**Amendments in the Tariff of Eurobank Bulgaria for Individuals Tariff, as of 03.08.2015**

In section **V. Bank cards**

**The following name of the fee is changed:**

Old name:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **A Debit cards** | | **Maestro и Visa** | | | | **MasterCard** | | | | | | | |
|  | | **Maestro BGN/ EUR Visa Electron BGN/USD** | | **Maestro Golden time Visa Electron Golden time** | **Visa Classic** | **Debit MasterCard** | | **Debit MasterCard Golden time** | **MasterCard Virtual** | | **Debit MasterCard Gold** | **MasterCard Platinum** | **Debit MasterCard World** |
|  | | BGN | EUR/ USD | BGN | BGN | BGN | EUR/ USD | BGN | BGN | EUR |  |  |  |
| 22 | Credit refund transaction | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 1.0% on the amount | 1.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount |

New name:

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **A Debit cards** | | **Maestro и Visa** | | | | **MasterCard** | | | | | | | |
|  | | **Maestro BGN/ EUR Visa Electron BGN/USD** | | **Maestro Golden time Visa Electron Golden time** | **Visa Classic** | **Debit MasterCard** | | **Debit MasterCard Golden time** | **MasterCard Virtual** | | **Debit MasterCard Gold** | **MasterCard Platinum** | **Debit MasterCard World** |
|  | | BGN | EUR/ USD | BGN | BGN | BGN | EUR/ USD | BGN | BGN | EUR |  |  |  |
| 22 | Receiving (including return) amounts on card through POS | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount | 1.0% on the amount | 1.0% on the amount | 2.0% on the amount | 2.0% on the amount | 2.0% on the amount |

**The following fees are added:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **V. BANK CARDS** | | | | |
| **Comment** |  | **Debit cards: Maestro и Visa Electron** | **Debit cards: Visa Classic** | **Debit cards: Debit MasterCard** |
| New fee | Express delivery abroad | BGN 300 / EUR 150 | BGN 300 / EUR 150 | BGN 300 / EUR 150 |
|
|
| New fee | Immediate payment (VPP/MoneySend) | 1% on the amount | 1% on the amount | 1% on the amount |
| New fee | Emergency cash advance | - | - | BGN 240 / EUR 120 |

In sections **XI. LOANS**

**The following fees are changed:**

Old fee:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **XI.     LOANS** | | |  |  |  |  |
| **B** | **Consumer loans with/without guarantor(s)** | | **BGN** | | **Foreign Currency** | |
|  | **2** | Monthly fee for servicing of current account opened for a consumer loan \*\* | BGN | 2.50 | BGN | 2.50 |

New fee:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **XI.     LOANS** | | |  |  |  |  |
| **B** | **Consumer loans with/without guarantor(s)** | | **BGN** | | **Foreign Currency** | |
|  | **2** | Monthly fee for servicing of current account opened for a consumer loan \*\*\* | BGN | 3.50 | BGN | 3.50 |

\*\*\* For all current accounts servicing consumer loans granted after 14.10.2008 and for all current accounts servicing consumer loans renegotiated after 01.03.2009. (the fee is accrued till full repayment of the loan). For deals granted until 31.07.2015 incl., the value of the fee is BGN 2.50/EUR 1.25.

Old fees:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **XI.     LOANS** | | |  |  |  |  |
| **D** | **Housing Loans/Home Equity Loans** | | **BGN** | | **Foreign Currency** | |
|  | **6** | Monthly fee for servicing of current account |  |  |  |  |
|  |  | ▪opened for a Mortgage loan | BGN | 1.50 | BGN | 1.50 |
|  |  | ▪opened for a "Saving Mortgage Loan" or opened for "Convenience" package\*\* | BGN | 2.50 | BGN | 2.50 |
|  |  | ▪opened for a "Premium" package | BGN | 5.00 | BGN | 5.00 |
|  | **14** | Fee for examination of request to restore the loan preferences | BGN | 75 | BGN | 75 |

New fees:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **XI.     LOANS** | | |  |  |  |  |
| **D** | **Housing Loans/Home Equity Loans** | | **BGN** | | **Foreign Currency** | |
|  | **6** | Monthly fee for servicing of current account |  |  |  |  |
|  |  | ▪opened for a Mortgage loan \* | BGN | 3.50 | BGN | 3.50 |
|  |  | ▪opened for "Convenience" package\*\* | BGN | 2.50 | BGN | 2.50 |
|  |  | ▪opened for a "Premium" package \*\* | BGN | 5.00 | BGN | 5.00 |
|  | **14** | Fee for examination of request to restore the loan preferences \* | BGN | 100 | BGN | 100 |

\* The fee is valid for contracts concluded after 31.07.2015.

\*\* The packages are not offered anymore.

**The following fees are added:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **XI.     LOANS** | | |  |  |  |  |
| **A** | **Overdraft on current accounts/ debit cards** | | **BGN** | | **Foreign Currency** | |
|  | **4** | Fee for booking of the conditions as per provided offer for overdraft (in terms of interest rate, fees and commissions) for 6-months period (incl. VAT) | BGN | 50 | - |  |
|  | **5** | Fee for change in the initially defined overdraft parameters as per the initial approval | BGN | 50 | - |  |
|  | **6** | Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral) | BGN | 15 | - |  |
|  | **7** | Fee for change in the parameters of the loan (incl. Interest rate, replacement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters | 0.70% min 75 BGN | | - |  |
|  | **8** | Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.) | BGN | 35 | - |  |
|  | **9** | Fee for examination of request to regain the overdraft preferences | BGN | 50 | - |  |
|  | **10** | Fee for change of existing overdraft limit | BGN | 15 | - |  |
| **B** | **Consumer loans with/without guarantor(s)** | | **BGN** | | **Foreign Currency** | |
|  | **3** | Fee for booking of the conditions as per provided offer for consumer loan (in terms of interest rate, fees and commissions) for 6-months period (incl. VAT) | BGN | 50 | BGN | 50 |
|  | **4** | Fee for change in the initially defined consumer loan parameters as per the initial approval | BGN | 50 | BGN | 50 |
|  | **5** | Fee for application for loan renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral) | BGN | 15 | BGN | 15 |
|  | **6** | Fee for change in the parameters of the loan (incl. Interest rate,tenor, replacement/enter into debt, partial release of collateral) - paid upon approval of the requested change in the parameters | 0.70% min. 75 BGN | | 0.70% min. 75 BGN | |
|  | **7** | Fee for change in the parameters of the loan different from the ones in point 6. (incl. fees and commissions, corresponding accounts, installment date, etc.) | BGN | 35 | BGN | 35 |
|  | **8** | Fee for examination of request to regain the consumer loan preferences | BGN | 50 | BGN | 50 |
| **C** | **Consumer loan/overdraft with cash collateral (Elastica)** | | **BGN** | | **Foreign Currency** | |
|  | **3** | Fee for change in the initially defined loan/overdraft parameters as per the initial approval | BGN | 50 | BGN | 50 |
|  | **4** | Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral) | BGN | 15 | BGN | 15 |
|  | **5** | Fee for change in the parameters of the loan/overdraft (incl. Interest rate,tenor, replacement/enter into debt, partial release of collateral) - paid upon approval of the requested change in the parameters | 0.70% min. 75 BGN | | 0.70% min. 75 BGN | |
|  | **6** | Fee for change in the parameters of the loan/overdraft different from the ones in point 6. (incl. fees and commissions, corresponding accounts, installment date, etc.) | BGN | 35 | BGN | 35 |

**The following fees are removed:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **B** | **Consumer loans with/without guarantor(s)** | | **BGN** | | **Foreign Currency** | |
|  |  | Renegotiation of the loan (in terms of interest rate, tenor, amount, repayment schedule, etc.) - with the exception of the cases of pre-term repayment\* | BGN | 35 | BGN | 35 |

Comment:\* The fee is removed, it is replaced by two new fees described in the table above.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **D** | **Credit Wish Revolving loan\*** | | **BGN** | | **Foreign Currency** | |
|  | **1** | Examination of the credit application documents- due upon submission of the credit request |  |  |  |  |
|  |  | from 200 to 1 000 BGN. | BGN | 15 | - |  |
|  |  | from 1 001 to 4 000 BGN. | BGN | 30 | - |  |
|  |  | from 4 001 to 7 000 BGN | BGN | 50 | - |  |
|  |  | from 7 001 to 10 000 BGN | BGN | 70 | - |  |
|  |  | from 10 001 to 20 000 BGN | BGN | 100 | - |  |
|  |  | over 20 000 BGN | BGN | 175 | - |  |

\* The product is not offered by the bank as of 01.04.2015.

**Amendments in the Tariff for fees and commissions of customers Legal entities, as of 03.08.2015**

In section **V. Bank cards**

**The following fees are added:**

|  |  |  |  |
| --- | --- | --- | --- |
| **V. BANK CARDS** | | | |
| **Comment** |  | **Debit cards: Maestro и Visa Electron** | **Debit cards: Debit MasterCard Business** |
| New fee | Express delivery abroad | BGN 300 / EUR 150 | BGN 300 / EUR 150 |
|
| New fee | Immediate payment (VPP/MoneySend) | 1% on the amount | 1% on the amount |
| New fee | Emergency cash advance |  | BGN 240 / EUR 120 |