



TARIFF

**for the fees and commissions applied by Eurobank Bulgaria AD
on services offered to customers legal entities, sole proprietors, companies as per the Obligations and
Liabilities Act, budget funded enterprises and foreign commercial representative offices**

effective from 08 May 2025

CONTENT

I. ACCOUNTS	4
A. Current Accounts	4
B. Deposit Accounts	5
C. Accumulative Accounts.....	5
D. Liquidation Accounts	5
E. Escrow Account.....	5
F. Insolvency Account	5
G. Account for a special pledge on subsidies*	5
II. PRODUCT PACKAGES.....	6
II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS	11
II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS	12
III. CASH OPERATIONS.....	13
A. Depositing.....	13
B. Cash withdrawal from account.....	13
C. Other Cash Services	13
D. Cash Collection	13
IV. TRANSFERS/ PAYMENTS	14
A. Incoming transfers.....	14
B. Outgoing transfers.....	14
C. Others	14
V. E-BANKING / MOBILE BANKING	15
VI. BANK CARDS	16
A. Debit Cards	16
B. Credit cards.....	18
VII. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING) AND POS	19
A. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING).....	19
B. POS	19
VIII. UNIVERSAL PAYER (utility payments)	20
IX. MOBILE APPLICATION “Postbank m-Factoring”	20
X. PURCHASE AND SALE OF FOREIGN CURRENCY	20
XI. SECURITIES	21
A. Government Securities, registered in Bulgaria.....	21
B. Corporate and Government Debt Securities (incl. Bulgarian), registered abroad	21
C. Corporate Securities* registered in Bulgaria	22
D. Compensatory instruments	23
E. Portions of collective investment schemes	23

F. Corporate Securities* registered abroad	24
XII. MUTUAL FUNDS.....	25
A. Mutual Funds.....	25
B. Current Accounts for Mutual Funds.....	25
XIII. DOCUMENTARY/CLEAN COLLECTIONS	26
XIV. LETTERS OF CREDIT	26
A. Documentary Letter of Credit, opened by foreign or local banks (Export Letters of Credit)	26
B. Documentary Letter of Credit, opened by the Bank against foreign or local banks (Import Letters of Credit).....	26
XV. LOANS	27
A. Loans to corporate customers.....	27
B. Loans for small enterprises (SBB).....	27
C. Appraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterprises (SBB)	27
D. Guarantees for corporate customers.....	28
E. Guarantees for small enterprises (SBB)	28
F. . Authentication of a guarantee	28
G. Loans for small enterprises (SBB)	29
H. LOANS FOR SMALL ENTERPRISES (SBB)	29
I. Leasing.....	30
XVI. DISTRRAINT NOTICES AND ACTIONS RELATED TO THEM. OPERATIONS ON ACCOUNTS WITH DISTRRAINT NOTICES According to application	33
XVII. OTHER FEES	34
XVIII. FEES AND COMMISSIONS FOR BANKS	35
A. Current (LORO) Accounts	35
B. Securities.....	35
C. Other Services	35
D. Documentary transactions incl. Letters of Credit, Guarantees and Documentary Collections *	35
XIX. GENERAL PROVISIONS	36

I. ACCOUNTS

A. Current Accounts		BGN	FOREIGN CURRENCY
1	Opening:		
	Standard current account / current account "Partners" */ "Package of accounts for insurance brokers" *	BGN 25.43	EUR/USD 13
	* As of 25.05.2016 opening of the following products is suspended- current account"Partners", "Package of accounts for insurance brokers". Fees and commissions are applicable to the already opened accounts.		
	➤ Premium IBAN account	BGN 68.45	EUR 35
	➤ Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 9.78	-
	➤ Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking		
2	Maintenance fee (monthly): ¹		
	➤ Standard current account (for accounts opened until 30.09.2020 incl.)	BGN 25.43	EUR/USD 13
	➤ Standard current account (for accounts opened after 30.09.2020)	BGN 25.43	EUR/USD 13
	• With business debit card	BGN 21.51	EUR/USD 11
	➤ Client asset safekeeping account	BGN 97.79	EUR/USD 50
	➤ Investment intermediary DVP account maintenance	BGN 39.12	-
	➤ Premium IBAN account	BGN 39.12	EUR 20
	➤ Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 29.34	EUR/USD15
	➤ Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking		
3	Preferential interest fee (monthly, in addition to p.2)	BGN 39.12	EUR/USD 20
4	Fee for transformation of current account	BGN 0	EUR 0
5	Receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 0.12	EUR 0.06
6	Change of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1.96	EUR 1
7	Deregistration of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1.96	EUR 1
8	Monthly fee for paper statement on account	BGN 29.34	EUR/USD 15
9	Additional paper statement fee *	BGN 1.96	EUR/USD 1
	* The fee is charged per copy of the paper statement		
10	Monthly fee for structured statement	BGN 19.56	EUR/USD 10
11	Monthly fee for account statement in MT 940 format (per account)	BGN 58.67	EUR/USD 30
12	Identification IBANs:		
	a) Registration fee		
	➤ Up to 1 500	upon agreement	upon agreement
	➤ Up to 3 000	upon agreement	upon agreement
	➤ Above 3 001	upon agreement	upon agreement
	b) Monthly maintenance fee for the service	upon agreement	upon agreement
	c) Adding identification IBANs	upon agreement	upon agreement
	d) Cancellation fee	upon agreement	upon agreement

I. ACCOUNTS

A. Current Accounts		BGN	FOREIGN CURRENCY
13	Closing	BGN 35.20	EUR/USD 18
14	Subscription for e-mail notification (incl. VAT)*	BGN 4.89	EUR 2.50
15	Annual subscription for for e-mail notification (an annual) (incl. VAT)*	BGN 4.89	EUR 2.50
16	Fee for changes of e-mail notification(incl. VAT)*	BGN 4.89	EUR 2.50
* The service is available for current, deposit and creditaccounts, the fee is collected from the current account			
17	Review request for changes of parameters on a current account / product package	BGN 29.34	EUR/USD 15
18	Individual terms monthly fee**	BGN 29.34	EUR/USD 15
** The service is available for all current accounts and packages.			
19	Individual cash terms monthly fee**	BGN 29.34	EUR/USD 15
** The service is available for all current accounts and packages.			
20	Monthly maintenance fee for SMART POS for clients with standart current account	BGN 29.34	-
B. Deposit Accounts			
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Issuance of a copy of the deposit agreement (incl. VAT)	BGN 5.09	EUR 2.60
C. Accumulative Accounts*			
* Accumulative accounts are available only for currency BGN			
1	Opening	BGN 27.38	
2	Maintenance fee ¹	BGN 19.56	-
3	Closing	BGN 19.56	-
D. Liquidation Accounts			
1	Opening	BGN 19.56	EUR/USD 10
2	Maintenance fee ¹	BGN 19.56	EUR/USD 10
3	Closing	BGN 35.20	EUR/USD 18
E. Escrow Account			
1	Opening	0.25% min.BGN 97.79 no max	0.25% min.EUR 50 no max
2	Maintenance fee (at each started quarter)	0.25% min.BGN 97.79 no max	0.25% min.EUR 50 no max
3	Closing	BGN 35.20	EUR/USD 18
F. Insolvency Account			
1	Opening	BGN 23.47	-
2	Maintenance fee ¹	BGN 23.47	-
3	Closing	BGN 35.20	-
G. Account for a special pledge on subsidies*			
1	Opening	BGN 9.78	-
2	Maintenance fee ¹	free of charge	-
3	Closing	BGN 9.78	-

*Only in currency BGN

Note¹: Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which it refers.

II. PRODUCT PACKAGES

		Dinamika Start ^{1,5}	Dinamika Development ^{1,5}	Dinamika Max ^{1,5}	Dinamika online ^{1,5}
		BGN	BGN	BGN	BGN
1	Opening of the current account of the package (the account)				
	➤ via e-Postbank	free of charge			
	➤ via branch	free of charge			
2	Maintenance fee for the account: ²				
	2.1. Monthly maintenance fee for the account: ²				
	➤ Without activated sub-products of the package	BGN 33.25	BGN 52.81	BGN 101.70	BGN 39.12
	➤ With activated all sub-products of the package	BGN 21.51	BGN 37.16	BGN 86.06	BGN 25.43
	2.2. Annually maintenance fee for the account				
	➤ Annually with activated all sub-products of the package ⁷	BGN 215.14	BGN 371.61	BGN 860.57	BGN 254.26
	➤ Monthly fee for not-activated sub-products of the package (only for packages with annually payment) ²	BGN 15.65	BGN 21.51	BGN 29.34	BGN 17.60
3	Depositing on the account				
	➤ sorted	according to section Cash operations	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779,15 BGN daily according to section Cash operations	Up to 25 425,79 BGN daily BGN 0 For the amount above 25 425,79 BGN daily according to section Cash operations	according to section Cash operations
4	Withdrawal from the account				
	➤ upon request *	according to section Cash operations	Up to 3 911,66 BGN daily BGN 0 For the amount above 3 911,66 BGN daily according to section Cash operations	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily according to section Cash operations	according to section Cash operations
[*] The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3 911.66 BGN – one working day in advance. - for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. - Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request					
5	Outgoing transfers within the the Bank system and in the currency of the account :				
	➤ ordered via Internet Banking	Up to 30 transfers monthly as of account opening date BGN 0 Above 30 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 200 transfers monthly as of account opening date BGN 0 Above 200 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 60 transfers monthly as of account opening date BGN 0 Above 60 transfers monthly as of account opening date according to section E-banking / Mobile Banking
6	Interbank outgoing transfers :				
	• credit transfer in BGN :				
	➤ ordered via Internet Banking	Up to 15 transfers monthly as of account opening date BGN 0 Above 15 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 30 transfers monthly as of account opening date BGN 0 Above 30 transfers monthly as of account opening date according to section E-banking / Mobile Banking
	• credit transfer in EUR in EEA ⁴ :				
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking	Up to 5 transfers monthly as of account opening date BGN 0 Above 5 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 10 transfers monthly as of account opening date BGN 0 Above 10 transfers monthly as of account opening date according to section E-banking / Mobile Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date according to section E-banking / Mobile Banking
7	Monthly maintenance fee for SMART POS				
	free of charge				
8	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking) [*]	BGN 0.98			Up to 9 500 BGN daily BGN 0
9	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 0.98			Up to 9 500 BGN daily BGN 0
EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway. [*] The limit for cash depositing on self-service terminal devices (digital zones for express banking) is common for holidays and the first working day after holidays.					

II. PRODUCT PACKAGES

Package special account for Insurance broker^{1,5}		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	free of charge
2	Monthly maintenance fee for the account: ²	BGN 32.20
3	Depositing on the account	
	➤ sorted	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily according to section Cash operations
4	Outgoing transfers within the the Bank system and in the currency of the account via Bisera and Blink:	
	➤ ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date BGN 0.98
5	Interbank outgoing transfers in the currency of the account:	
	➤ ordered via Internet Banking	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date BGN 0.98
6	Monthly maintenance fee for SMART POS	free of charge

		Professional housekeepers ^{1,5}	Condominiums for maintenance services¹	Condominiums for repayment and reconstructions¹	Additional ESCROW account for energy efficiency program¹
		BGN			
1	Opening of the current account of the package (the account)	free of charge			BGN 25.43
2	Monthly maintenance fee for the account: 2				
	➤ Without activated sub-products of the package	BGN 97.79	BGN 11.73	BGN 1.96	BGN 0
	➤ With activated all sub-products of the package	BGN 88.01	-		
3	Cash deposit from third parties (paid from the depositor): Cash depositing by individual client to an account of a legal entities	BGN 0			-
4	Interbank outgoing transfers :				
	• credit transfer in BGN via Bisera and Blink:				
	➤ ordered via Internet Banking	Up to 200 transfers monthly as of account opening date BGN 0	-		
		Above 200 transfers monthly as of account opening date - according to section E-banking / Mobile Banking	-		
	➤ ordered at Bank's branch	-	Up to 5 transfers monthly as of account opening date BGN 0 Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	Up to 5 transfers monthly as of account opening date BGN 0 Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	-
5	Utility payments	Up to 10 transfers per month BGN 0 Above 10 transfers per month – according to section Universal payer	Up to 5 transfers per month BGN 0 Above 5 transfers per month – according to section Universal payer	-	
6	Monthly maintenance fee for SMART POS	free of charge		free of charge	

II. PRODUCT PACKAGES

		Notary ^{1,5}	Notary Special Account ^{**}	
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.				
** The Notary special account is under art.25a of the Law on Notaries and Notarial Practice. Package Notary Special Account BGN/EUR requires the client obligatory to use package Notary or package Notary Premia.				
		BGN	BGN	EUR
1	Opening of the account to the package (the account)	free of charge		
2	Monthly maintenance fee for the account ²	B GN 29.34	free of charge	
3	Depositing on the account sorted and unsorted - for the amount over BGN 48 895.75, per day for package Notary. Amounts below the range are free of charge.			
	➤ sorted	0.20%, min BGN 1.96	free of charge	
	➤ unsorted	0.30%, min BGN 1.96	free of charge	
4	Withdrawal from the account.			
	➤ upon request *	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.30% min BGN 3.91	according to section Cash operations	
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.-Amounts below the range are free of charge. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request			
	➤ without request (upon the Bank's consent)	0.50%, min BGN 9.78	according to section Cash operations	
5	Outgoing transfers within the the Bank system and in the currency of the account:			
	➤ ordered at Bank's branch *	BGN 8.61	EUR 4.40	
	* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.			
	➤ ordered via Internet Banking	free of charge		
6	Interbank outgoing transfers:			
	• credit transfer in BGN:			
	➤ ordered at Bank's branch	BGN 1.36	according to section Transfers/ Payments	
	➤ ordered at Bank's branch (via RINGS)	BGN 15.65		
	➤ ordered via Internet Banking via Bisera and Blink	Up to 100 transfers monthly as of account opening date BGN 0		
		Above 100 transfers monthly as of account opening date BGN 0.78		
	➤ ordered via Internet Banking (RINGS)	BGN 9.78		
	• credit transfer in EUR in EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments		
	➤ ordered via Internet Banking	according to section E-BANKING/Mobile Banking		
	• credit transfer in EUR outside of EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments	0.15%, min EUR 20, max EUR 300	
➤ ordered via Internet Banking	according to section E-BANKING/Mobile Banking	0.10%, min EUR 20, max EUR 300		
7	Monthly maintenance fee for the debit card of the package	free of charge		
8	Monthly maintenance fee for SMART POS	free of charge	-	

II. PRODUCT PACKAGES

		Account for Funds of PEA customers ¹	Savings account ¹	Own funds ac-counts* - fees and expences, collected by PEA ¹	Account for addi-tional activities per-formed pursuant to Art.18 of the Private Enforcement Agents ACT ¹
		BGN			
1	Opening of the account	Free of charge			
2	Monthly maintenance fee for the account: ² The fee depends on the average monthly account balance for the previous calendar month.				
	➤ up to 977 914.99 BGN	BGN 39.12	Free of charge	BGN 19.56	free of charge
	➤ from 977 914.99 BGN to 1 955 829.99 BGN	BGN 19.56		BGN 9.78	
	➤ above 1 955 829.99 BGN	BGN 0		BGN 0	
3	Depositing on the account				
	➤ sorted	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.20% min BGN 2.05	<u>according to section Cash operations</u>	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.20% min BGN 2.05	<u>according to section Cash operations</u>
4	Withdrawal from the account				
	➤ upon request *	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.30% min BGN 4.01	<u>according to section Cash operations</u>	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.30% min BGN 4.01	<u>according to section Cash operations</u>
* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request					
5	Outgoing transfers within the Bank system and in the currency of the account:				
	➤ ordered via Internet Banking	free of charge			
6	Interbank outgoing transfers:				
	• credit transfer in BGN via BISERA and BLINK:				
	➤ ordered via Internet Banking	Up to 150 transfers monthly as of account opening date BGN 0 Above 150 transfers monthly as of account opening date BGN 0.78	BGN 0.78	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date BGN 0.78	BGN 0.78
7	Monthly maintenance fee for SMART POS	free of charge	-	free of charge	

SBB Law Special Account ¹		BGN	EUR
1	Opening of the account to the package (the account)	BGN 19.56	BGN 10
2	Monthly maintenance fee for the account ²	BGN 13.69	EUR 7
3	Closing	free of charge	free of charge
4	Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch		
	➤ Between accounts of one and the same customer	free of charge	free of charge
SBB POS Current account ¹		BGN	
1	Opening of the account to the package (the account)	free of charge	
2	Monthly maintenance fee for the account [*]		
	➤ for accounts opened until 12.01.2024 incl. <small>[*] As of 12.01.2024 opening of the this package suspended.</small>	free of charge	
	➤ for accounts opened after 12.01.2024	BGN 5.87	
	*In case the client does not fulfill the conditions of Contract for accepting payments with cards shall pay maintenance fee of BGN 29.34		
3	Outgoing transfers within the the Bank system and in the currency of the account at Bank'sbranch		
	➤ Between accounts of one and the same customer	free of charge	

II. PRODUCT PACKAGES

Current account Non-governmental organization¹		BGN
1	Opening of the account to the package (the account)	BGN 19.56
2	Monthly maintenance fee for the account ²	BGN 19.56
3	Depositing on the account- for the amount over BGN 1 955.83, EUR 1 000 /per day/. Amounts below the range are free of charge.	
	➤ sorted	0.60 %, min BGN 9.78
4	Withdrawal from the account- for the amount over BGN 1 955. 83\ 1 000 EUR /per day/. Amounts below the range are free of charge.	
	➤ upon request *	0.60 %, min BGN 9.78
* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3911.66 BGN – one working day in advance. - for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. - Withdrawn amounts up to BGN 3911.66, EUR/USD 2 000 are charged as withdrawal with request		
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered via Internet Banking	BGN 0.98
6	Interbank outgoing transfersand in the currency of the account:	
	• credit transfer in BGN:	
	➤ ordered via Internet Banking (via Bisera and Blink)	BGN 0.98
	➤ ordered via Internet Banking (RINGS)	BGN 9.78
7	Cash deposit from third parties on accounts within the Bank (due from the depositor):	
	➤ Cash depositing by legal entities to an account of another legal entity	BGN 0.98
	➤ Cash depositing by an individual client to an account of an legal entities	BGN 0.98

Business Partners⁶		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	BGN 25.43
2	Monthly maintenance fee for the account: ²	BGN 25.43 without fee for the first 6 months from the account opening date
3	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date According to section e-banking/mobile banking
4	Interbank outgoing transfers:	
	• credit transfer in BGN:	
	➤ ordered via Internet Banking (via Bisera and Blink)	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date According to section e-banking/mobile banking

II. PRODUCT PACKAGES

Freelancer ^{1,5}		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	free of charge
2	Monthly maintenance fee for the account: ²	BGN 9.78
3	Depositing on the account	
	➤ sorted	Up to 9 779.15 BGN daily BGN 0
	➤ unsorted	For the amount above 9 779.15 BGN daily 0.30%, min BGN 4.01
4	Withdrawal from the account	
	➤ upon request *	Up to 9 779.15 BGN daily BGN 0 For the amount above 9 779.15 BGN daily 0.30%, min BGN 4.01
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 911.66 BGN – one working day in advance. Amounts below the range are free of charge. -for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. -Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 are charged as withdrawal with request		
	➤ without request (upon the Bank's consent)	0.50%, min BGN 9.78
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered at Bank's branch *	BGN 0.59
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
	➤ ordered via Internet Banking	free of charge
6	Interbank outgoing transfers in the currency of the account:	
	➤ ordered at Bank's branch	according to section Transfers/ Payments
	➤ ordered at Bank's branch (RINGS)	according to section Transfers/ Payments
	➤ ordered via Internet Banking *	Up to 10 transfers monthly as of account opening date BGN 0 Above 10 transfers monthly as of account opening date BGN 0.98
	➤ ordered via Internet Banking (RINGS)	according to section E-banking / Mobile Banking
7	Monthly maintenance fee for the debit card of the package	free of charge
8	Monthly maintenance fee for SMART POS	BGN 4.89

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		Dinamika products in BGN ^{1,3,5}	Dinamika products in EUR^{1,3,5}
		BGN	EUR
1	Monthly maintenance fee for the account ²		
	➤ automatically generated IBAN	BGN 58.67	EUR 30
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 68.45	EUR 35
2	Outgoing transfers within the the Bank system and in the currency of the account:		
	➤ ordered at Bank's branch	According to section Transfers/ Payments	EUR 3
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.			
	➤ ordered via Internet Banking	free of charge	
3	Interbank outgoing transfers:		
	➤ ordered via Internet Banking (via Biser and Blink)	Up to 50 transfers monthly as of account opening date BGN 0 Above 50 transfers monthly as of account opening date According to section E-banking / Mobile Banking	According to section E-banking / Mobile Banking
• credit transfer in EUR in EEA *: *EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			
	➤ ordered at Bank's branch	according to section Transfers/ Payments	0.15%, min. EUR 20
	➤ ordered via Internet Banking	according to section E-banking	up to 15 (including) per month 0.07%, min. EUR 15 over 15 per month 0.07%, min. EUR 10
4	Monthly maintenance fee for the debit card of the package	free of charge	

Dinamika products in BGN - According to application

Dinamika Standard/ Dinamika Standard Premium IBAN/ Dinamika POS/ Basic Package/ Standard Package/ Dinamika Premia/ Dinamika Premia Premium IBAN/ e- Dinamika/ e- Dinamika Premium IBAN/ e- Dinamika Premia/ Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS/ Premium Package BGN/ Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN/ K e P – Dinamika / K e P - Dinamika Premia/ Agricultural producer/ Medic/ "PLUS" business package, "PREMIUM" business package and "STANDARD" business package

Dinamika products in EUR - According to application

Dinamika Standard/ Premium Package EUR/ Dinamika POS

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		Current account for notaries / Current account for lawyers *	Notary Premia ^{1,5}
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.			
		BGN	
1	Opening of the account to the package the account)	free of charge	
2	Monthly maintenance fee for the account ²	BGN 29.34	BGN 29.34
3	Amounts below the range are free of charge.Depositing on the account- for the amount over BGN 48 895.75 per day for packages: Current account for notaries and Current account for lawyers. Amounts below the range are free of charge. Depositing on the account sorted and unsorted - for the amount over BGN 48 895.75, per day for packages: Notary Premia. Amounts below the range are free of charge.		
	➤ sorted	0.20%, min BGN 1.96	0.20%, min BGN 1.96
	➤ unsorted	0.30%, min BGN 1.96	0.30%, min BGN 1.96
4	Withdrawal from the account:		
	➤ upon request*	Up to BGN 9 779.15 daily BGN 0 For BGN 9 779.15 daily0.30% min BGN 3.91	
* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN– one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as withdrawal with request			
	➤ without request (upon the Bank's consent)	0.50%, min BGN 9.78	
5	Outgoing transfers within the the Bank system and in the currency of the account:		
	➤ ordered at Bank's branch *	BGN 0.59	
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.			
	➤ ordered via Internet Banking	free of charge	
6	Interbank outgoing transfers:		
	• credit transfer in BGN:		
	➤ ordered at Bank's branch	BGN 1.37	
	➤ ordered at Bank's branch (via RINGS)	BGN 15.65	
	➤ ordered via Internet Banking (via Bisera and Blink)	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date BGN 0.78	Up to 100 transfers monthly as of account opening date BGN 0 Above 100 transfers monthly as of account opening date BGN 0.78
	➤ ordered via Internet Banking (RINGS)	BGN 9.78	
7	Monthly maintenance fee for the debit card of the package	free of charge	
8	Monthly maintenance fee for smart POS	free of charge	

Special bank account under art.39 of the Attorney Act

		BGN	EUR
1	Opening of the account to the package (the account)	free of charge	free of charge
2	Monthly maintenance fee for the account ²	BGN 11.73	EUR 6
3	Closing	free of charge	free of charge
4	Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch		
	• Between accounts of one and the same customer	free of charge	free of charge

Notes on the Product Packages section:

- For transactions not explicitly pointed in section Product Packages, the relevant fees according to the rest Tariff sections are applied.
- Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which they refers.
- Product packages that are no longer offered:
As of 01.07.2011 opening of the product package Dinamika Plus POS / Premium Package BGN is suspended. As of 24.04.2015 opening of the product package Dinamika Plus Premia Premium IBAN is suspended.
As of 20.10.2015 opening of the product package Agricultural producer/Medic/ is suspended.
As of 25.05.2016 signing of new contracts for "Package of accounts for notaries" offered at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch is suspended. As of 10.07.2017 opening of the product package KeP - Dinamika 2 and KeP - Dinamika Premia 2 is suspended.
As of 30.09.2020 opening of the product package Dinamika Standart, Dinamika Standart Premium IBAN, Dinamika Premia, Dinamika Standart Premium IBAN, e-Dinamika, e-Dinamika Premia, Dinamika plus Standart, Dinamika plus Standart Premium IBAN, Dinamika plus Premia, Dinamika plus Premia Premium IBAN.
Fees and commissions are applicable to the already open product packages.
- Important information for Interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII. PURCHASE AND SALE FOR FOREIGN CURRENCY and Section XVIII GENERAL PROVISIONS.
- The packages are valid only for small business companies.
Each package includes three products- Internet banking, current account (Dinamika Standard - BGN/EUR, Dinamika Premia, Dinamika Plus, Dinamika Plus Premia, e-Dinamika, e- Dinamika Premia, Notary, Notary Premia, Farmer or Medic) and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).
The packages are valid only for small business companies. Each package includes four products- Internet banking, current account (Dinamika Standard Premium IBAN BGN/EUR, Dinamika Premia Premium IBAN, Dinamika Plus Premium IBAN, Dinamika Plus Premia Premium IBAN, e- Dinamika Premium IBAN, e- Dinamika, Premium IBAN, e- Dinamika Premia and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).
The packages are valid only for small business companies. Each package includes three products- Internet banking, current account (KeP - Dinamika or KeP - Dinamika Premia), a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice) and Qualified Electronic Signature(QES) by Postbank (including device eSign Token).
Packages Dinamika Start, Dinamika Development, Dinamika Max, Dinamika online include four products - current account, Internet banking, debit card and insurance on the debit card. Package Business Partners include two products - current account and Internet banking.
Package Professional housekeepers include - current account, Internet banking and debit card.
Package special account for Insurance broker - current account and Internet banking
- Business Partners package is available for opening only for small business companies, which have signed agreement for offering loans to small business clients and/or individuals.
- The annual service fee is collected at the beginning of the period and is non-refundable in case of premature termination of the use of the package

III. CASH OPERATIONS

A. Depositing*:		BGN	FOREIGN CURRENCY
*For depositing in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every depositing - on the total amount		
	➤ Depositing of sorted banknotes	0.90%, min BGN 9.78	0.90%, min EUR/USD 5
	➤ Depositing of unsorted banknotes	1%, min BGN 19.56	1%, min EUR/USD 10
	➤ Depositing to a time deposit	free of charge	free of charge
B. Cash withdrawal from account*:		BGN	FOREIGN CURRENCY
* For withdrawal in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every withdrawal - on the total amount		
	➤ Withdrawal with request	0.90%, min BGN 9.78	0.90%, min EUR/USD 5
	The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD – two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.		
	➤ Withdrawal without request (upon the Bank's consent)**	1 %, min BGN 19.56	1 %, min EUR/USD 10
	➤ requested but not withdrawn amount***	1 %, min BGN 19.56	1 %, min EUR/USD 10
** Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with request.			
*** The fee is calculated as a percentage of the non-withdrawn amount.			
2	Withdrawal from a time deposit	0.90%, min BGN 9.78	0.90%, min EUR/USD 5
C. Other Cash Services		BGN	FOREIGN CURRENCY
1	Processing, counting and exchange (without depositing to an account) (incl. VAT)	5%	5 %
2	Banknote checking for authenticity (VAT included)	BGN 1.96	EUR/ USD 1
3	Exchange of banknotes for coins and vice versa (incl. VAT)	5 %	not offered
4	Depositing of coins The fee is collected on the whole amount in case of depositing more than 20 coins.	5%, min BGN 9.78	not offered
5	Depositing/ change of unfit BGN banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange) (incl. VAT)	free of charge	not offered
7	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.87	not offered
8	Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved by the bank abroad, min EUR/USD 2
9	Cash transfers for other banks ordered by legal entities*	2 %, min BGN 19.56	not offered
10	Cash transfers for other banks ordered by legal entities - RINGS*	3 %, min BGN 29.34	-
*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Notaries, Customs, etc.			
11	Cash deposit from third parties on accounts within the Bank (due from the depositor):		
	➤ Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.90%, min BGN 9.78	-
	➤ Cash depositing by legal entities to an account of another legal entity	0.90%, min BGN 19.56	0.90%, min EUR/USD 10
	➤ Cash depositing by legal entities to an account of an individual client	0.90%, min BGN 19.56	0.90%, min EUR/USD 10
12	Cash withdrawal at a POS at a branch of the Bank		
	➤ Cash withdrawal at POS via cards issued by the Bank	According to section "Bank Cards"	-
	➤ Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1 % min BGN 1.96	-
	➤ Cash withdrawal at POS via Visa and Mastercard cards issued by another bank	5 %, min 19.56	-
13	➤ Withdrawal of coins from an account (over BGN 10)	10 %, min 19.56	not offered
D. Cash Collection		BGN	FOREIGN CURRENCY
1	Depositing of cash collections to an account (on the total deposited amount)	0.20%, min BGN 39.12	0.20%, min EUR/USD 20
2	Non-properly formed cash consignments	BGN 39.12	EUR/ USD 20

IV. TRANSFERS/ PAYMENTS

A. Incoming transfers		
1	Interbank - incoming transfers in BGN or incoming transfers in EUR ordered from a country from EEA*	free of charge
2	Interbank - incoming transfers from a country outside EEA or in non EUR from a country from EEA:*	
	➤ Ordinary value date	0.10% min EUR/USD 10
	➤ with same day value date (upon the Bank's consent)	0.30% min EUR/USD 50
B. Outgoing transfers		FOREIGN CURRENCY
1	Outgoing transfers in BGN:	
	1.1 Within the Bank system:	
	➤ Between accounts of two customers **	BGN 8.61
	➤ Between accounts of one and the same customer	BGN 8.61
	1.2 Interbank outgoing:	
	➤ via BISERA	BGN 8.61
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 8.61
	➤ via RINGS	BGN 48.90
2	Outgoing transfers in foreign currency:	
	2.1 Within the Bank system:	
	➤ Between accounts of two customers **	EUR/USD 6
	➤ Between accounts of one and the same customer	EUR/USD 3
	2.2 Interbank outgoing- ordinary value date	
	➤ credit transfer in EUR in EEA	BGN 8.61
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA	0.25%, min EUR/USD 25
	2.3 Interbank outgoing - express:	
	➤ express value date:	
	• credit transfer outside EEA and non-EUR credit transfer in EEA	0.30%, min EUR/USD 60
	➤ super express value date:	
	• credit transfer in EUR in EEA*	BGN 48.90
	• credit transfer outside EEA and non-EUR credit transfer in EEA*	0.40%, min EUR/USD 75
C. Others		BGN
1	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	-
2	Additional written correspondence on a payment order	BGN 97.79
3	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 97.79
4	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is:	
	➤ credit transfer in EUR in EEA*	-
	➤ credit transfer outside EEA* and non-EUR credit transfer in EEA*	0.25%,min EUR/USD 25
5	Additional fee for IBAN absence	-
6	Direct debit – initiation, payment, rejection	
	➤ Within the Bank system	BGN 8.61
	➤ Interbank outgoing	BGN 8.61
7	Mass payments processing to/from multiple accounts within the branch (salaries, employers, collectors etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank)	BGN 0.00 /per order/
		EUR/USD 0.00 /per order/

* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

** The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for salaries payment via mass payment through the core banking system/ Internet Banking.

Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

V. E-BANKING / MOBILE BANKING

1	Registration and maintenance	free of charge
2	Outgoing transfers in BGN:	
2.1	Within the Bank system:	
	➤ Between accounts of two customers	BGN 0.78
* The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking.		
	➤ Between accounts of one and the same customer	free of charge
2.2	Interbank outgoing:	
	➤ via BISERA	BGN 1.76
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 1.76
	➤ via RINGS	BGN 13.69
3	Outgoing transfers in foreign currency:	
3.1	Within the Bank system:	
	➤ Between accounts of two customers	EUR/USD 2
	➤ Between accounts of one and the same customer	free of charge
3.2	Interbank outgoing, ordinary value date:*	
	➤ credit transfer in EUR in EEA	BGN 1.76
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA	0.15%, min EUR/USD 25
3.3	Interbank outgoing- express: *	
	➤ express value date:	
	• credit transfer outside EEA and non-EUR credit transfer in EEA	0.20%, min EUR/USD 60
	➤ super express value date:	
	▪ credit transfer in EUR in EEA	BGN 13.69
	▪ credit transfer outside EEA and non-EUR credit transfer in EEA	0.35% min EUR/USD 60
4	Mass payments processing to/from multiple accounts (salaries; employer, collector etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank).	free of charge
5	E-Banking notifications: *	
5.1	per SMS (incl. VAT):	
	➤ for executed transfer through E-Banking	free of charge
	➤ for non accounted transfer	free of charge
	➤ Fraud prevention SMS: for login from different IP address, login credential change and certificate status change	free of charge
5.2	per e-mail	free of charge
6	Re-issuance of activation code for E-Banking / Mobile banking upon customer request	
6.1.	New activation code/Re-issuance of activation code	free of charge
6.2.	Set new password online (forgotten password)	free of charge
7	Limit change	
7.1	Limit change via e-Postbank	free of charge
7.2	Limit change via branch	BGN 19.56
8	Utility payment and Tax payments, and Code payment** - fee (per transaction) **Code payments are available only through Mobile banking	BGN 0.98
9	Digital certificate issued by the Bank	free of charge
10	SMS one time password *	free of charge
11	Written statement on the current status of an internet banking account -users, rights and limits (VAT included)	BGN 15.65
12	Creation / change of specific rights in internet banking(VAT included)	BGN 23.47
<ul style="list-style-type: none"> Maximum amount for payments to trusted beneficiaries without a Strong Customer Authentication: <ul style="list-style-type: none"> ✓ Small business banking clients - BGN 50 000; ✓ Corporate banking clients - BGN 100 000; <p>The transfers to such beneficiaries above the maximum amount have to be confirmed with a software token (m-Token Postbank) or Qualified electronic signature (QES) in combination with Viber/SMS message.</p>		
<ul style="list-style-type: none"> Low-value transactions for which a Strong customer Authentication is not required, if the following conditions are fulfilled: <ol style="list-style-type: none"> The amount of the transfer shall not exceed BGN 58; as well as The total amount of previous transfers via Internet and mobile banking by the payer since the last use of SCA shall not exceed BGN 195; or The number of payment transactions initiated through a remote channel by the payer since the last use of SCA of the customer does not exceed 5 consecutive electronic transactions; 		

Notes:

- The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking section. For mobile banking apply fees and commissions for E - banking section;
- Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section IX. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.
- Fee under p.12 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities.

*The services are not available for the mobile banking at this stage.

VI. BANK CARDS

A. Debit Cards		Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵	
		BGN	EUR/USD
1	Issuance (10 working days):	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	free of charge	free of charge
3	Re-issuance:		
	➤ due to validity expiry	BGN 11.73	EUR 6
	➤ in case of a lost/stolen card, forgotten PIN and upon customer's request	BGN 23.47	EUR 12
4	Re-issuance of PIN upon client's request	BGN 5.87	EUR 3
5	Delivery of a card to the correspondence address (incl. VAT):		
	➤ standard delivery	BGN 31.29	EUR 16
	➤ express delivery	BGN 31.29	EUR 16
	➤ express delivery abroad	BGN 195.58	EUR 100
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 11.73	EUR 6
7	➤ Maintenance fee (monthly)		
	➤ main card with contact functionality	free of charge	
	➤ main card with contactless functionality	free of charge	
	➤ extra and/or following card with contact functionality	free of charge	
	➤ extra and/or following card with contactless functionality	free of charge	
8	Change of card data (limits and code word)	BGN 23.47	EUR 12
9	Change of PIN (available only at Bank's ATM)	free of charge	
10	Card blocking	free of charge	
11	Card unblocking	BGN 5.87	EUR 3
12	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13	EUR 1.60
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12	EUR 0.06
	* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.		
Other (account related fees)			
14	Minimum account balance	According to the Interest bulletin	
15	Monthly fee for current account	According to Section I Accounts, p.A. Current Accounts or Section II Product Packages	
16	Opening / closing of account		

VI. BANK CARDS

A. Debit cards		Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵	
	Usage in Bulgaria and abroad (transaction fees)		
		BGN	EUR/USD
17	Payment through POS or Internet:		
	➤ at merchant of the Bank	free of charge	free of charge
	➤ at merchant of another Bulgarian bank and in EEA* in EUR	free of charge	free of charge
	➤ at merchant outside EEA* and non-EUR in EEA*	0.5% on the amount	
18	Payment through ATM	free of charge	free of charge
19	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank	BGN 0.10	EUR 0.05
20	Deposit on ATM of the Bank :	BGN 0.98	
21	Cash withdrawal from ATM:		
	➤ ATM of the Bank	BGN 0.98	EUR 0.50
	➤ ATM of another bank in the country and in EEA* in EUR	0.2%,min.BGN 2.54	0.2%,min.EUR 1.30
	➤ ATM of another bank outside EEA* and non-EUR in EEA*	BGN 6.85 + 1.5% on the amount, min. BGN 11.73	EUR 3.5 + 1.5% on the amount,min.EUR 6
22	Cash advance at POS:		
	➤ POS at the Bank's branch	0.5% on the amount	0.5% on the amount
	➤ POS at a branch of another bank in the country and in EEA* in EUR	BGN 13.69 + 1.5% on the amount,min.BGN11.73	EUR 7 + 1.5% on the amount,min.EUR 6
	➤ POS at a branch of another bank outside EEA* and non-EUR in EEA*	BGN 13.69 + 1.5% on the amount,min.BGN 9.78	EUR 7 + 1.5% on the amount,min.EUR 5
23	Receiving (including return) amounts on card through POS	2 % on the amount	
24	Balance inquiry on ATM of the Bank	BGN 0.78	EUR 0.40
25	Balance inquiry on ATM of another bank or E-pay	BGN 1.96	EUR 1
26	Balance inquiry on ATM abroad	BGN 1.96	EUR 1
27	Immediate payment (VPP/MoneySend)	1% of the amount	
28	Starting a procedure for disputing a transaction held abroad	free of charge	
29	Fee for incoming dispute of abroad transaction	free of charge	
30	Baseless disputing of a transaction	BGN 58.67	EUR 30
Payment limits (24 hours) ³			
31	ATM daily limit	BGN 9 500	BGN 9 500
32	POS daily limit	BGN 9 500	BGN 9 500
33	Total ATM + POS	BGN 9 500	BGN 9 500
* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein. and Norway.			

* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

Notes:

- As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards they will be replaced with another similar product as per customers choice. The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).
- Possibility of increasing the Debit Card limits in double the amount specified (the exception is the Maestro and Visa Electron cards in BGN)
- From 08.12.2014 debit card MasterCard Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.
- From 23.11.2015 debit card Visa Business is stopped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.
- From 23.11.2015 r. Is issued Debit Mastercard Business in USD
- As of 18.04.2018 debit card Visa Business is issued in BGN

VI. BANK CARDS

B. Credit cards		Mastercard Business/Visa Business BGN
1	Minimum monthly payment	5.% of the total amount due,min. BGN 58.67
2	Unwarranted claim fee	BGN 58.67
3	Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 31.29
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the exceeded amount min BGN 5.87
6	Fee for duplicate of montly statement (VAT included)	BGN 13.69
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	➤ when deferring on 3 equal monthly paymnets	3 % of the transaction amount, min. BGN 58.67
	➤ when deferring on 6 equal monthly paymnets	4 % of the transaction amount, min BGN 58.67
	➤ when deferring on 9 equal monthly paymnets	5 % of the transaction amount, min. BGN 58.67
	➤ when deferring on 12 equal monthly paymnets	6 % of the transaction amount, min. BGN 58.67
9	Administration fee for overdue installment *	BGN 31.29
	*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.	
10	Application fee:	free of charge
11	Annual payment instrument maintenance fee: **	BGN 101.70
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	➤ for purchase	free of charge
	➤ for cash withdrawal from ATM of the Bank	BGN 5.87 + 2% of the transaction amount
	➤ for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 + 2% of the transaction amount
	➤ for cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 + 3% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 5.87 + 2% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 + 3% of the transaction amount
	➤ for ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount
13	Fee for re-issuance of credit cart upon customer's request	BGN 21.51
14	Fee for PIN re-issuance upon customer's request	BGN 19.56
15	Fee for express issuing / reissuing of a credit card	BGN 58.67 (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 21.51
17	Cash withdrawal daily (24 hours) limit	BGN 9 500
18	POS daily (24 hours) limit	BGN 9 500
*** EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway		

Notes: 1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.
2. The credit card is obtained only in the issuing branch.

VII. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING) AND POS

A. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)

1	Cash operations:	
1.1.	Depositing of amounts in account in BGN and EUR	BGN 0.98
1.2.	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800.	BGN 0.98
2	Transfers/ Payments in local currency	
2.1	Within the the Bank system*:	
	➤ Between accounts of two customers	BGN 1.76
	➤ Between accounts of one and the same customer	BGN 1.17
2.2	Interbank outgoing:	
	➤ via BISERA*	BGN 1.76
	*A payment order to the state budget can not be processed via self-service zones.	
	➤ via RINGS	BGN 19.56
3	Transfers/ Payments in EUR:	
3.1	Within the Bank system:	
	➤ Between accounts of two customers	BGN 1.76
	➤ etween accounts of one and the same customer	BGN 1.17
3.2	Interbank outgoing credit transfer in EUR in EEA*	
	➤ ordinary value date	BGN 1.76
	➤ super express value date	BGN 19.56
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.	
4	Utility payment and Tax payments /on each transaction/:	
4.1	Payment from account	BGN 0.59
4.2	Payment from credit card	free of charge
5	Printing out of account statement	BGN 5
6	Payment limits per client in BGN equivalence (24 hours)	
6.1	Cash depositing in account	BGN 9 500
6.2	Cash withdrawals from account	BGN 9 500
6.3	Intrabank transfers between own accounts	BGN 20 000
6.4	Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 20 000

B. POS

1	Fees and commissions for merchants using POS of Postbank to accept bank card payments	
1.1	POS terminal	upon agreement
1.2	Virtual POS terminal	upon agreement
1.3	Smart POS terminal	upon agreement
2	Monthly maintenance fee for using a POS terminal	
2.1	POS terminal	upon agreement
2.2	Virtual POS terminal	upon agreement
2.3	Smart POS terminal	upon agreement
3	Merchant Service Fee for payment at a POS terminal device with electronic vouchers branded:	
3.1	B-Card Vouchers	1.20%
3.2	MasterCard Vouchers	2.50%
3.3	Visa Vouchers	2.50%
4	Additional fee in case the client does not fulfill the conditions of Contract for accepting payments with cards	BGN 29.34

Notes:

- Transactions can be initiated only from BGN and EUR accountsThe daily amount for respective type operations, used when applying the total client's daily limit, includes operations performed in BGN and EUR. When calculating the BGN equivalence of the EUR transactions the BNB exchange rate for respective the day is applied.
- Depositing, cash withdrawal, interbank outgoing transfers in BGN and EUR executed through Digital zones for express banking during weekends end public holidays are posted on the first working day for the Bank.
- Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicablefor transactions, initiated on Express banking digital zones.
- The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: VI.Bank Cards and V. Universal Payer.

VIII. UNIVERSAL PAYER (utility payments)

1	Registration for the service "Universal Payer" *	free of charge
2	Application for change in registration data (subscription numbers - adding/cancelling, change of account, e-mail etc.)	BGN 1.96
3	Fee for utility payment:	
	payment of utility services from bank account	BGN 0.59
4	Receiving of a report for successful utility payment at Bank's branch or monthly via email (VAT included)	free of charge
5	SMS notification (VAT included)	BGN 0.12
6	E-mail notification (VAT included)	free of charge
*To use the service "Universal Payer" (utility payments) the client must have an account the bank.		

Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility payments service remains active. The payments will be collected from the account to which the card has been issued.

IX. MOBILE APPLICATION "Postbank m-Factoring"

1	Registration and maintenance	free of charge
2	Outgoing transfers in BGN:	
	• Within the Bank system:	
2.1	➤ Between accounts of two customers	BGN 0.59
3	Outgoing transfers in foreign currency:	
	• Within the Bank system:	
3.1	➤ Between accounts of two customers	EUR/USD 2

X. PURCHASE AND SALE OF FOREIGN CURRENCY

<p>1. The Bank buys and sells foreign currency in exchange for BGN, as well as exchanges one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of the Bank for foreign currency exchange).</p> <p>2. For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by the "Capital Markets" Division.</p> <p>3. For amounts over the ones specified below, the clients of the Bank may request individual exchange rates from the "Capital Markets" Division, where the granting of such individual rates is entirely within the Bank's discretion:</p> <ul style="list-style-type: none"> - 5,000 units for the following currencies – USD, EUR, CHF, GBP, RON, TRY, CAD, PLN, AUD; - 50,000 units for the following currencies – SEK, RUB, JPY, CNY, NOK, DKK. <p>4. The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, EUR, CHF and GBP. For those currencies the Bank offers cash and non-cash exchange rates. The non-cash exchange rate is applied for the option "account- account", while the cash exchange rate- for the options "cash- cash" or "cash- account".</p> <p>5.Currency deals at agreed by phone preferential rate are processed through e-Postbank up to 16.45 h the same day the deal is concluded.</p>		
A. Purchase and sale of foreign currency in exchange for BGN		
1	Account- account	free of charge
2	Cash- cash	free of charge
3	Cash- account	free of charge
B. Exchange of one foreign currency for another foreign currency*		
1	Account- account	free of charge
2	Cash- cash	free of charge
3	Cash- account	free of charge
* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to BGN for the day of the operation.		

XI. SECURITIES

A. Government Securities, registered in Bulgaria		
1	Execution of competitive orders for participation in auctions for purchases of government securities:	
	➤ approved orders	0.08% of the total nominal value of the order, min BGN 9.78
	➤ non-approved orders	BGN 9.78 per order
2	Execution of non-competitive orders for participation in auctions for purchases of government securities	0.08% of the total nominal value of the order, min BGN 9.78
3	Payment of government securities at maturity	0,02 % of the nominal value
4	Transfer of government securities between Bank client and other participant in ESROT	BGN 48.90
5	Transfer of government securities between Bank client and another entity:	
	➤ within the Bank	BGN 19.56
	➤ to/from another financial institution	BGN 29.34
6	Issuance of a copy of a certificate of ownership on government securities (incl. VAT)	BGN 29.34
7	Blocking and unblocking of government securities, unless a pledge is established in accordance with Law on Registered Pledges (the commission is on the nominal value)	0.03%, min BGN 29.34
8	Entering of special pledges to the the Bank register and issuance of certificates (incl. VAT)	BGN 48.90
9	Deletion of the registration of a special pledge agreement (incl. VAT)	BGN 29.34
10	Purchase or sale out of regulated market of Government securities (the commission is over the nominal):	
	➤ Up to BGN 195 583	0.15%, min BGN 195.58
	➤ Over BGN 195 583	Subject to agreement
11	Purchase or sale of Government Securities made at regulated market (the commission is over the nominal:	0.10%, min. BGN 35.21
12	Cancelling of instructions on transactions of government securities	BGN 39.12
13	Safe keeping * (incl. VAT)	0.035%, min. 254.26 BGN per year
	* The fee is collected on three-months basis	
B. Corporate and Government Debt Securities (incl. Bulgarian), registered abroad		
1	Safe keeping and maintenance of foreign government securities register* (including a monthly register statement) (incl. VAT)	0.05%, min. 352.05 BGN per year
	* The fee is collected on three-months basis	
2	Issuance of a statement for foreign government securities owned upon client's request (incl. VAT)	BGN 29.34
3	Transfer of government securities:	
	➤ between two institutions, the registers of which are managed by the Bank	BGN 15.65
	➤ to/from client, the register of which is not managed by the Bank	BGN 48.90
4	Purchase or sale out of regulated market of corporate and government debt securities (the commission is over the nominal):	
	➤ Up to EUR / USD 100 000	0.25%, min EUR / USD 100
	➤ Over EUR / USD 100 000	Subject to agreement
5	Cancelling of instructions upon client's request (upon the Bank's consent)	BGN 97.79
6	Corporate action advice (incl. VAT)	BGN 97.79

XI. SECURITIES

C. Corporate Securities* registered in Bulgaria

* All securities within the meaning of art. 4, p. 1 in accordance with §1, para 1, p. 1 of the AP of Markets in Financial Instruments Act are included, with the exception of government securities

1	Purchase or sale at regulated market of bonds and other debt corporate securities (the commission is over the nominal):	
	➤ up to BGN 195 583	0.10%, min BGN 35.21
	➤ over BGN 195 583	subject to agreement
2	Purchase or sale out of regulated market of Government securities (the commission is over the nominal):	
	➤ up to BGN 195 583	0.15%, min BGN 195.58
	➤ over BGN 195 583	subject to agreement
3	Purchase or sale of shares and other non-debt corporate securities, made at regulated market:	
	➤ standard fee	1%, min BGN 15.65
	➤ for clients, who have invested over BGN 100 000	subject to agreement
4	Purchase or sale of shares and other non-debt corporate securities, made out of regulated market:	
	➤ up to BGN 195 583	1%, min BGN 97.79
	➤ over BGN 195 583	subject to agreement
5	Transfer of corporate securities from customer's account in Central Depository AD to customer's account in the Bank	BGN 29.34
6	Transfer of corporate securities from client's account in the Bank to client's account in Central Depository AD or in other investment intermediary	BGN 29.34
7	A detailed report from Central Depository AD for current state of portfolio (incl. VAT)	BGN 166.25
8	A report from the Central Depository AD for the state of portfolio for previous period (incl. VAT)	BGN 166.25
9	Change of personal data kept with Central Depository AD	BGN 15.65 + BGN 1.96 for each depository receipt
10	Issuance of a depository receipt for ownership of corporate securities (incl. VAT)	BGN 9.78
11	Issuance of a copy of a depository receipt for ownership of corporate securities (incl. VAT)	BGN 9.78
12	Check of availability of corporate securities on personal account in Central Depository AD (incl. VAT)	BGN 19.56

XI. SECURITIES

C. Corporate Securities* registered in Bulgaria		
13	Transfer of corporate securities with donation:	
	➤ with market price up to BGN 195 583	2% of the amount of transfer, min BGN 195.58
	➤ with market price over BGN 195 583	subject to agreement
14	Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties:	
	➤ with amount up to BGN 195 583	2% of the amount of transfer, min BGN 391.17 /total amount for both parties/
	➤ with amount over BGN 195 583	subject to agreement
15	Registration of a pledge agreement (incl. VAT)	subject to agreement
16	Registration of blocking of corporate securities	subject to agreement
17	Safekeeping of corporate securities registered in Bulgaria*:	
	➤ unprofessional investors under §1, para 1, p. 11 of the AP of Markets in Financial Instruments Act	0.125%, min 48.90 BGN годишно
	➤ professional investors under §1, para 1, p. 10 of the AP of Markets in Financial Instruments Act	free of charge
* It is calculated on the amount of corporate securities, specified according to the terms of Regulation No 23 of FSC for the terms and the method for valuation of client's assets and according to the internal rules for the terms and method of valuation of client's assets in the Bank		
18	Notification for dividends/coupon payment	BGN 5.87
19	Distribution of dividends	free of charge
20	Transfer of corporate securities owned by a legal entity from the Bank register to the register of another investment intermediary.	BGN 19.56
21	Corporate action advice (incl. VAT)	BGN 19.56
22	Issuance of a certificate for company registration on the free market of the Bulgarian Stock Exchange – Sofia AD (incl. VAT)	subject to agreement
23	Issuance of a certificate for company registration on the official market of the Bulgarian Stock Exchange – Sofia AD. (incl. VAT)	subject to agreement
24	Dividend/ coupon payment:	
	➤ within the Bank account	free of charge
D. Compensatory instruments		All terms for shares and other non-debt corporate securities are applicable
E. Portions of collective investment schemes		All terms for shares and other non-debt corporate securities are applicable

XI. SECURITIES

F. Corporate Securities* registered abroad				
* All securities within the meaning of art. 4, p. 1 in connection with §1, para 1, p. 1 of AP of Markets in Financial Instruments Act are included, with the exception of government securities.				
Fees and Commissions for Deals and Services on International Markets for Financial Instruments				
	Country	Market for Financial Instruments	Fee *	Safe keeping (annual) **
1	Australia	Australian Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.70% min EUR 35 per order	0.35% min EUR 15
4	UK	London Stock Exchange	0.70% min GBP 35 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, BorseMunich	0.70% min EUR 35 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.70% min EUR 35 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	0.70% min CAD 60 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.70% min EUR 35 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.70% min USD 40 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
16	France	Euronext Paris	0.70% min EUR 35 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.70% min EUR 35 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.70% min EUR 35 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.80% min EUR 45 per orde	0.65% min EUR 15
22	Singapore	Stock Exchange of Singapore	0.80% min EUR 35 per orde	0.65% min EUR 15
23	Turkey	Istanbul Stock Exchange	0.80% min EUR 45 per orde	0.65% min EUR 15
24	Hungary	Budapest Stock Exchange	0.80% min EUR 80 per orde	0.65% min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.80% min EUR 35 per orde	0.65% min EUR 15
26	Czech Republic	Prague Stock Exchange	0.80% min EUR 60 per orde	0.65% min EUR 15
*The commission does not include some additional expenses specific for some markets which could arise – such as taxes (duty included), impositions, public or regulatory taxes, other payment connected to the deals of acquisition or sale of financial instruments, etc. The client will be informed in advance for all additional expenses. The commission is calculated based on the amount/ equivalence of the price of the deal at fixing or as per the exchange rate, which is defined from credit and/ or depository institution, to which the Bank has delegated fully or partially its function for safe-keeping of financial instruments.				
** The amount of the charge for safe-keeping is annual and is calculated on base 30/360. The charge is defined on basis of daily average balances during the month, which are revaluated on a price of closing for the respective market from the last (the closest previous) day of the month. The charge is calculated in equivalence in EUR of the revaluation in the official exchange rate the Bank or in an exchange rate, specified from a credit and/or depository institution, to which the Bank has delegated its functions (all or part of them) for safe-keeping of corporate securities. The calculated charges for safe-keeping are collected on three-month basis.				
27	Transfer of foreign financial instruments:			
	➤ Between accounts of two customers who's register is kept in the Bank	-	EUR 8	
	➤ From/to the client which register is not kept in the Bank	-	EUR 25	

XII. MUTUAL FUNDS

A. Mutual Funds			
1	Sales charge- percentage of the invested amount*:		
	➤ (LF) Fund of Funds – Global Low		1.50%
	➤ (LF) Fund of Funds – Global Medium		1.50%
	➤ (LF) Fund of Funds – Global High		2.00%
	➤ (LF) Equity – Global Equities Fund		1.75%
	➤ (LF) Global Bond Fund		1.00%
	➤ (LF) Fund of Funds - Global Emerging Markets		2.00%
	➤ (LF) Fund of Funds ESG FOCUS		2.00%
	➤ (LF) Fund of Funds – Equity Blend		1.50%
	➤ (LF) Fund of Funds – Balanced Blend Global		1.50%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)		1.50%
	➤ (LF) Absolute Return Fund		0.50%
	➤ (LF) Income Plus € Fund (EUR)		0.00%
	➤ (LF) Income Plus \$ Fund (USD)		0.00%
* Sales charge for the institutional clients is subject to agreement.			
2	Redemption Charge-percentage of the redemption proceeds*:	Holding period	
		less than 2 years	more than 2 years
	➤ (LF) Fund of Funds – Global Low	1 %	0.00%
	➤ (LF) Fund of Funds – Global Medium	1 %	0.00%
	➤ (LF) Fund of Funds – Global High	1 %	0.00%
	➤ (LF) Equity – Global Equities Fund	1 %	0.00%
	➤ (LF) Global Bond Fund	1 %	0.00%
	➤ (LF) Fund of Funds - Global Emerging Markets	1 %	0.00%
	➤ (LF) Fund of Funds ESG FOCUS	1 %	0.00%
	➤ (LF) Fund of Funds – Equity Blend	1 %	0.00%
	➤ (LF) Fund of Funds – Balanced Blend Global	1 %	0.00%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1 %	0.00%
	➤ (LF) Absolute Return Fund	0.00%	0.00%
	➤ (LF) Income Plus € Fund (EUR)	0.00%	0.00%
	➤ (LF) Income Plus \$ Fund (USD)	0.00%	0.00%
* Redemption charge for the institutional clients is subject to agreement.			
B. Current Accounts for Mutual Funds		BGN	Foreign currency
Notes: 1. The account must be used only for the needs of investing in mutual funds. 2. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the point <i>Current Accounts for Mutual Funds</i> .			
1	Opening of Mutual Fund current account	free of charge	free of charge
2	Minimal balance	BGN 0	EUR/USD 0
3	Maintenance (monthly)	free of charge	free of charge
4	Closing	free of charge	free of charge
5	Depositing	free of charge	free of charge

XIII. DOCUMENTARY/CLEAN COLLECTIONS

*For documentary/clean collections processing the International Chamber of Commerce, Paris Uniform Rules for Collections, Publication 522 are applied		
1	Documents received for release against payment or acceptance or received for release free of payment (import collections)	0.25%,min EUR 50,max EUR 350
2	Amendment of collection instructions	EUR 50
3	Forwarding of documents including credit instruments (bills of exchange, promissory notes) for collection against payment/acceptance or for delivery free of payment (export collections)	0.25%, min EUR 50,max EUR 350
4	Amendment of collection instructions	EUR 50
5	Claims (upon client's request) – per message	EUR 50
6	Courier charges (incl. VAT)	EUR 50

XIV. LETTERS OF CREDIT

Processing of letters of credit is subject to the International Chamber of Commerce, Paris Uniform Rules for Documentary Credits, Publication 600, Revision 2007.			
2	The one-time charge for opening and/or confirmation is collected upon opening of the letter of credit for the full period of validity of the letter of credit.		
3	In the case of a revolving letter of credit, the charge for opening and/or confirmation is computed on each revolving amount in the same way as at the opening of the letter of credit.		
4	Upon increasing the amount of the letter of credit, additional charge for opening is collected on the amount with which the letter of credit is increased.		
5	In case of letters of credit marked "approximately" or increased/reduced within the limits of a specified percentage, the charges expressed in promile terms are calculated on the amount plus 10% for the "approximately" mark or plus the specified other increase percentage.		
6	Extension of a letter of credit is charged as follows: a) when the extension is within a new quarter or part thereof – the charge for opening of a new letter of credit is due; b) when the extension is within the current quarter for which fee has already been collected – only an amendment fee is due.		
7	Deferred payments/acceptance – charge is collected upon acceptance for the actual payment period.		
8	If under the terms of a letter of credit charges and fees are for the the beneficiary's account and the beneficiary refuses to pay them, the Bank reserves the right to collect the respective charges, fees and expenses from the ordering party.		
A. Documentary Letter of Credit, opened by foreign or local banks (Export Letters of Credit)		BGN	Foreign currency
1	Pre advise of letter of credit	BGN 48.89	EUR 25
2	Advising without confirmation	0.10% min. BGN 48.89 max BGN 977.92	0.10%min EUR 25 max EUR 500
3	Advising with adding confirmation by the Bank	0.25% per quarter or part thereof, min BGN 146.69	0.25% per quarter or part thereof, min EUR 75
4	Processing, forwarding and payment/processing and forwarding of documents	0.15% min BGN 97.79 max BGN 977.92	0.15% min EUR 50
5	Deferred payment/ acceptance fee	0.15% per month min BGN 97.79	0.15% per month min EUR 50
6	Cancellation of an unutilised letter of credit	BGN 58.67	EUR 30
7	Transfer of a letter of credit to second beneficiary	0.20%, min BGN 97.79 max BGN 1955.83	0.20%min EUR 50 max EUR 1000
8	Amendment fee	BGN 68.45	EUR 35
9	Second examination of documents after they have been returned for correction	BGN 97.79	EUR 50
10	Additional correspondence (upon client's request) per message	BGN 19.56	EUR 10
11	Courier charges (incl. VAT)	BGN 88.01	EUR 45
12	Advise of assignment of proceeds	BGN 97.79	EUR 50
B. Documentary Letter of Credit, opened by the Bank against foreign or local banks (Import Letters of Credit)			
		BGN	Foreign currency
1	Issuance of SWIFT preadvise of letter of credit	BGN 58.67	EUR 30
2	Opening, processing and payment fee:		
	➤ when cover is cash collateral	0.20% per month or part thereof, min BGN 195.58	0.30% per quarter or part thereof, min EUR 100
	➤ when cover is different from cash collateral	upon agreement, min BGN 97.79	upon agreement, min EUR 50
3	Deferred payment/ acceptance fee	0.15% per month, min BGN 97.79	0.15% per month, min EUR 50
4	Handling of documentary letters of credit requiring additional processing	0.05 %, added to the regular charge	0.05 %, added to the regular charge
5	Amendment fee	BGN 195.58	EUR 100
6	Discrepancy fee	BGN 195.58	EUR 100
7	Cancellation of a letter of credit before expiry	BGN 195.58	EUR 100
8	Issuance of assignement of proceeds	0.10% per month or part thereof, min BGN 48.95, max BGN 1955.83	0.50% per quarter or part thereof, min EUR 25

XV. LOANS

Clients with annual sales of up to BGN 5 000 000 negotiate conditions for financing with the Bank Financial Centers.

Clients with annual sales of over BGN 5 000 000 negotiate conditions for financing with the Corporate Banking Division.

Clients with sales of up to BGN 5 000 000 for the last completed annual accounting period are treated as "small enterprises" (SBB) for the purpose of this tariff.

Clients with revenues from sales exceeding BGN 5 000 000 in the last completed annual accounting period shall be treated as corporate customers for the purpose of this Tariff.

In cases of related persons the limitation on size of sales includes borrower and related persons as a whole.

A. Loans to corporate customers					BGN		Foreign currency						
1	Examination of the credit application documents fee due upon submission of the credit request and for each reexamination on client's request				upon agreement		upon agreement						
2	Maintenance and processing fee for the agreed-upon amount of the loan due upon signing of the loan agreement and at the beginning of each initiated year of the loan				upon agreement		upon agreement						
3	Commitment fee expressed as annual interest rate on the non-utilised part of the loan. The calculation starts from the day of enforcement of the loan agreement and is collected monthly during the loan utilisation period				upon agreement		upon agreement						
4	Pre-term repayment fee (fully or partial) is due on the amount of the prepaid capital				upon agreement		upon agreement						
5	Interests on credits to corporate customers				upon agreement		upon agreement						
6	Fee for currency conversion of credit at the initiative of the customer				0,5%		0,5%						
Notes under p.6: 1. For loans within the period of utilization/usage as of the currency conversion date, including loans with the possibility of revolving (overdrafts, lines of credit, limits for guarantees/letters of credit, etc.) - over the maximum amount allowed for utilization/usage as of the currency conversion date (including depending on the type of loan, each of the following amounts: the free limit, the amount of issued and unclosed guarantees/letters of credit and the utilized and unpaid amounts under the principal). 2. For loans where the deadline for utilization/usage has expired as of the currency conversion date - over the full amount of residual principal as of the currency conversion date (including depending on the type of loan, each of the following amounts: the utilized and outstanding principal amounts and the amount of issued and unclosed guarantees/letters of credit).													
B. Loans for small enterprises (SBB)													
Loan products for business working facilities, and investment purposes:				Business overdraft		Business revolving line Plus		Business loan for working capital with monthly installments		Business Equipment		Business premises – purchase, construction or repairing	
				BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account			1.5% min BGN 195.58 (equivalent in foreign currency)									
2	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account			1.5% min BGN 195.58		-		-		-			
3	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month			1.5% annually									
4	Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*			5%									
5	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan			-		0.05%,min BGN 9.78 monthly							
C. Appraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterprises (SBB)													
					BGN			Foreign currency					
1	Per any type of collateral				upon agreement			upon agreement					

XV. LOANS

D. Guarantees for corporate customers		BGN	Foreign currency
1	Guarantees issued by the Bank:		
	➤ Commission for issuing of:		
	• Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	0.5 % for each quarter or part thereof, min BGN 97.79	0.5 % for each quarter or part thereof, min EUR 50
	• Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	subject to agreement min BGN 97.79	subject to agreement min EUR 50
	➤ Amendments commission	BGN 97.79	EUR 50
	➤ Courier charges (incl. VAT)	BGN 88	EUR 45
	➤ Processing of payment claim (for each additional claim)	0.10% min BGN 58.67, max BGN 293.37	0.10% min EUR 30, max EUR 150
2	Guarantees issued by other banks:		
	➤ Commission for advising without engagement on the Bank	0.10% min BGN 58.67, max BGN 488.95	0.10% min EUR 30, max EUR 250
	➤ Amendments commission	BGN 78.23	EUR 40
	➤ Handling and sending of documents for utilisation	0.15% min. BGN 97.79	0.15% min. EUR 50
	➤ Courier charges (incl. VAT)	BGN 88	EUR 45
E. Guarantees for small enterprises (SBB)		BGN	Foreign currency
1	Guarantees issued by the Bank:		
	• Application fee for:		
	➤ Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	BGN 156.47	EUR 80
	➤ Guarantees covered with real estate, tangible assets such as finished goods, working in progress, machines, property, etc - with Credit card	0.15% min BGN 156.47	0.15% min EUR 80
	➤ Guarantees covered with real estate, tangible assets such as finished goods, working in progress, machines, property, etc - without Credit card	0.20% min BGN 195.58	0.20% min EUR 100
	➤ Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc. - with Credit card	0.15% min BGN 156.47	0.15% min EUR 80
	• Commission for issuing of::		
	➤ Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	0.3 % for each quarter or part thereof, min BGN 78.23	0.3 % for each quarter or part thereof, min EUR 40
	➤ Guarantees covered with real estate	0.5 % for each quarter or part thereof, min BGN 78.23	0.5 % for each quarter or part thereof, min EUR 40
	➤ Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	0.7 % for each quarter or part thereof, min BGN 78.23	0.7 % for each quarter or part thereof, min EUR 40
	▪ Amendments commission	BGN 78.23	EUR 40
	▪ Courier charges (incl. VAT)	BGN 88.01	EUR 45
	Guarantees issued by other banks:		
	➤ Commission for advising without engagement on the Bank	0.10% min BGN 58.67	0.10% min EUR 30
	➤ Amendments commission	BGN 78.23	EUR 40
	➤ Handling and sending of documents for utilisation	0.12% min. BGN 39.12	0.12% min. EUR 20
	➤ Courier charges (incl. VAT)	BGN 88.01	EUR 45
F. . Authentication of a guarantee		BGN	Foreign currency
	➤ Request for checking the authenticity of a guarantee (incl. VAT)	BGN 78.23	EUR 40

XV. LOANS

G. Loans for small enterprises (SBB)					
OTHER FEES		BGN	Foreign currency		
1	Fee for document examination payable upon submission of the loan application	BGN 156.47			
	➤ with Credit card	0.15%, min.BGN 156.47			
	➤ without Credit card	0.20%, min.BGN 195.58			
2	Fee for re-negotiation of the loan terms and conditons	0.15% on the remaining loan amount,min BGN 156.47 (equivalent in foreign currency) for every loan			
3	Fee on the amount of the increased part upon increase of credit line	1%, min BGN 156.47			
4	Unblocking fee- payable upon blocking the borrower's account as a result of any of the following: expiration of the collateral insurance, other unfulfilled conditions on the loan determined by the bank	free of charge			
5	Preparation of an agreement for cancellation of mortgage (incl. VAT)	BGN 97.79			
6	Monthly fee for administration of overdue loan:*	BGN 39.12			
*The fee is collected on the 10th of each month for loans that are within the range of 1-90 days past due as per the same date.					
7	Monthly fee for administration of not renewed revolving loans *				
* The fee is collected for regular or delinquent up to 120 days loans					
	➤ at the 1st day after the renewal date and at every 30th day after the 31st day	0.10% min BGN 156.47 no max (equivalent in foreign currency) on the allowed /approved/ amount of the loan			
8	Monthly fee for administration of not reviewed self-amortized loans*	BGN 19.56			
*The fee is collected for regular or delinquent up to 120 days loans					
9	Fee for analysis of the insurance coverage and documents processing of individual property insurance (incl. VAT)	0.10%min BGN 107.57 (on the amount of the insurance premium)			
10	Fee for Not renewed insurance policy/not paid insurance premium of individual property insurance (incl. VAT)	BGN 107.57			
11	Utilization and repayment of revolving loan products				
	➤ via e-banking	free of charge			
	➤ via branch *	BGN 1.96			
*Not applicable in case of utilization of revolving loan products with utilization documents (invoices, cost documents and etc.) according to contract.Upon termination of the contract, the client must submit a request to the Bank					
H. LOANS FOR SMALL ENTERPRISES (SBB)					
a. BASIC INTEREST RATE BASIC INTEREST RATE (SBB)					
		BGN	USD	EUR	CHF
1	Business Working Facilities				
	➤ Business loan	14.10%	10.90%	11.15%	9.50%
	➤ Business revolving line	14.10%	10.90%	11.15%	-
	➤ Business revolving line plus	14.10%	10.90%	11.15%	-
	➤ POS revolving line plus	14.10%	-	-	-
	➤ Overdraft	14.10%	-	-	-
	➤ Business loan EBRD	14.10%	10.90%	11.15%	-
	➤ Business revolving line plus EBRD	14.10%	10.90%	11.15%	-
2	Business Equipment				
	➤ Business equipment loan	13.85%	10.65%	10.90%	9.25%
	➤ Business equipment line plus	13.85%	10.65%	10.90%	-
	➤ Business eqipment loan EBRD	13.85%	10.65%	10.90%	9.25%
3	Business Premises				
	➤ Business premises loan for companies	12.50%	10.05%	10.30%	8.00%
	➤ Business premises loan for free lancers	12.50%	10.05%	10.30%	8.00%
	➤ Business premises revolving line plus	12.50%	10.05%	10.30%	-
	➤ Business premises loan EBRD	12.50%	10.05%	10.30%	8.00%
4	Loan Microguarantee Fund MCGF				
	➤ Business loan MCGF	9.60%	-	-	-
	➤ Business revolving line plus MCGF	9.60%	-	-	-
	➤ Business eqipment loan MCGF	9.60%	-	-	-
	➤ Business premises loan MCGF	9.60%	-	-	-
5	Loans under agreement with BDB				
	➤ Business loan BDB	5%	-	-	-
	➤ Business eqipment loan BDB	5%	-	-	-
	➤ Business premises loan BDB	5%	-	-	-

b. BASIC INTEREST RATES (SBB) – PRIME SBB

1	Prime SBB	BGN	EUR
		2.90%	2.95%
c. BASIC INTEREST RATES-PRIME BUSINESS CLIENTS			
1	Prime Business Clients	BGN	EUR
		1.90%	1.95%

I. Leasing

	Service	Price	Explanation
1	Preparation of market evaluation		Fee as per item 1.1. is calculated on the market evaluation of the asset - the object of the lease contract and/or the collateral contract/ mortgage deed - and is collected after the evaluation has been prepared. The expense occurs upon the conclusion of a new leasing contract, upon written request by the client for a change on an existing contract or under a lease agreement and/or a collateral contract/mortgage deed. The commission under item 1.2. shall be collected before the assessment is made.
	1.1 Real estate	Upon Agreement	
	1.2 Motor vehicles, machinery and equipment	Upon Agreement	
2	Registration of the vehicle in "Traffic Police"		The fee covers the mentioned services and does not include the fees charged by the Traffic Police authorities, which are paid separately. It occurs when a new leasing contract is concluded, at a written request of the client or if necessary.
	➤ Brand new vehicles	BGN 273.82	
	➤ Used vehicles	BGN 273.82	
	➤ Special registration number	BGN 430.28	
	➤ Re-registration	BGN 273.82	
	➤ Re-issuing of the registration certificate (first/second part)	BGN 107.57	
	➤ Change of the registration certificate (first/second part)	BGN 107.57	
	➤ Deregistration	BGN 107.57	
3	Registration of the vehicle in Control Technical Inspection		The fee covers the services of registration/ re-registration in Control Technical Inspection and does not include the fees collected by Control Technical Inspection. It occurs when a new leasing contract is signed or upon written request by the client. The fee is due before the requested service is performed.
	➤ New equipment	BGN 273.82	
	➤ Used equipment	BGN 273.82	
	➤ Re-registration	BGN 273.82	
	➤ Reissuing of the registration certificate (first/second part)	BGN 156.46	
	➤ Deregistration	BGN 156.46	
4	Reschedule of the Casco insurance premium upon agreement of the lessor		Upon conclusion of a new leasing contract, the fee is collected in advance, prior to the issue of the policy. Under existing contracts, the service is provided upon a written request from the client and is due after the policy has been issued.
	➤ Reschedule of 2 installments	BGN 23.47	
	➤ Reschedule of 4 installments	BGN 46.94	
5	Payment of an insurance premium by the lessor	BGN 23.47	The fee covers the services of processing the documents for the payment of an insurance premium under an existing leasing contract when the payment is not made by the lessee.
6	6. Issuing a power of attorney for driving of a leased vehicle		The service is provided upon written request by the client. The fee under item 6.2. includes the amounts collected by the notary and is due before the service is provided.
	➤ without a notary certification	free	
	➤ with notary certification	BGN 39.12	

G. Leasing			
7	Change in terms of a signed leasing contract, including but not limited to:	1% from outstanding principal, but not less than BGN 156.47	The service is provided upon written request by the client. The commission shall be collected no later than the date of signature of the document reflecting the change or within a period expressly specified in the document reflecting the change.
	➤ change of the lessee,		
	➤ change in maturity of the installment,		
	➤ change in the repayment schedule.		
	➤ change in the term of the contract		
8	8.1 Costs of registration, cancelation and changes of already registered inscriptions in the Central Pledge Registry	real costs	They arise upon the conclusion of a new leasing contract, modification or termination/ repayment of an existing leasing contract. The state fee for inscription in the Central Pledge Registry is at the expense of the lessee and is due before the service is provided. The fee under item 9.2. covers the mentioned services and does not include the fees charged by the Central Pledge Registry for the respective services, which are at the expense of the lessee. Central Pledge Registry fees and fees for the services listed in paragraph 8.2. are due before the services are provided.
	8.2. Inscription service, change of registered circumstances, cancelation in Central Pledge Registry	BGN 58.67	
9	Issuing invoices in paper		The fee under item 9.2. is collected in advance, before the invoice is issued. Appears upon written request by the client.
	9.1. first original	free	
	9.2. second original, at customer's request	BGN 5.87	
10	10. Sending invoices	BGN 5.87 per month	
	➤ postal service		
11	Preparation of a written reference	<u>According to Section XVII.</u> <u>OTHER FEES</u>	Appears upon written request by the client. It is due by the customer before the service is provided.
12	Fee for sending a written reminder of a payment due		A written reminder of a payment due is sent at the discretion of the leasing company only in case of past due amounts due by the client. The fee is payable after the leasing company has performed the action.
	➤ in a form other than a notary invitation	BGN 19.56	
	➤ in a form other than a notary invitation	real costs (incl. notary fees etc.) + BGN 19.56	
13	Transfer of ownership	BGN 58.67	It arises in case of prepayment or expiration of the lease. The fee covers the services for the preparation of the necessary documents for the transfer of ownership. It is due by the customer before the service is provided. Notary and state fees and taxes, as well as a certificate of insurance value are at the expense of the lessee and are due until the day of transfer of ownership to the notary and/or to the respective state institution.
14	Asset management of expired or prepaid finance lease contracts.	BGN 107.57	It is due for each calendar month commenced, with the cumulative occurrence of the following conditions: (1) one month has elapsed since the last maturity of the lease contract, respectively from depositing a request for prepayment, and (2) the ownership of the asset has not been transferred to the lessee under his fault.
15	Processing of documents, including but not limited to, payment of fines and other property sanctions imposed in connection with the use of the leasing asset by the lessee	BGN 39.12	The fee covers the processing of the documents imposing the sanction, the preparation and payment of the sanction imposed.
16	16. Fee for consideration of a lease application	Upon Agreement	The fee specified in the second column is due at the time application but is payable till the date of signing the contract.
17	17. Management Fee	Upon Agreement	The fee specified in the second column is due at the time application but is payable within 5 working days of signing the contract.
	All fees and commissions mentioned in the Tariff are subject to VAT, if such is due under current legislation. By signing this tariff the Lessee undertakes to pay to the Lessor any changes in the amount and / or additional charges included in any subsequent amendment to this tariff for which the Lessee agrees to be notified by the Lessor by announcing the new version of the Tariff of the following web address: www.postbank.bg .		

XV. LOANS - DISCONTINUED LOANS

Loan products for business equipment and business premises		Business revolving line		Business Equipment Revolving Line-Plus		POS revolving line- Plus		Business Premises Revolving Line-Plus	
		BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	2% min BGN 195.58/ EUR 100		1.5% min BGN 195.58/ EUR 100		1% min BGN 97.79/ EUR 50		1.5% min BGN 195.58/ EUR 100	1% min BGN 195.58/ EUR 100
2	Renewal fee payable upon renewal of the loan:	1% min BGN 97.79/ EUR 50		0.5% over the renewed amount, min BGN 97.79/ EUR 50		1% min BGN 97.79/ EUR 50		0.5% over the renewed amount,min BGN 97.79/ EUR 50	
3	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month	1 % annually							
4	Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*	5%							
*After the 5-th year – no pre-term repayment fee									
5	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	-		5%		-		5%	
6	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	-							
Loan products		Woprking capital facility		Investment facilitated		Alpha Fasst		Alpha Loan for Free lancers	
		BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Annual commitment fee - accumulated on a daily basis over the non-utilized amount and it is collected every month	1.50%		-		-		1.50%	
2	Commitment fee -over the non-utilized amount	-		1.50%		1.50%		1.50%	
3	Management fee of the working capital facility	-		-		-		1.% of the approved mound	
4	Management fee of the investment facility	-		1% of the outstanding balance for every following year		-		1%, min EUR 100, of the approved amount and 0.5%, min. EUR 10, of the outstanding balance	
5	Monthly loan account maintenance fee			BGN 19.56	EUR 10	BGN 4.89	EUR 2.5	BGN 4.89	EUR 2.5
6	Prepayment fee	1% of the existing limit its own funds , 5 % for refinace		1 % of prepaid amount with own funds, 5 % in case of refinancing		-		3% of prepaid amount and payable during the first five years	
Loan products - Microguarantee Fund (MCGF):		Business Loan MCGF	Business Revolving Line-Plus MCGF		Business Equipment Loan MCGF		Business Premises Loan MCGF		
BGN									
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	3% min BGN 293.37/ EUR 150							
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5%	-		5%				
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	0.05%,min BGN 9.78/EUR 5 monthly	-		0.05%, min BGN 9.78/EUR 5monthly				
4	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account	-	3%, min BGN 97.79/ EUR 50		-		Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account		
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month	1 % annually							

XV. LOANS - DISCONTINUED LOANS

Loan products - EBRD:		Business Loan EBRD		Business Revolving Line-Plus EBRD		Business Equipment Loan EBRD		Business Premises Loan EBRD	
		BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	1.5% min BGN 195.58/ EUR 100	1.5%min EUR 100	1.5%min BGN 195.58/ EUR 100	1.5%min EUR 100	1.5%min BGN 195.58/ EUR 100	1.5%min EUR 100	1.5%min BGN 195.58/ EUR 100	1.5%min EUR 100
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5%							
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	0.05%, min min BGN 9.78/EUR 5 monthly		-		0.05%, min min BGN 9.78/EUR 5 monthly			
4	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account	-		1 %		-		-	
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month	-		1 % annually		-		-	
Loan products under agreement with Bulgarian Development Bank (BDB):				Business Loan BDB		Business Equipment Loan BDB		Business Premises Loan BDB	
				BGN					
1	Approval and processing fees - on the approved amount, payable upfront for the 1st credit year on the approved amount and in the beginning of every following year of the credit to the full repayment on the remaining principal	0.70%							
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5 %							

XVI. DISTRRAINT NOTICES AND ACTIONS RELATED TO THEM. OPERATIONS ON ACCOUNTS WITH DISTRRAINT NOTICES According to application

1	Service fee for distraint notice	BGN 48.90
2	Fee for transfer execution as per distraint notice	
	➤ via BISERA	BGN 19.56
	➤ via RINGS	BGN 48.90
3	Fee for cash withdrawal of released by the respective authorities funds from distrained account *	0.50%, min BGN 48.90
*Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00		
4	Issuance of a certificate with information on imposed distraint notice (VAT incl) (for 2 working days – date, on which the distraint notice is imposed, number of decree and enforcement authority)	
	➤ in Bulgarian	BGN 97.79
	➤ in English	BGN 195.58

XVII. OTHER FEES

1	References (incl. VAT)	
	➤ in Bulgarian	BGN 58.67
	➤ in English	BGN 117.35
2	Written statement	
	➤ current year (incl. VAT)	BGN 58.67
	➤ past years (incl. VAT)	BGN 117.35
2.1	Written statement upon auditor's request (14 working days on paper)	
	➤ in Bulgarian (incl. VAT)	BGN 205.36
	➤ in English (incl. VAT)	BGN 254.26
2.1.1	Written statement upon auditor's request (7 working days on paper)	
	➤ in Bulgarian (incl. VAT)	BGN 254.26
	➤ in English (incl. VAT)	BGN 293.37
2.1.2	Written statement upon auditor's request (14 working days e-signed)	
	➤ in Bulgarian (incl. VAT)	BGN 176.02
	➤ in English (incl. VAT)	BGN 224.92
2.1.3	Written statement upon auditor's request (7 working days e-signed)	
	➤ in Bulgarian (incl. VAT)	BGN 205.36
	➤ in English (incl. VAT)	BGN 254.26
	Note: 2.1.2 Refers to requests received with an e-signature where the information sent in response to the audit is also signed with an e-signature (no paper)	
3	References for loan debt (incl. VAT)	BGN 136.91
4	Express services (same working day execution) concerning the points above (incl. VAT)	doubled amount of the regular fee
5	Submission of information via fax	BGN 9.78
6	Issuance of photocopy or transcript of a document per page (incl. VAT)	BGN 2.93
7	Preview documents of foreign legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	➤ For companies domiciled within the European Economic Area	EUR 300
	➤ For companies domiciled outside the European Economic Area	EUR 350
	➤ For companies domiciled in preferential tax jurisdictions or non-cooperative jurisdictions for tax purposes**	EUR 600
8	Preview documents of Bulgarian legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	➤ For companies with ownership non-resident legal entity/ies	EUR 300
	➤ For companies with ownership legal representative, proxy non-resident individual/s	EUR 50
9	Verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation (incl. VAT)	BGN 39.12
10	Fee for verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 9.78
	* The fee is paid once - before establishing relationships, and in case of refusal - not refundable.	
	** The preferential tax jurisdictions are the jurisdictions included in The EU list of non-cooperative jurisdictions for tax purposes and the list under §1, p. 64 of the Corporate Income Tax Act.	
11	Preparation/confirmation of irregular information at the request of a client, third party or their authorised representative (VAT Included)	
	➤ in Bulgarian	BGN 48.90
	➤ in English	BGN 97.79
	*The document will be issued by the Client Relations Department within 3 working days after a written request and a paid fee. **The bank will only provide the information specified. ***Provision of additional information is subject to fees specified in other sections of the Bank's Tariff	
12	Administration fee for bookmaker/ regional representative * The fee is paid monthly.	BGN 48.90

XVIII. FEES AND COMMISSIONS FOR BANKS

A. Current (LORO) Accounts			BGN	Foreign currency
1	Opening			free of charge
2	Minimum balance required			BGN 0
3	Maintenance fee (annually)*			BGN 150
* In case of closing of account the total fee for the current year is to be charged.				
4	Depositing		BGN	Foreign currency
	➤ for amounts up to BGN 20 000, EUR/USD 10 000 per day		0.30% min BGN 30	0.30% min EUR/USD 15
	➤ for amounts over BGN 20 000, EUR/USD 10 000 per day-accepted only as valuable packages		subject to agreement	subject to agreement
* In case of closing of account the total fee for the current year is to be charged.				
5	Withdrawal		BGN	Foreign currency
	➤ for amounts up to BGN 20 000, EUR/USD 10 000 per day		0.30% min BGN 30	0.30% min EUR/USD 25
	➤ for amounts over BGN 20 000, EUR/USD 10 000 per day-accepted only as valuable packages		subject to agreement	subject to agreement
Note: Withdrawal only upon written request submitted two days in advance to the Bank Head office and branch. The commission is charged at the branch where depositing or withdrawal is executed.				
6	Transfers		BGN	Foreign currency
	• Transfers from/to current (LORO) accounts:			
	➤ bank to bank transfers		BGN 10	EUR/USD 20
	➤ Transfers between current (LORO) accounts with the Bank		free of charge	free of charge
	➤ Crediting of current (LORO) accounts		free of charge	free of charge
	• Within the Bank system:			
	➤ Transfers upon order of a client of a bank with a current (LORO) account at the Bank in favor of a client holding an account with the Bank			EUR/USD 5
	➤ Transfer initiated by a client of the Bank in favor of another bank's client through its current (LORO) account with the Bank			EUR/USD 5
Notes: Only transfers with BEN instruction are executed.				
	• Interbank transfers:			
	➤ Interbank client transfers – upon order of a client of a bank with a current (loro) account at the Bank in favor of beneficiaries within the country or abroad.		BGN 10	0.10% min EUR/USD 30 max EUR/USD 200
Note: Only transfers with SHA instruction are executed. The fee is collected from the ordering party.				
	➤ Interbank client transfers – incoming			EUR/USD 10

Value Dates	
Upon debiting an account value date is day of payment.	
Upon receipt of funds to current (loro) accounts of banks, the accounts are credited with value date as follows:	
➤	upon receipt of funds to the Bank's account held with a foreign bank – value date is the day of funds receipt
➤	upon receipt of funds to the Bank's account held with a Bulgarian bank – value date is the day after funds receipt
Payment orders with fixed value date against banks within the country or abroad from current (loro) accounts of banks are executed only if the order is received not later than 4 p.m. one working day before fixed value date.	

B. Securities	
1	Securities- Government securities and corporate securities denominated in foreign currency
	• Maintenance of sub-account/register (monthly fee)*
	0.03% of the face value on annual basis, min BGN 100
*The fee is paid monthly in BGN according to BNB exchange rate.	
2	Transfers:
	➤ Transfer of securities between registers kept by the Bank
	BGN 10
	➤ Transfer of securities from/to other registers
	BGN 20
Note: For transfers of securities in foreign currency additional fee for issuance of SWIFT letter of advice is collected.	
3	Auctions in accordance with Ordinance Nr 5:
	➤ Approved orders
	0.045% of the nominal value of the order, min BGN 10
	➤ Not approved orders
	BGN 10
4	On maturity
	0.025% of the nominal
5	Cancelling of instructions upon client's request (upon the Bank's consent)
	BGN 50

C. Other Services	
1	Issuance of SWIFT – MT 950 statements- per statement
	BGN 5
2	Issuance of SWIFT advice
	BGN 30
3	Issuance/confirmation of not regularly offered information upon client's request
	BGN 50
4	Confirmation of information upon auditor's request.
	BGN 254.26

D. Documentary transactions incl. Letters of Credit, Guarantees and Documentary Collections *	
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*Charges are applied as per the terms for companies increased with 50%

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in section Fees and Commissions for Banks.

XIX. GENERAL PROVISIONS

The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank Bulgaria AD (previous name "Bulgarian Postbank" AD), hereinafter referred as "the Bank" in its relations with the following customers:

- Bank Financial Institutions – Bulgarian and foreign banks and their subsidiaries;
- Commercial companies and their groupings;
- Cooperatives and their enterprises;
- Non-profit organizations;
- Companies incorporated under the Law on Obligations and Contracts;
- Budget entities;
- Institutional investors- primary and non-primary dealers, investment intermediaries, insurance companies and pension funds, mutual funds, investment companies;
- Sole traders, sales representatives, brokers and agencies and other customers of the bank performing economic activities that are not consumers;
- Individuals conducting business, but not registered as traders - artisans, Agricultural producers, hotel/guesthouse owners, when using the products and services of the bank referred to in this tariff, except where the contract expressly provides application of the Tariff for individuals.

A. INTEREST ON FUNDS ATTRACTED BY THE BANK

1. The Bank opens and maintains accounts in the following currencies - BGN, USD, EUR, CHF, GBP, SEK, DKK.
2. The Bank pays interest on the customer accounts determined by a decision of ALCO.
3. The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Bank for accounts in BGN and foreign currency are included in it.
4. The interest rate is calculated on the following basis:
 - on current accounts and on term deposits with a term 1 and over 1 month - 360/360 days
 - on term deposits with a term of less than 1 month - actual number of days/ 365. The above mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than one month opened before 16.11.2014, the following interest convention applies – actual number of days /360.
5. The interest on term deposits of customers depends on the deposit term. On breaching the deposit terms and conditions the Bank pays lower interest according to the deposit agreement.
6. The Bank does not pay interest on:
 - amounts in term deposits, kept for less than 8 days as of the day following the opening date;
 - balances lower than the minimum required.
7. Period for capitalization of interest on funds attracted by the Bank:
 - for current accounts – annually or according to the current account agreement;
 - for term deposits – according to the term deposit agreement;
 - for loro-accounts of financial institutions – every six months.

B. INTERESTS ON FUNDS GRANTED

The interest on the funds granted is calculated according to the concluded credit agreements.

C . VALUE DATES

1. The value date is a date, from which an interest is due/ is no longer due on the accounts, maintained by the Bank. The value date is an interest day.
2. The date of the original operation is regarded as the value date for correction operations on interest accounts.
3. Upon depositing at the Bank's cash desk the value date is on the same working day; upon receipt of a valuable package the value date is subject to agreement.
4. The value date for direct debits agreement is the date of the debiting of customer's account– same as the date of payment.
5. Transfers in BGN:
 - Outgoing payment orders (including direct debit orders) confirmed in the banking system until 19.30 and processed through BISERA 6 system, as well payment orders confirmed in the banking system until 15.30 and processed through the RINGS system are executed with a value date on the same working day. Payment orders received later than the above mentioned hours as well the payment orders via Internet Banking system on non-working day for the bank will be executed with a value date on the next working day for the Bank.
 - Incoming payment transactions for benefit of the customer are executed with a value date – the date of the receiving of the amount in the Bank.
 - When the accounts of ordering party and beneficiary are with the Bank, the value date is the date of the operation. The value date is next working day if the payment order has been received on non-working for the Bank day via Internet Banking system.

6. Transfers within the Bank system in foreign currency:
 - When the accounts of ordering party and beneficiary are with the Bank, the value date is the same as the date of the operation. When the payment order has been made via Internet Banking system and is on a non-working for the Bank day – the value date is the next working for the Bank day.
7. FX transfers:
 - **Payment orders for outgoing transfers are processed as follows:**
 - ❖ **with ordinary value date:**
 - For FX transfers in EUR to a country from EEA- those, confirmed in a branch of the bank or via the internet banking, are executed with value date next working day (D+1);
 - For all other FX transfers:
 - confirmed via the internet banking until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2);
 - confirmed in a branch of the bank until 16.00, are executed with value date two working days (D+2); transfers, confirmed after 16.00, are executed with value date three working days (D+3);
 - ❖ **with express value date:**
 - For FX transfers in EUR to a country from EEA - no option.
 - For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2)
 - ❖ **with super-express value date:**
 - For FX transfers in EUR to a country from EEA - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1);
 - For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1).
 - **Incoming transfers are processed as follows:**
 - Incoming BISERA7 and STEP2 transfers are executed with value date the same as the value date of receiving the funds to account of the Bank.
 - Incoming TARGET2 transfers and which are from countries of the European Economic Area (EEA) are executed with value date the same as the value date of receiving the funds to account of the Bank.
 - Incoming TARGET2 transfers and which are not from countries of the European Economic Area are executed with value date next working day after receiving the funds to account of the Bank.
 - Incoming SWIFT transfers are executed with value date:
 - the same as the value date of receiving the funds to account of the Bank, if the bank of the ordering party is a member of the EEA and
 - next working day, if the bank of the ordering party is not a member of the EEA or is not from a country member of the Organisation for Economic Co-operation and Development (OECD).

Note: If the currency of the transfer differs from the currency of the account from which the transfers is ordered, initially currency exchange is made using the applicable exchange rate of the Bank. The exchange rates for currencies different from EUR are maintained only during standard working hours of the Bank: in working days from 8:00 until 17:00. During non-working days or after 17:00 in working days, order of a transfer with currency exchange from foreign currency account different than euro, is performed with value date next working day, while order for an Instant payment BLINK is not performed.

8. Transfers on loro-accounts of Banks:

- In case of incoming transfers in BGN and in foreign currency on loro-accounts of banks, the accounts are credited with a value date – the date of receiving the amounts on account of the Bank.
- Payment orders for outgoing transfers in BGN and in foreign currency with a fixed value date from loro-accounts of banks are executed as follows:
 - Payment order for outgoing transfers to account of another bank which are received until 13.00 are executed with a value date the same working day (D). Payment orders which are received later than 13.00 are executed with a value date the next working day (D +1);
 - Payment orders for outgoing transfers to account of a customer of the Bank which are received until 16.00 are executed with a value date the same working day (D). Payment orders which are received later than 16.00 are executed with a value date the next working day (D +1);
 - Payment orders to an account of a customer of another Bank which are received until 16.00 are executed with a value date – the next working day (D+1). Payment orders which are received later than 16.00 – are executed with a value date two working days (D +2).

XVIII. GENERAL PROVISIONS

D. OTHERS

1. The fees and charges expressed in BGN, EUR and USD are collected in the respective currency. For the other foreign currencies they are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR/BGN exchange rate valid on the date the operation is executed.
2. The services which include VAT are specified for each of the fees/commissions in the Tariff.
3. For transfers within the European Community in member-state currency, the customer of the Bank (ordering party or beneficiary) pays only the fees and charges of the Bank and the transfers are with SHA* option only;
- For transfers out of the European Community, the customer – ordering party specifies at whose expenses the fees and charges must be (options SHA*, OUR**, BEN***).

For transfers with charges option OUR**, the Bank collects the fees and commissions of its correspondent-banks as well:

USD	EUR	CHF	GBP	SEK	DKK	NOK	RUB	CAD	JPY	RSD	TRY	CNY	PLN*
22 USD	22 EUR	15 CHF	18 GBP	90 SEK	60 DKK	120 NOK	20 EUR	18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250 PLN*

* For transfers up to 50 000 PLN - the correspondent bank commission is 100 PLN, between 50 000 PLN and 100 000 PLN –170 PLN and above 100 000 PLN –250 PLN.

For the other foreign currencies the fees and charges are collected and the EUR/BGN exchange rate valid on the date the operation is

For transfers out of the European Community with option SHA*, as well as for transfers within the European Community in a currency, different from the currencies of the member states, the charges of the correspondent banks are paid by the beneficiary of the transfer. By specifying this option the ordering party declares that he/she is aware that the beneficiary will receive the amount of the transfer decreased with these charges.

For transfers out of the European Community with option BEN***, the ordering party does not pay any fees and the Bank collects its charges from the amount of the transfer. The charges of the correspondent banks are also deducted from the transfer amount. All charges are at the expense of the beneficiary of the transfer.

Transfers TARGET2: the Bank customer (ordering party or beneficiary) pays only the Bank's fees and commissions and the transfers can be ordered only with option SHA*.

* Option SHA- the beneficiary of the transfer pays the fees and commissions collected by his service provider, while the ordering party pays the fees and commissions collected by his payment service provider.

** Option OUR- all charges (fees and commissions) are collected from the ordering party.

*** Option BEN- all charges (fees and commissions) are collected from the beneficiary of the transfer.

4. The Bank collects the correspondent banks' charges as well.
5. For services within the Western Union system, the Western Union's tariff is applied.
6. For current accounts of legal entities for servicing car loans – until loan repayment the fees as per the Tariff for account opening, maintenance and closing, as well as the requirements for minimum balance shall not apply.
7. With currency sales and purchase at the teller's desk for institutional customers (FBK-primary and non-primary dealers, investment intermediaries, insurance companies and pension insurance companies) for amounts above 35 000 EUR or equivalent, the commissions pointed in *section Purchase and Sale of Foreign Currency* shall not be collected.

Note: All expenses connected with the trade in foreign currency at the teller's desk will be calculated in the price quoted by the dealers of The Bank.

8. The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.
9. The Bank reserves the right to amend the present Tariff by its publication in the Bank Internet site and the Bank offices.
10. In section I. Accounts and II. Product Packages when determining the frequency of maintenance fee (monthly) for the start of month shall be considered the account opening date

E. Changes in the conditions of contracts for products (current accounts, packages, other accounts and other services) signed in the offices of acquired "Alpha Bank-Bulgaria Branch" by "Eurobank Bulgaria" AD as of 25.05.2016:

1. For existing Current accounts for Private enforcement agent will be applied fees and commissions specified in the Tariff for Individuals.
2. Safe Boxes: as of 25.05.2016 for this service will be applied fees and commissions in the Tariff for individuals.

F. The fees and commissions in the Tariff are applicable to opened current accounts, deposit accounts and product packages in Bank Branch and through electronic banking system "Internet Banking" of the Bank.