In force as of **26.04.2016**

In section **I. ACCOUNTS,** the following fees are changed:

Current Acco	Current Accounts		FOREIGN CURRENCY		
1	1 Opening:				
Old fee	current account "Golden Time"	free of charge	-		
New fee	current account "Golden Time"	BGN 1.00	-		
2 Maintenance fee (per month):					
Old fee	current account "Golden Time"	free of charge	-		
New fee	current account "Golden Time"	BGN 0.90	-		
3	Dormancy fee (per month): *				
	up to 12 months	BGN 1.00	EUR/USD 0.50		
	over 12 months	BGN 2.00	EUR/USD 1.00		
Removal	over 24 months	BGN 3.00	EUR/USD 1.50		
	over 36 months	BGN 5.00	EUR/USD 2.50		
	* Dormant account – current account with no customer initiated transactions for period of 12 months (except automatic transactions).				
Saving Acco	Saving Accounts		FOREIGN CURRENCY		
2	Maintenance fee:				
	standard and child savings accounts	free of charge	free of charge		
Old fee	all Mega type savings accounts and "Active money" savings account	BGN 0.50	EUR/USD 0.25		
2	Maintenance fee:				
	 child savings accounts 	free of charge	free of charge		
New fee	 standard savings accounts (monthly) 	BGN 0.50	EUR/USD 0.25		
	 all Mega type savings accounts and "Active money" savings account (monthly) 	BGN 1.00	EUR/USD 0.50		
5	Dormancy fee : *				
	all Mega type saving accounts, "Active Money" saving accounts (per month)	BGN 0.50	EUR/USD 0.25		
Removal	"Loyal Saver" saving accounts (per quarter)	BGN 2.00	EUR/USD 1.00		
	* Dormant account – savings account with no customer initiated transactions for period of 12 months (except automatic transactions); the fee is not to Child savings accounts and Standard savings accounts				

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

III.	CASH OPERATIONS					
Α	Current Accounts		BGN	FOREIGN CURRENCY		
	2	Cash withdraw al from account of amounts up to daily turn	nover:			
		Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP				
		on each transaction:				
	Old fee	□ upon request **	min. BGN 7 max 0.35% BGN 500 over the total amount	0.45% min EUR/USD 8 max EUR/USD 400 over the total amount		
		 w ithout request (depending on the Bank's resources) 	min BGN 15 over 0.45% the total amount	0.60% min EUR/USD 10 over the total amount		
		□ requested, not withdraw n amount *	0.4%* min BGN 10	0.4%* min EUR/USD 5		
		* The fee is calculated as a percentage of the non withdrawn amount.				
A	Current Accour	nts	BGN	FOREIGN CURRENCY		
	2	Cash w ithdraw al per day:				
	Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP					
		on each transaction:				
		□ upon request **	min. BGN 7 max 0.40% BGN 500 over the total amount	0.50% min EUR/USD 8 max EUR/USD 400 over the total amount		
	New fee	 w ithout request (depending on the Bank's resources) 	0.50% min BGN 15 over the total amount	0.60% min EUR/USD 15 over the total amount		
		□ requested, not withdrawn amount *	0.50% min BGN 10	0.50% min EUR/USD 5		
		* The fee is calculated as a percentage of the non withdrawn amou	int.			
В	Current Accoun	nts "Golden Time"	BGN	FOREIGN CURRENCY		
	2	Cash w ithdraw al from account of amounts up to daily				
		turnover:				
		Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP				
		on each transaction:	min. BGN 7 max	_		
		□ upon request **	0.35% BGN 500 over the	-		
	Old fee		total amount			
		□ w ithout request (depending on the	0.45% the total amount	-		
		Bank's resources)	trie total amount			
		□ requested, not w ithdraw n amount *	0.4%* min BGN 10	<u>-</u>		
		* The fee is calculated as a percentage of the non withdrawn amou	nt.			
В	Current Accoun	nts "Golden Time"	BGN	FOREIGN CURRENCY		
	2	Cash w ithdraw al per day:				
		 Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP 				
	New fee	on each transaction:	min. BGN 7 max 0.40% BGN 500 over the total amount	-		
		□ without request (depending on the	min BCN 15 over	-		
		Bank's resources)	0.50% the total amount			
			tilo total allibalit			
		□ requested, not w ithdraw n amount *	0.50% min BGN 10	-		
		□ requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amou	0.50% min BGN 10	-		
D	Saving Accoun	* The fee is calculated as a percentage of the non withdrawn amou	0.50% min BGN 10	FOREIGN CURRENCY		
D		* The fee is calculated as a percentage of the non withdrawn amou	0.50% min BGN 10 nt.			
D	Saving Accoun	* The fee is calculated as a percentage of the non withdrawn amou ts Cash w ithdraw al from account of amounts up to daily turnover:	0.50% min BGN 10 nt.			
D		* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP	0.50% min BGN 10 nt.			
D		* The fee is calculated as a percentage of the non withdrawn amou ts Cash w ithdraw al from account of amounts up to daily turnover:	0.50% min BGN 10 nt.	FOREIGN CURRENCY		
D		* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP	0.50% min BGN 10 nt. BGN	FOREIGN CURRENCY		
D	2	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:	0.50% min BGN 10 BGN min. BGN 7 max	FOREIGN CURRENCY		
D		* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:	0.50% min BGN 10 BGN min. BGN 7 max 0.35% BGN 500 over the	FOREIGN CURRENCY		
D	2	* The fee is calculated as a percentage of the non withdrawn amou ts Cash w ithdraw al from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount *	min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 10 0.4%* min BGN 10	FOREIGN CURRENCY min EUR/USD 8 max EUR/USD 400 over the total amount min EUR/USD 10 over the total		
	2 Old fee	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amount	min. BGN 7 max 0.35% BGN 500 over the total amount min BGN 15 over the total amount 0.45% min BGN 10 0.44%* min BGN 10	FOREIGN CURRENCY 0.45% min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5		
	2 Old fee Saving Accour	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts	min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 10 0.4%* min BGN 10	FOREIGN CURRENCY min EUR/USD 8 max EUR/USD 400 over the total amount min EUR/USD 10 over the total amount		
D	2 Old fee	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all per day:	0.50% min BGN 10 BGN min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 15 over the total amount 0.4%* min BGN 10 nt. BGN	FOREIGN CURRENCY 0.45% min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5		
	2 Old fee Saving Accour	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts	0.50% min BGN 10 BGN min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 15 over the total amount 0.4%* min BGN 10 nt. BGN ransaction:	FOREIGN CURRENCY 0.45% min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5		
	2 Old fee Saving Accour	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all per day:	0.50% min BGN 10 BGN min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 15 over the total amount 0.4%* min BGN 10 nt. BGN	FOREIGN CURRENCY min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5 FOREIGN CURRENCY		
	2 Old fee Saving Accour	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all per day: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each to	min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 15 over the total amount 0.4%* min BGN 10 nt. BGN min. BGN 7 max 0.40% BGN 7 max 0.40% BGN 500 over the	FOREIGN CURRENCY min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5 FOREIGN CURRENCY min EUR/USD 8 max EUR/USD 400		
	Old fee Saving Accoun	* The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all from account of amounts up to daily turnover: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: upon request ** w ithout request (depending on the Bank's resources) requested, not w ithdraw n amount * * The fee is calculated as a percentage of the non withdrawn amounts Cash w ithdraw all per day: Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each to upon request ** upon request **	min. BGN 7 max 0.35% BGN 500 over the total amount 0.45% min BGN 10 o.44% min BGN 10 nt. BGN ransaction: min. BGN 7 max 0.40% BGN 500 over the total amount	FOREIGN CURRENCY 0.45% min EUR/USD 8 max EUR/USD 400 over the total amount 0.60% min EUR/USD 10 over the total amount 0.4%* min EUR/USD 5 FOREIGN CURRENCY 0.50% min EUR/USD 8 max EUR/USD 400 over the total amount		

III.	CASH OPERATIONS					
E	Term Deposit A	ccounts	BGN	FOREIGN CURRENCY		
	2	Withdraw al from a term deposit:				
	Old fee	Not on maturity date up to 2 000 BGN, 1000 EUR/USD per day	free of charge	free of charge		
		 Not on maturity date above 2 000 BGN, 1000 EUR/USD per day: 				
		□ upon request **	0.35% min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400		
		 without request (depending on the Bank's resources) 	0.45% min BGN 15	0.60% min EUR/USD 10		
		□ requested, not w ithdraw n amount *	0.4%* min BGN 10	0.4%* min EUR/USD 5		
		* The fee is calculated as a percentage of the non withdrawn amoun	ıt.			
E	Term Deposit Accounts		BGN	FOREIGN CURRENCY		
	2	Cash w ithdraw al per day:				
	New fee	Not on maturity date up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	min. BGN 1.00 0.10% over the total amount	0.10% min. EUR/USD 0.50 over the total amount		
		Not on maturity date above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:				
		□ upon request **	min. BGN 7 max 0.40% BGN 500 върху цялата сума	0.50% min EUR/USD 8 max EUR/USD 400 over the total amount		
		□ without request (depending on the Bank's resources)	min BGN 15 0.50% върху цялата сума	0.60% min EUR/USD 15 over the total amount		
		□ requested, not w ithdraw n amount *	0.50% min BGN 10	0.50% min EUR/USD 5		
		* The fee is calculated as a percentage of the non withdrawn amoun	ıt.			
G	Other Cash Ser	vices	BGN	FOREIGN CURRENCY		
	11	Cash deposit from third parties (paid from the depositor):				
	Old fee	in favor of individual client of the Bank **	0.20% min BGN 1	0.20% min BGN 5		
G	Other Cash Ser	vices	BGN	FOREIGN CURRENCY		
	11	Cash deposit from third parties (paid from the depositor):				
	New fee	in favor of individual client of the Bank **	0.20% min BGN 3	0.20% min EUR 3		
				-		

In section ${\bf VI.\ DEBIT\ CARDS}$, the following fees are changed:

VI.	BANK CARDS		
Α	Debit cards		BGN
	Debit cards:		Maestro Golden Time Visa Electron Golden Time
	20	Cash w ithdraw al from ATM:	
	Old fee	ATM of another bank in the country	BGN 0.95
VI.	BANK CARDS		
Α	Debit cards		BGN
	Debit cards:		Maestro Golden Time Visa Electron Golden Time
	20 Cash w ithdraw al from ATM:		
	New fee	ATM of another bank in the country	BGN 1.00