



# TARIFF

for the fees and commissions applied by Eurobank Bulgaria AD  
on services offered to individuals

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effective from 1 July 2013

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<b>I. ACCOUNTS</b>			
<b>A</b>	<b>Current Accounts</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening:		
	▪ standard current account	BGN 2.00	EUR/USD 1.00
	▪ current account „Interest Plus”	free of charge	-
	▪ current account „Golden Time”	free of charge	-
	▪ current account for virtual debit card maintenance	free of charge	free of charge
2	Maintenance fee (per month):		
	▪ standard current account *	BGN 1.50	EUR/USD 0.75
	* The fee is applicable no matter if for that current account a debit card and/or Universal Payer is issued.		
	▪ current account „Interest Plus” **	BGN 10.00	-
	** From 01.10.2012 until 30.09.2013 the fee is reduced to BGN 7.00 for existing and newly opened accounts.		
	▪ current account „Golden Time”	free of charge	-
	▪ current account for virtual debit card maintenance	BGN 0.50	EUR/USD 0.25
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
	▪ 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).		
4	Receiving of SMS notification on cash transactions and transfers (VAT taxable)	BGN 0.12	BGN 0.12
5	Closing (the fee is collected only in case the account was opened less then 12 months ago):		
	▪ standard current account	free of charge	free of charge
	▪ current account „Interest Plus”	BGN 10.00	-
	▪ current account „Golden Time”	free of charge	-
	▪ current account for virtual debit card maintenance	free of charge	free of charge
<b>B Current Accounts for Private Bailiffs and Lawyers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening	free of charge	-
2	Maintenance fee (per month) *	BGN 2.00	-
	* the fee is not applicable to the interest account of Private Bailiffs		
3	Closing	free of charge	-
<b>C Escrow Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening	0.10% min BGN 100 max BGN 200	0.10% min BGN 100 max BGN 200
2	Maintenance fee (per month)	upon agreement	upon agreement
3	Closing	upon agreement	upon agreement
<b>D Saving Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening:		
	▪ standard and child savings accounts	BGN 1 + стойността на книжката	EUR/USD 1 + стойността на книжката
	▪ all Mega type savings accounts and "Active money" savings account	free of charge	free of charge
2	Issuance of a new or replacement of a filled-up pass book (VAT taxable)	стойността на книжката	стойността на книжката
3	Change of a lost, damaged or stolen pass-book, including its invalidation (VAT taxable)	BGN 3 + стойността на книжката	BGN 3 + стойността на книжката
4	Dormancy fee (per month): *	free of charge	free of charge
	* 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.		
5	Receiving of SMS notification on cash transactions and transfers (VAT taxable)	BGN 0.12	BGN 0.12
6	Closing (the fee is collected only in case the account was opened less then 12 months ago):		
	▪ standard and child savings accounts	free of charge	free of charge
	▪ all Mega type savings accounts and "Active money" savings account	BGN 5.00	EUR/USD 2.50

<b>E Term Deposit Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Issuance of a copy of the deposit agreement (VAT taxable)	BGN 3.00	BGN 3.00
4	Closing	free of charge	free of charge
<b>F Donation Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Closing	free of charge	free of charge

<b>II. PACKAGES</b>		
<b>A</b>	<b>Package "Interest"</b>	<b>BGN</b>
1	Opening of current account "Package Interest"	BGN 2.00
2	Maintenance fee (per month) for current account "Package Interest"	BGN 3.00
3	Transfers within the Bank system ordered from current account "Package Interest":	
	▪ to another account of the same customer (in BGN or foreign currency) - ordered at Bank's branch	free of charge
	▪ to another account of the same customer (in BGN or foreign currency) - ordered via E-banking	free of charge
	▪ to another account of the same customer (in BGN or foreign currency) - ordered via Phone Banking	free of charge
4	Closing of current account "Package Interest"	free of charge
5	Maintenance fee (monthly) for debit card MasterCard Standard and VISA Classic, issued to "Package Interest":	
	▪ main card	free of charge
	▪ extra and/or following card	free of charge
6	Cash withdrawal from ATM of the Bank with debit card MasterCard Standard and VISA Classic, issued to "Package Interest"	free of charge
7	Three utility payments per month via Universal Payer *	free of charge
	* Until 31.12.2013 the fee is reduced to BGN 7.00	
8	Opening of one additional current account in foreign currency to "Package Interest"	free of charge
9	Maintenance fee (per month) for the additional account in foreign currency to "Package Interest"	free of charge
<b>B</b>	<b>Package "Interest Plus"</b>	<b>BGN</b>
1	Opening of current account "Interest Plus"	free of charge
2	Maintenance fee (per month) for current account "Interest Plus"	BGN 10.00
	* Until 30.09.2013 the fee is reduced to BGN 7.00	
3	Cash withdrawal of amounts from current account "Interest Plus" - /per day/ for the part up to 2 000 BGN	free of charge
4	Transfers within the Bank system ordered from current account "Interest Plus":	
	▪ ordered at Bank's branch	free of charge
	▪ ordered via E-banking	free of charge
	▪ ordered via Phone Banking	free of charge
5	Closing of current account "Interest Plus"	BGN 10.00
6	Maintenance fee (monthly) for debit card MasterCard Gold and MasterCard Platinum, issued to "Interest Plus":	
	▪ main card	free of charge
	▪ extra and/or following card	free of charge
7	Utility payments via Universal Payer	free of charge
8	Opening of one additional current account in foreign currency to "Interest Plus"	free of charge
9	Maintenance fee (per month) for the additional account in foreign currency to "Interest Plus"	free of charge

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in *Packages* section.

<b>III. CASH OPERATIONS</b>			
<b>A Current Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Depositing of amounts in account- for the part above 3 000 BGN, 3 000 EUR/USD per day	0.10% min. BGN 3 max BGN 100	0.20% min EUR/USD 5 max EUR/USD 100
2	Cash withdrawal from account /per day/:		
	▪ For the part up to 2 000 BGN, 1 000 EUR/USD per day *	BGN 1.00	EUR/USD 0.50
* The fee is not applicable to Current Account "Interest Plus" and Current Account "Golden Time".			
▪ For the part above 2 000 BGN, 1 000 EUR/USD per day:			
□ upon request **		0.35% min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
** The request must be submitted in written form not later than 12.00 pm as follows:			
- for amounts above 2 000 BGN – one working day in advance.			
- for amounts above 1 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.			
□ without request (depending on the Bank's resources)		0.45% min BGN 15 max BGN 500	0.60% min EUR/USD 10 max EUR/USD 400
□ requested, not withdrawn amount *		0.4%* min BGN 10	0.4%* min EUR/USD 5
* The fee is calculated as a percentage of the non withdrawn amount.			
<b>B Current Accounts for Private Bailiffs and Lawyers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Depositing of amounts	free of charge	-
2	Cash withdrawal from account /per day/:		
	▪ For the part up to 10 000 BGN	free of charge	-
▪ For the part above 10 000 BGN			
□ upon request *		0.25% min. BGN 5 max BGN 150	-
* The request must be submitted in written form not later than 12.00 pm one working day in advance.			
□ without request (depending on the Bank's resources)		0.40% min BGN 10 max BGN 200	-
□ requested, not withdrawn amount *		0.4%* min BGN 10	-
* The fee is calculated as a percentage of the not-withdrawn amount.			
<b>C Saving Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Depositing of amounts in account *- for the part above 3 000 BGN, 3 000 EUR/USD per day	0.10% min. BGN 3 max BGN 100	0.20% min EUR/USD 5 max EUR/USD 100
* The fee is not applicable to all Mega type savings accounts and to "Active Money" savings account.			
2	Cash withdrawal from account /per day/:		
	▪ For the part up to 2 000 BGN, 1 000 EUR/USD per day	BGN 1.00	EUR/USD 0.50
▪ For the part above 2 000 BGN, 1 000 EUR/USD per day:			
□ upon request **		0.35% min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
** The request must be submitted in written form not later than 12.00 pm as follows:			
- for amounts above 2 000 BGN – one working day in advance.			
- for amounts above 1 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.			
□ without request (depending on the Bank's resources)		0.45% min BGN 15 max BGN 500	0.60% min EUR/USD 10 max EUR/USD 400
□ requested, not withdrawn amount *		0.4%* min BGN 10	0.4%* min EUR/USD 5
* The fee is calculated as a percentage of the non withdrawn amount.			

<b>D Term Deposit Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Depositing to a term deposit	free of charge	free of charge
2	Withdrawal from a term deposit:		
	<ul style="list-style-type: none"> <li>On a maturity date or in case the maturity date is a non-working day, on the first following working day *</li> </ul>	free of charge** (for amounts above 2 000 BGN a written order is requested)	free of charge** (for amounts above 1 000 EUR/USD a written order is requested)
	* In case of term deposits without automatic renewal, the fee is applicable also to all dates following the maturity one.		
	** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <li>Not on maturity date up to 2 000 BGN, 1000 EUR/USD per day</li> </ul>	free of charge	free of charge
	<ul style="list-style-type: none"> <li>Not on maturity date above 2 000 BGN, 1000 EUR/USD per day:</li> </ul>		
	<ul style="list-style-type: none"> <li>upon request **</li> </ul>	0.35% min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
	** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.		
	<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
	<ul style="list-style-type: none"> <li>requested, not withdrawn amount *</li> </ul>	0.4%* min BGN 10	0.4%* min EUR/USD 5
	* The fee is calculated as a percentage of the non withdrawn amount.		
<b>E Donation Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Cash services	free of charge	free of charge
<b>F Other Cash Services</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Processing, counting and exchange of banknotes (without depositing to account)	3%	3%
2	Banknote checking	BGN 1.00	BGN 1.00
3	Exchange of banknotes for coins and vice versa	5%	not offered
4	Depositing/ exchange of coins (over BGN 10).	5% min BGN 10	not offered
5	Depositing/ change of unfit BGN banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange )	BGN 1 per banknote	not offered
7	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange ) (VAT taxable)	BGN 5.50 + BGN 1.00 per each banknote	-
8	Collection of means of payment unusable and/or badly damaged banknotes and/or banknotes out of circulation (VAT taxable)	-	3% of the amount approved by the bank abroad, min EUR/USD 2
9	Cash transfers for other banks ordered by individuals	0.70% min BGN 6	not offered
10	Cash transfers for other banks ordered by individuals via RINGS	1.00% min BGN 15	-
11	Cash deposit from third parties (paid from the depositor):		
	<ul style="list-style-type: none"> <li>in favor of non-individual client of the Bank *</li> </ul>	0.20% min BGN 2.50	0.20% min BGN 5
	* The fee is not applied when the depositor is an employee of the company whose account is credited.		
	<ul style="list-style-type: none"> <li>in favor of individual client of the Bank **</li> </ul>	0.20% min BGN 1	0.20% min BGN 5
	** The fee is not applied in case of depositing on Child Savings accounts, any Mega type savings account, Saving account "Active Money", Private Bailiffs and Lawyers current accounts, as well as in case of Mortgage loans repayment, Consumer Loans repayment and Credit Cards installments.		
12	Cash withdrawal at a POS at a branch of the bank:		
	<ul style="list-style-type: none"> <li>Cash withdrawal at POS via cards issued by the Bank</li> </ul>	Applicable fee is only according to Section IV. Bank Cards	-
	<ul style="list-style-type: none"> <li>Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank</li> </ul>	1.00% min BGN 1	-
	<ul style="list-style-type: none"> <li>Cash withdrawal at POS via Visa, MasterCard issued by another bank</li> </ul>	4.00%	-

<b>IV. TRANSFERS/ PAYMENTS</b>			
<b>A Incoming transfers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Interbank incoming	free of charge	0.10% min EUR/USD 10 max EUR/USD 100
2	Interbank incoming – same day value date (upon the Bank's consent)	-	0.30% min EUR/USD 50 max EUR/USD 300
<b>B Outgoing transfers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Within the the Bank system:		
	▪ Between accounts of two customers	BGN 1.00	EUR/USD 3.00
	▪ Between accounts of one and the same customer*	BGN 0.50	EUR/USD 1.50
	* In case of a transfer from term deposit account no commission is collected.		
2	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
	** In case of using a multiple-transaction payment order to the state budget, one commission is collected.		
3	Express transfers (receiving of a S.W.I.F.T. copy within 2 hours):		
	▪ via RINGS	BGN 12.00	-
	▪ next day value date – express	-	0.20%, min EUR/USD 20 max EUR/USD 200 + EUR/USD 35
	▪ same day value date (in case the order is accepted not later than 11 a.m.) – super express	-	0.40% min EUR/USD 50 max EUR/USD 300
4	Letter of advice to the bank of the beneficiary by fax		
	▪ in Bulgaria	-	EUR/USD 2.00
	▪ abroad	-	EUR/USD 4.00
5	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)		
		-	EUR/USD 10.00
6	Direct debit – initiation, payment, rejection	<input type="checkbox"/> up to BGN 100 000- BGN 2 <input type="checkbox"/> above BGN 100 000- BGN 12	-
7	Direct debit – utility payments	BGN 0.40	
8	Additional written correspondence on a payment order	BGN 10.00	EUR/USD 20.00
9	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 5.00	EUR/USD 30.00
10	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is	free of charge	0.20% min EUR/USD 20 max EUR/USD 250
11	Additional fee for IBAN absence	-	EUR 10.00
<b>C Cheques</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1	Issuance of a bank draft drawn on the Bank correspondent bank	-	0.15% min EUR 10 max EUR 100
2	Stop payment of bank draft drawn on the Bank correspondent bank	-	EUR 10 + correspondent bank charges
3	Cancellation of cheques upon client's request	-	EUR 10 per cheque
4	Re-issuance of cheques upon client's request	-	EUR 10 per cheque
5	Immediate encashment of traveler's cheques	-	EUR 1 per cheque, min EUR 7
6	Collection of personal cheques *	-	per cheque- min EUR/USD 10 0.2% max EUR/USD 100
	* The service is offered only if the beneficiary holds an account with the Bank.		
7	Sending cheques upon client's request via courier service (VAT taxable)	-	EUR 45.00



## V. BANK CARDS

### A Debit cards

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
<b>1</b> Issuance (10 working days):										
▪ main card	free of charge		free of charge		free of charge		free of charge		free of charge	free of charge
▪ extra and/or following card	BGN 5	EUR 2.5	BGN 5	BGN 5	BGN 5	EUR 2.5	BGN 5	EUR 2.5	BGN 10	BGN 10
<b>2</b> Re-issuance:										
▪ due to validity expiry	free of charge		free of charge		free of charge		free of charge		free of charge	free of charge
▪ in case of a lost/stolen card, forgotten PIN and upon customer's request	BGN 5	EUR 2.5	BGN 5	BGN 5	BGN 5	EUR 2.5	BGN 5	EUR 2.5	BGN 10	BGN 10
<b>3</b> Delivery of a card to the correspondence address (VAT taxable):										
▪ standard delivery	BGN 10	EUR 5.0	BGN 10	BGN 10	BGN 10	EUR 5.0	BGN 10	EUR 5.0	BGN 10	BGN 10.0
▪ express delivery	BGN 30	EUR 15.0	BGN 30	BGN 30	BGN 30	EUR 15.0	BGN 30	EUR 15.0	BGN 30	BGN 30.0
<b>4</b> Delivery of a card to a branch different from the one issuing the card (VAT taxable)	BGN 5	EUR 2.5	BGN 5	BGN 5	BGN 5	EUR 2.5	-	-	free of charge	free of charge
<b>5</b> Maintenance fee (monthly):										
▪ main card	free of charge		free of charge		free of charge		free of charge		free of charge	free of charge
▪ extra and/or following card	free of charge		free of charge		free of charge		free of charge		free of charge	free of charge
<b>6</b> Change of card data (limits and code word)	BGN 5	EUR 2.5	BGN 5	BGN 5	BGN 5	EUR 2.5	BGN 1	EUR 0.5	free of charge	free of charge
<b>7</b> Change of PIN (available only at Bank's ATM)	free of charge		free of charge		free of charge		free of charge		free of charge	free of charge
<b>8</b> Card blocking	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
<b>9</b> Card unblocking	BGN 3	EUR 1.5	BGN 3	BGN 3	BGN 3	EUR 1.5	-	-	BGN 3	BGN 3
<b>10</b> Locking	-	-	-	-	-	-	free of charge		-	-
<b>11</b> Unlocking	-	-	-	-	-	-	free of charge		-	-
<b>12</b> Inclusion in "ELECTRONIC STOP list"- to 40 weeks	-	-	-	BGN 60	BGN 60	EUR 30	-	-	BGN 60	BGN 60
<b>13</b> Inclusion in "ELECTRONIC STOP list"- over 40 weeks	-	-	-	BGN 80	BGN 80	EUR 40	-	-	BGN 80	BGN 80
<b>14</b> Activation of SMS notification service on debit cards	BGN 3	EUR 1.5	BGN 3	BGN 3	BGN 3	EUR 1.5	-	-	BGN 3	BGN 3
<b>15</b> SMS notification fee* (VAT taxable)	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12	-	-	BGN 0.12	BGN 0.12
* the fee is due in case of SMS notification for successful transaction at ATM, POS										
<b>Other (account related fees)</b>										
<b>16</b> Minimum account balance	BGN 3	EUR/ USD 3.0	BGN 0	BGN 3	BGN 3	EUR 3.0	BGN 3	EUR 3.0	BGN 100	BGN 100
<b>17</b> Monthly fee for current account	According to Tariff section I. A. - Current Accounts									
<b>18</b> Opening / closing of account	According to Tariff section I. A. - Current Accounts									
<b>Usage in Bulgaria and abroad (transaction fees)</b>										
<b>19</b> Payment through POS or Internet:										
▪ at merchant of the Bank	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
▪ at merchant of another Bulgarian bank	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
▪ at merchant abroad	0.5% on the amount		0.5% on the amount		0.5% on the amount		-	-	0.5% on the amount	0.5% on the amount
<b>20</b> Payment through ATM	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
<b>21</b> Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	BGN 0.10	EUR 0.05	BGN 0.10	BGN 0.20	BGN 0.20	EUR 0.10	-	-	BGN 0.10	BGN 0.10

**A Debit cards**

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
<b>22</b> Cash withdrawal from ATM:										
▪ ATM of the Bank	BGN 0.30	EUR 0.15	free of charge	BGN 0.30	BGN 0.30	EUR 0.15	-	-	free of charge	free of charge
▪ ATM of another bank in the country	BGN 1.00	EUR 0.50	BGN 0.95	BGN 1.00	BGN 1.00	EUR 0.50	-	-	free of charge	free of charge
▪ ATM abroad	BGN 5.00 + 1.5% on the amount	2.50 EUR + 1.5% on the amount	BGN 5.00 + 1.5% on the amount	BGN 5.00 + 1.5% on the amount	BGN 5.00 + 1.5% on the amount	2.50 EUR+ 1.5% on the amount	-	-	BGN 6.00 + 1.5% on the amount, мин. BGN 10	BGN 6.00 + 1.5% on the amount, мин. BGN 10
<b>23</b> Cash advance at POS:										
▪ POS at the Bank's branch	0.1%, min 1.00 BGN	0.1%, min 0.50 EUR	0.1%, min 1.00 BGN	0.1%,min 1.00 BGN	0.1%,min 1.00 BGN	0.1% ,min 0.50 EUR	-	-	0.5% on the amount	0.5% on the amount
▪ POS at a branch of another bank in the country	3.00 BGN+1.0% on the amount, min. 3.00 BGN	1.50 EUR+ 1.0% on the amount min. 1.50 EUR	3.00 BGN+1.0% on the amount min. 3.00 BGN	3.00 BGN+1.0% on the amount min. 3.00 BGN	3.00 BGN+1.0% on the amount min. 3.00 BGN	1.50 EUR+ 1.0% on the amount min. 1.50 EUR	-	-	BGN 6.00 + 1.5% on the amount, min. BGN 10	BGN 6.00 + 1.5% on the amount, min. BGN 10
▪ POS at a branch of another bank abroad	5.00 BGN+1.5% on the amount	2.50 EUR+ 1.5% on the amount	5.00 BGN+1.5% on the amount	BGN 5.00 BGN+1.5% on the amount	BGN 5.00 BGN+1.5% on the amount	2.50 EUR+ 1.5% on the amount	-	-	BGN 6.00 + 1.5% on the amount, min. BGN 10	BGN 6.00 + 1.5% on the amount, min. BGN 10
<b>24</b> Credit refund transaction	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		2.0% on the amount	2.0% on the amount
<b>25</b> Balance inquiry on ATM of the Bank	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
<b>26</b> Balance inquiry on ATM of another bank or E-pay	BGN 0.30	EUR 0.15	BGN 0.30	BGN 0.30	BGN 0.30	EUR 0.15	-	-	BGN 0.30	BGN 0.30
<b>27</b> Starting a procedure for disputing a transaction held abroad	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
<b>28</b> Fee for incoming dispute of abroad transaction	free of charge		free of charge		free of charge		-	-	free of charge	free of charge
<b>29</b> Baseless disputing of a transaction	BGN 20	EUR 10	BGN 20	BGN 20	BGN 20	EUR 10	-	-	BGN 50	BGN 50
<b>30</b> Fee for currency conversion for transaction abroad *	1% on the amount		1% on the amount	1% on the amount	-	-	-	-	-	-
* applicable only to VISA debit cards										
<b>31</b> E-commerce payments via virtual POS in Bulgaria and abroad (e-mail orders/ telephone orders)	-	-	-	-	-	-	free of charge		-	-
<b>Payment limits (24 hours)<sup>4</sup></b>										
<b>32</b> ATM daily limit	BGN 400	BGN 400	BGN 400	BGN 800	BGN 800	BGN 800	-	-	BGN 2 000	BGN 2 500
<b>33</b> POS daily limit	BGN 3500	BGN 3500	BGN 3500	BGN 7000	BGN 7000	BGN 7000	BGN 2500	BGN 2500	BGN 7 000	BGN 12 000
<b>34</b> Total ATM + POS	BGN 3500	BGN 3500	BGN 3500	BGN 7000	BGN 7000	BGN 7000	-	-	BGN 7 000	BGN 12 000

1. As of 12.11.2009 debit card Visa Electron is not issued in EUR. The fees are applicable also to the issued debit cards Visa Electron in EUR. Upon the expiry of the cards in EUR they will be replaced with another similar product as per customers choice.

2. From 01.03.2011 VISA Classic debit card is not issued in EUR and USD. All fees are applicable also to the issued debit cards VISA Classic in EUR and USD. Upon expiration they will be replaced with another product after confirmation of the cardholder.

3. Reloading of virtual card Master Card Virtual can be done via standard transfer, periodic payment or transfer through ATM of the Bank. For these transactions the relative fees as per sections III. Transfers/ Payments, IV. Bank Cards and V. Internet Banking are applied.

4. From 21.03.2011 debit cards Visa Gold and Visa Platinum are not issued in BGN, EUR and USD and debit cards MasterCard Gold and MasterCard Platinum are not issued in EUR and USD. Fees remain unchanged under the "Tariff for individuals- from 11.12.2010" for the already issued debit cards Visa Gold and Visa Platinum in BGN, EUR and USD and MasterCard Gold and MasterCard Platinum in EUR and USD. After their expiry date, they will be replaced with another product according to client's request.

4. The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).

<b>Debit Card "Universal Payer" (utility payments)*</b>		
1	Registration for the service "Universal Payer"	free of charge
2	Application for change in registration data (subscription numbers - adding/cancelling , change of account, e-mail etc.)	BGN 1
<b>Other</b>		
3	Minimum account balance	BGN 3
4	Monthly fee for current account	According to Tariff section I. A.- Current Accounts
5	Opening / closing of account	According to Tariff section I. A. - Current Accounts
<b>Usage (transaction fees)</b>		
6	Fee for utility payment	BGN 0.35
7	Receiving of a report for successful utility payment at Bank's branch or monthly via email (VAT taxable)	free of charge
8	SMS notification for successful utility payment /collected from DATA MAX/ (VAT taxable)	BGN 0.10
9	E-mail notification for successful utility payment /collected from DATA MAX/ (VAT taxable)	BGN 0.05

\* "Universal payer" service is offered through issuance of virtual card Maestro with daily payment limit on virtual POS 9000 BGN.

## B Credit Cards

American Express USD *		Personal Green Card	Personal Gold Card	Personal Platinum Card
1	Issuance of a bank guarantee with respect to the issuance of American Express International Card	USD 30	USD 30	USD 30
2	Minimum balance required on the current account	USD 500	USD 1 000	USD 1 500
3	Collateral term deposit for:			
	▪ issuance a primary card	USD 5 000	USD 10 000	USD** 50 000 USD** 75 000
	▪ issuance a supplementary card	USD 2 500	USD 5 000	USD 50 000
4	Annual maintenance fee for:			
	▪ primary card	USD 100	USD 200	USD 400
	▪ supplementary card	USD 50	USD 100	USD 400
Note: The bank also collects all fees and charges of American Express.				
* In force of 05.11.2012 the Bank stops issuing of cards American Express-USD. The fees are applicable for already issued cards American Express-USD.				
** For existing clients of American Express (as per the date of card issuance) the collateral term deposit is USD 50 000, while for new clients of American Express it is USD 75 000.				

## B Credit Cards

Euroline BGN and American Express BGN		AMEX Green	AMEX Gold	Euroline and Euroline AMEX
1	Fee for card and/or PIN delivery to correspondence address (VAT taxable):			
	▪ standard delivery	BGN 10	BGN 10	BGN 10
	▪ express delivery	BGN 30	BGN 30	BGN 30
2	Minimum monthly payment	5% of the total amount due, min BGN 20	5% of the total amount due, min BGN 20	3% of the total amount due, min BGN 15
3	Unwarranted claim fee *	BGN 30	BGN 30	BGN 30
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement.				
4	Fee for card and/ or credit limit blocking due to cardholder's fault or negligence *	BGN 15	BGN 15	BGN 15
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement.				
5	Compensation for delay of the due amount on annual basis	Basic interest rate + 10%	Basic interest rate + 10%	Basic interest rate + 10%
6	Over line fee	5% of the exceeded amount	5% of the exceeded amount	5% of the exceeded amount
7	Paper statement fee (VAT taxable)	BGN 2	BGN 2	BGN 2
8	Fee for duplicate of montly statement (VAT taxable)	BGN 2	BGN 2	BGN 2
9	SMS notification for purchases which are made at POS, cash withdrawal, amount due on the card, minimum monthly payment, due date of payment and available credit limit (VAT taxable)	BGN 0.12	BGN 0.12	BGN 0.12
10	Deferring fee per transaction on 3 and 6 equal monthly payments:			
	▪ when deferring on 3 equal monthly paymtns	3% of the transaction amount, min BGN 5	3% of the transaction amount, min BGN 5	3% of the transaction amount, min BGN 5
	▪ when deferring on 6 equal monthly paymtns	5% of the transaction amount, min BGN 10	5% of the transaction amount, min BGN 10	5% of the transaction amount, min BGN 10
11	Getting of issued card at a branch different from the issuing branch (VAT taxable)	BGN 5	BGN 5	BGN 5
12	Administration fee for overdue installment *	BGN 30	BGN 30	BGN 30
* The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.				
13	Loan Issue fee			
	▪ main cardholder	BGN 45	BGN 120	BGN 25
	▪ additional cardholder	BGN 20	BGN 40	BGN 0
14	Annual card service fee for: *			
	▪ primary card	BGN 45	BGN 120	BGN 0
	▪ supplementary card	BGN 20	BGN 40	BGN 0
* The fee is calculated at the end of each one-year period after the deal conclusion.				
15	Fees for card use:			
	▪ purchase transactions	BGN 0	BGN 0	BGN 0 0
	▪ cash withdrawal through ATM in Bulgaria	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5
	▪ cash withdrawal at POS at cash desk in the Bank	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5
	▪ cash withdrawal through ATM abroad	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15 *
* The use abroad of Euroline card is possible only after re-issuance/renewal of the credit card into EuroLine American Express.				
	▪ fee for currency exchange of transactions abroad in currency different than BGN	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
16	Cash withdrawal daily (24 hours) limit	BGN 400	BGN 2 000	BGN 400

## B Credit Cards

Visa - BGN	Visa Electron	Visa Classic	Visa Gold
1 Fee for card and/or PIN delivery to correspondence address (VAT taxable):			
▪ standard delivery	BGN 10	BGN 10	BGN 10
▪ express delivery	BGN 30	BGN 30	BGN 30
2 Minimum monthly payment	5% of the total amount due, min BGN 20	5% of the total amount due, min BGN 20	3% of the total amount due, min BGN 20
3 Unwarranted claim fee	BGN 30	BGN 30	BGN 30
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement.			
4 Fee for card and/ or credit limit blocking due to cardholder's fault or negligence	BGN 15	BGN 15	BGN 15
* For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement.			
5 Compensation for delay of the due amount on annual basis	Basic interest rate + 10%	Basic interest rate + 10%	Basic interest rate + 10%
6 Over line fee	5% of the exceeded amount	5% of the exceeded amount	5% of the exceeded amount
7 Paper statement fee (VAT taxable)	BGN 2	BGN 2	BGN 2
8 Fee for duplicate of montly statement (VAT taxable)	BGN 2	BGN 2	BGN 2
9 SMS notification for purchases which are made at POS, cash withdrawal, amount due on the card, minimum monthly payment, due date of payment and available credit limit (VAT taxable)	BGN 0.12	BGN 0.12	BGN 0.12
10 Deferring fee per transaction on 3 and 6 equal monthly payments:			
▪ when deferring on 3 equal monthly paymtnets	3% of the transaction amount, min BGN 5	3% of the transaction amount, min BGN 5	3% of the transaction amount, min BGN 5
▪ when deferring on 6 equal monthly paymtnets	5% of the transaction amount, min BGN 10	5% of the transaction amount, min BGN 10	5% of the transaction amount, min BGN 10
11 Getting of issued card at a branch different from the issuing branch (VAT taxable)	BGN 5	BGN 5	BGN 5
12 Administration fee for overdue installment *	BGN 30	BGN 30	BGN 30
* The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not paid.			
13 Loan Issue fee			
▪ main cardholder	BGN 25	BGN 45	BGN 100
▪ additional cardholder	BGN 10	BGN 20	BGN 50
14 Annual card service fee for: *			
▪ primary card	BGN 25	BGN 45	BGN 100
▪ supplementary card	BGN 10	BGN 20	BGN 50
* The fee is calculated at the end of each one-year period after the deal conclusion.			
15 Fees for card use:			
▪ purchase transactions	BGN 0	BGN 0	BGN 0
▪ cash withdrawal through ATM in Bulgaria	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5
▪ cash withdrawal at POS at cash desk in the Bank	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5	3% of the transaction amount, min. BGN 5
▪ cash withdrawal at POS at cash desk in another bank	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15
▪ cash withdrawal through ATM abroad	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15	3% of the transaction amount, min. BGN 15
▪ fee for currency exchange of transactions abroad in currency different than BGN	2% of the transaction amount	2% of the transaction amount	2% of the transaction amount
16 Cash withdrawal daily (24 hours) limit	BGN 400	BGN 400	BGN 2 000

<b>Credit Card IKEA - BGN</b>		
1	Fee for card and/or PIN delivery to correspondence address (VAT taxable):	
	▪ standard delivery	BGN 10
	▪ express delivery	BGN 30
2	Unwarranted claim fee	BGN 30
3	Fee for card and/ or credit limit blocking due to cardholder's fault or negligence	BGN 15
4	Compensation for delay of the due amount on annual basis	Basic interest rate + 10%
5	Over line fee	5% of the exceeded amount
6	Paper statement fee (VAT taxable)	BGN 2
7	Fee for duplicate of montly statement (VAT taxable)	BGN 2
8	SMS notification for purchases which are made at POS, cash withdrawal, amount due on the card, minimum monthly payment and due date of payment and available credit limit (VAT taxable)	BGN 0.12
9	Deferring fee per transaction on 3 and 6 equal monthly payments:	
	▪ when deferring on 3 equal monthly paymnets	3% of the transaction amount, min BGN 5
	▪ when deferring on 6 equal monthly paymnets	5% of the transaction amount, min BGN 10
10	Getting of issued card at a branch different from the issuing branch (VAT taxable)	BGN 5
11	Administration fee for overdue installment *	BGN 30
	* The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not payed.	
12	Loan Issue fee	
	▪ main cardholder	BGN 0
	▪ additional cardholder	BGN 0
13	Annual card service fee for:	
	▪ primary card	BGN 0
	▪ supplementary card	BGN 0
14	Monthly fee for loan servicing	BGN 2.5
15	Fees for card use:	
	▪ purchase transactions	BGN 0
	▪ card reissuance	BGN 10
	▪ PIN reissuance	BGN 5
16	Minimum monthly payment	3% of the total amount due, min. BGN 15
17	Commission for charging the cost of purchased goods/services at 3, 6, 9, 12, 18, 24 and 36 equal monthly payments:	
	▪ when charging the 3 equal monthly payments	1.618 % of the cost of purchased goods/services
	▪ when charging the 6 equal monthly payments	4.014 % of the cost of purchased goods/services
	▪ when charging the 9 equal monthly payments	6.375 % of the cost of purchased goods/services
	▪ when charging the 12 equal monthly payments	8.703 % of the cost of purchased goods/services
	▪ when charging the 18 equal monthly payments	13.268 % of the cost of purchased goods/services
	▪ when charging the 24 equal monthly payments	17.723 % of the cost of purchased goods/services
	▪ when charging the 36 equal monthly payments	26.347 % of the cost of purchased goods/services

<b>Bonus Card MyRewards- BGN</b>		
1	Card issuing fee	
	▪ main cardholder	BGN 0
	▪ additional cardholder	BGN 5
2	Fee for card and/or PIN delivery to correspondence address (VAT taxable):	
	▪ standard delivery	BGN 10
	▪ express delivery	BGN 30
3	Purchase transactions in BGN	BGN 0
4	Purchase transactions in foreign currency	1% on the purchase amount
5	Fee for depositing on the card	BGN 2
6	Fee for currency exchange of transactions abroad in currency different than BGN	2% of the transaction amount
7	Fee for card reissuance	BGN 10
8	Fee for PIN reissuance	BGN 5
9	Fee for card blocking due to cardholder's fault	BGN 15
10	Unwarranted claim fee	BGN 30
11	Paper statement fee (VAT taxable)	BGN 2
12	SMS notification for card transactions, registered unsuccessful attempt for transaction, available amount (VAT taxable)	BGN 0.12
13	Restrictions on the card usage:	
	▪ Daily limit for depositing on the card (cash or via transfer)	BGN 1 000
	▪ Daily limit for depositing on the card via transfer from debit card or account with the Bank	BGN 10 000
	▪ Daily limit for depositing by credit card	BGN 5 000
	▪ Annual limit for depositing on the card	BGN 40 000
	▪ Minimum limit for depositing	BGN 20



<b>VI. E-BANKING</b>		
<b>1</b>	Registration and maintenance	free of charge
<b>2</b>	Transfers in BGN:	
	<b>2.1</b>	▪ Within the Bank system:
		□ Between accounts of two customers
		BGN 0.50
		□ Between accounts of one and the same customer
		free of charge
	<b>2.2</b>	▪ Interbank outgoing:
		□ via BISERA
		BGN 1.00
		□ via RINGS (obligatory for transfers above BGN 100 000)
		BGN 10.00
<b>3</b>	Transfers in foreign currency:	
	<b>3.1</b>	▪ Within the Bank system:
		□ Between accounts of two customers
		EUR/USD 1.00
		□ Between accounts of one and the same customer
		free of charge
	<b>3.2</b>	▪ Interbank outgoing
		0.20% min EUR/USD 20 max EUR/USD 200
	<b>3.3</b>	▪ Interbank outgoing- express:
		□ next day value date– express
		0.20% min EUR/USD 20 max EUR/USD 200 +EUR/USD 35
		□ same day value date (in case the order is accepted not later than 11 a.m.) – super express
		0.40% min EUR/USD 50 max EUR/USD 300
<b>4</b>	E-Banking notifications:	
	<b>4.1</b>	▪ per SMS (with VAT included)
		BGN 0.12
	<b>4.2</b>	▪ per e-mail
		free of charge
<b>5</b>	Re-issuance of PIN/scratch card for E-Banking upon customer request	BGN 5.00
<b>6</b>	Limit change	BGN 5.00
<b>7</b>	Utility payment /per transaction/	BGN 0.10
<b>8</b>	Digital certificate issued by the Bank	free of charge
<b>9</b>	SMS one time password	free of charge

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking section.

<b>VII. MOBILE BANKING</b>		<b>BGN</b>
<b>1</b>	Mobile Banking fee per month (VAT taxable) Месечна такса мобисейф профил	BGN 1.50
<b>2</b>	Mobile transfer (VAT taxable)	BGN 1.30
<b>3</b>	Express mobile transfer (via RINGS) (VAT taxable)	BGN 9.00
<b>4</b>	Mobile payment of bills or mobile payment at a POS:	
	▪ for amounts less than 20 BGN	BGN 0.40
	▪ for amounts above 20 BGN	BGN 0.00
<b>5</b>	Mobile payment of prepaid services (VAT taxable)	BGN 0.20
<b>6</b>	Balance inquiry (VAT taxable)	BGN 0.35
<b>7</b>	Administrative fees (blocking, unblocking, service termination, reissuing of PIN, change of limits, etc.) (VAT taxable)	BGN 1.00
<b>8</b>	Cancelled transaction (due to insufficient funds , incorrect data entry, exceeded limits, expiration of validity, refund) (VAT taxable)	BGN 0.30
<b>9</b>	One-time fee for contactless chip and service registration (VAT taxable)	BGN 6.00
<b>10</b>	Authorization of account non-holder to use the service with that account (VAT taxable)	BGN 1.00
<b>11</b>	Mobile password generation for online store identification (VAT taxable)	BGN 0.50
<b>12</b>	Electronic signature renewal for service usage (required every 3 years) (VAT taxable)	BGN 2.50

VIII. PHONE BANKING		BGN	FOREIGN CURRENCY
1	Activation of the Phone banking service	free of charge	free of charge
2	Reactivation / unblocking	free of charge	free of charge
3	Outgoing transfers: *		
	* Transfers from deposit accounts are not performed.		
3.1	Within the the Bank system:		
	▪ Between accounts of two customers	BGN 0.80	EUR/USD 2.00
	▪ Between accounts of one and the same customer	BGN 0.25	EUR/USD 1.25
3.2	Interbank outgoing: *		
	□ via BISERA	BGN 1.50	not offered
	□ via RINGS	BGN 11.00	not offered
	* Multiple-transaction payment order to the state budget is not accepted and processed via Phone Banking.		
4	Limits for outgoing transfers for 24 hours:		
4.1	Within the the Bank system between accounts of one and the same customer	BGN 29 999.99	BGN 29 999.99 equivalence
4.2	Within the the Bank system between accounts of two customers and/or interbank outgoing transfers *	BGN 400.00	BGN 400 equivalence
	* A change of the limit is allowed after written request of the customer. The value of limit can be reduced/ increased from 0.01 BGN to 2 000 BGN		

## IX. PURCHASE AND SALE OF FOREIGN CURRENCY

- The Bank buys and sells foreign currency in exchange for BGN, as well as exchanges one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of the Bank for foreign currency exchange).
- For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by "Treasury and Financial Markets Division".
- For amounts over the ones specified below the clients of the bank receive market exchange rates from the "Treasury and Financial Markets Division":

USD	EUR	CHF	GBP	SEK	RUB	RON	TRY
5000	5000	5000	5000	50000	50000	5000	5000

- The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, EUR, CHF, GBP and SEK.

<b>A. Purchase and sale of foreign currency in exchange for BGN</b>		
1	Account- account	free of charge
2	Cash- cash - for the amount above BGN 3 000	0.1% on the amount above BGN 3 000
3	Cash- account (withdrawal/depositing of a currency from/to an account in a different currency)	free of charge /the fees for the currency of the account as per Tariff section II. Cash Operations are applied/
<b>B Exchange of one foreign currency for another foreign currency *</b>		
1	Account- account	free of charge
2	Cash- cash - for the amount above BGN 3 000	0.2% on the amount above the limit, min EUR/USD 5
3	Cash- account (withdrawal/depositing of a currency from/to an account in a different currency)	free of charge /the fees for the currency of the account as per Tariff section II. Cash Operations are applied/
* The Bank applies exchange rate calculated on the basis of the Bank's buy and sell rates for the respective currencies relative to BGN for the day of the operation.		

<b>X. SECURITIES</b>		
<b>A Government Securities, registered in Bulgaria</b>		
1	Execution of competitive orders for participation in auctions for purchases of government securities:	
	▪ approved orders	0.045% of the total nominal value of the order, min BGN 7
	▪ non-approved orders	BGN 10 per order
2	Execution of non-competitive orders for participation in auctions for purchases of government securities	0.045% of the total nominal value of the order, min BGN 6
3	On maturity of government securities	0,025 % of the nominal value
4	Repurchase of target issues for individuals, issued by the Ministry of Finance	BGN 1.50
5	Transfer of government securities between a Bank client and other primary and secondary dealer	BGN 15
6	Issuance of letters of advice for government securities transactions upon client's request	BGN 20
7	Transfer of government securities between Bank client and another legal entity:	
	▪ within the Bank	BGN 10
	▪ to/ from another financial institution	BGN 10
8	Issuance of a copy of a certificate for ownership of the government securities (VAT taxable)	BGN 5
9	Transfer of government securities to the account of Ministry of Finance with BNB for participation in privatization deals	BGN 10
10	Issuance of a statement for government securities owned upon client's request	BGN 10
11	Blocking and unblocking of government securities, unless a pledge is established in accordance with the Law on Registered Pledges (the commission is over the nominal)	0.03%, min BGN 10
12	Entering of special pledges to the Bank register and issuance of certificates (VAT taxable)	BGN 30
13	Deletion of the registration of a special pledge agreement (VAT taxable)	BGN 15
14	Registration of a government securities transaction between foreign investors at BNB	BGN 15 per notification
15	Canceling of instructions on government securities transactions	BGN 40
16	Safe keeping* (VAT taxable)	0.125%, min BGN 20 per year
	* The fee is collected on three-months basis	
<b>B Government Securities, registered abroad (Foreign Government Securities)</b>		
1	Safe keeping and maintenance of foreign government securities register * (VAT taxable)	0.04%, min BGN 30 per year
	* The fee is collected on three-months basis	
2	Issuance of a statement for foreign government securities owned upon client's request	BGN 15
3	Transfer of foreign government securities to/from client, the register of which is not managed by the Bank	BGN 40
<b>C Corporate Securities* registered in Bulgaria</b>		
* All securities within the meaning of art. 3, p. 1 in connection with para 1, p. 1 of AP of MIFID are included, with the exception of government securities.		
1	Purchase or sale at regulated market of bonds and other debt corporate securities:	
	▪ up to BGN 100 000	0.1%, min BGN 5
	▪ over BGN 100 000	subject to agreement
2	Purchase or sale out of regulated market of bonds and other debt corporate securities:	
	▪ up to BGN 100 000	0.1%, min BGN 15
	▪ over BGN 100 000	subject to agreement
3	Purchase or sale at regulated market of shares and other non-debt corporate securities:	
	▪ standard fee	1%, min BGN 5
	▪ order by COBOS	0.5%, min BGN 2
	▪ For customers, who have invested over BGN 100 000	subject to agreement
4	Registration for COBOS (VAT taxable)	as per the Tariff of Bulgarian Stock Exchange-Sofia *
	* Fee is paid by the customer, but then deducted from its commissions.	
5	Purchase or sale out of regulated market of shares and other non-debt corporate securities:	
	▪ up to BGN 100 000	0.1%, min BGN 15
	▪ over BGN 100 000	subject to agreement

6	Transfer of corporate securities on repo deal:	
	▪ repo deals with the Bank	free of charge
	▪ repo deals up to BGN 100 000 with another investment intermediary	0.5%, min BGN 15
	▪ repo deals above BGN 100 000 with another investment intermediary	subject to agreement
7	Purchase of shares and other non-debt corporate securities in initial or secondary public offering (IPO or SPO)	subject to agreement
8	Purchase of shares and other non-debt corporate securities with procedure of privatization through regulated market	subject to agreement
9	Transfer of corporate securities from customer's account in Central Depository AD to customer's account in the Bank	BGN 20
10	Transfer of corporate securities from customer's account in the Bank to customer's account in Central Depository AD or in another investment intermediary	BGN 15
11	A report from Central Depository AD for current state of portfolio, including the cases of inheritance of deceased person (VAT taxable)	BGN 25
12	A detailed report from Central Depository AD for current state of portfolio (VAT taxable)	BGN 35
13	A report from the Central Depository AD for the state of portfolio for previous period (VAT taxable)	BGN 35
14	Change of personal data kept with Central Depository AD	BGN 10 + BGN 2 per depository receipt
15	Issuance of a depository receipt for ownership of corporate securities (VAT taxable)	BGN 10
16	Issuance of a copy of a depository receipt for ownership of corporate securities (VAT taxable)	BGN 10
17	Check of availability of corporate securities on personal account in Central Depository AD (VAT taxable)	BGN 3
18	Transfer of corporate securities in case of inheritance :	
	▪ with market price up to BGN 100 000	0.5% min BGN 25
	▪ with market price above BGN 100 000	subject to agreement
19	Transfer of corporate securities with donation:	
	▪ with market price up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total for both parites/
	▪ with market price above BGN 100 000	subject to agreement
20	Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties:	
	▪ with market price up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total for both parites/
	▪ with market price above BGN 100 000	subject to agreement
21	Registration of a pledge agreement (VAT taxable)	BGN 60
22	Registration of blocking of corporate securities	BGN 60
23	Trust transfer	BGN 5
24	Safekeeping of corporate securities:*	
	▪ unprofessional investors out of the range of persons under the art. 77 d, par. 2 of Law on Public Offering of Securities	0.06% min 20 BGN per year
	▪ professional investors and other persons under the art. 77 d, par. 2 of Law on Public Offer	без такса
* It is calculated on the amount of corporate securities, specified according the terms of Regulation No 23 of FSC for the terms and the method for valuation of customer's assets and according to the internal rules for the terms and method of valuation of customer's assets in the Bank.		
25	Notification for dividends/ coupon payment	BGN 5
26	Dividend/ coupon payment:	
	▪ on account with the Bank	free of charge
	▪ at teller desk	BGN 1 + cash commissions
27	Transfer of corporate securities owned by an individual from the Bank register to the register of another investment intermediary	BGN 5
<b>D</b>	<b>Compensatory instruments</b>	All terms for shares and other non-debt corporate securities are applicable
<b>E</b>	<b>Portions of collective investment schemes</b>	All terms for shares and other non-debt corporate securities are applicable

<b>F Corporate Securities Registered Abroad</b>				
* All securities within the meaning of art. 3, p. 1 in connection with para 1, p. 1 of AP of MIFID are included, with the exception of government securities.				
	<b>Country</b>	<b>Market for Financial Instruments</b>	<b>Commission *</b>	<b>Annual Fee for Safe-keeping **</b>
1	Australia	Australian Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.70% min EUR 7 per order	0.35% min EUR 15
4	UK	London Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.70% min EUR 7 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.70% min EUR 7 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	the EUR equivalence of CAD 0.15 per share, min EUR 7 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.70% min EUR 7 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.70% min EUR 7 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
16	France	Euronext Paris	0.70% min EUR 7 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.70% min EUR 7 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.70% min EUR 7 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.80% min EUR 7 per order	0.65% min EUR 15
22	Singapore	Stock Exchange of Singapore	0.80% min EUR 7 per order	0.65% min EUR 15
23	Turkey	Istanbul Stock Exchange	0.80% min EUR 7 per order	0.65% min EUR 15
24	Hungary	Budapest Stock Exchange	0.80% min EUR 7 per order	0.65% min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.80% min EUR 7 per order	0.65% min EUR 15
26	Czech Republic	Prague Stock Exchange	0.80% min EUR 7 per order	0.65% min EUR 15
* The commission does not include some additional expenses specific for some markets which could arise, such as taxes (stamp duty included), impositions, public or regulatory taxes, other payments connected to the deals of acquisition or sale of financial instruments, etc. The customer will be informed in advance for all additional expenses. The commission is calculated in EUR on the amount/ equivalence of the price of the deal in EUR as per the official exchange rate of the Bank or as per the exchange rate, which is defined from credit and/ or depository institution, to which the Bank has delegated fully or partially its function for safe-keeping of corporate securities. For customers who have an open account in USD, the commissions for deals at a market in USA are in USD.				
** The fee for safe-keeping is annual and is calculated on base 30/360. The fee percentage is calculated on the daily average balances during the month, which are revaluated on the price of closing for the respective market from the last (the closest previous) day of the month. The fee is calculated on the EUR equivalence of the revaluation in the official exchange rate the Bank or in an exchange rate, specified from a credit and/or depository institution, to which the Bank has delegated its functions (all or part of them) for safe-keeping of corporate securities. The accrued fees for safe-keeping are collected on three-month basis.				
27	Transfer of corporate securities to/from client, the register of whom is not managed by the Bank			EUR 25

<b>XI. MUTUAL FUNDS</b>						
<b>A Mutual Funds</b>						
1	<b>Sales charge- percentage of the invested amount:</b>					
	▪ (LF) Equity – Emerging Europe Fund			2.00%		
	▪ (LF) Equity – Turkish Equity Fund			2.00%		
	▪ (LF) Fund of Funds - BRIC			2.00%		
	▪ (LF) Fund of Funds Real Estate			2.00%		
	▪ (LF) Fund of Funds – Equity Blend			1.50%		
	▪ (LF) Fund of Funds – Balanced Blend			1.50%		
	▪ (LF) Special Purpose 8% Equity Formula EUR			0.00%		
	▪ (LF) Special Purpose 6% Equity Formula USD			0.00%		
	▪ (LF) Special Purpose - Equity Formula Bonus I			0.00%		
	▪ (LF) Cash Fund (EUR)			0.00%		
	2	<b>Redemption Charge- percentage of the redemption proceeds:</b>	<b>Holding period</b>			
			<b>less than 180 days</b>	<b>from 180 days to 1 year</b>	<b>from 1 to 2 years</b>	<b>more than 2 years</b>
▪ (LF) Equity – Emerging Europe Fund		1.00%	1.00%	1.00%	1.00%	
▪ (LF) Equity – Turkish Equity Fund		1.00%	1.00%	1.00%	1.00%	
▪ (LF) Fund of Funds - BRIC		1.00%	1.00%	0.50%	0.00%	
▪ (LF) Fund of Funds Real Estate		1.00%	1.00%	0.50%	0.00%	
▪ (LF) Fund of Funds – Equity Blend		1.00%	1.00%	0.50%	0.00%	
▪ (LF) Fund of Funds – Balanced Blend		1.00%	1.00%	0.50%	0.00%	
▪ (LF) Special Purpose 8% Equity Formula EUR		0% after 30.09.2013r./ 2% until 30.09.2013r.				
▪ (LF) Special Purpose 6% Equity Formula USD		0% after 30.09.2013r./ 2% until 30.09.2013r.				
▪ (LF) Special Purpose - Equity Formula Bonus I	0% after 20.06.2014r./ 2% until 20.06.2014r.					
▪ (LF) Cash Fund (EUR)	0.00%	0.00%	0.00%	0.00%		
<b>B Bundle Product SpestInvest</b>						
1	<b>Sales charge- percentage of the invested amount:</b>					
	▪ SpestInvest 90/10 Balanced Blend			0.50%		
	▪ SpestInvest 90/10 Equity Blend			0.50%		
	▪ SpestInvest 70/30 BRIC			0.50%		
	▪ SpestInvest 70/30 Emerging Europe			0.50%		
2	<b>Redemption Charge- percentage of the redemption proceeds: *</b>	<b>Holding period</b>				
		<b>less than 180 days</b>	<b>from 180 days to 1 year</b>	<b>from 1 to 2 years</b>	<b>more than 2 years</b>	
* The redemption fees are the same as for the respective mutual fund as per p. A. 2 above.						
<b>C Bundle Product SpestInvest Plus</b>						
1	<b>Sales charge- percentage of the invested amount:</b>					
	▪ SpestInvest Plus 90/10 Balanced Blend			0.50%		
	▪ SpestInvest Plus 90/10 Equity Blend			0.50%		
	▪ SpestInvest Plus 70/30 BRIC			0.50%		
	▪ SpestInvest Plus 70/30 Emerging Europe			0.50%		
2	<b>Redemption Charge- percentage of the redemption proceeds: *</b>	<b>Holding period</b>				
		<b>less than 180 days</b>	<b>from 180 days to 1 year</b>	<b>from 1 to 2 years</b>	<b>more than 2 years</b>	
* The redemption fees are the same as for the respective mutual fund as per p. A. 2 above.						
<b>D Current Accounts for Mutual Funds</b>						
		<b>BGN</b>	<b>Foreign currency</b>			
Note: The account must be used only for the needs of investing in mutual funds and the bundle products SpestInvest and SpestInvest Plus.						
1	Opening of Mutual Fund current account	free of charge	free of charge			
2	Minimal balance	BGN 0	EUR/USD 0			
3	Maintenance (monthly)	free of charge	free of charge			
4	Closing	free of charge	free of charge			
5	Depositing	free of charge	free of charge			
Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in p. D <i>Current Accounts for Mutual Funds</i> .						



<b>XII. LOANS</b>				
<b>A</b>	<b>Overdraft on current accounts/ debit cards:</b>		<b>BGN</b>	<b>Foreign Currency</b>
	1	Examination of the overdraft application documents- due upon submission of the overdraft request	BGN 10	-
	2	Monthly fee for servicing of overdraft	BGN 2	-
	3	Administration fee for overdue installment*	BGN 30	-
	* The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loans principal or interest is not paid.			
<b>B</b>	<b>Consumer loans with/without guarantor(s)</b>		<b>BGN</b>	<b>Foreign Currency</b>
	1	Examination of the credit application documents- due upon submission of the credit request	BGN 40	BGN 40
	2	Granting fee- due once upon the utilization of the loan on the total credit amount:		
		▪ for current needs	1.00%	1.00%
		▪ for refinancing existing debts in the bank	1.50%	1.50%
	3	Customer service commission- payable upon the utilization of the loan	1.95%, min. BGN 75	1.95%, min. BGN 75
	4	Negotiating the term of the loan with the exception of the cases of pre-term repayment	BGN 35	BGN 35
5	Monthly fee for servicing of current account opened for a consumer loan *	BGN 2.5	BGN 2.5	
	* 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).			
6	Administration fee for overdue installment**	BGN 30	BGN 30	
	** The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loans principal or interest is not paid.			
<b>C</b>	<b>Consumer Loan with Fixed Interest</b>		<b>BGN</b>	<b>Foreign Currency</b>
	1	Examination of the credit application documents- due upon submission of the credit request	BGN 40	BGN 40
	2	Granting fee- due once upon the utilization of the loan on the total credit amount	1.50%	1.50%
	3	Customer service commission- payable upon the utilization of the loan	1.95%, min. BGN 75	1.95%, min. BGN 75
	4	Negotiating the term of the loan with the exception of the cases of pre-term repayment	BGN 35	BGN 35
	5	Monthly fee for servicing of current account opened for a consumer loan *	BGN 2.5	BGN 2.5
	* 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).			
6	Administration fee for overdue installment**	BGN 30	BGN 30	
	** The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loans principal or interest is not paid.			
<b>D</b>	<b>Elastica loan/overdraft– consumer loan collateralised by money deposit or securities</b>		<b>BGN</b>	<b>Foreign Currency</b>
	1	Administrative fee due upon submission of the loan/ overdraft request		
		▪ up to 30 000 BGN (equivalent value in foreign currency)	BGN 30	BGN 30
		▪ up to 50 000 BGN (equivalent value in foreign currency)	BGN 50	BGN 50
	▪ above 50 000 BGN (equivalent value in foreign currency)	BGN 100	BGN 100	
2	Granting fee- due once upon the utilization of the loan on the total credit amount	1.50%	1.50%	

<b>E Credit Wish Revolving loan</b>		<b>BGN</b>	<b>Foreign Currency</b>
1	Examination of the credit application documents- due upon submission of the credit request	BGN 40	-
2	Granting fee- due once upon the utilization of the loan on the total credit amount	2.00%	-
3	Annual fee for loan servicing	BGN 40	-
4	Fee for blocking of the loan *	BGN 15	-
* The fee is charged in case the borrower does not pay off one minimum monthly installment till the due date (maturity). In this case the bank restricts subsequent granting of the available credit limit.			
5	Administration fee for overdue installment**	BGN 30	-
** The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loans principal or interest is not paid.			
<b>F Consumer loan collateralised by mortgage on real estate property</b>		<b>BGN</b>	<b>Foreign Currency</b>
1	Examination of the credit application documents- due upon submission of the credit request	BGN 70	BGN 70
2	For approval and utilization, once on the loan amount	1.50%	1.50%
3	Pre-term repayment (total or partial)	5 % of the amount of the principal prepaid	
4	Change in the parameters of the loan (incl. Interest rate, currency, amount, replacement/enter into debt, partial release of collateral, repayment schedule)	0.70% min 100 BGN	
5	Change in the parameters of the loan (incl. fees and charges, corresponding accounts, etc.) (VAT taxable)	BGN 50	BGN 50
6	Preparation of an agreement for cancellation of mortgage (VAT taxable)	BGN 50	BGN 50
7	Monthly management fee, paid on the remaining amount of the loan	0.07%	0.07%
8	Change in the initially defined (requested) loan parameters	BGN 25	BGN 25
9	Fee for a computer print out from the Registry Agency –Sofia (VAT taxable)	BGN 5	BGN 5
10	Processing fee for restructuring of loans	BGN 50	BGN 50
11	Mortgage Loan Administration fee for overdue installment *		
	▪ from 2 to 30 days	BGN 10	BGN 10
	▪ from 31 to 60 days	BGN 12	BGN 12
	▪ from 61 to 90 days	BGN 17	BGN 17
	▪ from 91 to 120 days	BGN 22	BGN 22
	▪ from 121 to 150 days	BGN 27	BGN 27
	▪ from 151 to 180 days	BGN 32	BGN 32
	▪ above 181 days	BGN 35	BGN 35
*The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day.			
12	Commitment fee	0.5% on annual base, min 10 BGN	
13	Fee for entering of Flexi option for current loans with annuity installment plan	0.01% месечно	0.01% месечно
14	Fee for activation of Flexi request for current loans with annuity installment plan	BGN 20	BGN 20
15	Fee for termination of Flexi request	BGN 10	BGN 10
16	Monthly fee for servicing of current account opened for consumer loan collateralised by mortgage on real estate	BGN 1.5	BGN 1.5
17	Issuance of certificate for outstanding debt	BGN 100	BGN 100
18	Fee for application for loan renegotiation (concerning interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 10	BGN 10
19	Fee for examination of request to restore the loan preferences	BGN 20	BGN 20

<b>G House Loans</b>		<b>BGN</b>	<b>Foreign Currency</b>
1	Examination of the credit application documents- due upon submission of the credit request	BGN 50	BGN 50
2	For approval and utilization, once on the loan amount	1.50%	1.50%
3	Pre-term repayment (total or partial)	5 % of the amount of the principal prepaid	
4	Change in the parameters of the loan (incl. Interest rate, currency, amount, replacement/enter into debt, partial release of collateral, repayment schedule)	0.70% min 100 BGN	
5	Change in the parameters of the loan (incl. fees and charges, corresponding accounts, etc.) (VAT taxable)	BGN 50	BGN 50
6	Preparation of an agreement for cancellation of mortgage (VAT taxable)	BGN 50	BGN 50
7	Visit of a bank employee for deterring the current status of the real estate serving as collateral and issuance of a protocol (VAT taxable)	BGN 50	BGN 50
8	Monthly management fee, paid on the remaining amount of the loan	BGN 50	BGN 50
9	Change in the initially defined (requested) loan parameters	0.06%	0.06%
10	Fee for a computer print out from the Registry Agency –Sofia (VAT taxable)	BGN 25	BGN 25
11	Processing fee for restructuring of loans	BGN 5	BGN 5
12	Mortgage Loan Administration fee for overdue installment *	BGN 50	BGN 50
	▪ from 2 to 30 days	BGN 10	BGN 10
	▪ from 31 to 60 days	BGN 12	BGN 12
	▪ from 61 to 90 days	BGN 17	BGN 17
	▪ from 91 to 120 days	BGN 22	BGN 22
	▪ from 121 to 150 days	BGN 27	BGN 27
	▪ from 151 to 180 days	BGN 32	BGN 32
	▪ above 181 days	BGN 35	BGN 35
	*The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day.		
13	Certificate according art.22a from the Personal Tax Act (VAT taxable)	BGN 30	BGN 30
14	Commitment fee	0.5% on annual base, min 10 BGN	
15	Fee for entering of Flexi option for current loans with annuity installment plan	0.01% monthly	0.01% monthly
16	Fee for activation of Flexi request for current loans with annuity installment plan	BGN 20	BGN 20
17	Fee for termination of Flexi request	BGN 10	BGN 10
18	Monthly fee for servicing of current account opened for a Mortgage loans	BGN 1.5	BGN 1.5
19	Issuance of certificate for outstanding debt (VAT taxable)	BGN 100	BGN 100
20	Fee for application for loan renegotiation (concerning interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	BGN 10	BGN 10
21	Fee for examination of request to restore the loan preferences	BGN 20	BGN 20
<b>H Car Loans</b>		<b>BGN</b>	<b>Foreign Currency</b>
1	One-time administrative fee due upon credit utilisation	according to an Agreement with the respective car dealer	
2	In-advance repayment (total or partial) for corporate	2.5 % of the amount of the principal prepaid	
3	Replacement or co-borrower fee, payable after the approval, one - off	BGN 75	BGN 75
<b>I Appraisal as per type of property (VAT taxable)</b>			
1	Apartments	upon agreement	upon agreement
2	Shops, offices	upon agreement	upon agreement
3	For every extra property in the same building (same order, same client)	upon agreement	upon agreement
4	Bill of quantities check for Apartments, Shops, offices and For every extra property in the same building (same order, same client)	upon agreement	upon agreement
5	Detached Houses - Maisonettes	upon agreement	upon agreement
6	Commercial Buildings (office buildings, office and shops buildings, office-shops and car parking, hotels, shopping centers, industrial buildings, warehouses, cinemas, hospitals, etc.)	upon agreement	upon agreement
7	Bill of quantities for Commercial Buildings (office buildings, office and shops buildings, office-shops and car parking, hotels, shopping centers, industrial buildings, warehouses, cinemas, hospitals, etc.).	upon agreement	upon agreement

	Bill of quantities for Commercial Buildings (office buildings, office and shops buildings, office-shops and car parking, hotels, shopping centers, industrial buildings, warehouses, cinemas, hospitals, etc.) - preparation	upon agreement	upon agreement
8			
9	Land plots	upon agreement	upon agreement
10	Neighboring Land plot (same client, same order)	upon agreement	upon agreement
11	Cars and agricultural equipments	upon agreement	upon agreement
12	Production equipment	upon agreement	upon agreement
13	Assets and company	upon agreement	upon agreement
14	Appraisal without visiting the evaluated property	upon agreement	upon agreement
15	Reappraisal (VAT taxable)		
	▪ In case property has been changed	upon agreement	upon agreement
	▪ In case property has not been changed	upon agreement	upon agreement
16	Verification of progress of works (VAT taxable)	upon agreement	upon agreement
	Mortgage	upon agreement	upon agreement
	Leasing	upon agreement	upon agreement

<b>XIII. STATEMENTS</b>		
1 Certificates (VAT taxable):		
▪ in Bulgarian	BGN	10
▪ in English	BGN	20
2 References (VAT taxable):		
▪ in Bulgarian	BGN	30
▪ in English	BGN	60
3 Written statements – current year (VAT taxable)	BGN	10
4 Written statements – previous years (VAT taxable)	BGN	30
5 Fee for issuing of certificate for existence or lack of debts for consumer loans and credit cards (VAT taxable):		
▪ issuing in 2 working days	BGN	45
▪ issuing in 15 working days	BGN	10
6 Submission of information via telex or fax	BGN	2
7 Issuance of photocopy or transcript of a document - per page (VAT taxable)	BGN	1
8 Written statement or confirmation about existence of accounts and balances (VAT taxable)	BGN	10
9 Express services (same working day execution) concerning the points above (VAT taxable)	doubled amount of the regular fee	

<b>XIV. SAFE BOXES* (VAT taxable)</b>				
cub. cm.	month			
	1 month	3 months	6 months	12 months
up to 9 000 cubic centimeters	BGN 30	BGN 50	BGN 80	BGN 150
up to 18 000 cubic centimeters	BGN 40	BGN 80	BGN 120	BGN 180
up to 36 000 cubic centimeters	BGN 50	BGN 100	BGN 150	BGN 200
up to 54 000 cubic centimeters	BGN 55	BGN 130	BGN 200	BGN 250
above 54 000 cubic centimeters	BGN 60	BGN 150	BGN 250	BGN 300

\* VAT included. Upon opening of a bank safe box for the second time on the same day: BGN 5.

Note: For safe-boxes of dimensions differing from those listed above, the fee for the closest bigger size specified in the Tariff is to be applied.

## **XV. GENERAL PROVISIONS**

The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank Bulgaria AD/ The Bank (previous name "Bulgarian Postbank" AD), hereinafter "The Bank" in its relations with account holders – individuals (Bulgarian and foreign citizens).

When using the products, described in all sections apart from section IV. Bank Cards and section XI. Loans, individuals engaged in business activity, but not registered as traders – artisans, farmers, accommodation services, etc., are charged according the current Tariff.

### **A INTEREST ON FUNDS ATTRACTED BY THE BANK**

The Bank opens and maintains accounts in the following currencies - BGN ,USD , EUR, CHF, GBP, SEK, DKK, TRY, RON, RUB.

2 The Bank pays interest on the customer accounts determined by a decision of ALCO.

The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Bank for accounts in BGN and foreign currency are included in it.

4 The interest on current, savings and term- deposit accounts is calculated on 360/360 days' basis.

The interest on term deposits of customers depends on the deposit term. On breaching the deposit terms and conditions the Bank pays lower interest according to the deposit agreement.

6 The Bank does not pay interest on:

- Amounts in saving accounts and term deposits, kept for less than 8 days as of the day following the opening date
- balances lower than the minimum required.

7 Period for capitalization of interest on funds attracted by the Bank:

- for current accounts – annually or according to the current account agreement
- for savings accounts – annually or according to the savings account agreement
- for term deposits – according to the term deposit agreement

### **B INTERESTS ON FUNDS GRANTED**

The interest on the funds granted is calculated according to the concluded credit agreements.

### **C VALUE DATES**

The value date is a date, from which an interest is due/ is no longer due on the accounts, maintained by The Bank. The value date is an interest day.

2 The date of the original operation is regarded as the value date for correction operations on interest accounts.

Upon depositing at the Bank' s cash desk the value date is on the same working day; upon receipt of a valuable package the value date is subject to agreement.

The value date for direct debits agreement is the date of the debiting of customer's account– same as the date of payment.

5 Transfers in BGN:

- Outgoing payment orders (including direct debit orders) confirmed in the banking system until 15.00 and processed through BISERA system, as well payment orders confirmed in the banking system until 15.30 and processed through the RINGS system are executed with a value date on the same working day. Payment orders received later than the above mentioned hours as well the payment orders via Internet Banking system on non-working day for the bank will be executed with a value date on the next working day for the Bank.

- Incoming payment transactions for benefit of the customer are executed with a value date – the date of the receiving of the amount in the Bank.

- When the accounts of ordering party and beneficiary are with the Bank, the value date is the date of the operation. The value date is next working day if the payment order has been received on non-working for the Bank day via Internet Banking system.

6 Transfers within the Bank system in foreign currency:

- When the accounts of ordering party and beneficiary are with the Bank, the value date is the same as the date of the operation. When the payment order has been made via Internet Banking system and is on a non-working for the Bank day – the value date is the next working for the Bank day.

## 7 FX transfers BISERA7

Payment orders for outgoing transfers for banks -members of the payment system BISERA7 are processed as follows - with ordinary value date

- for bank in Bulgaria and confirmed in the banking system until 14.15 - are executed with value date same day (D);
- for bank in Bulgaria and confirmed in the banking system after 14.15 - are executed with value date next working day (D+1);

- for a foreign bank and confirmed in the banking system within the working day - are executed with value date two working days (D+2).

with express value date

- for bank in Bulgaria and confirmed in the banking system until 14.15 - are executed with value date same day(D);
- for a foreign bank and confirmed in the banking system within the working day - are executed with value date next working day (D+1).

with super-express value date

- for bank in Bulgaria - no option;
- for a foreign bank and confirmed in the banking system until 14.15 - are executed with value date same working day (D);

- for a foreign bank and confirmed in the banking system after 14.15 - no option

- Incoming BISERA7 transfers are executed with value date the same as the value date of receiving the funds to account of the Bank.

## 8 FX transfer TARGET2

Payment orders for outgoing transfers for banks-members of the payment system TARGET2 are processed as follows - with ordinary value date

- confirmed in the banking system until 12.00 - are executed with value date next working day (D+1);
- confirmed in the banking system after 12.00 - are executed with value date two working days (D+2);

with express value date

- confirmed in the banking system until 16.00 - are executed with value date next working day (D+1);
- confirmed in the banking system after 16.00 - are executed with value date two working days (D+2);

with super-express value date in real time

- confirmed in the banking system until 16.00 - are executed with value date same day (D);
- confirmed in the banking system after 16.00- no option;

- Incoming TARGET2 transfers and which are from countries of the European Economic Area (EEA) are executed with value date the same as the value date of receiving the funds to account of the Bank.

- Incoming TARGET2 transfers and which are not from countries of the European Economic Area are executed with value date next working day after receiving the funds to account of the Bank.

## 9 SWIFT FX transfers

Payment orders for outgoing transfers for banks, different than the ones described in p.7 and 8 are processed as follows -

with ordinary value date

- confirmed in the banking system until 12.00 - are executed with value date next working day (D+1);
- confirmed in the banking system after 12.00 - are executed with value date two working days (D+2);

with express value date

- confirmed in the banking system until 16.00 - are executed with value date next working day (D+1);
- confirmed in the banking system after 16.00 - are executed with value date two working days (D+2);

with super-express value date

- confirmed in the banking system until 16.00 - are executed with value date same day (D);
- confirmed in the banking system after 16.00- are executed with value date next working day (D+1);

- Incoming FX transfers are executed with value date
  - the same as the value date of receiving the funds to account of the Bank. if the bank of the ordering party is a member of the EEA and
  - next working day, if the bank of the ordering party is not a member of the EEA or is not from a country, member of the Organisation for Economic Co-operation and Development (OECD)

10 The value date of received payments on cheques is one working day after receiving the amount in the Bank.

## D OTHERS

The fees and charges expressed in BGN, EUR and USD are collected in the respective currency. For the other foreign currencies they are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR/BGN exchange rate valid on the date the operation is executed.

2 The services which include VAT are specified for each of the fees/commissions in the Tariff.

For transfers within the European Community the customer of The Bank (ordering party or beneficiary) pays only the fees and charges of the Bank and the transfers are with SHA option only;

For transfers out of the European Community the customer – ordering party specifies at whose expenses the fees and charges must be (OUR, BEN, SHA). For payment transactions with charges OUR, the Bank collects the commissions of its correspondent-banks as well:

USD	EUR	CHF	GBP	SEK	DKK	RUB	RSD	TRY	RON
20 USD	18 EUR	15 CHF	7 GBP	70 SEK	60 DKK	20 EUR	20 EUR	20 EUR	20 EUR

For the other foreign currencies the fees and charges are collected in EUR and recalculated according to the central exchange rate of BNB for the respective currency and the EUR/BGN exchange rate valid on the date the operation is executed.

4 The Bank collects the correspondent banks' charges as well.

5 For services within the Western Union system, the Western Union's tariff is applied.

6 No fees and charges are collected on the following occasions:

- For bond transactions from the Bank's own portfolio.
- For cash operations for securities transactions for less than BGN 100 000 /or equivalent/.
- For cash installments and transfers on principal and interest, penalties and credit expenses when expressly stated in primary accounting document for respective operation. If depositing coins, however, the customer is charged as per the current Tariff.

For current accounts – for servicing of consumer loans until loan repayment – the fees for account opening, closing and for depositing as per the Tariff shall not apply.

For current accounts – for servicing of mortgage loans and car loans until loan repayment – the fees for account opening, closing and for depositing as per the Tariff shall not apply.

8 The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.