



TARIFF

FOR

FEES AND COMMISSIONS

PIRAEUS BANK BULGARIA AD

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1. GENERAL PROVISIONS

1.1.	This Tariff stipulates the standard fees and commissions due and payable by the clients of Piraeus Bank Bulgaria AD /the Bank/ upon execution of the transactions. For all services and operations that are not subject to these Terms and conditions, the Bank shall apply fees and commissions upon agreement.
1.2.	This Tariff shall be applied for clients of Piraeus Bank Bulgaria AD who are Bulgarian or Foreign Individuals and Legal Entities. For the purpose of these Tariff the Sole traders will be regarded as legal entities.
1.3.	All fees and commissions shall be collected in BGN or the equivalent in another currency calculated based on specific exchange rate of the Bank on the day of transaction.
1.4.	The Bank shall execute only those orders which fully comply with the requirements of the effective legislation in this country and on condition that the client has enough funds for performing the transaction and for payment of the due fees and commissions provided that they are chargeable to the client.
1.5.	For payments, where the transaction currency differs from the account currency, the Bank shall perform an ex-officio currency conversion, applying its officially announced exchange rate.
1.6.	The present Tariff is subject to the prevailing market conditions and the Bank reserves the right to alter and/or amend the Tariff at any time, at sole discretion, if the Bank deems it necessary.
1.7.	The Bank is entitled to debit any other account of the client with the accrued interests, fees, charges and levies, even in the equivalent in other currency, if there is no sufficient cover on the respective account.
1.8.	Current and saving accounts may be closed unilaterally by the Bank with a 60 days written pre-advance.
1.9.	Besides the cases where it is explicitly indicated, the fees and commissions for the services taxable under Value Added Tax Act are given with Value Added Tax (VAT) inclusive.
1.10.	The Executive Committee of the Bank shall be entitled to alter and amend this Tariff at any time. The alterations and amendments shall become effective on the day specified in the respective decision of the Executive Committee of Piraeus Bank Bulgaria AD.
1.11.	<p>This Tariff has been approved at the meeting of the Executive Committee of Piraeus Bank Bulgaria AD with Minutes № 01/10.01.2007 and subsequently amended with Minutes of the Executive Committee:</p> <p>№ 05/10.05.2007, № 09/28.08.2007, № 11/08.10.2007, № 12/02.11.2007, № 13/13.12.2007, № 01/25.01.2008, № 07/26.05.2008, № 10/15.09.2008, № 14/18.11.2008, № 17/20.12.2008, № 04/06.04.2009, № 07/28.07.2009, № 08/13.10.2009, № 07/13.04.2010, № 08/04.05.2010, № 09/17.05.2010, № 10/22.06.2010, № 12/30.08.2010, № 15/18.11.2010, № 17/21.12.2010, № 02/25.01.2011, № 05/09.03.2011, № 07/30.03.2011, № 09/16.05.2011, № 12/01.07.2011, № 13/13.07.2011, № 14/17.08.2011, № 15/19.09.2011, № 21/05.12.2011, № 25/19.12.2011, № 01/12.01.2012, № 02/30.01.2012, № 04/27.03.2012, № 08/10.10.2012, № 10/13.11.2012, № 22/16.09.2013, № 23/16.10.2013, № 01/10.01.2014, № 08/31.03.2014, № 13/11.06.2014, № 21/19.08.2014, № 23/11.09.2014, № 33/17.12.2014, № 07/31.03.2015, № 21/17.09.2015, № 28/25.11.2015, № 02/18.02.2016, № 06/15.03.2016, № 08/29.03.2016, № 09/05.04.2016, № 22/28.06.2016, № 25/19.07.2016, № 27/13.09.2016, № 28/27.09.2016, № 34/01.11.2016, № 36/15.11.2016; № 37/25.11.2016, № 41/23.12.2016, № 03/24.01.2017, № 05/31.01.2017; № 06/07.02.2017; № 09/07.03.2017; № 12/28.03.2017; № 13/04.04.2017; № 14/11.04.2017; № 19/23.05.2017; № 24/27.06.2017; № 25/11.07.2017; № 28/22.08.2017; № 33/03.10.2017; № 35/24.10.2017; № 38/07.11.2017; № 41/21.11.2017; № 07/27.02.2018; № 11/11.04.2018; № 15/22.05.2018; № 20/26.06.2018; Minutes of ALCO № 07/30.07.2018; № 26/14.08.2018; № 30/25.09.2018; № 36/27.11.2018; № 07/23.04.2019; № ExCo/PBB/19/01-01.07.2019; № ExCo/PBB/19/06-26.09.2019</p>

2. BANK ACCOUNTS AND OPERATIONS WITH THEM

2.1 ACCOUNT SERVICES

2.1.1	Account opening	
2.1.1.1	Opening of savings account	
2.1.1.1.1	BGN	Free of charge
2.1.1.1.2	EUR	Free of charge
2.1.1.1.3	USD	Free of charge
2.1.1.1.4	Other foreign currency	Free of charge
2.1.1.2	Opening of current account of individual	
2.1.1.2.1	BGN	BGN 2.00
2.1.1.2.2	EUR	BGN 2.00
2.1.1.2.3	USD	BGN 2.00
2.1.1.2.4	Other foreign currency	BGN 2.00
2.1.1.3	Opening of current account with debit card of individual	
2.1.1.3.1	BGN	BGN 1.50
2.1.1.3.2	EUR	BGN 1.50
2.1.1.3.3	USD	BGN 1.50
2.1.1.3.4	Other foreign currency	BGN 1.50
2.1.1.4	Opening of company current account	
2.1.1.4.1	BGN	BGN 20.00
2.1.1.4.2	EUR	BGN 20.00
2.1.1.4.3	USD	BGN 40.00
2.1.1.4.4	Other foreign currency	BGN 40.00
2.1.1.5	Opening of special account for registration of capital	
2.1.1.5.1	BGN	BGN 15.00
2.1.1.5.2	EUR	BGN 15.00
2.1.1.5.3	USD	BGN 15.00
2.1.1.5.4	Other foreign currency	n/a
2.1.1.6	Opening of Individual's savings account "Autonomy"	
2.1.1.6.1	BGN	BGN 5.00
2.1.1.6.2	EUR	BGN 5.00
2.1.1.6.3	USD	BGN 5.00
2.1.1.6.4	Other foreign currency	n/a
	Note: The Bank does not offer savings accounts for companies.	
2.1.1.7	Opening of Joint account for Individuals	
2.1.1.7.1	BGN	BGN 10.00
2.1.1.7.2	EUR	BGN 10.00
2.1.1.7.3	USD	BGN 10.00
2.1.1.7.4	Other foreign currency	BGN 10.00
2.1.1.8	Opening of current account for farmers	
2.1.1.8.1	BGN	Free of charge
2.1.1.8.2	EUR	n/a
2.1.1.8.3	USD	n/a
2.1.1.8.4	Other foreign currency	n/a
2.1.1.9	Opening of servicing account for deposit for individuals	
2.1.1.9.1	BGN	Free of charge
2.1.1.9.2	EUR	Free of charge
2.1.1.9.3	USD	Free of charge
2.1.1.9.4	Other foreign currency	Free of charge
2.1.2	Account maintenance	
2.1.2.1	Monthly maintenance fee for company account	
2.1.2.1.1	BGN	BGN 10.00
2.1.2.1.2	EUR	BGN 10.00
2.1.2.1.3	USD	BGN 10.00
2.1.2.1.4	Other foreign currency	BGN 10.00

2.1.2.2	Monthly maintenance fee for Special Account Grant Schemes EU	
2.1.2.2.1	BGN	BGN 10.00
2.1.2.2.2	EUR	EUR 8.00
2.1.2.2.3	USD	n/a
2.1.2.2.4	Other foreign currency	n/a
2.1.2.3	Monthly maintenance fee for special account for registration of capital	
2.1.2.3.1	BGN	BGN 9.00
2.1.2.3.2	EUR	BGN 9.00
2.1.2.3.3	USD	BGN 9.00
2.1.2.3.4	Other foreign currency	n/a
2.1.2.4	Monthly maintenance fee for current account for individuals	
2.1.2.3.1	BGN	BGN 2.00
2.1.2.3.2	EUR	BGN 2.00
2.1.2.3.3	USD	BGN 2.00
2.1.2.3.4	Other foreign currency	BGN 2.00
2.1.2.5	Monthly maintenance fee for savings account	
2.1.2.5.1	BGN	BGN 0.50
2.1.2.5.2	EUR	BGN 0.50
2.1.2.5.3	USD	BGN 0.50
2.1.2.5.4	Other foreign currency	BGN 0.50
2.1.2.6	Monthly maintenance fee for joint accounts for Individuals	
2.1.2.6.1	BGN	BGN 5.00
2.1.2.6.2	EUR	EUR 5.00
2.1.2.6.3	USD	USD 5.00
2.1.2.6.4	Other foreign currency	The equivalent of 5 currency units
2.1.2.7	Monthly maintenance fee for current account for farmers for individuals	
2.1.2.7.1	BGN	BGN 2.00
2.1.2.7.2	EUR	n/a
2.1.2.7.3	USD	n/a
2.1.2.7.4	Other foreign currency	n/a
2.1.2.8	Monthly maintenance fee for current account for farmers for company account	
2.1.2.8.1	BGN	BGN 8.00
2.1.2.8.2	EUR	n/a
2.1.2.8.3	USD	n/a
2.1.2.8.4	Other foreign currency	n/a
2.1.2.9	Monthly maintenance fee for servicing account for deposit for individuals	
2.1.2.9.1	BGN	Free of charge
2.1.2.9.2	EUR	Free of charge
2.1.2.9.3	USD	Free of charge
2.1.2.9.4	Other foreign currency	Free of charge
2.1.2.10	Monthly maintenance fee for account of individuals, servicing debit card	
2.1.2.10.1	BGN	BGN 0.50
2.1.2.10.2	EUR	BGN 0.50
2.1.2.11	Monthly maintenance fee for card account of individuals with closed debit card	
2.1.2.11.1	BGN	BGN 2.00
2.1.2.12	Monthly maintenance fee for savings and card account „Salary“	
2.1.2.12.1	BGN	Free of charge
	<p>Note: In case there is no salary transfers to the account for 3 (three) consecutive months, monthly maintenance fee for savings account for individuals will be charged according to points 2.1.2.5.1 from the Tariff of the Bank.</p> <p>Note: Account maintenance fee is not due by individuals who receive their salaries on account „Salary“, Savings account – minors, Donation accounts and all accounts included in the packages chargeable with maintenance fee for the package.</p>	
2.1.3	Account minimum balance required	
2.1.3.1	Company account	
2.1.3.1.1	BGN	BGN 20.00
2.1.3.1.2	EUR	EUR 50.00
2.1.3.1.3	USD	USD 50.00
2.1.3.1.4	Other foreign currency	BGN 100.00

2.1.3.2	Individuals account	
2.1.3.2.1	BGN	BGN 5.00
2.1.3.2.2	EUR	EUR 5.00
2.1.3.2.3	USD	USD 5.00
2.1.3.2.4	Other foreign currency	The equivalent of 5 currency units
2.1.3.3	Current account for farmers	
2.1.3.3.1	BGN	BGN 10.00
2.1.3.3.2	EUR	n/a
2.1.3.3.3	USD	n/a
2.1.3.3.4	Other foreign currency	n/a
2.1.3.4	Servicing account for deposit for individuals	
2.1.3.4.1	BGN	No minimum balance
2.1.3.4.2	EUR	No minimum balance
2.1.3.4.3	USD	No minimum balance
2.1.3.4.4	Other foreign currency	No minimum balance
2.1.4	Account closing	
2.1.4.1	Closing of savings account	
2.1.4.1.1	BGN	Free of charge
2.1.4.1.2	EUR	Free of charge
2.1.4.1.3	USD	Free of charge
2.1.4.1.4	Other foreign currency	Free of charge
2.1.4.2	Closing of current account for individual during 6 months from the opening	
2.1.4.2.1	BGN	BGN 1.00
2.1.4.2.2	EUR	BGN 1.00
2.1.4.2.3	USD	BGN 1.00
2.1.4.2.4	Other foreign currency	BGN 1.00
2.1.4.3	Closing of company current account	
2.1.4.3.1	BGN	BGN 5.00
2.1.4.3.2	EUR	BGN 5.00
2.1.4.3.3	USD	BGN 5.00
2.1.4.3.4	Other foreign currency	BGN 5.00
2.1.4.4	Closing of special account for registration capital	
2.1.4.4.1	BGN	BGN 20.00
2.1.4.4.2	EUR	BGN 20.00
2.1.4.4.3	USD	BGN 20.00
2.1.4.4.4	Other foreign currency	n/a
	Note: In case the newly registered business entity decides to open a current account in the Bank simultaneously with the closing of the special account for registration of capital, the respective fees for opening of a current account and for closing of the special account for registration of capital will not be due.	
2.1.4.5	Closing of current account for farmers	
2.1.4.5.1	BGN	BGN 5.00
2.1.4.5.2	EUR	n/a
2.1.4.5.3	USD	n/a
2.1.4.5.4	Other foreign currency	n/a
2.1.4.6	Closing of servicing account for deposit for individuals	
2.1.4.6.1	BGN	Free of charge
2.1.4.6.2	EUR	Free of charge
2.1.4.6.3	USD	Free of charge
2.1.4.6.4	Other foreign currency	Free of charge
2.1.5	Services on a Payment Account with Basic Features which shall be provided to individuals	As per Attachment 2, representing an integral part of the Tariff
2.1.6	Safekeeping fee on bank accounts applicable to business clients	
2.1.6.1	Safekeeping commission on bank accounts	0,5% p.a. on the excess of BGN 3 M or equivalent
	Note: The commission is accrued monthly, for the days when the threshold on the total balance in BGN (equivalent calculated according to BNB fixing) of all payment and term deposits accounts of the client in BGN and EUR is exceeded.	
2.1.7	Others	

2.1.7.1	Mail boxes/Hold mail	
2.1.7.1.1	BGN	BGN 10.00 + VAT on annual basis
2.1.7.1.2	EUR	BGN 10.00 + VAT on annual basis
2.1.7.1.3	USD	BGN 10.00 + VAT on annual basis
2.1.7.1.4	Other foreign currency	BGN 20.00 + VAT on annual basis
2.1.7.2	Account statement – Mail abroad	
		Real cost
2.1.7.3	Distraint servicing fee	
2.1.7.3.1	for Individuals	BGN 25.00 or equivalent in foreign currency
2.1.7.3.2	for companies	BGN 50.00 or equivalent in foreign currency

2.2 PACKAGE PRODUCTS AND SERVICES

2.2.1	Piraeus Payroll package for individuals	
2.2.1.1	Monthly fee	BGN 3.79
2.2.1.2	Saving or Card account „Salary“ (in BGN)	
2.2.1.2.1	Opening	Free of charge
2.2.1.2.2	Monthly maintenance fee	Free of charge
2.2.1.3	International debit card	
2.2.1.3.1	Debit card maintenance monthly fee	Free of charge
2.2.1.3.2	ATM cash withdrawals	
	• on ATM of PIRAEUS BANK BULGARIA	Free of charge
	• on ATM of other banks in Bulgaria	Free of charge
2.2.1.3.3	Alerts for transactions with the card	
	• SMS to domestic mobile operator	Free of charge
	• SMS to international mobile operator	Free of charge
2.2.1.4	Pay Portal Payment Services (from accounts included in the package)	
2.2.1.4.1	Payments of utility bills ordered via the electronic banking system /WINBANK/ or executed as automatic payments /direct debits/	Free of charge
2.2.1.5	Purchase of goods and services	
2.2.1.5.1	via internet	Free of charge
2.2.2	Piraeus Daily Banking package Standard for individuals	
2.2.2.1	Monthly fee	BGN 2.39
2.2.2.2	Saving or current account (in BGN or EUR)	
2.2.2.2.1	Opening	Free of charge
2.2.2.2.2	Monthly maintenance fee	Free of charge
2.2.2.3	International debit card	
2.2.2.3.1	Debit card maintenance monthly fee	Free of charge
2.2.2.3.2	ATM cash withdrawals	
	• on ATM of PIRAEUS BANK BULGARIA	Free of charge
2.2.2.3.3	Alerts for transactions with the card	
	• SMS to domestic mobile operator	Free of charge
	• SMS to international mobile operator	Free of charge
2.2.2.4	Pay Portal Payment Services (from accounts included in the package)	
2.2.2.4.1	Payments of utility bills ordered via the electronic banking system /WINBANK/ or executed as automatic payments /direct debits/	Free of charge
2.2.2.5	Purchase of goods and services	
2.2.2.5.1	via internet	Free of charge
2.2.3	Piraeus Daily Banking package Plus for individuals	
2.2.3.1	Monthly fee	BGN 3.89
2.2.3.2	Saving or current account (in BGN or EUR)	
2.2.3.2.1	Opening	Free of charge
2.2.3.2.2	Monthly maintenance fee	Free of charge
2.2.3.3	International debit card	
2.2.3.3.1	Debit card maintenance monthly fee	Free of charge

2.2.3.3.2	ATM cash withdrawals	
	<ul style="list-style-type: none"> on ATM of PIRAEUS BANK BULGARIA 	Free of charge
	<ul style="list-style-type: none"> on ATM of other banks in Bulgaria 	Free of charge
2.2.3.3.3	Alerts for transactions with the card	
	<ul style="list-style-type: none"> SMS to domestic mobile operator 	Free of charge
	<ul style="list-style-type: none"> SMS to international mobile operator 	Free of charge
2.2.3.4	Pay Portal Payment Services (from accounts included in the package)	
2.2.3.4.1	Payments of utility bills ordered via the electronic banking system /WINBANK/ or executed as automatic payments /direct debits/	Free of charge
2.2.3.5	Purchase of goods and services	
2.2.3.5.1	via internet	Free of charge
2.2.4	Piraeus package for Private Bailiffs	
2.2.4.1	Monthly fee for the Package	BGN 25.00
2.2.4.2	Outgoing transfers	
2.2.4.2.1	BISERA ordered in bank's branch	BGN 1.00
2.2.4.2.2	BISERA ordered via electronic banking system /WINBANK/	BGN 0.60
2.2.4.2.3	RINGS ordered via electronic banking system /WINBANK/	BGN 6.00
2.2.5	Piraeus Business Package "Standard"	
2.2.5.1	Monthly fee	BGN 15.00
2.2.6	Piraeus Business Package "Plus"	
2.2.6.1	Monthly fee	BGN 25.00
2.2.7	Piraeus Business Package "Premium"	
2.2.7.1	Monthly fee	BGN 50.00
	Note: The Piraeus Business Packages fees shall be deducted in advance from the customer's account on monthly basis. In case of a termination of the package before expiry of its validity, the Bank shall not reimburse the monthly fees paid.	
2.2.8	Package "On Board With Piraeus bank"	
2.2.8.1	Monthly fee for the Package	BGN 15.00
2.2.8.2	Current account of individual in BGN or foreign currency	
2.2.8.2.1	Opening	Free of charge
2.2.8.2.2	Monthly maintenance fee	Free of charge
2.2.8.3	Joint account for Individuals in BGN	
2.2.8.3.1	Opening	Free of charge
2.2.8.3.2	Monthly maintenance fee	Free of charge
2.2.8.4	Minimum balance required on the account servicing the primary debit card	BGN 20.00 / EUR 10.00
2.2.8.5	International debit card Debit Mastercard one primary card and one additional (optional) card included in the package	
2.2.8.5.1	Issue of additional card to a primary card	Free of charge
2.2.8.5.2	Debit card maintenance monthly fee	Free of charge
2.2.8.5.3	ATM cash withdrawals for both the primary and additional card included in the package	
	<ul style="list-style-type: none"> on ATM of Piraeus Bank Bulgaria 	Free of charge
	<ul style="list-style-type: none"> on ATM of other banks in Bulgaria 	Free of charge
	<ul style="list-style-type: none"> on ATM of other banks abroad only for the primary card 	50.0% discount of the tariff item 3.1.2.5.3.
2.2.8.6	Incoming Inter-bank payments in foreign currency, payable to account according to item 2.2.8.2 or item 2.2.8.3 for receipt of remuneration of the primary titular	Free of charge
2.2.8.7	Pay Portal Payment Services (from accounts included in the package)	
2.2.8.7.1	Payments of utility bills ordered via the electronic banking system /WINBANK/ or executed as automatic payments /direct debits/	Free of charge
2.2.9	Account "Piraeus 13th Pension" for individuals	

2.2.9.1	Saving Account "Piraeus 13th Pension"	
2.2.9.1.1	Opening	Free of charge
2.2.9.1.2	Monthly maintenance fee	BGN 1.33
2.2.9.2	International debit card	
2.2.9.2.1	Debit card maintenance monthly fee	Free of charge
2.2.9.2.2	ATM cash withdrawals	
	• on ATM of PIRAEUS BANK BULGARIA	Free of charge
	• on ATM of other banks in Bulgaria	Free of charge
2.2.9.3	Incoming Inter-bank payments in foreign currency, payable to account to p.2.2.9.1 for receipt of monthly pension	
2.2.9.3.1	transfer up to BGN 100.00	Free of charge
2.2.9.3.2	transfer from BGN 100.01 up to BGN 200.00	BGN 5.00
2.2.9.3.3	transfer from BGN 200.01 up to BGN 400.00	BGN 10.00
2.2.9.3.4	transfer over BGN 400.00	According to p.2.5.2.1.1, max. BGN 50.00
2.2.9.4	Alerts for transactions with the card	
	• SMS to domestic mobile operator	Free of charge
	• SMS to international mobile operator	Free of charge
	<p>Note: In case there are no pension transfers to the account for 3 (three) consecutive months, all services included in the package will be charged according to the standard conditions as per the effective Tariff of the Bank. For all services that are not included in section Account "Piraeus 13th Pension" for Individuals the standard fees as per the effective Tariff of the Bank will be applicable.</p> <p>Note 1: For all the services that are not included specifically for a respective Package for individuals, the standard fees as per the effective Tariff of the Bank will be applicable.</p> <p>Note 2: In case that the package fee for individual package is not paid, the customer will lose all discounts for the respective package. In this case all services included in the package will be charged according to the standard conditions as per the effective Tariff of the Bank.</p>	

2.3 CASH TRANSACTIONS

2.3.1	Cash Deposits	
2.3.1.1	Individuals	
2.3.1.1.1	BGN	Over BGN 3,000.00 – 0.1% on the amount, max. BGN 300.00
2.3.1.1.2	EUR	Over EUR 2,000.00 – 0.2% on the amount, max. BGN 300.00
2.3.1.1.3	USD	Over USD 2,000.00 – 0.2% on the amount, max. BGN 300.00
2.3.1.1.4	Other FC	0.7% on the amount, max. BGN 500.00
2.3.1.2	Companies – non sorted notes	
2.3.1.2.1	BGN	Over BGN 2,000.00 – 0.3% on the amount, max. BGN 600.00
2.3.1.2.2	EUR	Over EUR 3,000.00 – 0.5% on the amount, max. BGN 600.00
2.3.1.2.3	USD	Over USD 3,000.00 – 0.5% on the amount, max. BGN 600.00
2.3.1.2.4	Other FC	0.7% on the amount, max. BGN 800.00
2.3.1.3	Companies – sorted notes	
2.3.1.3.1	BGN	Over BGN 2,000.00 – 0.1% on the amount, max. BGN 300.00
2.3.1.3.2	EUR	Over EUR 3,000.00 – 0.2% on the amount, max. BGN 300.00
2.3.1.3.3	USD	Over USD 3,000.00 – 0.2% on the amount, max. BGN 300.00
2.3.1.3.4	Other FC	0.7% on the amount, max. BGN 600.00
2.3.1.4	Cash deposits BGN coins	
2.3.1.4.1	Individuals – sorted coins	2.5% on the amount, min. BGN 2.00
2.3.1.4.2	Companies – sorted coins	2.5% on the amount, min. BGN 2.00
2.3.1.4.3	Individuals – non sorted coins	4.0% on the amount, min. BGN 2.00

2.3.1.4.4	Companies – non sorted coins	4.0% on the amount, min. BGN 2.00
2.3.1.5	Other commissions	
2.3.1.5.1	Cash deposits for term deposits	Free of charge
2.3.1.5.2	Cash deposits to saving account “Autonomy +” for individuals	Free of charge
2.3.1.5.3	Cash deposits /companies and individuals/ for repayment of credit facilities	Free of charge
	Note: The limits for cash deposits are defined on a daily basis for all customers’ accounts of the respective currency. For any excess over the daily limits defined herein, the fees and commissions envisaged in this chapter shall be applied.	
2.3.1.6	Value dates for cash deposits	
2.3.1.6.1	BGN	Same day
2.3.1.6.2	EUR	Same day
2.3.1.6.3	USD	Same day
2.3.1.6.4	Other FC	Next day
2.3.1.6.5	Cash deposit for repayment of credit in other foreign currency when the maturity date of the credit is the current working day.	Same day
2.3.2	Cash Withdrawals	
2.3.2.1	Individuals with written notice	
2.3.2.1.1	BGN	0 to BGN 2,000.00 – 0.1% on the amount, min. BGN 1.00 Over BGN 2,000.00 – 0.4% on the amount, max. BGN 800.00
2.3.2.1.2	EUR	0 to EUR 2,000.00 – 0.1% on the amount, min. BGN 2.00 Over EUR 2,000.00 – 0.4% on the amount, max. BGN 800.00
2.3.2.1.3	USD	0 to USD 2,000.00 – 0.1% on the amount, min. BGN 2.00 Over USD 2,000.00 – 0.4% on the amount, max. BGN 800.00
2.3.2.1.4	Other FC	0.7% on the amount, max. BGN 1,000.00
2.3.2.2	Companies with written notice	
2.3.2.2.1	BGN	0 to BGN 2,000.00 – 0.05% on the amount, min. BGN 1.00 Over BGN 2,000.00 – 0.35% on the amount, max. BGN 800.00
2.3.2.2.2	EUR	0 to EUR 3,000.00 – 0.1% on the amount, min. BGN 3.00 Over EUR 3,000.00 – 0.4% on the amount, max. BGN 800.00
2.3.2.2.3	USD	0 to USD 3,000.00 – 0.1% on the amount, min. BGN 3.00 Over USD 3,000.00 – 0.4% on the amount, max. BGN 800.00
2.3.2.2.4	Other FC	0.7% on the amount, max. BGN 1,000.00
2.3.2.3	Individuals without written notice - if it is possible	
2.3.2.3.1	BGN	0 to BGN 2,000.00 – 0.1% on the amount, min. BGN 1.00 Over BGN 2,000.00 – 0.5% on the amount, without max.
2.3.2.3.2	EUR	0 to EUR 2,000.00 – 0.1% on the amount, min. BGN 2.00 Over EUR 2,000.00 – 0.6% on the amount, without max.
2.3.2.3.3	USD	0 to USD 2,000.00 – 0.1% on the amount, min. BGN 2.00 Over USD 2,000.00 – 0.6% on the amount, without max.
2.3.2.3.4	Other FC	0.7% on the amount, without max.

2.3.2.4	Companies without written notice - if it is possible	
2.3.2.4.1	BGN	0 to BGN 2,000.00 – 0,05% on the amount, min. BGN 1.00 Over BGN 2,000,00 – 0.5% on the amount, without max.
2.3.2.4.2	EUR	0 to EUR 3,000.00 – 0,1% on the amount, min. BGN 3.00 Over EUR 3,000.00 – 0.6% on the amount, without max.
2.3.2.4.3	USD	0 to USD 3,000.00 – 0,1% on the amount, min. BGN 3.00 Over USD 3,000.00 – 0.6% on the amount, without max.
2.3.2.4.4	Other FC	0.7% on the amount, without max.
2.3.2.5	Not-withdrawals of an amount, announced with a written notice of a cash withdrawal	
2.3.2.5.1	BGN	0.5% on the amount without max.
2.3.2.5.2	EUR	0.5% on the amount without max.
2.3.2.5.3	USD	0.5% on the amount without max.
2.3.2.5.4	Other FC	0.7% on the amount without max.
2.3.2.6	Cash withdrawals from term deposits	
2.3.2.6.1	On a maturity date or on the first following working day in case that the maturity date is a non-working day	Free of charge
2.3.2.6.2	On non-maturity day	As per 2.3.2.1 or 2.3.2.2 or 2.3.2.3 or 2.3.2.4
	Note: (1) For cash withdrawals of amounts exceeding the indicated above, a written notice should be submitted one business day in advance, but not later than 15:00 h. (2) For cash withdrawals of amounts exceeding BGN 200 000 or their equivalent in foreign currency, a written notice should be submitted two business days in advance.	
	Note: For cash withdrawals of amounts exceeding BGN 1 000 000 or their equivalent in foreign currency, the fee is a subject to negotiation.	
	Note: The limits for cash withdrawals are defined on a daily basis for all customers' accounts of the respective currency. For any excess over the daily limits defined herein, the fees and commissions envisaged in this chapter shall be applied.	
2.3.2.7	Cash withdrawals on POS of Piraeus Bank Bulgaria	
2.3.2.7.1	With other banks debit cards (BORICA, Maestro, VISA Electron)	1.5%, min. BGN 5.00
2.3.2.7.2	With other banks credit cards (VISA, Mastercard)	3.0%, min. BGN 10.00
2.3.3	Coins and banknotes	
2.3.3.1	Counting and exchange of coins for banknotes	
2.3.3.1.1	BGN	5.0% on the amount, without max.
2.3.3.1.2	EUR	Not offered
2.3.3.1.3	USD	Not offered
2.3.3.1.4	Other FC	Not offered
2.3.3.2	Processing, counting and exchange of banknotes not intended to be deposited to the bank accounts	
2.3.3.2.1	BGN	5.0% on the amount, min. BGN 10.00
2.3.3.2.2	EUR	5.0% on the amount, min. BGN 10.00
2.3.3.2.3	USD	5.0% on the amount, min. BGN 10.00
2.3.3.2.4	Other FC	Not offered
2.3.3.3	Cash withdrawals of Bulgarian coins in Circulation	3.0% on the amount, min. BGN 5.00
2.3.4	Exchange of damaged and unfit banknotes	
2.3.4.1	Immediate exchange	
2.3.4.1.1	BGN	3.0% on the amount
2.3.4.1.2	EUR	10.0% on the amount
2.3.4.1.3	USD	10.0% on the amount
2.3.4.1.4	Other FC	10.0% on the amount

2.3.4.2	Subsequent exchange	
2.3.4.2.1	BGN	3.0% on the amount + postal / courier charges
2.3.4.2.2	EUR	Not offered
2.3.4.2.3	USD	Not offered
2.3.4.2.4	Other FC	Not offered
	Note: The Immediate exchange of damaged and unfit banknotes in foreign currency shall be made at the Bank's discretion only.	
2.3.4.3	CIT service	Subject to negotiation

2.4 PAYMENTS IN BGN

2.4.1	Outgoing Inter-bank Payments	
2.4.1.1	Outgoing transfers BISERA	
2.4.1.1.1	Ordered in the bank branch	BGN 2.30
2.4.1.1.2	Ordered via electronic banking system /WINBANK	BGN 1.00
	Note: For multi-row payment orders, the fee is collected for each single payment order.	
2.4.1.2	Outgoing transfers RINGS	
2.4.1.2.1	Ordered in the bank branch	BGN 15.00
2.4.1.2.2	Ordered via electronic banking system /WINBANK/	BGN 10.00
2.4.1.3	Cash transfer /against deposit of cash at the cashier's desk/	
2.4.1.3.1	Cash transfer BISERA	0.5%, min. BGN 6.00
2.4.1.3.2	Cash transfer RINGS	0.5%, min. BGN 16.00
2.4.1.3.3	Cash transfer to a company account held with Piraeus Bank Bulgaria*	0.5%, min. BGN 6.00
	*Note: The fee is not applicable when the cash deposit is made by individual representing the client, or, an individual expressly authorized by the client to make deposits to its account, and, in the grounds for the cash deposit are missing the details typical for effecting a payment between the depositor and the account holder.	
2.4.1.4	Inter-bank mass payments	
2.4.1.4.1	Via BISERA	BGN 0.80 per payment order
2.4.1.4.2	Via RINGS	BGN 8.00 per payment order
2.4.2	Incoming Inter-bank Payments	
2.4.2.1	Via BISERA/RINGS	Free of charge
2.4.3	In-house Payments	
2.4.3.1	Transfers to other accounts with Piraeus Bank Bulgaria	
2.4.3.1.1	Ordered in the bank branch	BGN 1.00
2.4.3.1.2	Ordered via electronic banking system /WINBANK/	BGN 0.50
2.4.3.2	Transfers to own customer accounts within Piraeus Bank Bulgaria	Free of charge
2.4.4	Payments through file within the Piraeus Bank Bulgaria network /mass payment/	
2.4.4.1	Salary payment via the payroll system	Subject to negotiation
2.4.4.2	Mass payments to counterparts	Subject to negotiation
2.4.5	Direct debits	
2.4.5.1	Direct debit payment order	
2.4.5.1.1	ordered in the bank branch	BGN 2.30
2.4.5.1.2	ordered via electronic banking system /WINBANK/	BGN 1.00
2.4.5.2	Execution of payment per direct debit order:	
2.4.5.2.1	Via BISERA	BGN 2.30
2.4.5.2.2	Via RINGS	BGN 15.00
2.4.5.2.3	In-house	BGN 1.00
2.4.5.3	Rejection of payment under received direct debit payment order	
2.4.5.3.1	Via BISERA	BGN 2.30
2.4.5.3.2	In-house	BGN 1.00

2.4.6	Utility payments	
2.4.6.1	Service subscription fee	BGN 2.00
2.4.6.2	Utility payment fee	
2.4.6.2.1	from current/saving account	BGN 0.25
2.4.6.2.2	from Maestro debit card	BGN 0.25
2.4.6.2.3	from credit card	BGN 0.50
2.4.6.3	Each SMS/E-mail alert related to utility payment	According to the service provider's tariff.
2.4.7	Fee for amendment /cancelation of BGN payment order	
2.4.7.1	Via BISERA	BGN 5.00
2.4.7.2	Via RINGS	BGN 10.00

2.5 PAYMENTS IN FOREIGN CURRENCIES

2.5.1	Outgoing Inter-bank Payments	
2.5.1.1	Non-express payments	
2.5.1.1.1	Ordered in the bank branch	0.2%, min. BGN 40.00, max. BGN 600.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.1.2	Ordered via electronic banking system /WINBANK/	0.2%, min. BGN 40.00, max. BGN 400.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.2	Express payments (applied upon request)	
2.5.1.2.1	Ordered in the bank branch	0.3%, min. BGN 60.00, max. BGN 800.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.2.2	Ordered via electronic banking system /WINBANK/	0.3%, min. BGN 40.00, max. BGN 600.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.2.3	Conditional transfer	Charged as an issuance of a confirmed LC
2.5.1.2.4	Cash transfer to a company account with Piraeus Bank Bulgaria*	0.5%, min. BGN 10.00
	*Note: The fee is not applicable when the cash deposit is made by individual representing the client, or, an individual expressly authorized by the client to make deposits to its account, and, in the grounds for the cash deposit are missing the details typical for effecting a payment between the depositor and the account holder.	
2.5.1.3	Non-express credit transfer in euro within the EEA	
2.5.1.3.1	Ordered in the bank branch	0.2%, min. BGN 40.00, max. BGN 600.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.3.2	Ordered via electronic banking system /WINBANK/	0.2%, min. BGN 40.00, max. BGN 400.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.4	Express credit transfer in euro within the EEA – applied upon request	
2.5.1.4.1	Ordered in the bank branch	0.3%, min. BGN 60.00, max. BGN 800.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.1.4.2	Ordered via electronic banking system /WINBANK/	0.3%, min. BGN 40.00, max. BGN 600.00 + SWIFT Fee/Payment Processing Fee BGN 20.00
2.5.2	Incoming Inter-bank Payments	
2.5.2.1	Payable	
2.5.2.1.1	To account in our books	0.1%, min. BGN 20.00, max. BGN 200.00
2.5.2.1.2	In cash in favour of beneficiaries, which are not clients of the Bank	0.2%, min. BGN 40.00, max. BGN 400.00
2.5.2.2	Return of payments as per the request of the beneficiary	Charged as an outgoing transfer
2.5.2.3	Credit transfer in euro within the EEA payable	
2.5.2.3.1	To account in our books	0.1%, min. BGN 20.00, max. BGN 200.00
2.5.3	In-house Payments	
2.5.3.1	Transfers to other Piraeus Bank Bulgaria accounts	
2.5.3.1.1	Ordered in the bank branch	BGN 6.00
2.5.3.1.2	Ordered via electronic banking system /WINBANK/	BGN 3.00
2.5.3.2	Transfers to own customer accounts with Piraeus Bank Bulgaria	Free of charge
2.5.4	Payments through file within the Piraeus Bank Bulgaria network	

2.5.4.1	Salary payment via the payroll system	Subject to negotiation
2.5.4.2	Mass payments to counterparts	Subject to negotiation
2.5.5	Other expenses	
2.5.5.1	Inquiry regarding foreign currency payment as per request of the client	BGN 30.00 + SWIFT Fee BGN 20.00
2.5.5.2	Manual processing of incoming customer transfers with missing or incorrect IBAN of beneficiary	BGN 10.00
2.5.5.3	Amendment/Cancellation/Return	BGN 60.00 + actual costs + SWIFT Fee BGN 20.00

2.6 CUT-OFF TIMES AND VALUE DATES FOR PAYMENTS

2.6.1	Cut - off times for submission of payment orders	
2.6.1.1	For BGN payments	
2.6.1.1.1	BISERA with same day value date	
	<ul style="list-style-type: none"> ordered in the bank branch 	13:00 h.
	<ul style="list-style-type: none"> ordered via electronic banking system /WINBANK/ 	14:30 h.
2.6.1.1.2	RINGS	15:00 h.
2.6.1.2	For foreign currency payments	
2.6.1.2.1	Non-express payment	15:30 h.
2.6.1.2.2	Express payment	12:30 h.
2.6.2	Applicable value dates for payments	
2.6.2.1	Inter-bank payments in BGN	
2.6.2.1.1	Incoming	The date of transaction
2.6.2.1.2	Outgoing	The date of transaction
2.6.2.2	Inter-bank payments in foreign currency	
2.6.2.2.1	Incoming payments	The business day on which the amount of the payment is credited to the Bank's account
2.6.2.2.2	Outgoing payments in EUR	At the latest by the next business day after receipt of the payment order, plus one business day for payment orders initiated on paper, unless otherwise instructed
2.6.2.2.3	Outgoing payments in other currencies	Within four business days after receipt of the payment order, unless otherwise instructed
2.6.2.2.4	Incoming credit transfer in euro within the EEA	The business day on which the amount of the payment is credited to the Bank's account
2.6.2.2.5	Outgoing credit transfer in euro within the EEA	At the latest by the next business day after receipt of the payment order, plus one business day for payment orders initiated on paper, unless otherwise instructed
2.6.2.3	In-house payments	The date of the payment order

3. BANK CARDS

3.1 DEBIT CARDS

3.1.1	International debit cards VISA Debit / VISA Electron	
3.1.1.1	Issuing	
3.1.1.1.1	Standard issuing of primary card - up to 10 working days	Free of charge
3.1.1.1.2	Issue of additional card to a primary card	BGN 3.00
3.1.1.1.3	Express Card/PIN issue/re-issue	BGN 5.00
3.1.1.2	Minimum balance required	
3.1.1.2.1	On current account	According to p. 2.1.3.2
3.1.1.2.2	On saving account "Payroll"	According to p. 2.1.3.2
3.1.1.3	Maintenance	
3.1.1.3.1	Debit card maintenance monthly fee	BGN 1.20
3.1.1.4	Renewal, Re-issue and Deactivation	
3.1.1.4.1	Renewal due to card expiration period or reissue	Free of charge

	as per Bank initiative	
3.1.1.4.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 5.00
3.1.1.4.3	Card deactivation upon customer request	BGN 1.00
3.1.1.4.4	Blocking of a card upon customer request	Free of charge
3.1.1.4.5	Re-issue of PIN code due to customer request	BGN 2.00
3.1.1.5	ATM cash withdrawals	
3.1.1.5.1	on ATM of PIRAEUS BANK BULGARIA	BGN 0.30
3.1.1.5.2	on ATM of other banks in Bulgaria	BGN 1.00
3.1.1.5.3	on ATM of other banks abroad	BGN 5.00 + 1.0%
3.1.1.6	Cash withdrawals on electronic POS terminal device	
3.1.1.6.1	on POS of PIRAEUS BANK BULGARIA	
	<ul style="list-style-type: none"> for amounts up to BGN 2,000.00 for amounts above BGN 2,000.00 	BGN 1.00 BGN 1.00 + 0.2% on the amount
3.1.1.6.2	on POS of other banks in Bulgaria	BGN 5.00
3.1.1.6.3	on POS of other banks abroad	BGN 5.00 + 1.0%
3.1.1.6.4	on POS at merchant side (Cash back)	BGN 0.30
3.1.1.7	Purchase of goods and services including utilities	
3.1.1.7.1	on a physical POS terminal	Free of charge
3.1.1.7.2	on ATM terminal	BGN 0.25
3.1.1.7.3	through ePay.bg	BGN 0.25
3.1.1.7.4	via internet	BGN 0.15
3.1.1.8	Inquiries	
3.1.1.8.1	Balance inquiry	
	<ul style="list-style-type: none"> on ATM of Piraeus Bank Bulgaria on other ATM in Bulgaria on ATM abroad via „Mobi-B“ application online via external website 	BGN 0.20 BGN 0.50 BGN 1.00 BGN 0.05 BGN 0.05
3.1.1.8.2	Mini statement	
	<ul style="list-style-type: none"> on ATM of Piraeus Bank Bulgaria on other ATM via „Mobi-B“ application 	BGN 0.20 BGN 0.50 BGN 0.05
3.1.1.9	Changing	
3.1.1.9.1	Card parameters and/or limits	BGN 3.00
3.1.1.10	Other	
3.1.1.10.1	Ungrounded claim of a transaction	BGN 30.00
3.1.1.10.2	Alerts for transactions with the card	
	<ul style="list-style-type: none"> SMS to domestic mobile operator SMS to international mobile operator per E-mail alert 	BGN 0.10 BGN 0.20 Free of charge
3.1.1.10.3	Currency conversion fee for transaction abroad	0.5 % on the amount
3.1.1.10.4	Receiving a card and a PIN code in other branch upon customer request	BGN 10.00
3.1.1.10.5	Card/PIN delivery by a courier abroad in:	
	<ul style="list-style-type: none"> Greece Other country in Europe A country outside Europe 	BGN 41.67 + VAT BGN 66.67 + VAT BGN 83.33 + VAT
3.1.1.10.6	Printed inquiry for card transactions, different than the account statement	BGN 15.00
3.1.1.10.7	Fee for unsuccessful transaction due to insufficient funds (only for international transactions)	BGN 0.30
3.1.1.11	Card Refund	0.5% of the refunded amount
3.1.1.12	Money transfer to an account via „Mobi-B“ application	BGN 0.22
3.1.1.13	Money transfer trough the card (to another payment instrument, including virtual	BGN 0.50

	accounts)	
3.1.2	International debit cards Debit Mastercard / Mastercard – Unicef	
3.1.2.1	Issuing	
3.1.2.1.1	Standard issuing of primary card - up to 10 working days	Free of charge
3.1.2.1.2	Issue of additional card to a primary card	BGN 3.00
3.1.2.1.3	Express Card/PIN issue/re-issue	BGN 5.00
3.1.2.1.4	Standard Issuing of MicroTag - up to 10 working days	BGN 7.00
3.1.2.1.5	Immediately issuing of MicroTag	BGN 20.00
3.1.2.1.6	Silicone Bracelet on client's choice	BGN 6.00
3.1.2.2	Minimum balance required	
3.1.2.2.1	On current account	According to p. 2.1.3.2
3.1.2.2.2	On saving account "Payroll"	According to p. 2.1.3.2
3.1.2.3	Maintenance	
3.1.2.3.1	Debit card maintenance monthly fee	BGN 1.20
3.1.2.4	Renewal, Re-issue and deactivation	
3.1.2.4.1	Renewal due to card expiration period or reissue as per Bank initiative	Free of charge
3.1.2.4.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 5.00
3.1.2.4.3	Card deactivation upon customer request	BGN 1.00
3.1.2.4.4	Blocking of a card upon customer request	Free of charge
3.1.2.4.5	Re-issue of PIN code due to customer request	BGN 2.00
3.1.2.5	ATM cash withdrawals	
3.1.2.5.1	on ATM of Piraeus Bank Bulgaria	BGN 0.30
3.1.2.5.2	on ATM of other banks in Bulgaria	BGN 1.00
3.1.2.5.3	on ATM of other banks abroad	BGN 5.00 +1.0%
3.1.2.6	Cash withdrawals on electronic POS terminal device	
3.1.2.6.1	on POS of PIRAEUS BANK BULGARIA	
	• for amounts up to BGN 2,000.00	BGN 1.00
	• for amounts above BGN 2,000.00	BGN 1.00 + 0.2% on the amount
3.1.2.6.2	on POS of other banks in Bulgaria	BGN 5.00
3.1.2.6.3	on POS of other banks abroad	BGN 5.00 + 1.0%
3.1.2.6.4	on POS at merchant side (Cash back)	BGN 0.30
3.1.2.7	Purchase of goods and services including utilities	
3.1.2.7.1	on a physical POS terminal	Free of charge
3.1.2.7.2	on ATM terminal	BGN 0.25
3.1.2.7.3	through ePay.bg	BGN 0.25
3.1.2.7.4	via internet	BGN 0.15
3.1.2.8	Inquiries	
3.1.2.8.1	Balance inquiry	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM in Bulgaria	BGN 0.50
	• on ATM abroad	BGN 1.00
	• via „Mobi-B“ application	BGN 0.05
	• online via external website	BGN 0.05
3.1.2.8.2	Mini statement	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM	BGN 0.50
	• via „Mobi-B“ application	BGN 0.05
3.1.2.9	Changing	
3.1.2.9.1	Card parameters and/or limits	BGN 3.00
3.1.2.10	Other	
3.1.2.10.1	Ungrounded claim of a transaction	BGN 30.00
3.1.2.10.2	Notifications for card transactions	
	• per SMS alert to domestic mobile operator	BGN 0.10
	• per SMS alert to international mobile operator	BGN 0.20

	• per E-mail alert	Free of charge
3.1.2.10.3	Currency conversion fee for transaction abroad	0.5 % on the amount
3.1.2.10.4	Receiving a card and a PIN code in other branch upon customer request	BGN 10.00
3.1.2.10.5	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.1.2.10.6	Printed inquiry for card transactions, different than the account statement	BGN 15.00
3.1.2.10.7	Fee for unsuccessful transaction due to insufficient funds (only for international transactions)	BGN 0.30
3.1.2.11	Card Refund	0.5% of the refunded amount
3.1.2.12	Money transfer to an account via „Mobi-B“ application	BGN 0.22
3.1.2.13	Money transfer trough the card (to another payment instrument, including virtual accounts)	BGN 0.50
3.1.3	International debit cards Debit Mastercard – UNICEF – stopped	
3.1.3.1	Issuing	
3.1.3.1.1	Standard issuing of primary card - up to 10 working days	Free of charge
3.1.3.1.2	Issue of additional card to a primary card	BGN 3.00
3.1.3.1.3	Express Card/PIN issue/re-issue	BGN 5.00
3.1.3.2	Minimum balance required	
		According to p. 2.1.3.2
3.1.3.3	Maintenance	
3.1.3.3.1	Debit card maintenance monthly fee	BGN 2.50
3.1.3.4	Renewal, Re-issue, Blocking and Deactivation	
3.1.3.4.1	Renewal due to card expiration period or reissue as per Bank initiative	Free of charge
3.1.3.4.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 5.00
3.1.3.4.3	Card deactivation upon customer request	BGN 1.00
3.1.3.4.4	Blocking of a card upon customer request	Free of charge
3.1.3.4.5	Re-issue of PIN code due to customer request	BGN 2.00
3.1.3.5	ATM cash withdrawals	
3.1.3.5.1	on ATM of PIRAEUS BANK BULGARIA	Free of charge
3.1.3.5.2	on ATM of other banks in Bulgaria	Free of charge
3.1.3.5.3	on ATM of other banks abroad	BGN 5.00 + 1.0%
3.1.3.6	Cash withdrawals on electronic POS terminal device	
3.1.3.6.1	on POS of PIRAEUS BANK BULGARIA	
	• for amounts up to BGN 2,000.00	BGN 1.00
	• for amounts above BGN 2,000.00	BGN 1.00 + 0.2% on the amount
3.1.3.6.2	on POS of other banks in Bulgaria	BGN 5.00
3.1.3.6.3	on POS of other banks abroad	BGN 5.00 + 1.0%
3.1.3.6.4	on POS at merchant side (Cash back)	BGN 0.30
3.1.3.7	Purchase of goods and services, including utilities	
3.1.3.7.1	on POS terminal	Free of charge
3.1.3.7.2	through ATM	BGN 0.25
3.1.3.7.3	through ePay.bg	BGN 0.25
3.1.3.7.4	via internet	BGN 0.15
3.1.3.8	Inquiries	
3.1.3.8.1	Balance inquiry	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM in Bulgaria	BGN 0.50
	• on ATM abroad	BGN 1.00
	• via „Mobi-B“ application	BGN 0.05
	• online via external website	BGN 0.05

3.1.3.8.2	Mini statement	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM	BGN 0.50
	• via „Mobi-B“ application	BGN 0.05
3.1.3.9	Changing	
3.1.3.9.1	Card parameters and/or limits	Free of charge
3.1.3.10	Other	
3.1.3.10.1	Ungrounded claim of a transaction	BGN 30.00
3.1.3.10.2	Notifications for card transactions	
	• per SMS alert to domestic mobile operator	BGN 0.10
	• per SMS alert to international mobile operator	BGN 0.20
	• per E-mail alert	Free of charge
3.1.3.10.3	Currency conversion fee for transactions abroad	0.5% on the amount
3.1.3.10.4	Receiving a Card and a PIN code in other branch upon customer request	BGN 10.00
3.1.3.10.5	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.1.3.10.6	Printed inquiry for card transactions, different than the account statement	BGN 15.00
3.1.3.10.7	Fee for unsuccessful transaction due to insufficient funds (only for international transactions)	BGN 0.30
3.1.3.11	Card refund	0.5% on the refunded amount
3.1.3.12	Money transfer to an account via „Mobi-B“ application	BGN 0.22
3.1.3.13	Money transfer trough the card (to another payment instrument, including virtual accounts)	BGN 0.50
3.1.4	International debit cards World Debit Mastercard	
3.1.4.1	Issuing	
3.1.4.1.1	Standard issuing of primary card - up to 10 working days	Free of charge
3.1.4.1.2	Issue of additional card to a primary card	Free of charge
3.1.4.1.3	Express Card/PIN issue/re-issue	Free of charge
3.1.4.2	Minimum balance required	According to p. 2.1.3.2
3.1.4.3	Maintenance	
3.1.4.3.1	Debit card maintenance monthly fee	BGN 3.99
3.1.4.4	Renewal, Re-issue and deactivation	
3.1.4.4.1	Renewal due to card expiration period or reissue as per Bank initiative	Free of charge
3.1.4.4.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	Free of charge
3.1.4.4.3	Card deactivation upon customer request	BGN 1.00
3.1.4.4.4	Blocking of a card upon customer request	Free of charge
3.1.4.4.5	Re-issue of PIN code due to customer request	BGN 2.00
3.1.4.5	ATM cash withdrawals	
3.1.4.5.1	on ATM of Piraeus Bank Bulgaria	BGN 0.30
3.1.4.5.2	on ATM of other banks in Bulgaria	BGN 1.00
3.1.4.5.3	on ATM of other banks abroad	BGN 5.00 + 1.0%
3.1.4.6	Cash withdrawals on electronic POS terminal device	
3.1.4.6.1	on POS of PIRAEUS BANK BULGARIA	
	• for amounts up to BGN 2,000.00	BGN 1.00
	• for amounts above BGN 2,000.00	BGN 1.00 + 0.2% on the amount
3.1.4.6.2	on POS of other banks in Bulgaria	BGN 5.00
3.1.4.6.3	on POS of other banks abroad	BGN 5.00 + 1.0%
3.1.4.6.4	on POS at merchant side (Cash back)	BGN 0.30
3.1.4.7	Purchase of goods and services, including utilities	

3.1.4.7.1	on POS terminal	Free of charge
3.1.4.7.2	through ATM	BGN 0.25
3.1.4.7.3	through ePay.bg	BGN 0.25
3.1.4.7.4	via internet	BGN 0.15
3.1.4.8	Inquiries	
3.1.4.8.1	Balance inquiry	
	• on ATM of Piraeus Bank Bulgaria	Free of charge
	• on other ATM in Bulgaria	Free of charge
	• on ATM abroad	Free of charge
	• via „Mobi-B“ application	Free of charge
	• online via external website	Free of charge
3.1.4.8.2	Mini statement	
	• on ATM of Piraeus Bank Bulgaria	Free of charge
	• on other ATM	Free of charge
	• via „Mobi-B“ application	Free of charge
3.1.4.9	Changing	
3.1.4.9.1	Card parameters or limits	Free of charge
3.1.4.10	Other	
3.1.4.10.1	Ungrounded claim of a transaction	BGN 30.00
3.1.4.10.2	Notifications for card transactions	
	• per SMS alert to domestic mobile operator	Free of charge
	• per SMS alert to international mobile operator	Free of charge
	• per E-mail alert	Free of charge
3.1.4.10.3	Currency conversion fee for transactions abroad	0.5% on the amount
3.1.4.10.4	Receiving a Card and a PIN code in other branch upon customer request	BGN 10.00
3.1.4.10.5	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.1.4.10.6	Printed inquiry for card transactions, different than the account statement	BGN 15.00
3.1.4.10.7	Fee for unsuccessful transaction due to insufficient funds (only for international transactions)	Free of charge
3.1.4.11	Card refund	0.5% on the refunded amount
3.1.4.12	Money transfer to an account via „Mobi-B“ application	BGN 0.22
3.1.4.13	Money transfer trough the card (to another payment instrument, including virtual accounts)	BGN 0.50
3.1.5	International debit cards VISA Business Debit / Mastercard Business Debit / VISA Business Electron for companies (stopped)	
3.1.5.1	Issuing	
3.1.5.1.1	Standard issuing of primary card - up to 10 working days	Free of charge
3.1.5.1.2	Issue of additional card to a primary card	Free of charge
3.1.5.1.3	Express Card/PIN issue/re-issue	BGN 5.00
3.1.5.2	Minimum balance required	
3.1.5.2.1	on current account	According to p. 2.1.3.1
3.1.5.3	Maintenance	
3.1.5.3.1	Monthly fee for the first issued debit card	BGN 2.00
3.1.5.3.2	Monthly fee for each subsequently issued card	BGN 1.00
3.1.5.4	Renewal, Re-issue and Deactivation	
3.1.5.4.1	Renewal due to card expiration period or reissue as per Bank initiative	Free of charge
3.1.5.4.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 10.00
3.1.5.4.3	Card deactivation upon customer request	BGN 1.00

3.1.5.4.4	Blocking of a card upon customer request	Free of charge
3.1.5.4.5	Re-issue of PIN code due to customer request	BGN 2.00
3.1.5.5	ATM cash withdrawals	
3.1.5.5.1	on ATM of PIRAEUS BANK BULGARIA	BGN 0.30
3.1.5.5.2	on ATM of other banks in Bulgaria	BGN 1.00
3.1.5.5.3	on ATM of other banks abroad	BGN 5.00 + 1.0%
3.1.5.6	Cash withdrawals on electronic POS terminal device	
3.1.5.6.1	on POS of PIRAEUS BANK BULGARIA	BGN 5.00 + 0.2%
3.1.5.6.2	on POS of other banks in Bulgaria	BGN 2.00 + 1.0%
3.1.5.6.3	on POS of other banks abroad	BGN 5.00 + 1.0%
3.1.5.6.4	on POS at merchant side (Cash back)	BGN 0.30
3.1.5.7	Purchase of goods and services, including utilities	
3.1.5.7.1	on a physical POS terminal	Free of charge
3.1.5.7.2	on ATM terminal	BGN 0.25
3.1.5.7.3	through ePay.bg	BGN 0.25
3.1.5.7.4	via internet	BGN 0.15
3.1.5.8	Inquiries	
3.1.5.8.1	Balance inquiry	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM in Bulgaria	BGN 0.50
	• on ATM abroad	BGN 1.00
	• via „Mobi-B“ application	BGN 0.05
	• online via external website	BGN 0.05
3.1.5.8.2	Mini statement	
	• on ATM of Piraeus Bank Bulgaria	BGN 0.20
	• on other ATM	BGN 0.50
	• via „Mobi-B“ application	BGN 0.05
3.1.5.9	Changing	
3.1.5.9.1	Card parameters and/or limits	BGN 3.00
3.1.5.10	Other	
3.1.5.10.1	Ungrounded claim of a transaction	BGN 30.00
3.1.5.10.2	Alerts for transactions with the card	
	• SMS to domestic mobile operator	BGN 0.10
	• SMS to international mobile operator	BGN 0.20
	• per E-mail alert	Free of charge
3.1.5.10.3	Currency conversion fee for transaction abroad	1.0% on the amount
3.1.5.10.4	Receiving a card and a PIN code in other branch upon customer request	BGN 10.00
3.1.5.10.5	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.1.5.10.6	Printed inquiry for card transactions, different than the account statement	BGN 15.00
3.1.5.10.7	Fee for unsuccessful transaction due to insufficient funds (only for international transactions)	BGN 0.30
3.1.5.11	Card Refund	0.5% of the refunded amount
3.1.5.12	Money transfer to an account via „Mobi-B“ application	BGN 0.22
3.1.5.13	Money transfer trough the card (to another payment instrument, including virtual accounts)	BGN 0.50

3.2 CREDIT CARDS

3.2.1 International credit cards Mastercard Standard/VISA Classic

3.2.1.1 Issuing

3.2.1.1.1	Standard issuing - up to 10 working days	Free of charge
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3.2.1.1.2	Issue of additional card to a primary card	Free of charge
3.2.1.2	Maintenance	
3.2.1.2.1	Annual fee per primary card	BGN 40.00
3.2.1.2.2	Annual fee per additional card	BGN 20.00
3.2.1.3	Renewal, Re-issue, Blocking and Deactivation	
3.2.1.3.1	Renewal due to card expiration period	Free of charge
3.2.1.3.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 10.00
3.2.1.3.3	Blocking of a card upon customer request	Free of charge
3.2.1.3.4	Card deactivation upon customer request	Annual fee
3.2.1.4	ATM cash withdrawals	
3.2.1.4.1	on ATM of PIRAEUS BANK BULGARIA	BGN 3.00 + 1.5%
3.2.1.4.2	on ATM of other banks in Bulgaria	BGN 5.00 + 1.5%
3.2.1.4.3	on ATM of other banks abroad	3.0% min. BGN 5.00
3.2.1.5	Cash withdrawals on electronic POS terminal device	
3.2.1.5.1	on POS of PIRAEUS BANK BULGARIA	3.0% min. BGN 8.00
3.2.1.5.2	on POS of other banks in Bulgaria	3.0% min. BGN 8.00
3.2.1.5.3	on POS of other banks abroad	3.0% min. BGN 8.00
3.2.1.6	Purchase of goods and services, including utilities	
3.2.1.6.1	on a physical POS terminal	Free of charge
3.2.1.6.2	on ATM terminal	BGN 0.50
3.2.1.6.3	through ePay.bg	BGN 0.50
3.2.1.6.4	via internet	BGN 0.15
3.2.1.7	Inquiries	
3.2.1.7.1	Balance inquiry on ATM	BGN 0.60
3.2.1.8	Changing	
3.2.1.8.1	Card parameters or limits	0.95% from the approved credit limit
3.2.1.9	Other	
3.2.1.9.1	Ungrounded claim of a transaction	BGN 40.00
3.2.1.9.2	New PIN generation	BGN 10.00
3.2.1.9.3	Penalty fee over limit transactions	5.0% from the over limit amount
3.2.1.9.4	Arbitration	BGN 500.00
3.2.1.9.5	Monthly statement	
	• on paper	BGN 1.00
	• via e-mail	Free of charge
3.2.1.9.6	Receiving a card/PIN code in other branch upon customer request	BGN 10.00
3.2.1.9.7	Retrieval of printed statement	
	• per current calendar year	BGN 2.00
	• per precedent years	BGN 5.00
3.2.1.9.8	Currency conversion fee for transaction abroad	1.0% on the amount
3.2.1.9.9	For additional services offered by VISA International and Mastercard International	as per the VISA International Tariff and Mastercard International Tariff
3.2.1.9.10	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
3.2.1.9.11	Card Refund	1.0% on the refunded amount
3.2.1.9.12	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.2.1.9.13	Notifications for card transactions	
	• per SMS alert	BGN 0.12
	• per e-mail alert	Free of charge
3.2.1.10	Annual Interest Rate	
	• For purchases	16.75%
	• For cash advance	18.00%
	• Balance transfer	10% until repayment of the obligation
3.2.2	International credit cards Mastercard Gold/VISA Gold	
3.2.2.1	Issuing	

3.2.2.1.1	Standard issuing - up to 10 working days	Free of charge
3.2.2.1.2	Issue of additional card to a primary card	Free of charge
3.2.2.2	Maintenance	
3.2.2.2.1	Annual maintenance fee per primary card	BGN 100.00
3.2.2.2.2	Annual maintenance fee per additional card	BGN 35.00
3.2.2.3	Renewal, Re-issue, Blocking and Deactivation	
3.2.2.3.1	Renewal due to card expiration period	Free of charge
3.2.2.3.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 10.00
3.2.2.3.3	Blocking of a card upon customer request	Free of charge
3.2.2.3.4	Card deactivation upon customer request	Annual fee
3.2.2.4	ATM cash withdrawals	
3.2.2.4.1	on ATM of PIRAEUS BANK BULGARIA	BGN 3.00 + 1.5%
3.2.2.4.2	on ATM of other banks in Bulgaria	BGN 5.00 + 1.5%
3.2.2.4.3	on ATM of other banks abroad	3.0% min. BGN 5.00
3.2.2.5	Cash withdrawals on electronic POS terminal device	
3.2.2.5.1	on POS of PIRAEUS BANK BULGARIA	3.0% min. BGN 8.00
3.2.2.5.2	on POS of other banks in Bulgaria	3.0% min. BGN 8.00
3.2.2.5.3	on POS of other banks abroad	3.0% min. BGN 8.00
3.2.2.6	Purchase of goods and services, including utilities	
3.2.2.6.1	on a physical POS terminal	Free of charge
3.2.2.6.2	on ATM terminal	BGN 0.50
3.2.2.6.3	through ePay.bg	BGN 0.50
3.2.2.6.4	via internet	BGN 0.15
3.2.2.7	Inquiries	
3.2.2.7.1	Balance inquiry on ATM	BGN 0.60
3.2.2.8	Changing	
3.2.2.8.1	Card parameters or limits	0.95% from the approved credit limit
3.2.2.9	Other	
3.2.2.9.1	Ungrounded claim of a transaction	BGN 40.00
3.2.2.9.2	New PIN generation	BGN 10.00
3.2.2.9.3	Penalty fee over limit transactions	5.0% from the over limit amount
3.2.2.9.4	Arbitration	BGN 500.00
3.2.2.9.5	Monthly statement	
	• on paper	BGN 1.00
	• via e-mail	Free of charge
3.2.2.9.6	Receiving a card/PIN code in other branch upon customer request	BGN 10.00
3.2.2.9.7	Retrieval of printed statement	
	• per current calendar year	BGN 2.00
	• per precedent years	BGN 5.00
3.2.2.9.8	Currency conversion fee for transaction abroad	1.0% on the amount
3.2.2.9.9	For additional services offered by VISA International and Mastercard International	As per the VISA International Tariff and Mastercard International Tariff
3.2.2.9.10	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
3.2.2.9.11	Card Refund	1.0% on the refunded amount
3.2.2.9.12	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.2.2.9.13	Notifications for card transactions	
	• per SMS alert	BGN 0.12
	• per e-mail alert	Free of charge
3.2.2.10	Annual Interest Rate	
	• For purchases	15.75%
	• For cash advance	18.00%
	• Balance transfer	10% until repayment of the obligation
3.2.3	Charity credit cards Piraeus–UNICEF	

3.2.3.1	Issuing	
3.2.3.1.1	Standard issuing - up to 10 working days	Free of charge
3.2.3.1.2	Issue of additional card to a primary card	Free of charge
3.2.3.2	Maintenance	
3.2.3.2.1	Monthly maintenance fee per primary card	BGN 3.50
3.2.3.2.2	Monthly maintenance fee per additional card	BGN 2.00
3.2.3.3	Renewal, Re-issue, Blocking and Deactivation	
3.2.3.3.1	Renewal due to card expiration period	Free of charge
3.2.3.3.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 10.00
3.2.3.3.3	Blocking of a card upon customer request	Free of charge
3.2.3.3.4	Card deactivation upon customer request	Monthly fee
3.2.3.4	ATM cash withdrawals	
3.2.3.4.1	on ATM of PIRAEUS BANK BULGARIA	BGN 3.00 + 1.5%
3.2.3.4.2	on ATM of other banks in Bulgaria	BGN 5.00 + 1.5%
3.2.3.4.3	on ATM of other banks abroad	3.0% min. BGN 5.00
3.2.3.5	Cash withdrawals on electronic POS terminal device	
3.2.3.5.1	on POS of PIRAEUS BANK BULGARIA	3.0% min. BGN 8.00
3.2.3.5.2	on POS of other banks in Bulgaria	3.0% min. BGN 8.00
3.2.3.5.3	on POS of other banks abroad	3.0% min. BGN 8.00
3.2.3.6	Purchase of goods and services, including utilities	
3.2.3.6.1	on a physical POS terminal	Free of charge
3.2.3.6.2	on ATM terminal	BGN 0.50
3.2.3.6.3	through ePay.bg	BGN 0.50
3.2.3.6.4	via internet	BGN 0.15
3.2.3.7	Inquiries	
3.2.3.7.1	Balance inquiry on ATM	BGN 0.60
3.2.3.8	Changing	
3.2.3.8.1	Parameters or limits	0.95% from the approved credit limit
3.2.3.9	Other	
3.2.3.9.1	Ungrounded claim of a transaction	BGN 40.00
3.2.3.9.2	New PIN generation	BGN 10.00
3.2.3.9.3	Penalty fee over limit transactions	5.0% from the over limit amount
3.2.3.9.4	Arbitration	BGN 500.00
3.2.3.9.5	Monthly statement	
	• on paper	BGN 1.00
	• via e-mail	Free of charge
3.2.3.9.6	Receiving a card/PIN code in other branch upon customer request	BGN 10.00
3.2.3.9.7	Retrieval of printed statement	
	• per current calendar year	BGN 2.00
	• per precedent years	BGN 5.00
3.2.3.9.8	Currency conversion fee for transaction abroad	1.0% on the amount
3.2.3.9.9	For additional services offered by Mastercard International	As per the Mastercard International Tariff
3.2.3.9.10	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
3.2.3.9.11	Card Refund	1.0% on the refunded amount
3.2.3.9.12	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.2.3.9.13	Notifications for card transactions	
	• per SMS alert	BGN 0.12
	• per e-mail alert	Free of charge
3.2.3.10	Annual Interest Rate	
	• For purchases	18.00%
	• For cash advance	20.00%

	<ul style="list-style-type: none"> Balance transfer 	10% until repayment of the obligation
3.2.4	International credit cards VISA Business/Mastercard Business	
3.2.4.1	Issuing	
3.2.4.1.1	Standard issuing - up to 10 working days	Free of charge
3.2.4.1.2	Issue of additional card to a primary card	Free of charge
3.2.4.2	Maintenance	
3.2.4.2.1	Annual maintenance fee per primary card	BGN 55.00
3.2.4.2.2	Annual maintenance fee per additional card	BGN 20.00
3.2.4.3	Renewal, Re-issue, Blocking and Deactivation	
3.2.4.3.1	Renewal due to card expiration period	Free of charge
3.2.4.3.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	BGN 10.00
3.2.4.3.3	Blocking of a card upon customer request	Free of charge
3.2.4.3.4	Card deactivation upon customer request	Annual fee
3.2.4.4	ATM cash withdrawals	
3.2.4.4.1	on ATM of PIRAEUS BANK BULGARIA	BGN 3.00 + 1.5%
3.2.4.4.2	on ATM of other banks in Bulgaria	BGN 5.00 + 1.5%
3.2.4.4.3	on ATM of other banks abroad	3.0%
3.2.4.5	Cash withdrawals on electronic POS terminal device	
3.2.4.5.1	on POS of PIRAEUS BANK BULGARIA	3.0% min. BGN 10.00
3.2.4.5.2	on POS of other banks in Bulgaria	3.0% min. BGN 10.00
3.2.4.5.3	on POS of other banks abroad	3.0% + BGN 5.00
3.2.4.6	Purchase of goods and services, including utilities	
3.2.4.6.1	on a physical POS terminal	Free of charge
3.2.4.6.2	on ATM terminal	BGN 0.50
3.2.4.6.3	through ePay.bg	BGN 0.50
3.2.4.6.4	via internet	BGN 0.15
3.2.4.7	Inquiries	
3.2.4.7.1	Balance inquiry on ATM	BGN 0.60
3.2.4.8	Changing	
3.2.4.8.1	Card parameters or limits	0.95% from the approved credit limit
3.2.4.9	Other	
3.2.4.9.1	Ungrounded claim of a transaction	BGN 40.00
3.2.4.9.2	New PIN generation	BGN 10.00
3.2.4.9.3	Penalty fee over limit transactions	5.0% from the over limit amount
3.2.4.9.4	Arbitration	BGN 500.00
3.2.4.9.5	Monthly statement	
	<ul style="list-style-type: none"> on paper 	BGN 1.00
	<ul style="list-style-type: none"> via e-mail 	Free of charge
3.2.4.9.6	Receiving a card/PIN code in other branch upon customer request	BGN 10.00
3.2.4.9.7	Retrieval of printed statement	
	<ul style="list-style-type: none"> per current calendar year 	BGN 2.00
	<ul style="list-style-type: none"> per precedent years 	BGN 5.00
3.2.4.9.8	Currency conversion fee for transaction abroad	1.0% on the amount
3.2.4.9.9	For additional services offered by VISA International and Mastercard International	As per the VISA International Tariff and Mastercard International Tariff
3.2.4.9.10	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
3.2.4.9.11	Card Refund	1.0% on the refunded amount
3.2.4.9.12	Card/PIN delivery by a courier abroad in:	
	<ul style="list-style-type: none"> Greece 	BGN 41.67 + VAT
	<ul style="list-style-type: none"> Other country in Europe 	BGN 66.67 + VAT
	<ul style="list-style-type: none"> A country outside Europe 	BGN 83.33 + VAT
3.2.4.9.13	Notifications for card transactions	
	<ul style="list-style-type: none"> per SMS alert 	BGN 0.12
	<ul style="list-style-type: none"> per e-mail alert 	Free of charge
3.2.4.10	Annual Interest Rate	

	For purchases	15.75%
	For cash advance	18.00%
3.2.5	International credit cards Mastercard World	
3.2.5.1	Issuing	
3.2.5.1.1	Standard issuing - up to 10 working days	Free of charge
3.2.5.1.2	Issue of additional card to a primary card	Free of charge
3.2.5.2	Maintenance	
3.2.5.2.1	Annual maintenance fee per primary card	BGN 199.00
3.2.5.2.2	Annual maintenance fee per additional card	BGN 99.00
3.2.5.3	Renewal, Re-issue, Blocking and Deactivation	
3.2.5.3.1	Renewal due to card expiration period	Free of charge
3.2.5.3.2	Re-issue of a card in case of damage, loss, larceny or upon customer request	Free of charge
3.2.5.3.3	Blocking of a card upon customer request	Free of charge
3.2.5.3.4	Card deactivation upon customer request	Annual fee
3.2.5.4	ATM cash withdrawals	
3.2.5.4.1	on ATM of PIRAEUS BANK BULGARIA	BGN 3.00 + 1.5%
3.2.5.4.2	on ATM of other banks in Bulgaria	BGN 5.00 + 1.5%
3.2.5.4.3	on ATM of other banks abroad	3.0% min. BGN 5.00
3.2.5.5	Cash withdrawals on electronic POS terminal device	
3.2.5.5.1	on POS of PIRAEUS BANK BULGARIA	3.0% min. BGN 8.00
3.2.5.5.2	on POS of other banks in Bulgaria	3.0% min. BGN 8.00
3.2.5.5.3	on POS of other banks abroad	3.0% min. BGN 8.00
3.2.5.6	Purchase of goods and services including utilities	
3.2.5.6.1	on POS terminal	Free of charge
3.2.5.6.2	on ATM terminal	BGN 0.50
3.2.5.6.3	through ePay.bg	BGN 0.50
3.2.5.6.4	via internet	BGN 0.15
3.2.5.7	Inquiries	
3.2.5.7.1	Balance inquiry on ATM	BGN 0.60
3.2.5.8	Changing	
3.2.5.8.1	Card parameters or limits	0.95% from the approved credit limit
3.2.5.9	Other	
3.2.5.9.1	Ungrounded claim of a transaction	BGN 40.00
3.2.5.9.2	New PIN generation	BGN 10.00
3.2.5.9.3	Penalty fee over limit transactions	5.0% from the over limit amount
3.2.5.9.4	Arbitration	BGN 500.00
3.2.5.9.5	Monthly statement	
	• on paper	BGN 1.00
	• via e-mail	Free of charge
3.2.5.9.6	Receiving a card/PIN code in other branch upon customer request	BGN 10.00
3.2.5.9.7	Retrieval of printed statement	
	• per current calendar year	BGN 2.00
	• per precedent years	BGN 5.00
3.2.5.9.8	Currency conversion fee for transaction abroad	1.0% on the amount
3.2.5.9.9	For additional services offered by Mastercard International	As per the Mastercard International Tariff
3.2.5.9.10	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
3.2.5.9.11	Card Refund	1.0% on the refunded amount
3.2.5.9.12	Emergency Card replacement	BGN 300.00
3.2.5.9.13	Emergency Cash Advance	BGN 200.00
3.2.5.9.14	Card/PIN delivery by a courier abroad in:	
	• Greece	BGN 41.67 + VAT
	• Other country in Europe	BGN 66.67 + VAT
	• A country outside Europe	BGN 83.33 + VAT
3.2.5.9.15	Notifications for card transactions	
	• per SMS alert to domestic mobile operator	Free of charge

	<ul style="list-style-type: none"> per SMS alert to international mobile operator 	Free of charge
3.2.5.10	Annual Interest Rate	
	<ul style="list-style-type: none"> For purchases 	15,75%
	<ul style="list-style-type: none"> For cash advance 	15,00%
	<ul style="list-style-type: none"> Balance transfer 	8% until repayment of the obligation

4. LENDING

4.1 LOANS TO LEGAL ENTITIES

4.1.1 Applications

4.1.1.1	Loan application (set of documents)	0.1% on the loan amount, min. BGN 50, max. BGN 5 000.00
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4.1.1.2	Application fee for new limit for issuance of LG	Subject to negotiation
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Note: Applications with cash collateral equal to or above 100% of the credit exposure will be free of charge.

4.1.2 Processing and Management

4.1.2.1	Investment loans	1.0% at once on disbursement, min. BGN 100.00 1.0% for every next year on the outstanding loan amount
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4.1.2.2	Working Capital loans	1.5% at once on disbursement, min. BGN 100.00
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4.1.2.3	Limits for issuance of L/G and L/C	0.5% on the limit
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4.1.2.4	Commitment fee on the unused / undrawn / portion of the loan granted within the agreed term	Subject to negotiation
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4.1.3 Renegotiation of the terms and conditions on a bank loan or for renewal of the bank loan /including restructuring and amendment/

4.1.3.1	For loans up to BGN 100,000.00	BGN 100.00
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4.1.3.2	For loans between BGN 100,001.00 and BGN 500,000.00	BGN 300.00
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4.1.3.3	For loans above BGN 500,001.00	1.0% on the approved amount
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4.1.4 Pre-term repayment on the portion of the loan principal

4.1.4.1	Investment loan with own funds of the borrower	
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4.1.4.1.1	In case the repayment of investment loan is made with proven and officially declared profits made in the course of the ordinary business activity of the Borrower or with resources from sales of Borrower's own assets, unless the sale is made to related person as per the provisions of para. 1, points 1 and 2 from the Additional Provisions of the Commercial Act or para. 1, point 4 from the Additional Provisions of the Law of Credit Institutions.	No fee
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4.1.4.1.2	In all other cases of pre-term repayment	4.0% on the repaid portion of the investment loan
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4.1.4.2	Investment loan principal repaid pre-term through refinancing from another bank	6.0% on the repaid portion of the investment loan
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4.1.5 Establishment of security documents on a loan and/or bank guarantee

4.1.5.1.	Preparation of contractual mortgage, pledge of tangible assets and other security documents on a loan and/or bank guarantee	
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4.1.5.1.1	Mortgage	BGN 100.00
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4.1.5.1.2	Pledge	BGN 50.00
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Notes: 1. 4.1.2.4, 4.1.4, 4.1.2.1, 4.1.2.2, 4.1.2.3, 4.1.3, 4.1.5.1 shall not apply to loans and/or bank guarantees fully secured with cash, blocked in accounts with the Bank.
2. In case of loan projects unapproved by the competent bodies of the Bank, the fees and commission collected in advance under articles 4.1.1.1 and 4.1.1.2 shall not be subject to reimbursement.

4.1.5.2.	Collection of all documents which are required to be presented by the clients for	As per Attachment 1, representing an integral part of the Tariff
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	establishment of the security on loan and/or bank guarantee. Explicit power of attorney authorising the lawyer is required.	
4.1.6	Other	
4.1.6.1	Expert bank evaluation of collateral on loan and/or bank guarantee	According 11.1 “Unified price list applicable in case of appraisal of real estates serving as collateral”
4.1.6.2	Printing out of loan statements on request	BGN 2.00
4.1.6.3	Approval of exceptional releases from project accounts	BGN 300.00
4.1.6.4	Brokerage commission for intermediating in the sale of real estates	Subject to negotiation, min. 3.00% on the amount of the sale price
4.1.6.5	Deposits securing all types of credit limits or issued LGs/LCs	Interest rate of the deposit same as the one for current account in the respective currency
4.1.6.6	Others	
4.1.6.6.1	Fee for renewal of mortgage registration	According to: <ul style="list-style-type: none"> • Tariff for state fees, collected by Registry Agency and • Tariff for Notary fees
4.1.6.6.2	Fees for release of mortgage registration	According to: <ul style="list-style-type: none"> • Tariff for state fees, collected by Registry Agency and • Tariff for Notary fees
4.1.6.6.3	Fee for renewal of special pledge with entry only in CROZ	According to: <ul style="list-style-type: none"> • Tariff for Notary fees and • Tariff for the fees of CROZ and • BGN 60.00 (fee for execution of documents for renewal of pledge with the CROZ)
4.1.6.6.4	Fee for renewal of commercial enterprises	According to: <ul style="list-style-type: none"> • Tariff for Notary fees and • Tariff for the fees of CROZ and • Tariff for state fees, collected by Registry Agency and • BGN 120.00 (fee for execution of documents for renewal of pledge with the CROZ, trade register and property register)

4.2 LOANS TO INDIVIDUALS

4.2.1	Loan – overdraft	
4.2.1.1	Assessment of overdraft application according to the requested amount*	BGN 15.00 - up to BGN 1 000.00 BGN 30.00 - from BGN 1 000.01 to BGN 4 000.00 BGN 50.00 - from BGN 4 000.01 to BGN 7 000.00 BGN 70.00 - from BGN 7 000.01 to BGN 10 000.00 BGN 100.00 - from BGN 10 000.01 to BGN 20 000.00 BGN 175.00 – above BGN 20 000.00
	*The fee is paid on two stages – BGN 10 upon applying and the remaining amount upon loan disbursement	
4.2.1.2	Renegotiation of loan parameters upon customer request	
4.2.1.2.1	Currency, interest rate, term, collateral, other (excluding change of the payment date or servicing account)	BGN 20.00 + 0.5% on the approved credit limit, max. BGN 1,000.00
4.2.1.2.2	Limit increase	BGN 20.00 + 1.0% on the approved credit limit
4.2.1.3	Debt restructuring	BGN 50.00
4.2.1.4	Other	
4.2.1.4.1	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
4.2.2	Consumer loans	
4.2.2.1	Assessment of loan application according to the requested amount*	
4.2.2.1.1	Consumer loan	BGN 50.00 - up to BGN 2 500.00 BGN 100.00 - from BGN 2 500.01 to BGN 5 000.00

		BGN 200.00 - from BGN 5 000.01 to BGN 10 000.00 BGN 300.00 - from BGN 10 000.01 to BGN 20 000.00 BGN 400.00 - from BGN 20 000.01 to BGN 40 000.00 Negotiable – above BGN 40 000.00
4.2.2.1.2	Consumer loan with pledge of money	BGN 75.00 - up to BGN 6 000.00 BGN 175.00 - from BGN 6 000.01 to BGN 15 000.00 BGN 275.00 - from BGN 15 000.01 to BGN 20 000.00 BGN 350.00 - from BGN 20 000.01 to BGN 30 000.00 BGN 400.00 - from BGN 30 000.01 to BGN 50 000.00 BGN 500.00 - from BGN 50 000.01 to BGN 100 000.00 Negotiable – above BGN 100 000.00
	*The fee is paid on two stages – BGN 10 upon applying and the remaining amount upon loan disbursement	
4.2.2.2	Renegotiation of loan parameters upon customer request	
4.2.2.2.1	Currency, interest rate, term, instalment, collateral, other (excluding change of the payment date or servicing account)	BGN 50.00 + 0.5% over the outstanding
4.2.2.2.2	Limit increase	
	<ul style="list-style-type: none"> Consumer loan, Consumer loan with pledge of money, Consumer loan "Super offer" 	BGN 50.00 + 1.0% on the approved credit limit
	<ul style="list-style-type: none"> Fast consumer loan 	2.0% on the approved credit limit
4.2.2.3	Early repayment of loan contracts under the CCA scope	
4.2.2.3.1	Loan contracts signed after 12.05.2010	Pursuant to the terms and compensation limits of art. 32 of CCA
4.2.2.3.2	Loan contracts signed before 12.05.2010	No fee
4.2.2.4	Early repayment of loan contracts out of the CCA scope	
4.2.2.4.1	Until the 5th year upon the loan contract date, prepaid:	
	<ul style="list-style-type: none"> via own funds 	1.0% over the prepaid amount
	<ul style="list-style-type: none"> via refinancing 	5.0% over the prepaid amount
4.2.2.4.2	After the 5th year upon the loan contract date, prepaid:	
	<ul style="list-style-type: none"> via own funds 	No fee
	<ul style="list-style-type: none"> via refinancing 	3.0% over the prepaid amount
4.2.2.5	Debt restructuring	
4.2.2.6	Other	
4.2.2.6.1	Preparation of contract for real pledge/financial collateral agreement	BGN 20.00 + VAT
4.2.3	Mortgage loans	
4.2.3.1	Fee for examination of applicant's creditworthiness, due upon application*	BGN 75.00 - for clients with income as per labor contract BGN 100.00 - for clients with proven income from other sources different than the listed above BGN 200.00 - for clients with proven income from abroad
	*The fee is paid on two stages – BGN 25 upon applying and the remaining amount upon loan disbursement	
4.2.3.2	Renegotiation of loan parameters upon customer request	
4.2.3.2.1	Currency, term, installment, repayment schedule, other (excluding change of the payment date or servicing account)	BGN 150.00
4.2.3.2.2	Interest rate, collateral	0.75% over the loan outstanding amount, min. BGN 150, max. BGN 1 000
4.2.3.3	Early repayment of loan contracts under the LCAIPC scope	
4.2.3.3.1	Loan contracts, when prepaid before the repayment of 12 monthly installments from the disbursement	1.0% on the prepaid principal, according to the art. 41 of LCAIPC
4.2.3.3.2	Loan contracts, when prepaid after the repayment of 12 monthly installments from the	No fee

	disbursement	
4.2.3.4	Early repayment of loan contracts out of the LCAIPC scope	
4.2.3.4.1	Until the 5th year upon the loan contract date, prepaid:	
	<ul style="list-style-type: none"> via own funds 	1.0% over the prepaid amount
	<ul style="list-style-type: none"> via refinancing 	5.0% over the prepaid amount
4.2.3.4.2	After the 5th year upon the loan contract date, prepaid:	
	<ul style="list-style-type: none"> via own funds 	No fee
	<ul style="list-style-type: none"> via refinancing 	3.0% over the prepaid amount
4.2.3.5	Debt restructuring	BGN 200.00
4.2.3.6	Other	
4.2.3.6.1	Legal services and preparation of documents:	
	<ul style="list-style-type: none"> for set of mortgage 	BGN 100.00 + VAT, due for each mortgage
	<ul style="list-style-type: none"> for release of mortgage 	BGN 100.00 + VAT, due for each mortgage subject of release
4.2.3.6.2	Fee for renewal of mortgage registration	According to: <ul style="list-style-type: none"> Tariff for state fees, collected by Registry Agency Tariff for Notary fees
4.2.3.6.3	Fees for release of mortgage registration	According to: <ul style="list-style-type: none"> Tariff for state fees, collected by Registry Agency Tariff for Notary fees

5. INVESTMENT BANKING SERVICES

5.1 GOVERNMENT BONDS

5.1.1	Bulgarian Government Bonds registered in Bulgaria	
5.1.1.1	Deals with government bonds – Primary Market	
5.1.1.1.1	For orders approved for participation in auctions of government bonds (on the nominal value)	
	<ul style="list-style-type: none"> up to BGN 500,000.00 	0.10%, min. BGN 15.00
	<ul style="list-style-type: none"> over BGN 500,000.01 	Subject to negotiation
5.1.1.1.2	For orders not approved for participation in auctions of government bonds	BGN 10.00
5.1.1.2	Government Bonds – Secondary Market	
5.1.1.2.1	Deals with Bulgarian Government Bonds traded on regulated market (BSE)	
	<ul style="list-style-type: none"> up to BGN 100,000.00 or equivalent 	0.30%, min BGN 15.00
	<ul style="list-style-type: none"> over BGN 100,000.01 or equivalent 	Subject to negotiation
5.1.1.2.2	Deals with Bulgarian Government Bonds traded on OTC market (over the counter)	
	<ul style="list-style-type: none"> up to BGN 100,000.00 or equivalent 	0.30%, min BGN 15.00
	<ul style="list-style-type: none"> over BGN 100,000.01 or equivalent 	Subject to negotiation
5.1.1.2.3	Transfer of Government Bonds from/to the register of a client held with the Bank to/from the register of the client held with another participant in ESROT	BGN 10.00
5.1.1.2.4	Transfer of Government Bonds from/to the register of a client of the Bank to/from the register of another client of the Bank, held with the Bank	BGN 10.00
5.1.1.2.5	Transfer of Government Bonds from/to the register of a client of the Bank to/from the register of other participant in ESROT	BGN 10.00
5.1.1.2.6	Transfer of Government Bonds from/to the register of a client held with the Bank to/from the register of the own portfolio of the Bank	BGN 10.00
5.1.1.2.7	Fee for transfer of Government Bonds from/to the register of a client held with the Bank	BGN 5.00
5.1.1.2.8	Blocking and unblocking of Government Bonds	BGN 15.00

	in the register of ESROT	
5.1.1.2.9	Maturity of issues (issued after 01.09.1997)	0.025% of the nominal value
5.1.1.2.10	Interest Coupon payments	
	A. On customer account	Free of charge
	B. Cash payment - in absence of bank account	BGN 5.00 + cash commission
	C. On account with other Bank - in absence of customer bank account	BGN 5.00 + payment commission
5.1.1.2.11	Issuance of certificate for ownership of Government Bonds	BGN 5.00 + VAT
5.1.1.2.12	Issuance of duplicate for lost certificate for ownership of Government Bonds	BGN 5.00 + VAT
5.1.1.3	Fee under contract for Safe-keeping and administration of Bulgarian Government Bonds registered in Bulgaria	
5.1.1.3.1	Fee under contract for Safe-keeping and administration of Bulgarian Government Bonds registered in Bulgaria	0.10% annually, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.1.1.3.2	Payment towards Investor Compensation Fund	0.05% annually*
	*Note: The fees related to contract for safe-keeping and administration of Bulgarian Government Bonds registered in Bulgaria and the payment towards investor Compensation Fund are charged monthly as a percentage of the market value of the instruments at the last day of the month.	
5.1.2	Bulgarian Government Bonds registered abroad	
5.1.2.1	Deals with Bulgarian Government Bonds registered abroad	
5.1.2.1.1	up to EUR 100,000.00 or equivalent	0.40%, min. EUR 10.00
5.1.2.1.2	over EUR 100,000.01 or equivalent	Subject to negotiation
5.1.2.2	Settlement fees for Government Bonds registered abroad, depending of the place of settlement	
5.1.2.2.1	Fee for a deal/transfer (DVP/DFP) of Government Bonds traded on the European market, settled with a global depository – EUROCLEAR, CEDEL	EUR 25.00 per transfer
5.1.2.2.2	Fee for a deal/transfer (DVP/DFP) of Government Bonds traded on the European market, settled with a local depository	EUR 40.00 per transfer
5.1.2.3	Interest Coupon payments	
5.1.2.3.1	On customer account	Free of charge
5.1.2.3.2	Cash payment - in absence of bank account	EUR 5.00 or equivalent + cash commission
5.1.2.3.3	On account with other Bank - in absence of customer bank account	EUR 5.00 or equivalent + payment commission
5.1.2.4	Fee for the safe-keeping of Bulgarian Government Bonds registered abroad	
5.1.2.4.1	Fee for safe-keeping of Bulgarian Government Bonds registered abroad (under contract for deals with Financial Instruments)	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.1.2.4.2	Fee for safe-keeping of Financial instruments registered abroad	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.1.2.4.3	Payment towards Investor Compensation Fund	0.05% annually*
	*Note: The fees related to contract for safe-keeping and administration of Bulgarian Government Bonds registered abroad and the payment towards investor Compensation Fund are charged monthly as a percentage of the market value of the instruments at the last day of the month.	
5.1.3	Foreign Bonds	
5.1.3.1	Deals with Foreign Bonds	
5.1.3.1.1	up to EUR 100,000.00 (equivalent)	0.40%, min. EUR 10.00
5.1.3.1.2	over EUR 100,000.01 (equivalent)	Subject to negotiation
5.1.3.2	Settlement fees for Foreign Bonds, depending of the place of settlement	
5.1.3.2.1	Fee for a deal/transfer (DVP/DFP) of Foreign Bonds traded in the USA, settled with a global depository – EUROCLEAR, CEDEL	EUR 20.00 per transfer
5.1.3.2.2	Fee for a deal/transfer (DVP/DFP) of securities traded on the European market, settled with a global depository – EUROCLEAR, CEDEL	EUR 25.00 per transfer
5.1.3.2.3	Fee for a deal/transfer (DVP/DFP) of securities traded on the European market, settled at a	EUR 40.00 per transfer

	local depository	
5.1.3.3	Interest Coupon payments	
5.1.3.3.1	On customer account	Free of charge
5.1.3.3.2	Cash payment – in absence of bank account	EUR 5.00 or equivalent + cash commission
5.1.3.3.3	On account with other Bank – in absence of customer bank account	EUR 5.00 or equivalent + payment commission
5.1.3.4	Fee for safe-keeping of securities traded on the international markets	
5.1.3.4.1	Fee for safe-keeping of securities traded on international markets (under contract for deals with Financial Instruments)	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.1.3.4.2	Fee for safe-keeping of Financial instruments registered abroad	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.1.3.4.3	Payment towards Investor Compensation Fund	0.05% annually*
	*Note: The fees related to contract for safe-keeping and administration of securities traded on the international markets and the payment towards investor Compensation Fund are charged monthly as a percentage of the market value of the instruments at the last day of the month.	

5.2 CORPORATE SECURITIES

5.2.1 Corporate securities, registered in Bulgaria

5.2.1.1	Purchase or sale of shares and other non-debt corporate securities, executed on Regulated Market	
5.2.1.1.1	For acceptance and processing of buy/sell order	BGN 2.00
5.2.1.1.2	Execution of order valued	% of the executed part of the order valued
	• up to BGN 1,000.00	2.0%, min. BGN 10.00
	• from BGN 1,000.01 to BGN 50,000.00	1.0%
	• from BGN 50,000.01 to BGN 100,000.00	0.60%
	• over BGN 100,000.01	Subject to negotiation
5.2.1.1.3	Purchase or sale of shares and other non-debt corporate securities, executed on regulated market through electronic trading system COBOS	0.50%, min. BGN 2.00 per order
5.2.1.1.4	Initial registration fee for COBOS (VAT taxable)	According the tariff of BSE -Sofia
5.2.1.1.5	Annual service fee for the COBOS (VAT taxable)	
	• For trade turnover exceeding BGN 30,000.01	Free of charge
	• For trade turnover less than BGN 30,000.00	According the tariff of BSE -Sofia
5.2.1.2	Purchase or sale of shares and other non-debt corporate securities, executed on Unregulated Market	
5.2.1.2.1	up to BGN 100,000.00	1.0%, min. BGN 10.00
5.2.1.2.2	over BGN 100,000.01	Subject to negotiation
5.2.1.3	Purchase or sale of bonds and other debt securities, executed on Regulated Market	
5.2.1.3.1	up to BGN 100,000.00	0.30%, min. BGN 15.00
5.2.1.3.2	over BGN 100,000.01	Subject to negotiation
5.2.1.4	Purchase or sale of bonds and other debt securities, executed on Unregulated Market	
5.2.1.4.1	up to BGN 100,000.00	0.30%, min. BGN 10.00
5.2.1.4.2	over BGN 100,000.01	Subject to negotiation
5.2.1.5	OTC deals	
		0.05%, min. BGN 30.00
5.2.1.6	Purchase of shares and other non-debt corporate securities on initial or secondary public offering (IPO or SPO)	
5.2.1.6.1	For acceptance and processing of the limited or market order	BGN 2.00
5.2.1.6.2	For approved limited and market orders	0.50%, min. BGN 10.00
5.2.1.6.3	For servicing applications for participation in the capital increase	BGN 15.00
5.2.1.7	Purchase of shares and other non-debt corporate securities in a procedure of privatization on regulated market, including the use of compensatory instruments (on the nominal value of the compensatory instruments, used for the transaction)	
5.2.1.7.1	up to BGN 50,000.00	0.70%, min. BGN 20.00
5.2.1.7.2	from BGN 50,000.01 to BGN 200,000.00	BGN 350.00 + 0.50% for the amount over

		BGN 50,000.01
5.2.1.8	Safe-keeping and administration of corporate securities	
5.2.1.8.1	Fee under contract for Safe-keeping and administration of Financial Instruments	0.10% annually, min. BGN 75.00 (min. BGN 6,25 monthly payment)
5.2.1.8.2	Payment towards Investor Compensation Fund	0.05% annually from the market value of the securities (calculated and payable on a monthly basis)
5.2.1.8.3	Professional investors and other persons under the art. 77, par. 2 of Law on Public Offering of Securities	Free of charge
5.2.1.9	Other operations with corporate securities, registered in Bulgaria	
5.2.1.9.1	Transfer of corporate securities to/from the register of the Bank in the Central Depository ("B") to/from subaccount of another investment intermediary in the Central Depository ("B")	BGN 5.00
5.2.1.9.2	Transfer of corporate securities from the register of the Bank in the Central Depository ("B") to personal account in the Central Depository ("A")	BGN 5.00
5.2.1.9.3	Issuance of a Depository receipt for ownership of securities registered on a client's sub-account with the bank register at the Central Depository	BGN 5.00 + VAT
5.2.1.9.4	Servicing DVP accounts of investment intermediaries	BGN 75.00 monthly
5.2.1.9.5	Notification for the corporate events	Subject to negotiation
5.2.1.9.6	Registration of pledge agreement in the Central Depository	Under the tariff of Central Depository
5.2.1.9.7	Registration of blocking of corporate securities in the Central Depository	Under the tariff of Central Depository
5.2.1.9.8	Dividends and interest payment	
	A. On customer account	Free of charge
	B. Cash payment - in absence of bank account	BGN 5.00 + cash commission
	C. On account with other Bank - in absence of customer bank account	BGN 5.00 + payment commission
5.2.1.9.9	Distribution of dividends	Subject to negotiation
5.2.1.10	Compensatory instruments	All terms for shares and other non-debt corporate securities are applicable
5.2.1.11	Units of collective investment schemes (UCITS)	All terms for shares and other non-debt corporate securities are applicable
5.2.2	Corporate securities, registered abroad	
5.2.2.1	Country (Local Currency) / Stock Market	
5.2.2.1.1	GREECE (EUR) / ATHENS STOCK EXCHANGE (ASE)	
	Commission	0.70%, min. EUR 30.00
	Settlement fee	EUR 15.00
	Other Charges (Local Taxes and Fees)	0.20% tax (sales only)*
5.2.2.1.2	GERMANY (EUR) / XETRA/FRANKFURT (XETR/FRAE) / BERLINER BORSE / BORSE MUNICH	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 17.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.3	AUSTRIA (EUR) / VIENNA STOCK EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 30.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.4	NETHERLANDS (EUR) / EURONEXT AMSTERDAM (AMSE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.5	FRANCE (EUR) / EURONEXT PARIS (PARE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 17.00
	Other Charges (Local Taxes and Fees)	Free of charge

5.2.2.1.6	ITALY (EUR) / BORSA ITALIANA (MILE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.7	SPAIN (EUR) / MADRID S.E (MADE)/SPAIN ELECTRONIC RE. (SIBE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.8	BELGIUM (EUR) / EURONEXT BRUSSELS	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.9	FINLAND (EUR) / HELSINKI STOCK EXCHANGE (HELE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.10	PORTUGAL (EUR) / EURONEXT LISBON	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 25.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.11	IRELAND (EUR) / IRISH STOCK MARKET/ IRISH ENTERPRISE EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 25.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.12	U.K. (GBP) / LONDON STOCK EXCHANGE (LSE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 17.00
	Other Charges (Local Taxes and Fees)	0.50% (buy orders only)
5.2.2.1.13	U.K. (USD) / INTERNATIONAL SEAQ	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 17.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.14	SWITZERLAND (CHF) /EBS /SIX SWISS EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.15	SWEDEN (SEK) / STOCKHOLM STOCK EXCHANGE (STOE)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 25.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.16	DENMARK (DKK) / COPENHAGEN STOCK EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 25.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.17	U.S. (USD) / AMEX/NYSE/NASD/STOCK MARKET, ECNS	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 10.00
	Other Charges (Local Taxes and Fees)	0.00234% (sell orders only)
5.2.2.1.18	CANADA (CAD) / TORONTO STOCK EXCHANGE / MONTREAL EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 20.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.19	JAPAN (JPY) / TOKYO STOCK EXCHANGE (T/Q)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 15.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.20	HONG KONG (HKD) / STOCK EXCHANGE OF HONG KONG (HK)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 30.00
	Other Charges (Local Taxes and Fees)	0.112%

5.2.2.1.21	SINGAPORE (SGD) / THE SINGAPORE EXCHANGE (SI)	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 33.00
	Other Charges (Local Taxes and Fees)	0.04%, min. SGD 42.00
5.2.2.1.22	AUSTRALIA (AUD) SYDNEY STOCK EXCHANGE/ AUSTRALIAN STOCK EXCHANGE	
	Commission	0.70% min EUR 30.00
	Settlement fee	EUR 33.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.23	CZECH (CZK) / PRAGUE STOCK EXCHANGE (PSE)	
	Commission	0.80%, min. EUR 40.00
	Settlement fee	EUR 60.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.24	POLAND (PLN) / WARSAW STOCK EXCHANGE	
	Commission	0.80%, min. EUR 40.00
	Settlement fee	EUR 30.00
	Other Charges (Local Taxes and Fees)	Free of charge
5.2.2.1.25	For deals above EUR 100 000 or equivalent on all foreign markets	
	Commission	Subject to negotiation
	<p>Piraeus Bank Bulgaria executes client orders for the international markets through Eurobank Bulgaria AD, respectively Eurobank S.A. - Greece, as for the execution on other foreign markets various local investment intermediaries are used.</p> <p>All fees and commissions are charged in euro from an account pointed by the Client, as if it is in a currency different from euro the applied foreign exchange rate is according to the fixing for the respective day.</p> <p>* According to the legislation of the Hellenic Republic, 0.2% of local taxes are paid for the sale of securities, excluding ETFs, irrespective of the market on which they are traded.</p>	
5.2.2.2	Fees for settlement depending on the place of settlement of the securities	
5.2.2.2.1	Fee for a deal/transfer (DVP/DFP) of securities traded in the USA, settled with a global depository – EUROCLEAR, CEDEL	EUR 20.00 per transfer
5.2.2.2.2	Fee for a deal/transfer (DVP/DFP) of securities traded on the European market, settled with a global depository – EUROCLEAR, CEDEL	EUR 25.00 per transfer
5.2.2.2.3	Fee for a deal/transfer (DVP/DFP) of securities traded on the European market, settled at a local depository	EUR 40.00 per transfer
5.2.2.3	Dividend and Interest payments	
5.2.2.3.1	On customer account	Free of charge
5.2.2.3.2	Cash payment – in absence of bank account	EUR 5.00 or equivalent + cash commission
5.2.2.3.3	On account with other Bank – in absence of customer bank account	EUR 5.00 or equivalent + payment commission
5.2.2.4	Fee for safe-keeping of corporate securities registered abroad	
5.2.2.4.1	Fee for safe-keeping of corporate securities registered abroad (under contract for deals with Financial Instruments)	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.2.2.4.2	Fee under contract for safe-keeping of corporate securities registered abroad	0.10% per year, min. BGN 75.00* (min. BGN 6,25 monthly payment)
5.2.2.4.3	Payment towards Investor Compensation Fund	0.05% annually*
	<p>*Note: The fees related to contract for safe-keeping and administration of corporate securities registered abroad and the payment towards investor Compensation Fund are charged monthly as a percentage of the market value of the instruments at the last day of the month.</p>	
5.2.2.5	Other operations with corporate securities registered abroad	Subject to negotiation
5.2.3	Management of portfolios of financial instruments	Subject to negotiation
5.2.4	Consulting services and custom analysis	Subject to negotiation

6. INTERNET BANKING

6.1 REGISTRATION AND MAINTENANCE

6.1.1	Registration	
6.1.1.1	For legal entities	Free of charge
6.1.1.2	For individuals	Free of charge
6.1.2	Performing of transactions secured by one-time password delivered by SMS to customer's mobile phone	
6.1.2.1	Monthly fee for legal entities	Free of charge
6.1.2.2	Monthly fee for individuals	Free of charge
6.1.3	Performing of transactions secured by one-time password from e-Token device	
6.1.3.1	Annual fee for legal entities	BGN 25.00 + VAT per device
6.1.3.2	Annual fee for individuals	BGN 20.00 + VAT per device
6.1.3.3	Annual fee in case the e-Token device is shared by two or more users	BGN 25.00 + VAT per device
6.1.4	Other	
6.1.4.1	Loss, theft or damage of an e-Token device caused by the customer	BGN 50.00 + VAT
6.1.4.2	Fee for reissuance of PIN to Individuals	BGN 2.00
6.1.4.3	Fee for reissuance of PIN to company users	BGN 5.00

6.2 PAY PORTAL PAYMENT SERVICES

6.2.1	Payments of local taxes and fees ordered via the electronic banking system /WINBANK/	
6.2.1.1	From current/savings account	
6.2.1.1.1	Individuals	BGN 0.45
6.2.1.1.2	Companies	BGN 0.75
6.2.2	Payments of utility bills ordered via the electronic banking system /WINBANK/ or executed as automatic payments /direct debits//:	
6.2.2.1	From current/savings account	
6.2.2.1.1	Individuals	BGN 0.15
6.2.2.1.2	Companies	BGN 0.15
	<p>Notes: The payments of instalments under local taxes and fees are grouped and charged by a liability number and a liability type.</p> <p>Payments of instalments under local taxes and fees executed via the Pay Portal system at the branches, from a bank account or in cash, will be charged with the fees for an outgoing BISERA transfer from account or an outgoing BISERA cash payment as per p. 2.4.1.1.1 or 2.4.1.3.1.</p> <p>Payments of utility bills executed via the Pay Portal system at the branches, from a bank account or in cash, will be charged with the fees for an in-house payment from account or a cash transfer as per p. 2.4.3.1.1 or 2.4.1.3.3.</p>	
6.2.3	Other	
6.2.3.1	SMS notification, per message	BGN 0.10

7. DOCUMENTARY OPERATIONS AND BANK GUARANTEES

7.1 DOCUMENTARY / CLEAN COLLECTIONS

Collections are handled in accordance with the ICC Uniform Rules for collections of the International Chamber of Commerce in Paris and legislation requirements currently in force

“Documentary collections” means collection of:

1. Financial documents accompanied by commercial documents
2. Commercial documents not accompanied by financial

“Clean collection” means collection of financial documents not accompanied by commercial documents.
Note: Cheques and bank drafts are not subject of this chapter and are covered by chapter “Cheques”

7.1.1 Received Documentary / Clean Collections		
7.1.1.1	Documents against acceptance	0.3%, min. BGN 100.00, max. BGN 600.00
7.1.1.2	Documents against payment	0.25%, min. BGN 90.00, max. BGN 600.00
7.1.1.3	Documents "Free payment"	0.2%, min. BGN 100.00, max. BGN 250.00
7.1.1.4	Release of documents covering delivery of goods consigned to the Bank – after payment or acceptance	BGN 100.00
7.1.1.5	Amendment of any collection instructions	BGN 70.00
7.1.1.6	Avalyzing of financial documents	
7.1.1.6.1	Secured with cash	0.3% per quarter or part thereof (min. BGN 100.00)
7.1.1.6.2	Secured with other collateral	Subject to negotiation (per quarter or part thereof)
7.1.1.7	Advice of non-payment/non-acceptance tracers, query, other correspondence	BGN 60.00 plus communication charges
7.1.1.8	Return of unpaid documents	BGN 60.00 plus postal/courier charges
7.1.1.9	Safe-keeping of accepted financial documents after maturity pending instructions	0.1% per quarter or part thereof (min. BGN 40.00, max. BGN 200.00)
7.1.1.10	Transfer of collection to another bank	BGN 60.00 plus postal/courier charges
Note: The Bank does not undertake to protest in case of non-payment or non-acceptance.		
7.1.2 Sent Documentary/Clean Collections		
7.1.2.1	Documents against acceptance or payment	0.25% (min. BGN 100.00, max. BGN 600.00) plus postal/courier charges
7.1.2.2	Documents "Free of payment"	0.2% (min. BGN 100.00, max. BGN 500.00) plus postal/courier charges
7.1.2.3	Amendment of any collection instructions	BGN 60.00 plus communication/courier charges
7.1.2.4	Claims for non-payment, query, tracer, other correspondence (upon customer request)	BGN 60.00 plus communication charges
7.1.2.5	Urgent processing (upon customers' request and if possible for the Bank)	BGN 60.00

7.2 DOCUMENTARY CREDITS

Documentary credits are handled in accordance with the ICC Uniform Customs and Practice for Documentary credits of the International Chamber of Commerce in Paris and legislation requirements currently in force

The commissions and fees for Documentary Credits apply for conditional payments, documentary guarantees (guarantees with characteristics of Documentary Credit) and standby letters of credit.

Issuing, revolving, increase and/or extension of Documentary Credits is subject to prior approval by the competent bank authorities.

7.2.1 Issued Documentary Credits		
7.2.1.1	Pre-advice	BGN 100.00 plus communication charges
7.2.1.2	Issuing	
7.2.1.2.1	Secured with cash	0.25% per quarter or part thereof (min. BGN 100.00) plus communication charges
7.2.1.2.2	Secured with other collateral	Subject to negotiation
Note: The commission shall be collected upon issue of the Documentary Credit on the whole amount for the whole period of validity and the collected commission is not refundable in case of cancellation or if the Documentary Credit expires unutilized. For Documentary Credits with allowed tolerance in the amount, the commission shall be calculated on the maximum amount (Documentary Credit amount plus the amount of the allowed tolerance).		
7.2.1.3	Handling and payment (for each set of documents)	0.1% (min. BGN 50.00) plus communication charges
7.2.1.4	Amendment (excluding increase of the amount and/or extension of validity)	BGN 100.00 plus communication charges
7.2.1.5	Increase of the amount	issuing commission on the amount of the increase for the whole remaining period of validity plus communication charges
7.2.1.6	Extension of the validity	
7.2.1.6.1	Within the quarter for which the commission has been collected	BGN 100.00 plus communication charges
7.2.1.6.2	For a new quarter or part thereof	Issuing commission on the actual amount plus communication charges

7.2.1.7	Revolving	Issuing commission on the revolving amount for the whole new period of validity
7.2.1.8	Discrepancy fee (for each set of discrepant documents)	BGN 150.00 plus communication charges
7.2.1.9	Cancellation before expiry	BGN 100.00 plus communication charges
7.2.1.10	Deferred payment/acceptance (for the period after expiry of validity)	0.1% per month or part thereof (min. BGN 100.00)
7.2.1.11	Quick processing (upon customers' request and if possible for the Bank)	BGN 50.00
7.2.1.12	Urgent processing (upon customers' request and if possible for the Bank)	BGN 100.00
7.2.1.13	Additional work (correspondence, engagement)	Subject to negotiation (min. BGN 50.00)
7.2.2	Received Documentary credits	
7.2.2.1	Transmission to another bank for authentication purposes without engagement (at the request of issuing bank)	BGN 60.00 plus communication charges
7.2.2.2	Pre – advice	BGN 60.00
7.2.2.3	Advising without adding confirmation (including advising of received transferred Documentary Credit and received Assignment of Proceeds)	0.12% (min. BGN 100.00, max. BGN 1,000.00)
7.2.2.4	Confirmation (additionally to advising commission)	Subject to negotiation (per quarter or part thereof)
	Note: The commission shall be collected on the whole amount for the whole period of validity and the collected commission is not refundable in case of cancellation or if the Documentary Credit expires unutilized. For Documentary Credits with allowed tolerance in the amount, the commission shall be calculated on the maximum amount (Documentary Credit amount plus the amount of the allowed tolerance.).	
7.2.2.5	Advice of amendment (excluding increase of amount for not confirmed and increase of amount and/or extension of validity for confirmed Documentary Credits)	BGN 90.00
7.2.2.6	Preliminary check of documents at the request of the client (for each presentation)	BGN 90.00
7.2.2.7	Second check of documents returned for correction – additionally to handling and payment commission (for each presentation)	BGN 90.00
7.2.2.8	Handling and payment (for each set of documents)	0.2% (min. BGN 100.00, max. BGN 2,000.00)
7.2.2.9	Deferred payment / acceptance control (as from the date of sending of documents)	0.1% per month or part thereof (min. BGN 100.00, max. BGN 500.00)
7.2.2.10	Negotiation/discounting	Subject to negotiation
7.2.2.11	Transfer of transferable Documentary Credits	0.2% (min. BGN 100.00)
7.2.2.12	Assignment of proceeds	0.15% (min. BGN 100.00) plus communication charges
7.2.2.13	Cancellation before expiry	BGN 100.00
7.2.2.14	Additional work (correspondence, engagement)	Subject to negotiation (min. BGN 50.00)
7.2.2.15	Quick processing (upon customers' request and if possible for the Bank)	BGN 50.00
7.2.2.16	Urgent processing (upon customers' request and if possible for the Bank)	BGN 100.00

7.3 BANK GUARANTEES

Guarantees are handled in accordance with the respective ICC rules and legislation requirements currently in force.

Issuing, revolving, increase and/or extension of bank guarantee is subject to prior approval by the competent bank authorities.

Documentary guarantees (guarantees with characteristics of Documentary Credit) are treated as Documentary Credits.

7.3.1	Issued bank guarantees	
7.3.1.1	Issuing of Bank Guarantees	
7.3.1.1.1	Secured with cash	0.35% per quarter or part thereof (min. BGN 100.00) plus communication charges
7.3.1.1.2	Secured with other collateral	Subject to negotiation, min. BGN 100 per quarter or part thereof plus communication charges
	Note: The commission is due per indivisible quarter, shall be collected upon issue of the bank guarantee on the whole amount for the period from the issuing date till the date of expiration and the collected commission is not refundable upon decrease of the Bank's commitment or cancelation before expiry. For open-ended guarantees the commissions shall be collected on yearly basis.	
7.3.1.2	Amendment (excluding increase of amount and extension of validity)	BGN 80.00 plus communication charges
7.3.1.3	Increase of the amount	Issuing commission on the amount of the increase plus communication charges
7.3.1.4	Extension of the validity	
7.3.1.4.1	Within the quarter for which the sum has been collected	BGN 80.00 plus communication charges
7.3.1.4.2	For a new quarter or part thereof	Issuing commission on the actual amount plus communication charges
7.3.1.5	Handling of demand for payment (for each presentation)	0.15% (min. BGN 100.00, max. BGN 1,000.00) plus communication charges
7.3.1.6	Cancellation before expiry of the validity (open-ended guarantees excluded)	BGN 50.00 plus communication charges
7.3.1.7	Quick processing (upon customers' request and if possible for the Bank)	BGN 50.00
7.3.1.8	Urgent processing (upon customers' request and if possible for the Bank)	BGN 100.00
7.3.1.9	Additional work (correspondence, engagement)	Subject to negotiation (min. BGN 50.00)
7.3.2	Received Bank Guarantees	
7.3.2.1	Advice without engagement	0.1% (min. BGN 100.00, max. BGN 500.00)
7.3.2.2	Advice of amendment (excluding increase of amount)	BGN 80.00
7.3.2.3	Advice of amendment – increase of amount	Advising fee on the amount of the increase
7.3.2.4	Claim for payment to the issuing bank (for each claim)	BGN 100.00 plus communication charges
7.3.2.5	Payment	0.1% (min. BGN 100.00, max. BGN 400.00)
7.3.2.6	Assignment of proceeds/beneficiary's rights	0.15% (min. BGN 100.00)
7.3.2.7	Transmission to another bank for authentication purposes without engagement (at the request of issuing bank)	BGN 60.00 plus communication charges
7.3.2.8	Verification of authenticity of guarantee received directly by the beneficiary (upon beneficiary's request)	BGN 60.00 plus communication charges
7.3.2.9	Cancellation of Claim to the issuing bank on behalf of the Client	BGN 50.00 plus communication charges
	Note: Received bank guarantees in favour of the Bank (and accepted by the Bank) as security for credit facility are free of charge for the client.	

7.4 DOCUMENTARY OPERATIONS – MISCELLANEOUS

7.4.1 Cut-off times and terms of execution

Applications, orders, instructions, documents presented until 15:30 will be considered as presented on the day of presentation (after 15:30 will be considered as presented on the next working day) and terms of execution will start to count from this day only under the condition that they are thoroughly completed, fully comply with the requirements of the legislation in force, the collaterals (if required) are provided and the Client has enough funds for performing the transaction and the payment of the due fees and commissions. In case either of the above conditions is not fulfilled, the terms of execution will not start to count. Consequently as day of presentation will be considered the day of full completion of the conditions stipulated and the terms will start to count as of this day.

7.4.1.1	Processing of application for issue, amendment of Documentary Credit or Guarantee	
7.4.1.1.1	Standard	16 working hours
7.4.1.1.2	Quick	12 working hours
7.4.1.1.3	Urgent	6 working hours
7.4.1.2	Checking of presented documents under received Documentary Credit	
7.4.1.2.1	Standard	36 working hours
7.4.1.2.2	Quick	24 working hours
7.4.1.2.3	Urgent	12 working hours
7.4.1.3	Processing of Collection instruction	
7.4.1.3.1	Standard	16 working hours
7.4.1.3.2	Urgent	8 working hours
7.4.2	Value Dates	
7.4.2.1	For payments under documentary operations in foreign currency	
7.4.2.1.1	For incoming	One business day after receipt of the funds by the bank
7.4.2.1.2	For outgoing	Two business days after receipt of instructions (within cut-off times and conditions stipulated)
7.4.2.2	For payments under documentary operations in BGN	
7.4.2.2.1	For incoming	The date of receipt of the funds by the bank
7.4.2.2.2	For outgoing	One business day after receipt of instructions (within cut-off times and conditions stipulated)
7.4.2.3	For internal payments under documentary operations	The date of transaction
<p>Note 1: The value date for outgoing payments is applicable only if the payment is instructed by the Client (under Collection, accepted for payment discrepant documents, etc.) and no other engagement is undertaken by the bank (in issued Documentary Credit or Guarantee, availed financial document, etc.).</p> <p>Note 2: "Business day" means: Bulgarian and currency of transaction business days.</p> <p>Note 3: "Shorter value date" means: the same day or next business day after receipt of instructions (within the cut-off times and conditions stipulated) and depends on the business days (as specified above) and cut-off times of the correspondent banks and the banking system.</p>		
7.4.2.4	Communication and other charges	
7.4.2.4.1	SWIFT charges	BGN 20.00
7.4.2.4.2	Courier charges	
	• For Bulgaria	Actual costs (min BGN 4.00) + VAT
	• For abroad	Actual costs + VAT
7.4.2.4.3	Postal charges	
	• For Bulgaria	Actual costs (min. BGN 4.00) + VAT
	• For abroad	Actual costs (min BGN 8.00) + VAT
7.4.2.4.4	For services related with Documentary Operations rendered by E-mail (upon customer request)	
	• For Bulgaria	BGN 2.00 per message
	• For abroad	BGN 5.00 per message
7.4.2.4.5	For services related with Documentary operations rendered by fax (upon customer request)	
	• For Bulgaria	BGN 2.00 per page
	• For abroad	BGN 5.00 per page
7.4.2.4.6	Photocopy of documents related with Documentary operation	
	• from the current year (within 1 working day after written request)	BGN 2.00 per page + VAT
	• from previous years (within 5 working days after written request)	BGN 3.00 per page + VAT
7.4.2.4.7	Test key providing /Test key verification (related with Documentary operation)	BGN 50.00

7.5 GENERAL PROVISIONS

For each service provided, the tariff valid on the day of performing of the service shall be applied

The stated terms of execution specify the latest term. In case of earlier execution the Client will not be charged additionally. The terms may be extended by the Bank in case of force majeure circumstances. The Bank shall not be held liable for any delays in the performance or non-performance of the services if the delay or non-performance was due to circumstances or reasons beyond the control of the Bank.

The commissions and fees under Documentary Operations are collected at the time of performance of the service and are due even if it is not utilized. Collected fees and commissions are not refundable.

The fees and commissions of other banks and other fees which have originated in the process of execution of the order of the Client, will be charged to the Client according to the actual cost. The Bank shall be entitled to collect the due fees and commissions from the Client provided that the Client's instructions do not indicate whom they are chargeable to, or provided that it is specified that they are chargeable to the beneficiary, but the Bank has failed to collect them from the latter.

8. CHEQUES

9. PUBLIC VAULT

9.1 SAFE BOXES

9.1.1 Safe box lease

9.1.1.1 Safe box – size from 60 mm to 150 mm

9.1.1.1.1	6 months	BGN 75.00 + VAT
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9.1.1.1.2	1 year	BGN 140.00 + VAT
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9.1.1.2 Safe box – size from 180 mm to 300 mm

9.1.1.2.1	6 months	BGN 120.00 + VAT
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9.1.1.2.2	1 year	BGN 220.00 + VAT
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9.1.1.3 Safe box – size 360 mm and 368 mm

9.1.1.3.1	6 months	BGN 150.00 + VAT
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9.1.1.3.2	1 year	BGN 290.00 + VAT
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9.1.1.4 Safe box – size 400 mm and 450 mm

9.1.1.4.1	6 months	BGN 190.00 + VAT
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9.1.1.4.2	1 year	BGN 350.00 + VAT
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9.1.1.5 Safe box – size 500 mm

9.1.1.5.1	6 months	BGN 260.00 + VAT
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9.1.1.5.2	1 year	BGN 500.00 + VAT
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Note: The lease shall be paid in advance at the time of signing of the Agreement or renewal through an account previously opened with the Bank under the name of the Lessee.
As of 02.07.2018 the bank will not offer lease for tenors 1 and 3 months. For the renewed contracts for 1 month's or 3 months' lease the respective tariff for 6 months' lease will be applied.

9.1.2 Safe visit

9.1.2.1	The lease payment includes 1 /one/ free of charge visit in the Public vault's premises per week.	For each extra visit an additional fee of BGN 5.00 + VAT shall be collected
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9.1.3 Other

9.1.3.1	Penalty in case the safe box is not released and the lease for the next period is not paid.	Doubled amount of the lease price in proportion for each day of delay considered as from the day following the date of expiry of the term of agreement up to the date of signing a new safe box lease agreement or up to the date of release of the safe box
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9.1.3.2	Lost safe key	Actual cost
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9.1.3.3	Replacement of a locking device of a safe	Actual cost
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10. BANK REFERENCES AND CERTIFICATES. COMMUNICATIONS AND COURIERS EXPENCES

10.1 ISSUING OF REFERENCES AND CERTIFICATES

10.1.1 Issuing of bank reference

10.1.1.1	In Bulgarian language	BGN 30.00 + VAT
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10.1.1.2	In foreign language	BGN 80.00 + VAT
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10.1.2 Issuing of bank certificate

10.1.2.1	In Bulgarian language	BGN 15.00 + VAT
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10.1.2.2	In foreign language	BGN 30.00 + VAT
10.1.2.3	For existence/lack of account and/or confirmation of the account balance	BGN 20.00 + VAT
10.1.2.4	For confirmation of the account balance for financial institutions	BGN 150.00 + VAT
10.1.3	Written references	
10.1.3.1	Audit confirmation fee	BGN 100.00 + VAT
10.1.3.2	Audit confirmation fee for financial institutions	BGN 150.00 + VAT
10.1.4	Certificates related to loan products for individuals	
10.1.4.1	For existence / lack of credit obligations on any loan product for individuals, excluding mortgage loans	BGN 35.00 + VAT
10.1.4.2	For existence / lack of credit obligations on mortgage loans	BGN 50.00 + VAT
10.1.4.3	Letter of engagement related to loan product for individuals	BGN 100.00 + VAT
10.1.5	Certificates related to loan products for companies	
10.1.5.1	For existence / lack of credit obligations on loan product for companies	BGN 40.00 + VAT

10.2 COMMUNICATIONS AND OTHER CHARGES

10.2.1	SWIFT charges	
10.2.1.1	SWIFT fee	BGN 20.00
10.2.1.2	Payment Processing Fee	BGN 20.00
10.2.2	Telex	
10.2.2.1	Telex	BGN 4.00 + VAT
10.2.2.2	Telex to other banks under foreign currency payments	BGN 5.00 + VAT
10.2.3	Fax	
10.2.3.1	In Bulgaria	BGN 4.00 + VAT per page
10.2.3.2	Abroad	BGN 6.00 + VAT per page
10.2.4	Other expences	
10.2.4.1	Test key offering	BGN 20.00 + VAT
10.2.4.2	Third party test keys verification	BGN 50.00 + VAT
10.2.4.3	Photocopy of document from the current year	BGN 2.00 + VAT per page
10.2.4.4	Photocopy of document from previous years	BGN 3.00 + VAT per page
10.2.4.5	Duplicate of saving account passbook	BGN 3.00 + VAT
10.2.5	Courier charges	
10.2.5.1	For Bulgaria	Actual costs, min. BGN 4.00 + VAT
10.2.5.2	For abroad	Actual costs, min. BGN 40.00 + VAT

11. OTHER PRODUCTS AND SERVICES

11.1 UNIFIED PRICE LIST APPLICABLE IN CASE OF APPRAISAL OF REAL ESTATES SERVING AS COLLATERAL

11.1.1	Land	
11.1.1.1	Land	BGN 120.00 + VAT for areas up to 10 000 sq.m. + BGN 20.00 for every next 5, 000 sq.m., max. BGN 300.00 + VAT
11.1.2	Residential properties	
11.1.2.1	Apartment with garage, attic, basement, ideal parts	BGN 100.00 + VAT
11.1.2.2	Garage, closed parking place	BGN 30.00 + VAT

11.1.2.3	House, maisonette, ideal parts	BGN 100.00 + VAT
11.1.2.4	Plot of land with house or part of a house, garage, secondary buildings, farm buildings	BGN 125.00 + VAT
11.1.2.5	Block of flats	
	• For areas up to 1000 sq.m.	BGN 300.00 + VAT
	• For areas up to 2000 sq.m.	BGN 500.00 + VAT
11.1.3	Offices	
11.1.3.1	Office, basement, ideal parts	BGN 160.00 + VAT for areas up to 400 sq. m. + BGN 20.00 for every next 200 sq. m.
11.1.3.2	Office building	
	• For areas up to 1000 sq.m.	BGN 300.00 +VAT
	• For areas up to 2000 sq.m.	BGN 500.00 + VAT
11.1.4	Commercial areas	
11.1.4.1	Shop up to 250 sq.m., basement, ideal parts	BGN 160.00 + VAT
11.1.4.2	Commercial buildings /shop, restaurant, café-bar-fitness/ or part of it, ideal parts	BGN 240.00 + VAT for areas up to 400 sq. m. + BGN 20.00 for every next 100 sq. m.
11.1.5	Hotels, industrial and agricultural buildings, warehouses and alike	
11.1.5.1	Hotel /land, building, secondary buildings with land and facilities	BGN 400.00 + VAT for areas up to 1,000 sq. m. + BGN 20.00 for every next 100 sq. m.
11.1.5.2	Land with petrol station	BGN 350.00 + VAT
11.1.5.3	Large warehouses, agricultural building with land and facilities	BGN 250.00 +VAT
11.1.5.4	Industrial building with land and facilities	0.08% from the market value, min BGN 500.00 + VAT, max. BGN 2,000.00 + VAT
11.1.5.5	Machinery - equipment	BGN 100.00 + VAT
11.1.6	Projects	
11.1.6.1	Land and construction permit	0.08% from the market value, min BGN 500.00 + VAT, max. BGN 2 000.00 + VAT
11.1.6.2	Land and buildings /"as is"/	0.08% from the market value, min BGN 500.00 + VAT, max. BGN 2,000.00 + VAT
11.1.6.3	Land and buildings /"as completed"/	0.08% from the market value, min BGN 500.00 + VAT, max. BGN 2,000.00 + VAT
11.1.6.4	Market study	up to BGN 4,000.00 + VAT
11.1.7	Others	
11.1.7.1	Revaluation	50.00% of the corresponding price in the list
11.1.7.2	Certification of the progress of construction works	BGN 150.00 + VAT
11.1.7.3	Testimony of the appraiser to the Court	BGN 100.00 + VAT
	Note: Cases not included in the categories listed above are subject to negotiation.	

11.2 SERVICING OF POS TERMINALS AT MERCHANT LOCATIONS

11.2.1	Monthly fee	Subject to negotiation
11.2.2	Instalation	
11.2.2.1	Express installation, up to 24 hours upon customer request	BGN 100.00

11.3 OTHER

11.3.1	Verification of power of attorneys and other documents certified by consular officers in Bulgarian diplomatic missions abroad	BGN 20.00 + VAT
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Attachment 1 to the Tariff for fees and commissions of Piraeus Bank Bulgaria

Documents, which are required to be presented by the client	Documents, which could be supplied by the Bank.(explicit power of attorney authorized a lawyer is required)
A certificate for the existence or absence of outstanding obligations under art. 87, par. 6 of the Tax-Insurance Procedural Code for the owner of the real estate;	Act of ownership /all notary deeds for sale, property exchange, donation, notary deed of ascertainment, sale and purchase agreement, other documents certifying the right of ownership up to 10 years before the issuance of the respective document, unless the property has appeared earlier/ Remuneration for the lawyer for the service- BGN 25 per notary deed;
A written declaration under art. 264, par. 1 of the Tax-Insurance Procedural Code;	A current cadastre plan of the real estate; An explicit power of attorney by the owner of the property is required. Remuneration for the lawyer for the service- BGN 25
A protocol decision of the respective body of the mortgagor for the constitution of a mortgage over the property;	A certificate for the absence or for the existence of encumbrances on the property and on the real estate, issued by the competent Real Estate Register; Remuneration for the lawyer for the service- BGN 60
A certificate for the absence of restitution claims over the land property /terrain/; ¹	A certificate for actual tax assessment of the property; An explicit power of attorney by the owner of the property is required. Remuneration for the lawyer for the service- BGN 50
Construction Permission;	
Use Permission;	
Approved architecture projects, resp. executive documentation, stamped and authorized by the respective municipality;	
A table indicating the price and area of each one object in the property;	
A Certification under art. 181 (1) of Law of Spatial Planning, proving that stage of completeness has been reached "rough construction" of the respective building, subject to the security;	

¹ The definition „land property” in the way that it is used in this list refers to the land estate upon which the building /apartment/ has been built.

Attachment 2 to the Tariff for fees and commissions of Piraeus Bank Bulgaria

Services on a Payment Account with Basic Features

SERVICES	FEES
Opening of an account	
Opening of an account at a bank office	BGN 1.78
Opening of an account at a bank office with issuance of a debit card to an account	BGN 1.20
Maintenance of an account	
Maintenance of an account at a bank office (monthly)	BGN 1.90
Maintenance of an account at a bank office with an issued debit card to an account (monthly)	BGN 0.40
Debit card maintenance monthly fee	BGN 1.00
Closing of an account	
Closing of an account at a bank office within 6 months from the opening	BGN 0.50
Placing funds in an account	
Placing funds in an account at a bank office	Up to BGN 4,600.00 – Free of charge Over BGN 4,600.00 – 0,03% on the amount, min. BGN 3.00, max. BGN 195.00
Withdrawing cash from an account	
At a teller desk in a bank office	0 до 2,000.00 – 0.08% on the amount, min. BGN 0.80 Over BGN 2,000.00 – 0.4% on the amount, max. BGN 800.00
With a debit card at an ATM serviced by the same bank	BGN 0.19
With a debit card at an ATM serviced by another bank	BGN 0.88
Payment by direct debit	
To an account with the same bank	BGN 0.90
To an account with another bank	BGN 2.10
Payment transactions made by a payment card, including via Internet	
Payment by a debit card at a POS terminal serviced by the same bank	BGN 0.00
Payment by a debit card at a POS terminal serviced by another bank	BGN 0.00
Credit transfer	
Paper-based transfer to a payment account with the same bank	BGN 0.90
By online banking to a payment account with the same bank	BGN 0.30
Paper-based transfer through BISERA to a payment account with another bank	BGN 2.10
By online banking through BISERA to a payment account with another bank	BGN 0.90