

In force as of 21.01.2015

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

III. CASH OPERATIONS				
A Current Accounts		BGN	FOREIGN CURRENCY	
Old Fee	Cash withdrawal from account /per day/:			
New Fee	Cash withdrawal from account of amounts up to daily turnover:			
Old Fee	<ul style="list-style-type: none"> ▪ For the part up to 2 000 BGN, 1 000 EUR/USD per day * 	BGN 1.00	EUR/USD 0.50	
New Fee	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP * on each transaction 	0.10%	min. BGN 1.00 over the total amount	0.10% min. EUR/USD 0.50 over the total amount
Old Fee	<ul style="list-style-type: none"> ▪ For the part above 2 000 BGN, 1 000 EUR/USD per day: 			
	<ul style="list-style-type: none"> □ upon request ** 	0.35%	min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
	<ul style="list-style-type: none"> □ without request (depending on the Bank's resources) 	0.45%	min BGN 15	0.60% min EUR/USD 10
New Fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 			
	<ul style="list-style-type: none"> □ upon request ** 	0.35%	min. BGN 7 max BGN 500 over the total amount	0.45% min EUR/USD 8 max EUR/USD 400 over the total amount
	<ul style="list-style-type: none"> □ without request (depending on the Bank's resources) 	0.45%	min BGN 15 over the total amount	0.60% min EUR/USD 10 over the total amount
C Saving Accounts		BGN	FOREIGN CURRENCY	
Old Fee	Cash withdrawal from account /per day/:			
New Fee	Cash withdrawal from account of amounts up to daily turnover:			
Old Fee	<ul style="list-style-type: none"> ▪ For the part up to 2 000 BGN, 1 000 EUR/USD per day * 	BGN 1.00	EUR/USD 0.50	
New Fee	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP * on each transaction 	0.10%	min. BGN 1.00 over the total amount	0.10% min. EUR/USD 0.50 over the total amount
Old Fee	<ul style="list-style-type: none"> ▪ For the part above 2 000 BGN, 1 000 EUR/USD per day: 			
	<ul style="list-style-type: none"> □ upon request ** 	0.35%	min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
	<ul style="list-style-type: none"> □ without request (depending on the Bank's resources) 	0.45%	min BGN 15	0.60% min EUR/USD 10
New Fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 			
	<ul style="list-style-type: none"> □ upon request ** 	0.35%	min. BGN 7 max BGN 500 over the total amount	0.45% min EUR/USD 8 max EUR/USD 400 over the total amount
	<ul style="list-style-type: none"> □ without request (depending on the Bank's resources) 	0.45%	min BGN 15 over the total amount	0.60% min EUR/USD 10 over the total amount

In section **IV.TRANSFERS/ PAYMENTS**, the following fees are changed:

IV. TRANSFERS/ PAYMENTS				
B	Outgoing transfers		BGN	FOREIGN CURRENCY
Old Fee	Interbank outgoing **	<input type="checkbox"/> up to BGN 100 000- BGN 2 <input type="checkbox"/> above BGN 100 000- BGN 12	0.20%	min EUR/USD 20 max EUR/USD 200
New Fee	Interbank outgoing BISERA **		BGN 2.20	
New Fee	Interbank outgoing in foreign currency		-	0.22 % min EUR/USD 22 max EUR/USD 200
	Express transfers (receiving of a S.W.I.F.T. copy within 2 hours):			
Old Fee	▪ via RINGS		BGN 12.00	-
New Fee	▪ via RINGS		BGN 14.00	-
Old Fee	▪ next day value date – express		-	0.20%, min EUR/USD 20 max EUR/USD 200 + EUR/USD 35
New Fee	▪ next day value date – express		-	0.22 %min EUR/USD 22 max EUR/USD 200 + EUR/USD 35
Old Fee	Direct debit – initiation, payment, rejection	<input type="checkbox"/> up to BGN 100 000- BGN 2 <input type="checkbox"/> above BGN 100 000- BGN 12		-
New Fee	Direct debit – initiation, payment, rejection			
	▪ via BISERA		BGN 2.20	-
	▪ via RINGS		BGN 14.00	-
Old Fee	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is		free of charge	0.20% min EUR/USD 20 max EUR/USD 200
New Fee	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is		free of charge	0.22% min EUR/USD 22 max EUR/USD 200

In section **VI. E-BANKING**, the following fees are changed:

VI. E-BANKING			
2	Transfers in BGN:		
2.1	▪ Within the Bank system		
Old Fee	<input type="checkbox"/> Between accounts of two customers		BGN 0.50
New Fee	<input type="checkbox"/> Between accounts of two customers		BGN 0.55
2.2	▪ ▪ Interbank outgoing:		
Old Fee	<input type="checkbox"/> via BISERA		BGN 1.00
New Fee	<input type="checkbox"/> via BISERA		BGN 1.20
3	Transfers in foreign currency		
3.1	▪ Within the Bank system:		
Old Fee	<input type="checkbox"/> Between accounts of two customers		EUR/USD 1.00
New Fee	<input type="checkbox"/> Between accounts of two customers		EUR/USD 1.50