<u>In force as of 09.09.2014</u>

In section **I. ACCOUNTS**, the following fee is changed:

I. ACCOUNTS						
D	Saving Accounts		BGN		FOREIGN CURRENCY	Y
Old fee	5	Dormancy fee (per month): *	BGN	0.50	EUR/USD	0.25
	5	Dormancy fee: *				
New fee		all Mega type saving accounts, "Active Money" saving accounts (per month)	BGN	0.50	EUR/USD	0.25
		"Loyal Saver" saving accounts (per quarter)	BGN	2.00	EUR/USD	1.00

In section III. CASH OPERATIONS, the following fees are changed :

III. OPE	CASH RATIONS							
В		Current Accounts for Private Bailiffs and Laywers			Old fee		New fee	
		2	Cash withdrawal from account /per day/:					
			• For the part above 10 000 BGN					
			□ upon request *	0.25%	min. BGN 5 max BGN 150	0.35%	min. BGN 7 max BGN 500	
		* The request must be submitted in written form not later than 12.00 pm one working day advance.			rking day in			
			□ without request (depending on the Bank's resources)	0.40%	min BGN 10 max BGN 200	0.45%	min BGN 15	

In section IV. TRANSFERS/ PAYMENTS, is added a new text:

IV. TRANSFERS/ PAYMENTS				
В	Ou	tgoing transfers*	BGN	FOREIGN CURRENCY
	1	Within the the Bank system:		
New text		* The fees are applicable to standing orders as well		

In section XV. GENERAL PROVISIONS, the following text is changed:

XV. GENERAL PROVISIONS				
Old text	• For cash installments and transfers on principal and interest, penalties and credit expenses when explicitly stated in the primary accounting document for the respective operation. If depositing coins, however, the customer is charged as per the current Tariff.			
New text	• For cash installments on principal and interest, penalties and credit expenses when explicitly stated in the primary accounting document for the respective operation. If depositing coins, however, the customer is charged as per the current Tariff.			