

# Settlement Instructions for Commercial Payments to Ever Financial AD

Ever Financial AD only accepts funds originating from a bank account or an account held at a licensed financial institution.

Ever Financial AD does not accept Third Party Payments.

Due to regulatory requirements, Ever Financial AD may refuse any payments from high-risk regions.

Ever Financial AD is unable to accept funds before account opening due diligence is completed and you have received your account details. Any funds received before this process has been completed, will be returned to your sending account, less bank charges (if any).

## For EUR (Euro) Deposits

Pay to:	<b>Ever Financial AD</b>
IBAN of the beneficiary:	<b>BG64UNCR70001521763436</b>
BIC of the beneficiary's bank	<b>UNCRBGSF</b>
Bank name of the beneficiary	<b>UniCredit Bulbank AD</b>
Beneficiary's bank address	<b>7 Sveta Nedelya Sq., 1000 Sofia, Bulgaria</b>
Ordering customer's name	<b>[YOUR NAME]</b>
Details of payment	<b>Credit to trading account# [YOUR USERNAME/EMAIL]</b>

*The time it takes for a bank wire transfer to reach Ever Financial AD is at least one business day, and for international transfers, it is at least two business days.*

**IMPORTANT:** Please be advised that your bank may charge and incur additional fees.

Please, be aware that your bank account must be opened by a bank in the Republic of Bulgaria, another EU member state, or a bank in a third country whose legal framework contains requirements corresponding to the requirements of MAMLA, in taking in consideration the risk level of this third country and the application of the measures for counteraction to money laundering and financing of terrorism, conforming to this level of risk, the presence of the full volume of similar measures as required by the Financial Action Task Force (FATF) and their effective application.