

1.Accounts

1.1. Current Account

Accounts		BGN	FOREIGN CURRENCY
1.1.1.	Opening		
1.1.1.1.	For for all current account type	BGN 2	EUR/USD1
1.1.1.2.	For Current account „Interest plus”	Free of charge	free of charge
1.1.2.	Maintenance fee per month		
1.1.2.1.	Standard current account without issued Debit Card or Utility Payer	BGN 1.50	EUR/USD 0.75
1.1.2.2.	Standard current account with issued Debit Card or Utility Payer *	BGN 1.40	EUR/USD 0.75
1.1.2.3.	Standard current account with issued Debit Card and Utility Payer	BGN 1.00	-
1.1.2.4.	Current account „Interest plus”	BGN 10.00	EUR/USD 5.00
1.1.2.5.	Current account for Virtual card maintenace	BGN 0.50	EUR 0.25
1.1.2.6.	Dormancy fee per month **	BGN 1.00	EUR/USD 0.50
1.1.3.	Closing***		
1.1.3.1.	For for all current account type	free of charge	free of charge
1.1.3.2.	For Current account „Interest plus”	BGN 10.00	EUR/USD 5.00
		<p>* The fee is applicable for current account with issued to it debit card or Utility Payer. When the Debit Card and the Utility Payer service are on one and the same current account, the maintenance fee is according p. 1.1.2.3.</p> <p>** Dormant account – current account with no customer initiated transactions for period of 12 months (except automatic transactions)</p> <p>*** Only in case the account was opened less then 12 months ago</p>	

3. Transfers/ Payments

		Old Tariff	New Tariff
3.2.3.	Interbank outgoing**	Over 100 000- BGN 10	Over 100 000- BGN 12
3.2.4.	Interbank outgoing - E-Banking	Over 100 000- BGN 8	Over 100 000- BGN 10
3.2.5.1.	• through RINGS	BGN 10	BGN 12
3.2.5.2.	• through RINGS E-Banking	BGN 8	BGN 10
3.2.8.	Immediate cash collection – initiating, payment, rejection	Over 100 000 BGN – BGN 10	Over 100 000 BGN – BGN 12

4.1.1.1.16.	Inclusion in "Electronic Stoplist" to 40 weeks	-	-	60.00 BGN	60.00 BGN	30.00 EUR	-	-
4.1.1.1.17.	Inclusion in "Electronic Stoplist" over 40 weeks	-	-	80.00 BGN	80.00 BGN	40.00 EUR	-	-
4.1.1.2.	Others							
4.1.1.2.1.	Minimum account balance	3.00 BGN	3.00 EUR/ USD	3.00 BGN	3.00 BGN	3.00 EUR	3.00 BGN	3.00 EUR
4.1.1.2.2.	Minimum account balance	According to Section 1.1.2.1.Current Accounts						
4.1.1.2.3.	Monthly fee for current account	According to Section 1.1.1.1. и 1.1.3.1. Current Accounts						
4.1.1.2.4.	Opening / closing of account	According to Section 2 Cash Operations						
4.1.1.3.	Usage in bulgaria or abroad (transaction fees)							
4.1.1.3.1.	POS payment at merchant of the Bank	0.20 BGN	0.10 EUR	free of charge	free of charge	free of charge	-	-
4.1.1.3.2.	Payment at merchant of another Bulgarian bank (POS or Internet)	0.20 BGN	0.10 EUR	free of charge	free of charge	free of charge	-	-
4.1.1.3.3.	Payment at merchant abroad (POS or Internet)	0.5 % on the amount	0.5 % on the amount	free of charge	free of charge	free of charge	-	-
4.1.1.3.4.	Payment through ATM or E-Pay	0.20 BGN	0.10 EUR	free of charge	free of charge	free of charge	-	-
4.1.1.3.5.	Cash withdrawal from our bank ATM	0.20 BGN	0.10 EUR	0.50 BGN	0.50 BGN	0.25 EUR	-	-
4.1.1.3.6.	Cash withdrawal from another bank ATM in Bulgaria	1.00 BGN	0.50 EUR	1.00 BGN	1.00 BGN	0.50 EUR	-	-
4.1.1.3.7.	Cash withdrawal from ATM abroad	5.00 BGN + 1.5% on the amount	2.50 EUR + 1.5% on the amount	6.00 BGN + 1.5% on the amount min 10.00 BGN	6.00 BGN + 1.5% on the amount min 10.00 BGN	3.00 EUR + 1.5% on the amount min 5.00 EUR	-	-
4.1.1.3.8.	Cash advance at POS in our branch	0.1%, min 1.00 BGN	0.1%, min 0.50 EUR	0.5% on the amount	0.5% on the amount	0.5% on the amount	-	-
4.1.1.3.9.	Cash advance at POS in branch of another bank in Bulgaria	3.00 BGN+1.0% on the amount min 3.00 BGN	1.50 EUR+ 1.0% on the amount min 1.50 EUR	6.00 BGN+1.5% min 10.00 BGN	6.00 BGN+1.5% min 10.00 BGN	3.00 EUR+ 1.5% min 5.00 EUR	-	-
4.1.1.3.10.	Cash advance at POS in branch of another bank abroad	5.00 BGN+1.5% on the	2.50 EUR+ 1.5% on the	6.00 BGN + 1.5% min 10.00 BGN	6.00 BGN + 1.5% min 10.00 BGN	3.00 EUR + 1.5% min	-	-

		amount	amount			5.00 EUR		
4.1.1.3.11.	Funds transfer between account through our bank ATM	0.10 BGN	0.05 EUR	0.10 BGN	0.10 BGN	0.05 EUR	-	-
4.1.1.3.12.	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	1.0% on the amount	1.0% on the amount
4.1.1.3.13.	Balance inquiry on our bank ATM	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.14.	Balance inquiry on another bank ATM or E-Pay	0.20 BGN	0.10 EUR	0.20 BGN	0.20 BGN	0.10 EUR	-	-
4.1.1.3.15.	Starting a procedure for dispute of an abroad transaction	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.16.	Fee for incoming dispute of abroad transaction.	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.17.	Unjustified contestation of transaction	20.00 BGN	10.00 EUR	50.00 BGN	50.00 BGN	25.00 EUR	-	-
4.1.1.3.18.	Fee for currency conversion for abroad transaction	1% on the amount	1% on the amount	1% on the amount	-	-	-	-
4.1.1.3.19.	E-commerce - payments via virtual POS (Mail orders / Telephone orders) in Bulgaria and abroad	-	-	-	-	-	free of charge	free of charge
4.1.1.3.20.	Virtual card reloading via Periodical payments (internal transfers)	-	-	-	-	-	0.50 BGN	0.25 EUR
4.1.1.3.21.	Virtual card reloading via e-banking	-	-	-	-	-	0.25 BGN	0.12 EUR
4.1.1.3.22.	Virtual card reloading via ATM transfer (only on ATM of the Bank)	-	-	-	-	-	0.10 BGN	0.05 EUR
4.1.1.4.	Limits for 24 hours payments							
4.1.1.4.1.	ATM daily limit	400 BGN	400 BGN	800 BGN	800 BGN	800 BGN	-	-
4.1.1.4.2.	POS daily limit	3500 BGN	3500 BGN	2500 BGN	2500 BGN	2500 BGN	2500 BGN	2500 BGN
4.1.1.4.3.	Total:	3500 BGN	3500 BGN	2500 BGN	2500 BGN	2500 BGN	-	-
	* As of 12.11.2009 debit card Visa Electron International is not issued in EUR. The fees are applicable also to the issued debit cards Visa Electron International in EUR. Upon the expiry of the cards in EUR they will be replaced with another similar product as per customers choice.							
	** Double increase of the debit cards daily limits is available (Except for Maestro and VISA Electron in BGN)							
	*** From 01.03.2011 VISA Classic debit card could not be issued in EUR/USD. All fees are applicable and for already issued debit cards VISA Classic in EUR /USD until the expiration date. Then they will be replaced with another product after confirmation of the cardholder.							
	**** Fees for revaluation of transactions abroad only for cards VISA.							

4.1.2.	Gold - MasterCard Gold, Visa Gold и Platinum - Master Card Platin Visa Platinum	MasterCard Gold BGN / EUR		Visa Gold USD	Master Card Platinum BGN EUR		Visa Platinum USD
	To Current Account	"INTEREST PLUS"		"INTEREST PLUS"			
4.1.2.1.	Issuance,re-issuance,return	BGN	EUR	USD	BGN	EUR	USD
4.1.2.1.1.	Card issuance (10 business days)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.2.	Maintenance fee per month for main card	free of charge	free of charge	free of charge	5.00 BGN	2.50 EUR	2.50 USD
4.1.2.1.3.	Issuance and re-issuance of a supplementary card	10.00 BGN	5.00 EUR	5.00 USD	10.00 BGN	5.00 EUR	5.00 USD
4.1.2.1.4.	Maintenance fee per month for supplementary card	free of charge	free of charge	free of charge	5.00 BGN	2.50 EUR	2.50 USD
4.1.2.1.5.	Re-issuance of card because of due to expiration of validity	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.6.	Re-issuance of card - lost,stolen,forgotten PIN and upon customer's request	10.00 BGN	5.00 EUR	5.00 USD	10.00 BGN	5.00 EUR	5.00 USD
4.1.2.1.7.	Getting of card at a branch different from the issuing branch (VAT taxable)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.8.	Not Returned Debit Card (n.a. for lost or stolen)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.9.	Change of card data/ (limits)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.10.	Blocking of card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.11.	Deblocking of card	3.00 BGN	1.50 EUR	1.50 USD	3.00 BGN	1.50 EUR	1.50 USD
4.1.2.1.12.	Locking	-	-	-	-	-	-
4.1.2.1.13.	Unlocking	-	-	-	-	-	-
4.1.2.1.14.	Change of PIN (only Bank ATM)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.1.15.	Inclusion in "Electronic Stoplist" to 40 weeks	60.00 BGN	30.00 EUR	30.00 USD	60.00 BGN	30.00 EUR	30.00 USD
4.1.2.1.16.	Inclusion in "Electronic Stoplist" over 40 weeks	80.00 BGN	40.00 EUR	40.00 USD	80.00 BGN	40.00 EUR	40.00 USD
4.1.2.2.	Others						

4.1.2.3.14.	Balance inquiry on another bank ATM or E-Pay	0.20 BGN	0.10 EUR	0.10 USD	0.20 BGN	0.10 EUR	0.10 USD
4.1.2.3.15.	Starting a procedure for dispute of an abroad transaction	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.3.16.	Fee for incoming dispute of abroad transaction.	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.2.3.17.	Unjustified contestation of transaction	50.00 BGN	25.00 EUR	25.00 USD	50.00 BGN	25.00 EUR	25.00 USD
4.1.2.3.18.	Fee for currency conversion for abroad transaction	-	-	1% on the amount	-	-	1% on the amount
4.1.2.4.	Limits for 24 hours payments						
4.1.2.4.1.	ATM daily limit	2000 BGN	2000 BGN	2000 BGN	2500 BGN	2500 BGN	2500 BGN
4.1.2.4.2.	POS daily limit	7000 BGN	7000 BGN	7000 BGN	12000 BGN	12000 BGN	12000 BGN
4.1.2.4.3.	Total:	7000 BGN	7000 BGN	7000 BGN	12000 BGN	12000 BGN	12000 BGN
4.1.2.5	Preferences						
4.1.2.5.1.	Payments through Universal Payer	free of charge			free of charge		
4.1.2.5.2.	Insurance	free of charge			free of charge		
	* From 12.11.2009 VISA Gold debit card could not be issued in EUR. All fees are applicable and for already issued debit cards VISA Gold in EUR until the expiration date. Then they will be replaced with another product after confirmation of the cardholder.						
	**Fees for revaluation of transactions abroad only for cards VISA.						

4.1.3.	Debit card - „utility payer”	"UTILITY PAYER"
	To current account	"UTILITY PAYER"
4.1.3.1.	Issuance,re-issuance,return	
4.1.3.1.1.	Registration of the «Universal Payer» service	free of charge
4.1.3.1.2.	Application for change in registration data (subscription numbers add/cancel , change of account, email ect.)	1.00 BGN
4.1.3.2.	Others	
4.1.3.2.1	Minimum account balance	3.00 BGN
4.1.3.2.2.	Monthly fee for current account	According to Section 1.1.2.2.Current Accounts
4.1.3.3.3.	Opening /closing of account	According to Section 1.1.1.1. и 1.1.3.1. Current Accounts
4.1.3.3.	Usage in bulgaria or abroad (transaction fees)	
4.1.3.3.1.	Bill Payments	0.25 BGN
4.1.3.3.2.	Receiving of a report for bill payments in our branch or monthly on email (VAT taxable)	free of charge
4.1.3.3.3.	SMS notification for successful Bill Payment /collected from DATA MAX/ (VAT taxable)	0.10 BGN
4.1.3.3.4.	E-mail notification for successful bill payment /collected from DATA MAX/ (VAT taxable)	0.05 BGN
	* Service Universal payer is organized trough virtual card Maestro with daily payment limit on virtual POS 9000 BGN	

5. Mobile banking for individual clients

		Old Tariff	New Tariff
5.1.	Mobile Banking fee per month (VAT taxable)	4 BGN	1.50 BGN