

**In force as of 01.08.2018r.:**

The following amendments are made in section III. Payment Account for Basic Operations:

<b>III. PAYMENT ACCOUNT FOR BASIC OPERATIONS</b>		<b>Old</b>	<b>New</b>
<b>1</b>	Opening	free of charge	free of charge
<b>2</b>	Maintenance fee (per month)		
	▪ Without debit card	BGN 1.90	<b>BGN 2.20</b>
	▪ With debit card (Debit MasterCard)	BGN 1.50	<b>BGN 2.00</b>
<b>3</b>	Closing	free of charge	free of charge
<b>4</b>	Depositing of amounts in account per day:		
	▪ up to 5 000 BGN	free of charge	free of charge
	▪ over 5 000 BGN, for the part above 5 000	0.09% min. BGN 2.95 max BGN 95.00	<b>Removed from Section III</b>
<b>5</b>	Cash withdrawal per day		
	▪ up to 1 000.00 BGN on each transaction	BGN 0.88	<b>BGN 1.00</b>
<b>6</b>	Cash withdrawal from ATM:		
	▪ ATM of the Bank	BGN 0.19	BGN 0.19
	▪ ATM of another bank in the country	BGN 0.88	<b>BGN 0.90</b>
	▪ ATM abroad	BGN 4.70 + 1.30% on the amount	<b>Removed from Section III</b>
<b>7</b>	Payments through the debit card:		
	▪ payment through POS or Internet at a merchant of the Bank	free of charge	free of charge
	▪ payment through POS or Internet at a merchant of another bank in the country	free of charge	free of charge
	▪ payment through POS or Internet at a merchant abroad	0.37 % on the amount	<b>Removed from Section III</b>
<b>8</b>	Incoming transfers:		
	▪ in foreign currency:		
	□ up to EUR/USD 50	free of charge	<b>Removed from Section III</b>
	□ over EUR/USD 50– for the total amount	0.09% min EUR/USD 5.10 max EUR/USD 74.00	<b>Removed from Section III</b>
<b>9</b>	Outgoing transfers*:		
	* The fees are applicable to standing orders		
<b>9.1</b>	Within the the Bank system:		
	▪ Outgoing money transfers within the Bank in BGN:		
	□ Ordered in Branch	BGN 0.95	BGN 0.95
	□ Through E-banking	BGN 0.39	<b>BGN 0.45</b>
	□ Internal standing order, ordered in Bank Branch	BGN 0.87	<b>BGN 0.90</b>
	▪ Outgoing money transfers within the Bank in foreign currency:		
	□ Ordered in Branch	EUR/USD 2.10	<b>Removed from Section III</b>
	□ Through E-banking	EUR/USD 1.14	<b>Removed from Section III</b>
<b>9.2</b>	Interbank:		
	▪ Interbank outgoing money transfers in BGN:		
	□ via BISERA	BGN 2.10	<b>BGN 2.20</b>
	□ via BISERA ordered through e-banking	BGN 0.94	BGN 0.94
	□ Interbank transfer (outgoing) via BISERA ordered in Bank Branch	BGN 1.63	<b>BGN 1.70</b>
	▪ Interbank outgoing money transfer in foreign currency (FC):		
	□ Ordinary value date:		
	▪ credit transfer in EUR in EEA	0.17% min EUR/USD 20.00 max EUR/USD195.00	<b>Removed from Section III</b>
	▪ credit transfer outside EEA and non-EUR credit transfer in EEA	0.17% min EUR/USD 20.00 max EUR/USD195.00	<b>Removed from Section III</b>
	□ Ordinary value date, ordered through e-banking:		
	▪ credit transfer in EUR in EEA	0.15% min EUR/USD16.50 max EUR/USD 195.00	<b>Removed from Section III</b>
	▪ credit transfer outside EEA and non-EUR credit transfer in EEA	0.15% min EUR/USD16.50 max EUR/USD 195.00	<b>Removed from Section III</b>
<b>10</b>	Direct debit		
	▪ Within the bank system	BGN 1.19	BGN 1.19
	▪ Interbank	BGN 2.10	<b>BGN 2.25</b>

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in Payment Account for basic operations section.