

GENERAL TERMS FOR RENT OF SAFE DEPOSIT BOX IN SECURED PREMISES OF RAIFFEISENBANK (BULGARIA) EAD/RAIFFEISEN SERVICE EOOD

I. CONCLUSION AND VALIDITY TERM OF THE RENTAL CONTRACT OF SAFE DEPOSIT BOX

Art.1. /1/ According to the present general terms and the signed rental Contract, Raiffeisen Service EOOD, called hereinafter "the Company", provides for use to the Lessee a safe deposit box in specially secured premises of Raiffeisenbank (Bulgaria) EAD, called hereinafter "the Treasury".

/2/ The general terms for rent of safe deposit box are an integral part of the rental Contract of safe deposit box, called hereinafter "the Contract".

/3/ Subrent of the safe deposit box on behalf of the Lessee is not allowed.

Art.2. /1/ Upon signing of the Contract individuals present ID (personal card/passport), the relevant data for the legal entities should be checked up in the Trade Register by the Company. For the identification of the foreign individuals, which do not have ID issued by Bulgarian government authority, the Company may require other necessary documents to concluding Contract for safe deposit box. The Company has the right to refuse to conclude a Contract for safe deposit box with a foreign individual, which according to the Company is not sufficiently identified.

/2/ The Contract should be signed only by the Lessee. The Contract cannot be signed by a proxy.

/3/ Upon signing of the Contract, the Lessee is obliged to deposit before the Company/the Bank a Security deposit in the amount determined by the actual Tariff of the Company. The Security deposit guarantees the rights of the Company/the Bank for the payment on behalf of the Lessee upon opening the safe box "ex officio" or through enforcement proceedings of: notary fee, fee for replacement of the keys and the lock, fee for the storage of valuable items and penalty tax.

/4/ Security deposit shall be blocked by the Company until the expiration of the Contract, respectively until arrangement of all other obligations between the parties.

Art.3. /1/ Unless otherwise agreed, the Contract shall be concluded for a term of 6 months, 1 year or 2 years as of the signing date.

/2/ The Contract might be prolonged for a new term only after payment of the fee as per the Tariff in force at the time of prolongation.

/3/ In case the Contract is not prolonged, after the expiration of its term, the Lessee is obliged to release immediately (not later than the day after) the safe deposit box in use and to return the keys. Otherwise article 6 applies.

/4/ In case the safe deposit box was pro-term vacated from the Lessee, the fee for the unused part of the rent period, shouldn't be returned to the Lessee.

Art.4. /1/ The fee for using the safe deposit box is determined as per the Tariff in force at the moment of conclusion of the Contract (called hereinafter "the Tariff") and according to the size of the rented safe deposit box. The fee is payable upon conclusion of the Contract.

/2/ The fee for the usage of safe deposit box is payable in cash or by bank transfer to the Company's bank account BG27RZBB91551003378450 opened with the Bank.

/3/ In case the Contract is prolonged, the fee should be paid 2 (two) months before the expiration of the Contract.

/4/ The rental fee is paid from the Lessee as per the actual Tariff in force at the moment of conclusion of the new Contract.

/5/ The Contract shall be automatically prolonged if the due fee for the prolonged term of the Contract according to the actual Tariff is pre-paid by the Lessee till the expiration of the initial term of the Contract.

The option for Contract term extension can be applied only once.

/6/ If the rental fee is paid after the end of the Contract the Lessee should pay a penalty fee, according to art. 6.

Art.5. /1/ The Lessee is obliged to inform the Bank in writing and in a timely manner about any amendment of address or other data relevant to the implementation of this Contract.

/2/ In case the Lessee has amended his address referred in the Contract, without written notification to the Bank, the correspondence sent to the previous address is deemed duly handed.

II. RIGHTS OF THE COMPANY/THE BANK IN CASE OF NON-PAYMENT

Art.6. /1/ In case the Contract is not prolonged and the Lessee has not emptied the safety deposit box and has not returned the two keys within one working day after the expiry of the initial term of the Contract, the Lessee owes a penalty fee amounting to the double amount of the rent for the safety deposit box for each day of delay, whereas the penalty fee shall be calculated as follows:

Doubled amount of the rental fee for the usage of the safe deposit box multiplied to the number of the days of delay referred to the number of the calendar days for which the safe deposit box is rented.

/2/ If the Lessor fails to connect with the Lessee by phone or email or if the Lessee don't settle its obligations despite contacts made with him the Company/the Bank sends an invitation with a recommended letter (with a copy to the Bank), providing an additional term for prepayment the current obligations and gets the opportunity to specify prolonging to use the safe deposit box or releasing it and to return the key pair. In case the Lessee does not fulfill his obligations even after the invitation, the Company, at its own discretion, may ex-officio initiate opening the safety deposit box in the presence of a public notary. Opening through destroying the box may be undertaken not earlier than 2 (two) months after expiry of the term of the Contract.

/3/ In case certain items are found in the safety deposit box, they shall be packed as valuable item, which shall be reflected in a protocol, attached thereto. The valuable item shall be wrapped in a non-transparent material and kept in specially determined place for that purpose in the Treasury.

/4/ Upon opening the safety deposit box through destroying, the Lessee owes a fee for changing the lock and keys, notary fee (according to the actual expenses) and fee for keeping the Valuable item in the Treasury together, calculated such as the penalty fee described above by Tariff at the moment of signing of the new Contract (excluding promotions). The fees shall be

paid in cash or through a bank transfer in favour of the Company to its bank account IBAN BG27RZBB91551003378450 opened with the Bank. The described amounts shall be due and payable within 7 (seven) days as of the date of opening the safety deposit box and, in case of delay, interest shall be due for the period of delay, calculated such as the penalty fee described above by Tariff at the moment of signing of the new Contract. The Company shall be entitled to satisfy its claims for the expenses made (as mentioned above) from the amount of the Guarantee deposit after expiry of the 7-days term.

/5/ For its receivables, the Company has the right to retain the items deposited in the safety deposit box (as per Art. 606a, Para 2 of the Commercial Act) until the final payment of all due amounts, described above.

/6/ In order to secure the Company's receivables under the Contract, the Company/the Bank is entitled to:

- restrict the access to the safety deposit box;
- initiate enforcement procedure against the deposited items under the Civil Procedural Code;

III. ITEMS THAT CAN BE STORED IN A SAFE DEPOSIT BOX

Art.7. /1/ The safe deposit box might be used only for the storage of money, valuables, documents, different collections, manuscript and other similar items, owned by the Lessee, not forbidden by law.

/2/ The stored in the safe deposit box items have no declared value.

Art.8. /1/ The Lessee is obliged not to deposit in the safe deposit box items whose possession is forbidden by law, firearm, ammunition, radioactive, explosive, combustible materials, drugs, substance under pressure, items which encumber, affect or distort the environment and other items, threatening the safety of the Company/ the Bank.

/2/ In case of non-fulfillment of the above obligation, the Company is entitled to break the Contract immediately and the amounts already paid are not subject of reimbursement.

/3/ Lessee is liable for any damage, caused under non-fulfillment of this obligation even when he was not aware of the quality and dangerous characteristics of the items deposited in the safe deposit box.

/4/ In connection with the execution of the obligation under para 1, the Company/The Bank has the right, in every time when depositing items in safe deposit box, to check in the presence of the Lessee the type and the content of the items. This check does not provoke the liability of the Company/Bank if in connection with the check occur any changes in type, quantity and the value of the items deposited in the safe deposit box.

Art.9. /1/ The Company/Bank is liable for the inviolability of the safe deposit box and items deposited in, and safekeeping of the secret of the safe deposit box content.

/2/ The Company/Bank is not liable for modification in quality of the items for the duration of their storage.

/3/ The Company/Bank is not liable for any damages caused by force major / natural disasters, wars etc.

/4/ The Company/Bank is not liable for any damages caused by the Lessee in case he has forgotten a key in the lock of the safe deposit box or in the Treasury.

/5/ The Company/Bank is not liable before third parties if their items are deposited by the Lessee in the safe deposit box.

/6/ The Company/Bank is not liable for any damages/loss of the safe deposit box items, which are not property of the Lessee.

IV. LOCKING THE SAFE DEPOSIT BOX

Art.10. /1/ The safe deposit box has a locking mechanism with two different locks.

/2/ When signing the Contract the Lessee receives two equal keys from one of the locks, one of them duplicate. The key from the second lock, different from these which the Lessee receives stays in the Company/Bank. The Lessee and the Company/Bank does not have the right to manufacture, own and use any copies of the safe deposit box keys.

Art.11. Locking and unlocking the safe deposit box is possible only if the two keys function simultaneously. Without the presence of the Lessee's key, unlocking of the safe deposit box, is impossible.

Art.12. The Lessee is obliged in case of loss or damage of any of the two keys to inform immediately the Company/Bank in written form about that.

Art.13. /1/ In case of loss or damage of one key, the safe deposit box is opened from the Lessee with the duplicate key and after that the duplicate key must be returned back to the relevant office of the Company/Bank.

/2/ In case of loss or damage of one key, the Lessee is obligated to pay the value of the two keys, presented to him upon signing of the Contract, according to the actual expenses.

Art.14. /1/ In case of loss or damage of the two keys simultaneously, the safe deposit box is broken in the presence of the Lessee in compliance with the following order:

a/ in order to break it, a commission of authorized members of the Company/Bank is appointed, which commission is being at the breaking together with the Lessee;

b/ in order to testify the breaking, a protocol in three copies is to be composed, which has to be signed by the members of the commission, the persons who carry out the breaking and the Lessee.

/2/ In case of loss or damage of the two keys simultaneously, the Lessee is obliged to pay all the expenses connected to breaking and change of the two keys and the key lock according to the current Tariff.

Art.15. In cases under art.13. and art.14. and if there is a possibility, a safe deposit box with new two equal keys shall be granted to the Lessee.

Art.16. If subsequently the Lessee returns the lost key/the lost two keys to the Treasury, the amount that was formerly paid for the lost key/keys, according to art.13, par. 2 and art.14., par.2. and for the replacement of the safety lock, shall not be reimbursed to the Lessee.

V. LESSEE'S PROXIES

Art.17. /1/ The Lessee has the right to authorize by specific written power of attorney other person/persons, who will have access to his safe deposit box.

/2/ Lessee can authorize with the right of access to his safe deposit box not more than two persons.

/3/ Preauthorization is not allowed.

/4/ In the power of attorney it must be explicitly specified that the proxy has the right to deposit and to take Lessee's belongings from the rented safe deposit box. In the power of attorney should be specified if the proxy has the right to determine the Contract and to release the safe deposit box as well as the Security deposit on the grounds envisaged under the Contract. Unless explicitly specified otherwise in the power of attorney, the proxy will have the right to free the safe deposit box after the Contract expires.

/5/ If the power of attorney grants authorization only for depositing and taking Lessee's belongings from the safe deposit box, the presented original of the power of attorney shall be retained in the Bank. If the power of attorney grants authorization also for conduct of other acts, except depositing and taking the Lessee's belongings from the safe deposit box, the Company/the Bank shall be entitled to keep a notarized copy of the power of attorney.

Art.18. The powers of attorney must be attested by public notary, except for the powers of attorney, issued by state agencies and bodies of the state administration, which can be in simple written form. In such cases, the power of attorney should be issued in compliance with the relevant regulations and by the representative/s of the relevant state agencies/bodies of the state administration.

Art.19. /1/ The authorization will be terminated when the power of attorney is withdrawn by the principal, which must be done in written form, or when the Company/the Bank is notified in writing that the principal or the proxy have passed away, lost their legal capacity or the principal – legal entity has been liquidated. Otherwise, the termination of the authorization cannot be opposed to the Company/the Bank.

/2/ In case of withdrawal, the principal is obliged to notify in writing the Company/the Bank that the power of attorney has been withdrawn.

VI. ADMISSION REGIME TO THE TREASURY

Art.20. /1/ The Lessee is obliged to observe the provisions of the admission regime and the administrative order in the Company/the Bank.

/2/ It is not allowed:

- a) to enter the Treasury while carrying large baggage, as well as leaving baggage in the Treasury and moving away from it;
- b) to enter the Treasury with photo cameras, mobile phones and other electronic devices.

Art.21. /1/ Access of the Lessee to his safe deposit box is allowed only in the presence of an empowered official of the Company/the Bank.

/2/ The Lessee cannot be accompanied in the Treasury by other individuals.

/3/ The Lessee has right to certain number of free of charge visits per month to his safe deposit box in the Treasury, according to the Tariff of the Company/the Bank. Every following visit will be charged with a fee according to the Tariff of the Company/the Bank in force.

VII. RELEASE OF THE SAFE DEPOSIT BOX

Art.22. /1/ Upon release of safe deposit box the Lessee is obliged to pay all due fees in connection with the use of the safe deposit box as of the date of release and to return the set of two identical keys.

/2/ Upon release of safe deposit box, on the copy of the Agreement held with the Company/Bank, and if this is a will of the Lessee on his/her copy too, a note is to be made concerning the release and the date on which it is made. The note should be signed by the Lessee and the authorized person from the Company/Bank.

/3/ Upon release of safe deposit box the Company/Bank returns to the Lessee the amount of Security deposit, in case the Lessee has no obligations to the Company/Bank.

VIII. CONCLUDING PROVISIONS

Art.23. /1/ The Company/Bank reserves the right to alter or supplement at any time the present General Terms and the Tariff of the Company.

/2/. The Company should announce the actual General Terms for rent of the safe deposit box in secured premises of Raiffeisenbank (Bulgaria) EAD/Raiffeisen Services EAD and the actual Tariff on its website.

For the unsettled by the "General Terms" cases the provisions of the Bulgarian law are applicable.

I agree with the above mentioned General Terms for rent of a safe deposit.

Lessee: _____