

Accessibility Statement

United Bulgarian Bank AD, („The Bank“) undertakes to ensure access to its webpage for online banking at the following address <https://ebb.ubb.bg> in compliance with Art.58 indent c of the Electronic Government Act, – EGA (supplemented as per State Gazette issue 102 dated 31 December 2019) and Art. 39 and 39a of the Ordinance on the General Requirements to Information Systems, Registers and Electronic Administrative Services (as amended and supplemented in the State Gazette, issue 4 dated 14 January 2020) on the elaboration of an Accessibility Statement template, in accordance with the Web Content Accessibility Guidelines 2.0 (WCAG 2.0) standard.

This Accessibility Statement refers to the following website <https://ebb.ubb.bg>

Compliance status

This website is partially compliant with the standard Web Content Accessibility Guidelines 2.0 (WCAG 2.0) due to the discrepancies and the exceptions, stated below.

Inaccessible content

The below stated content is not accessible, as follows:

- A) non-conformity with the WCAG 2.0 standard - described in detail in Appendix 1;
- B) excessive burden - inapplicable;
- C) the content is not within the scope of the applicable legislation - inapplicable.

Preparation of this Accessibility Statement

This Accessibility Statement was prepared on 21.09.2020

The method used to prepare the Statement is self-assessment (Art. 3, paragraph 1 of Implementing Decision (EU) 2018/1523 of the Commission (1))

This Accessibility Statement was last reviewed on 22.11.2024

Feedback and contact data

In order to provide feedback and proposals with regard to the accessibility of this web-site, you can use the following the following [feedback form](https://www.ubb.bg/en/contact/feedback)
<https://www.ubb.bg/en/contact/feedback>

Application procedure

By virtue of Art. 58 indent *d*, Para 1 of EGA and in compliance with the internal rules at the Bank, there is the following adopted procedure for handling of alerts, namely: The alert may be submitted at a branch of the Bank, via the Client Contact Centre, through the social media, with the Document Filing Unit in the Bank's Head Office, via the online banking page or the mobile app. The alert will be reviewed by the competent units at the Bank as within a 30-day period the reply will be provided to the client via the communication channel, selected by him/her upon filing the complaint: 1. email; 2. on paper personally at a branch of the Bank and/or by ordinary mail at an address stated by the client with proof of delivery and an out-tray

ref. number from the Bank's document filing register; 3. over the phone, assisted by the Client Contact Centre or a servicing branch.

Complaints by virtue of Art.58 indent d, Para 2 of the EGA on the non-compliance with the accessibility requirements should be submitted to the Chairperson of the State e-Government Agency at the following address:

6, Gen. Yosif V. Gurko Str., Sofia, postal code 1000

Telephone: +359 (2) 949 20 40

E-mail: mail@e-gov.bg

Complaints may be filed in the following manners:

- to email address: mail@e-gov.bg, by indicating the following issue: „Complaint regarding breach of web pages accessibility“;
- via the Document Filing Unit of the State e-Government Agency at 6, Gen. Yosif V. Gurko Str., Sofia;
- via a postal service on paper at the address of the State e-Government Agency - 6, Gen. Yosif V. Gurko Str., Sofia -postal code 1000

Appendix 1

Non-conformity in the public part of the Bank's webpage for online banking at <https://ebb.ubb.bg>, with the WCAG 2.0 standard.

Note: The table describes only those requirements of the standard that are not covered, that are partially covered or inapplicable. The fully covered requirements of the standard are not described, in accordance with the requirements for filling of the Declaration of Conformity.

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
1.	RECEPTOR ACCESSIBILITY	
1.1.	TEXT ALTERNATIVES	
1.1.1.	Text presentation of non-text information	Partial
1.2.	TIME-BASED CONTENT (AUDIO AND VIDEO STREAMS)	
1.2.1.	Alternative presentation of the audio and video materials	Partial

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
1.2.2.	Subtitles for the audio and video recordings	Not provided
1.2.3.	Audio presentation of the video content	Partial
1.2.4.	Subtitles for live video streams	Not applicable No live video stream
1.2.5.	Synchronized audio presentation of the video content	Not applicable The available videos have been recorded in advance
1.2.7.	Extended audio presentation (adding into the audio an explanation of what is being seen), for example - during an interview - the person shows a graphic, the listener cannot see the graphic, so it would be necessary to add an alternative description of what is being "seen" but not "heard"	Partial
1.2.8.	Alternative text presentation of all time-based materials (audio, video, etc.)	Not provided (There is no alternative text presentation in the demo)
1.2.9.	Text presentation of a live audio stream	Not applicable No live audio stream available
1.4.	DISTINCTNESS	
1.4.3.	The contrast of the text colour, as compared to the colour of the	Partial

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
	background should not be lower than 4.5:1	
1.4.5.	Text should not be presented in the form of an image	Partial Fulfilled, with the exception of banners and images.
1.4.6.	The contrast of the text colour, as compared to the colour of the background should not be lower than 7:1	Partial
1.4.8.2.	The maximum width of the text should not exceed 80 characters per line	Partially provided
1.4.9.	Text should not be presented in the form of an image, without exceptions	Partially provided
2.	OPERATIONAL ACCESSIBILITY	
2.2.	SUFFICIENT TIME	
1.2.2.	When there are set time limitations they can be fine-tuned in accordance with the user's needs	Not applicable Given the requirements of the Payment Services and Payment Systems Act for implementing by the provider of payment services of appropriate measures for the security and protection of privacy and the integrity of the personalized security means of the users of payment services, upon accessing a payment account online and the initiation of an electronic payment transaction;

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
2.2.5.	Repeated authentication - upon the expiry of an active session, if the user is authenticated once again, the entered data beforehand is not lost.	Not applicable Given the requirements of the Payment Services and Payment Systems Act for implementing by the providers of payment services of appropriate measures for the security and protection of privacy and the integrity of the personalized security means of the users of payment services, upon accessing a payment account online and the initiation of an electronic payment transaction;
3.	INTELLIGIBILITY	
3.1.	LEGIBILITY	
3.1.2.	The language of each separate part of the page content can be determined through program means	Partial
3.1.3.	A mechanism is provided for the finding and establishing of the meaning of terms, idiomatic expressions, jargon, etc.	Not provided
3.1.4.	A mechanism is provided for establishing the meaning of abbreviations	Not provided
3.1.5.	The content does not require more than a completed secondary education in order to be understood and where specific expertise is required, there is alternative content provided in an intelligible and plain language, which can be understood by a user with a completed secondary education	Not applicable

No. of requirement (under WCAG 2.0)	Requirement of the WCAG 2.0 standard	Explanation:
3.1.6.	In the cases when a text can be read in two different ways, which would alter the meaning of the information, a mechanism is provided for disambiguation of the meaning.	Not applicable
3.3.	DATA INPUT	
3.3.3.	Assumptions for editing of mistakes	Partial
3.3.4.	Explicit confirmation of the entered data after an additional review for each action that leads to legal or financial binding of the users	Partial
3.3.5.	Additional information is provided with instructions on the manner of using specific functionalities of the website, which are not embedded in the user's browser/device.	Partial
3.3.6.	Prevention of mistakes upon filling of data (option for review, confirmation and cancellation of the actions for adding, editing and deleting of data)	Partial