

In force as 01.04.2014

In section I. Accounts :

I. ACCOUNTS					
D	<b>Savings Accounts</b>			<b>BGN</b>	<b>FOREIGN CURRENCY</b>
	2	Maintenance fee			
	<b>new fee</b>	<ul style="list-style-type: none"> <li>▪ Standard and Child savings accounts</li> </ul>		free of charge	free of charge
	<b>new fee</b>	<ul style="list-style-type: none"> <li>▪ all Mega type savings accounts and "Active money" savings account</li> </ul>		BGN 0.50	EUR/USD 0.25
	<b>5 new fee</b>	Dormancy fee (per month): *		BGN 0.50	EUR/USD 0.25
	<b>old note</b>	* Dormant account – savings account with no customer initiated transactions for period of 12 months (except automatic transactions); the fee is not applicable to Child savings accounts.			
	<b>new note</b>	* Dormant account – savings account with no customer initiated transactions for period of 12 months (except automatic transactions); the fee is not applicable to Child savings accounts and Standard savings accounts			

In section III. Cash Operations:

III. CASH OPERATIONS					
<b>A</b>		<b>Current Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
	2	Cash withdrawal from account /per day/:			
	old fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15 max BGN 500	0.60% min EUR/USD 10 max EUR/USD 400
	new fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15	0.60% min EUR/USD 10
<b>C</b>		<b>Saving Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
	2	Cash withdrawal from account /per day/:			
	old fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15 max BGN 500	0.60% min EUR/USD 10 max EUR/USD 400
	new fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15	0.60% min EUR/USD 10
<b>D</b>		<b>Term Deposit Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
	2	Withdrawal from a term deposit:			
	old fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15 max BGN 500	0.60% min EUR/USD 10 max EUR/USD 400
	new fee	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>		0.45% min BGN 15	0.60% min EUR/USD 10

In section **V. Bank cards:**

<b>V. BANK CARDS</b>												
<b>A Debit cards</b>												
Debit cards:		Maestro and Visa				MasterCard						
		Maestro BGN EUR Visa Electron <sup>1</sup> BGN/USD		Maestro Golden Time Visa Electron Golden Time	Visa Classic <sup>2</sup>	MasterCard Standard		MasterCard Virtual <sup>3</sup>		MasterCard Gold <sup>4</sup>	MasterCard Platinum <sup>4</sup>	
		BGN	EUR/ USD	BGN	BGN	BGN	EUR	BGN	EUR	BGN	BGN	
25- old fee	Balance inquiry on ATM of the Bank	без такса	без такса	без такса	без такса	без такса	без такса				без такса	без такса
25- new fee	Balance inquiry on ATM of the Bank	BGN 0.30	BGN 0.30	BGN 0.30	BGN 0.30	BGN 0.30	BGN 0.30	-	-		BGN 0.30	BGN 0.30