanent address. The Bank may also send notices and communications to the Lessee via SMS to the mobile telephone number provided. If the Lessee has not notified the Bank of any changes to their e-mail, address, or telephone number, notices, communications, letters, and other correspondence shall be deemed received upon being sent to the e-mail address, physical address, or telephone number available to the Bank.

Applicable Law

62.1. For matters not regulated by the Agreement and these General Terms and Conditions, the applicable provisions of the current Bulgarian legislation shall apply.

62.2. Any disputes arising between the parties in connection with the performance or interpretation of the Agreement and these General Terms and Conditions shall be resolved by mutual agreement. If such agreement cannot be reached, either party may submit the dispute for resolution to the competent Bulgarian court.

62.3. Should any provision of these General Terms and Conditions be or become invalid, this shall not affect the validity or applicability of the remaining provisions.

X. TRANSITIONAL AND FINAL PROVISIONS

§ 1. For the purposes of these General Terms and Conditions, a “Public Vault” shall mean a secured premises located within a Branch/Business center of Municipal Bank PLC, constructed and equipped in accordance with the requirements of Ordinance No. 81213-444 of the Bulgarian National Bank dated 03.05.2016 on the organization and control of security in banks and financial institutions.

§ 2. Any amendments to legislation affecting the terms and conditions for leasing a safe deposit box shall be binding on the parties to these General Terms and Conditions from the moment such amendments enter into force.

§ 3. Upon the entry into force of these General Terms and Conditions, the previous General Terms and Conditions for the lease of a safe deposit box in the public vault of Municipal Bank PLC, adopted on 28.08.2007 and effective from 17.09.2007, shall be repealed.

§ 4. These General Terms and Conditions for the lease of a safe deposit box in the public vault of Municipal Bank PLC were adopted by the Management Board of Municipal Bank PLC by Protocol No. 40 dated 05.07.2022 and shall enter into force on 01.01.2023; amended and supplemented by the Management Board on 25.11.2025, effective from 01.01.2026.

For the Lessee: By signing these General Terms and Conditions for the lease of a safe deposit box in the public vault of Municipal Bank PLC, I hereby declare that I have received a copy of these General Terms and Conditions and that I agree to their terms.

Date:

Lessee:

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/Name as per identification document, signature/

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/Name as per identification document, signature/

For Municipal Bank PLC:

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/Name as per identification document, position, signature, seal/