

TARIFF

for the fees and commissions applied by Eurobank Bulgaria AD
on services offered to customers legal entities, sole proprietors, companies as per
the Obligations and Liabilities Act, budget funded enterprises and foreign
commercial representative offices

effective from 26 May 2022

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I. ACCOUNTS

A. Current Accounts		BGN	FOREIGN CURRENCY
1	Opening:		
	Standard current account / current account "Partners" * / "Package of accounts for insurance brokers" *	BGN 10	EUR/USD 10
	* As of 25.05.2016 opening of the following products is suspended- current account"Partners", "Package of accounts for insurance brokers". Fees and commissions are applicable to the already opened accounts.		
	➤ Premium IBAN account	BGN 50	EUR 35
	➤ Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 10	-
	➤ Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking		
2	Maintenance fee (monthly): ¹		
	➤ Standard current account in BGN (for accounts opened until 30.09.2020 incl.)	BGN 16	-
	➤ Standard current account (for accounts opened after 30.09.2020)	BGN 18	-
	➤ With business debit card	BGN 14	-
	➤ Standard current account in foreign currency	-	EUR/USD 9
	➤ Client asset safekeeping account	BGN 50	EUR/USD 50
	➤ Investment intermediary DVP account maintenance	BGN 40	-
	➤ Premium IBAN account	BGN 20	EUR 10
	➤ Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 12	-
	➤ Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking		
3	Preferential interest fee (monthly, in addition to p.2)	BGN 30	EUR/USD 15
4	Fee for transformation of current account	BGN 15	EUR 5
5	Receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 0.12	BGN 0.12
6	Change of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1	BGN 1
7	Deregistration of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1	BGN 1
8	Monthly fee for paper statement on account	BGN 20	EUR/USD 10
9	Additional paper statement fee *	BGN 2	EUR/USD 1
	* The fee is charged per copy of the paper statement		
10	Monthly fee for structured statement	BGN 10	EUR/USD 10
11	Monthly fee for account statement in MT 940 format (per account)	BGN 60	EUR/USD 30
12	Identification IBANs:		
	a) Registration fee		
	➤ Up to 1 500	BGN 550	EUR/USD 250
	➤ Up to 3 000	BGN 600	EUR/USD 300
	➤ Above 3 001	BGN 700	EUR/USD 350
	b) Monthly maintenance fee for the service	upon agreement	upon agreement
	c) Adding identification IBANs	BGN 200	EUR/USD 100
	d) Cancellation fee	BGN 100	EUR/USD 50

I. ACCOUNTS

A. Current Accounts		BGN	FOREIGN CURRENCY
13	Closing	BGN 35	EUR/USD 30
14	Subscription for e-mail notification (incl. VAT)*	BGN 5	BGN 5
15	Annual subscription for for e-mail notification (an annual) (incl. VAT)*	BGN 5	BGN 5
16	Fee for changes of e-mail notification(incl. VAT)*	BGN 1	BGN 1
* The service is available for current, deposit and creditaccounts, the fee is collected from the current account			
17	Review request for changes of parameters on a current account / product package	BGN 15	BGN 15
18	Individual terms fee (monthly, in addition to p.2)	BGN 15	-
19	Individual cash terms fee (monthly, in addition to p.2)	BGN 15	-
20	Monthly maintenance fee for SMART POS for clients with standart current account	BGN 25	-
B. Deposit Accounts			
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 (incl. VAT)	BGN 5	BGN 5
C. Accumulative Accounts **			
* Accumulative accounts are available only for currency BGN			
	Opening	BGN 25	-
2	Maintenance fee ¹	BGN 10	-
3	Closing	BGN 20	-
D. Liquidation Accounts			
1	Opening	BGN 10	EUR/USD 10
2	Maintenance fee ¹	BGN 10	EUR/USD 8
3	Closing	BGN 20	EUR/USD 25
E. Escrow Account			
1	Opening	0.25% min.BGN 100 no max	0.25% min.EUR 50 no max
2	Maintenance fee (at each started quarter)	0.25% min.BGN 100 no max	0.25% min.EUR 50 no max
3	Closing	BGN 30	EUR/USD 30
F. Insolvency Account			
1	Opening	BGN 10	-
2	Maintenance fee ¹	BGN 10	-
3	Closing	BGN 20	-
G. Safekeeping fee for account balances in BGN and EUR (current accounts, deposits accounts, client asset accounts, escrow account, etc.)		Over 500 000 BGN - 0.9% annually, applicable on the excess of the total account balance of the BGN accounts and the BGN equivalent of the account balance in EUR for the days when the threshold is exceeded.	

It is not accrued on the following accounts:

- All bank accounts of budget organizations;
- Special accounts of Notaries, Lawyers, Private Bailiffs;
- Accumulative accounts;

The fee is charged only on balances in BGN and EUR accounts.

The fee is collected in BGN by the Bank on monthly basis from a current account of the Account holder. In case the account is in a different currency from the currency of the owed amount (BGN), the Bank shall apply its market exchange currency rates and the currency differences are at the expense of the Account holder.

Note: Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which it refers.

II. PRODUCT PACKAGES

		Dinamika Start ^{1,5}	Dinamika Development ^{1,5}	Dinamika Max ^{1,5}
		BGN	BGN	BGN
1	Opening of the current account of the package (the account)			
	➤ via e-Postbank	free of charge		
	➤ via branch	BGN 10		
2	Monthly maintenance fee for the account: ²			
	➤ Without activated sub-products of the package	BGN 22	BGN 33	BGN 67
	➤ With activated all sub-products of the package	BGN 16	BGN 26	BGN 56
3	Depositing on the account			
	➤ sorted	0.25% min. BGN 3, max BGN 300	Up to 10 000 BGN daily BGN 0	Up to 25 000 BGN daily BGN 0
			Fot the ammount above 10 000 BGN daily 0.20% min BGN 2, no max	Fot the ammount above 25 000 BGN daily 0.20% min BGN 2, no max
4	Withdrawal from the account			
	➤ upon request *	0.5% min. BGN 4, no max	Up to 3 000 BGN daily BGN 0	Up to 10 000 BGN daily BGN 0
			Fot the ammount above 3 000 BGN daily 0.50% min BGN 4, no max	Fot the ammount above 10000 BGN daily 0.50% min BGN 4, no max
* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3 000/10 000 BGN – one working day in advance. - for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.				
5	Outgoing transfers within the the Bank system and in the currency of the account :			
	➤ ordered via Internet Banking	Up to 10 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 200 transfers monthly as of account opening date BGN 0
		Above 10 transfers monthly as of account opening date BGN 2	Above 100 transfers monthly as of account opening date BGN 1	Above 200 transfers monthly as of account opening date BGN 1
6	Interbank outgoing transfers :			
	• credit transfer in BGN :			
	➤ ordered via Internet Banking	Up to 5 transfers monthly as of account opening date BGN 0	Up to 50 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0
		bove 5 transfers monthly as of account opening date BGN 2	Above 50 transfers monthly as of account opening date BGN 1	Above 100 transfers monthly as of account opening date BGN 1
	• credit transfer in EUR in EEA ⁴ : ➤ ordered via Internet Banking	according to section E-banking / Mobile Banking	Up to 5 transfers monthly as of account opening date BGN 0	Up to 10 transfers monthly as of account opening date BGN 0
			Above 5 transfers monthly as of account opening date BGN 2	Above 10 transfers monthly as of account opening date BGN 2
7	Monthly maintenance fee for SMART POS	BGN 15	BGN 10	BGN 5
8	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)	BGN 1		
9	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 1		
10	Payment limits per client in BGN equivalence (24 hours) on each transaction The maximim amount per one transaction is BGN 800. on self-service terminal devices (digital zones for express banking)			
	➤ Cash depositing in account	BGN 10 000		
	➤ Cash withdrawals from account	BGN 10 000		
EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.				

II. PRODUCT PACKAGES

		Notary/ Notary Premium IBAN ^{1,5}	Notary Premia/ Notary Premia Premium IBAN ^{1,5}	Notary Special Account**	
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.					
** The Notary special account is under art.25a of the Law on Notaries and Notarial Practice. Package Notary Special Account BGN/EUR requires the client obligatory to use package Notary or package Notary Premia.					
		BGN	BGN	BGN	EUR
1	Opening of the account to the package (the account)		free of charge		
2	Monthly maintenance fee for the account ²				
	➤ automatically generated IBAN	BGN 25	BGN 18	free of charge	free of charge
	➤ IBAN as per customer selection -	BGN 30	BGN 19	-	-
3	Depositing on the account- for the amount over BGN 3 000, EUR 1 500 per day for packages: Notary Special Account / Special bank account under Art.25a of the Law for Notaries and notarial activity Depositing on the account- for the amount over BGN 50 000, EUR 25 000 per day for packages: Notary/Notary Premium IBAN Current account for notaries and Notary Premia/Notary Premia Premium IBAN. Amounts below the range are free of charge.				
	➤ sorted	0.20% min. BGN 2, max BGN 150		free of charge	
	➤ unsorted	0.30% min. BGN 2, max BGN 150		free of charge	
	Withdrawal from the account-				
4		for the amount over BGN 6 000, EUR 1 500 per day:		for the amount over BGN 3 000 BGN, EUR 1 500 per day.	
	➤ upon request *	0.30% min. BGN 3, max BGN 200		0.30% min. BGN 3, max BGN 200	0.45% min EUR 5, max EUR 250
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000/6 000 BGN – one working day in advance. Amounts below the range are free of charge. for amounts above 1 500 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.				
	➤ without request (upon the Bank's consent)	0.50% min BGN 10			0.50% min EUR 5
5	Outgoing transfers within the the Bank system and in the currency of the account:				
	➤ ordered at Bank's branch *	BGN 0.50			EUR 5
	* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.				
	➤ ordered via Internet Banking	free of charge			EUR 3
6	Interbank outgoing transfers:				
	• credit transfer in BGN:				
	➤ ordered at Bank's branch	BGN 1.20			according to section Transfers/ Payments
	➤ ordered at Bank's branch (via RINGS)	BGN 15			
	➤ ordered via Internet Banking	BGN 0.65			
	➤ ordered via Internet Banking (RINGS)	BGN 9			
	• credit transfer in EUR in EEA ⁴				
	➤ ordered at Bank's branch	according to section Transfers/ Payments			
	➤ ordered via Internet Banking	according to section E-BANKING/Mobile Banking			
	• credit transfer in EUR outside of EEA ⁴ :				
	➤ ordered at Bank's branch	according to section Transfers/ Payments			0.15% min. EUR 20, max. EUR 300
	➤ ordered via Internet Banking	according to section E-BANKING/Mobile Banking			0.10% min. EUR 20, max. EUR 300
7	Monthly maintenance fee for the debit card of the package	BGN 0.50			

II. PRODUCT PACKAGES

SBB Law Special Account ¹		
	BGN	EUR
1 Opening of the account to the package (the account)	BGN 10	BGN 10
2 Monthly maintenance fee for the account ²	BGN 14	EUR 7
3 Closing	free of charge	free of charge
4 Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch		
➤ Between accounts of one and the same customer	free of charge	free of charge
SBB POS Current account ¹		
	BGN	
1 Opening of the account to the package (the account)	free of charge	
2 Monthly maintenance fee for the account [*]	free of charge	
[*] In case the client does not fulfill the conditions of Contract for accepting payments with cards shall pay maintenance fee of BGN 25.00		
3 Outgoing transfers within the the Bank system and in the currency of the account at Bank'sbranch		
➤ Between accounts of one and the same customer	free of charge	
Current account Non-governmental organization¹		
	BGN	
1 Opening of the account to the package (the account)	BGN 10	
2 Monthly maintenance fee for the account ²	BGN 10	
3 Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per day/. Amounts below the range are free of charge.		
➤ sorted	0.20% min. BGN 2, max BGN 200	
4 Withdrawal from the account- for the amount over BGN 2 000, EUR 1 000 /per day/.		
➤ upon request [*]	0.40% min. BGN 3, no max	
[*] 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. Amounts below the range are free of charge. - for amounts above 1 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.		
5 Outgoing transfers within the the Bank system and in the currency of the account:		
➤ ordered at Bank's branch [*]	BGN 2	
[*] Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.		
➤ ordered via Internet Banking	BGN 0.20	
6 Interbank outgoing transfersand in the currency of the account:		
• credit transfer in BGN:		
➤ ordered at Bank's branch	Up to 100 000- BGN 2.5 Over 100 000- BGN 18	
➤ ordered at Bank's branch (via RINGS)	BGN 18	
➤ ordered via Internet Banking	BGN 0.80	
➤ ordered via Internet Banking (RINGS)	BGN 9	
7 Cash deposit from third parties on accounts within the Bank (due from the depositor):		
➤ Cash depositing by legal entities to an account of another legal entity	BGN 0.50	
➤ Cash depositing by individual client to an account of an legal entities	BGN 0.50	

II. PRODUCT PACKAGES

Business Partners⁶		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	BGN 10
2	Monthly maintenance fee for the account: ²	
	➤ Without activated sub-products of the package	BGN 15 without fee for the first 6 months from the account opening date
	➤ With activated all sub-products of the package	BGN 12 without fee for the first 6 months from the account opening date
3	Depositing on the account	
	➤ sorted	0.25% min. BGN 3, max BGN 300
4	Withdrawal from the account	
	➤ upon request *	0.50% min. BGN 4, no max
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/10 000 BGN – one working day in advance. - for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.		
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date BGN 2.50
6	Interbank outgoing transfers:	
	• credit transfer in BGN:	
	➤ ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening date BGN 2.50
	• credit transfer in EUR in EEA ⁴ :	
	➤ ordered via Internet Banking	BGN 2.50
EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
Freelancer ^{1,5}		BGN
1	Opening of the account to the package (the account)	
	➤ via e-Postbank	free of charge
	➤ via branch	BGN 5
2	Monthly maintenance fee for the account: ²	BGN 16
3	Depositing on the account- for the amount over BGN 3 000, EUR 1 500 per day-.Amounts below the range are free of charge.	
	➤ sorted	free of charge
	➤ unsorted	free of charge
4	Withdrawal from the account- over BGN 3 000, EUR 1 500 per day. Amounts below the range are free of charge.	
	➤ upon request *	0.30% min. BGN 3, max BGN 200
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/6 000 BGN – one working day in advance. Amounts below the range are free of charge. -for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.		
	➤ without request (upon the Bank's consent)	0.50 min BGN 10
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered at Bank's branch *	BGN 0.50
	➤ ordered via Internet Banking	free of charge
6	Interbank outgoing transfers in the currency of the account:	
	➤ ordered at Bank's branch	BGN 1.20
	➤ ordered at Bank's branch (RINGS)	BGN 12
	➤ ordered via Internet Banking *	BGN 0.65
	➤ ordered via Internet Banking (RINGS)	BGN 8
7	Monthly maintenance fee for the debit card of the package	BGN 0.50

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		<i>Dinamika Standard/ Dinamika Standard Premium IBAN/Dinamika POS/ Basic Package/ Standard Package/ Premium Package EUR^{1,3, 5}</i>		<i>Dinamika Premia/ Dinamika Premia Premium IBAN^{1,3, 5}</i>	<i>e- Dinamika/ e- Dinamika Premium IBAN^{1,3, 5}</i>
		BGN	EUR	BGN	BGN
1	Opening of the account to the package (the account)				
	➤ via e-Postbank	free of charge			
	➤ via branch	BGN 10	EUR 2.5	BGN 10	
2	Monthly maintenance fee for the account ²				
	➤ automatically generated IBAN	BGN 33	EUR 15	BGN 33	BGN 33
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 38	EUR 20	BGN 38	BGN 38
3	Depositing on the account- for the amount over 5 000 BGN per day for packages:e- Dinamika; e- Dinamika Premium IBAN; e- Dinamika Premia; e- Dinamika Premia Premium IBAN; Dinamika Standard; Dinamika Standard Premium IBAN; Dinamika POS; Basic Package; Standard Package; Dinamika Premia; Dinamika Premia Premium IBAN Depositing on the account- for the amount over 15 000 EUR per day for packages - Dinamika Standard Eur and Premium Package EUR; Amounts below the range are free of charge.				
	➤ sorted	0.20% min. BGN 2, max BGN 200	0.30%min. EUR 5, max EUR150	0.20% min. BGN 2, max BGN 200	
	➤ unsorted	0.30% min. BGN 2, max BGN 150	0.50% min. EUR 5, max EUR150	0.30% min. BGN 2,max BGN 150	
4	Withdrawal from the account for the amount over BGN 3 000, EUR 3 000 per day				
	➤ unsorted	0.30%min. BGN 3, max BGN 200	0.45%min EUR/USD 5, max EUR/USD 250	0.30%min. BGN 3,max BGN 200	0.40%min. BGN 3,max BGN 500
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/10 000 BGN – one working day in advance. -for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.					
	➤ without request (upon the Bank's consent)	0.50%, min BGN 5	0.60%, min EUR/USD 7	0.50%, min BGN 5	
	➤ requested but not withdrawn amount*	0.50% min BGN 2	0.50%, min EUR/USD 5	0.50%, min BGN 2	
* The fee is calculated as a percentage of the non-withdrwan amount.					
5	Outgoing transfers within the the Bank system and in the currency of the account:				
	➤ ordered at Bank's branch	BGN 2.50	EUR 2	BGN 2.50	
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.					
	➤ ordered via Internet Banking	free of charge	EUR 1.50	free of charge	

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		Dinamika Standard/ Dinamika Standard Premium IBAN/Dinamika POS/ Basic Package/ Standard Package/ Premium Package EUR ^{1,3, 5}		Dinamika Premia/ Dinamika Premia Premium IBAN ^{1,3, 5}	e- Dinamika/ e- Dinamika Premium IBAN ^{1,3, 5}
		BGN	EUR	BGN	BGN
6	Interbank outgoing transfers:				
	• credit transfer in BGN:				
	➤ ordered at Bank's branch	BGN 5	according to section Transfers/ Payments	BGN 5	
	➤ ordered at Bank's branch (RINGS)	BGN 18		BGN 18	
	➤ ordered via Internet Banking	BGN 1	according to section E-banking / Mobile Banking	BGN 1	
	➤ ordered via Internet Banking (RINGS)	BGN 10		BGN 10	
For packages "e- Dinamika" and "e- Dinamika Premium IBAN" - 50 interbank transfers(per month) in BGN through the Internet banking system are free of charge. When determining the number of the free transfers through internet banking for the start of the month shall be considered the account opening date.					
	• credit transfer in EUR in EEA ⁴ :				
*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.					
	➤ ordered at Bank's branch	according to section Transfers/ Payments			
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking			
	• credit transfer in EUR outside of EEA credit transfer in EUR outside of EEA ⁴ :				
*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.					
	➤ ordered at Bank's branch	according to section Transfers/ Payments	0.15%, min. EUR 20, max. EUR 200	according to section Transfers/ Payments	
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking	up to 15 (including) per month 0.07%min. EUR 15, max. EUR 200	according to section E-banking / Mobile Banking	
			over 15 per month 0.07%min. EUR 10, max. EUR 200		
7	Monthly maintenance fee for the debit card of the package	BGN 0.50			
8	Incoming transfers Interbank - incoming in FX				
	• incomng in EUR from a country in EEA ⁴ :	according to section Transfers/ Payments			
	• incoming from a country outside EEA or non- Euro from a country in EEA: ⁴ : *				
	➤ up to EUR/USD 2 500	according to section Transfers/ Payments	0.05%min EUR/USD 7	according to section Transfers/ Payments	EUR/USD 3
	➤ over EUR/USD2 500– for the total amount		0.05%min EUR/USD 7	according to section Transfers/ Payments	0.08%min.EUR/USD 8, max EUR/USD 100
9	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)	BGN 1			
10	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 1			
11	Payment limits per client in BGN equvalance (24 hours) on each transaction The maximim amount per one transaction is BGN 800. on self-service terminal devices (digital zones for express banking)				
	➤ Cash depositing in account	BGN 10 000			
	➤ Cash withdrawals from account	BGN 10 000			
EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.					

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		e- Dinamika Premia/ e- Dinamika Premia Premium IBAN ^{1,3,5}	Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS / Premium Package BGN ^{1,3,5}	Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN ^{1,3,5}
		BGN	BGN	BGN
1	Opening of the account to the package (the account)			
	➤ via e-Postbank	free of charge		
	➤ via branch	BGN 10		
2	Monthly maintenance fee for the account ² :			
	➤ automatically generated IBAN	BGN 33	BGN 48	BGN 48
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 38	BGN 53	BGN 53
3	Depositing on the account- for the amount over 5 000 BGN per day for packages: e- Dinamika Premia; e- Dinamika Premia Premium IBAN; Depositing on the account- for the amount over BGN 15 000 per day for packages: Dinamika Plus Standard; Dinamika Plus Standard Premium IBAN; Dinamika Plus POS; Premium Package BGN; Dinamika Plus Premia; Dinamika Plus Premia Premium IBAN. Amounts below the range are free of charge.			
	➤ sorted	0.20% min. BGN 2, max BGN 200		
	➤ unsorted	0.30% min. BGN 2,max BGN 150	0.30% min. BGN 2, no max	0.30% min. BGN 2, max BGN 150
4	Withdrawal from the account	for the amount over BGN 3 000, EUR 3 000 per day	for the amount over BGN 5 000 per day	
	➤ unsorted	0.40%min.BGN 3, max BGN 500	0.30%min. BGN 3, max BGN 200	
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/5 000 BGN – one working day in advance. -for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.				
	➤ without request (upon the Bank's consent)	0.50%min BGN 5		
	➤ requested but not withdrawn amount*	0.50%min BGN 2		
* The fee is calculated as a percentage of the non-withdrwan amount.				
5	Outgoing transfers within the the Bank system and in the currency of the account:			
	➤ ordered at Bank's branch	BGN 2.50		
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.				
	➤ ordered via Internet Banking	free of charge		

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		e- <i>Dinamika Premia/ e- Dinamika Premia Premium IBAN^{1,3,5}</i>	<i>Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS / Premium Package BGN^{1,3,5}</i>	<i>Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN^{1,3,5}</i>
		BGN		
6	Interbank outgoing transfers:			
	• credit transfer in BGN:			
	➤ ordered at Bank's branch	BGN 5		
	➤ ordered at Bank's branch (RINGS)	BGN 18		
	➤ ordered via Internet Banking	BGN 1		
	➤ ordered via Internet Banking (RINGS)	BGN 10		
* For packages "e- Dinamika" and "e- Dinamika Premium IBAN" - 50 interbank transfers(per month) in BGN through the Internet banking system are free of charge. For packages "Dinamika Plus" (Standard, Premia and POS), "Dinamika Plus Premium IBAN" and "Dinamika Plus Premia Premium IBAN" - 75 interbank transfers (per month) in BGN through the Internet banking system are free of charge. When determining the number of the free transfers through internet banking for the start of the month shall be considered the account opening date.				
	• credit transfer in EUR in EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments		
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking		
	• incoming from a country outside EEA or non- Euro from a country in EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments		
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking		
	7	Monthly maintenance fee for the debit card of the package	BGN 0.50	
8	Incoming transfers Interbank - incoming in FX			
	• incomng in EUR from a country in EEA ⁴ :		according to section Transfers/ Payments	
	• incoming from a country outside EEA or non- Euro from a country in EEA: ⁴ : *			
	➤ up to EUR/USD 2 500	EUR/USD 3	according to section Transfers/ Payments	
	➤ over EUR/USD2 500– for the total amount	0.08%min.EUR/USD 8, max EUR/USD 100	according to section Transfers/ Payments	
9	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)	BGN 1		
10	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 1		
11	Payment limits per client in BGN equivalence (24 hours) on each transaction The maximim amount per one transaction is BGN 800. on self-service terminal devices (digital zones for express banking)			
	➤ Cash depositing in account	BGN 10 000		
	➤ Cash withdrawals from account	BGN 10 000		
	*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

		K e P - Dinamika ⁵	K e P - Dinamika Premia ⁵	Agricultural producer/ Agricultural producer Premium IBAN/ Medic/Medic Premium IBAN
		BGN	BGN	BGN
1	Opening of the account to the package (the account)			
	➤ via e-Postbank	-	-	-
	➤ via branch	-	-	free of charge
2	Monthly maintenance fee for the account ² :			
	➤ automatically generated IBAN	BGN 38	BGN 33	BGN 20
	➤ IBAN as per customer selection - package with Premium IBAN	-	-	BGN 25
3	Depositing on the account- for the amount over BGN 5 000, EUR 1 500 per day ¹ .Amounts below the range are free of charge..			
	➤ sorted	0.20%, min. BGN 2, max BGN 200		free of charge
	➤ unsorted	0.30%, min. BGN 2, no max		free of charge
4	Withdrawal from the account- over BGN 3 000, EUR 1 500 per day. Amounts below the range are free of charge.			
	➤ upon request*	0.40%, min. BGN 3, max BGN 500		0.30%, min. BGN 3, max BGN 200
* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/10 000 BGN – one working day in advance. -for amounts above 3 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge				
	➤ without request (upon the Bank's consent)	0.50% min BGN 5		0.50% min BGN 10
5	Outgoing transfers within the the Bank system and in the currency of the account:			
	➤ ordered at Bank's branch *	BGN 2.50		BGN 0.5
* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.				
	➤ ordered via Internet Banking	free of charge		
6	Interbank outgoing transfers in the currency of the account:			
	• credit transfer in BGN:			
	➤ ordered at Bank's branch	BGN 5	BGN 5	BGN 1.2
	➤ ordered at Bank's branch (via RINGS)	BGN 15	BGN 15	BGN 12
	➤ ordered via Internet Banking*	BGN 1	BGN 1	BGN 0.65
* For packages "K e P - Dinamika" and "K e P- Dinamika Premia" 50 interbank transfers(per month) in BGN through the Internet banking system are free of charge. When determining the number of the free transfers through internet banking for the start of the month shall be considered the account opening date.				
	• credit transfer in EUR in EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments		
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking		
	• credit transfer in EUR outside of EEA ⁴ :			
	➤ ordered at Bank's branch	according to section Transfers/ Payments		
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking		
7	Monthly maintenance fee for the debit card	BGN 0.50		
8	Incoming transfers Interbank - incoming in FX:			
	• incomng in EUR from a country in EEA ⁴ :	according to section Transfers/ Payments		
	• incoming from a country outside EEA or non- Euro from a country in EEA: ⁴			
	➤ up to EUR/USD 2 500	EUR/USD 3		according to section E-banking / Mobile Banking
	➤ over EUR/USD2 500– for the total amount	0.08%, min. EUR/USD 8, max EUR/USD 100		according to section E-banking / Mobile Banking
	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)	BGN 1		according to section Self-Service Terminal Devices (Digital Zones For Express Banking)
	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 1		
Payment limits per client in BGN equivalence (24 hours) on each transaction The maximim amount per one transaction is BGN 800. on self-service terminal devices (digital zones for express banking)				
	➤ Cash depositing in account	BGN 10 000		according to section Self-Service Terminal Devices (Digital Zones For Express Banking)
	➤ Cash withdrawals from account	BGN 10 000		

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

Current account for notaries / Current account for lawyers *		
* For existing current accounts for notaries EUR/USD opened at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch are applied taxes and commissions for standard current account.		
		BGN
1	Opening of the account to the package the account)	free of charge
2	Monthly maintenance fee for the account ²	
	➤ automatically generated IBAN	BGN 21
	➤ IBAN as per customer selection - package with Premium IBAN	BGN 25
3	Depositing on the account- for the amount over BGN 3 000, EUR 1 500 per day for packages:Notary Special Account / Special bank account under Art.25a of the Law for Notaries and notarial activity/Agricultural producer/Agricultural producer Premium IBAN/Medic/Medic Premium IBAN. Amounts below the range are free of charge.Depositing on the account- for the amount over BGN 50 000, EUR 25 000 per day for packages:Notary/Notary Premium IBAN Current account for notaries/ Current account for lawyers/Notary Premia/Notary Premia Premium IBAN. Amounts below the range are free of charge.	
	➤ sorted	0.20% min. BGN 2, max BGN 150
	➤ unsorted	0.30% min. BGN 2, max BGN 150
4	Withdrawal from the account-	for the amount over BGN 6 000, EUR 1 500 per day:
	➤ upon request*	0.30% min. BGN 3, max BGN 200
	* The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000/6 000 BGN – one working day in advance. Amounts below the range are free of charge. -for amounts above 1 500 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.	
	➤ without request (upon the Bank's consent)	0.50% min BGN 10
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	➤ ordered at Bank's branch *	BGN 0.50
	* Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.	
	➤ ordered via Internet Banking	free of charge
6	Interbank outgoing transfers:	
	• credit transfer in BGN:	
	➤ ordered at Bank's branch	BGN 1.20
	➤ ordered at Bank's branch (via RINGS)	BGN 15
	➤ ordered via Internet Banking	BGN 0.65
	➤ ordered via Internet Banking (RINGS)	BGN 9
	• credit transfer in EUR in EEA ⁴ :	
	➤ ordered at Bank's branch	according to section Transfers/ Payments
	➤ ordered via Internet Banking	according to section E-banking / Mobile Banking
	• credit transfer in EUR outside of EEA ⁴ :	
	➤ ordered at Bank's branch	according to section Transfers/ Payments
	➤ rdered via Internet Banking	according to section E-banking / Mobile Banking
7	Monthly maintenance fee for the debit card of the package	BGN 0.50

II. PRODUCT PACKAGES -DISCONTINUED PRODUCTS

Special bank account under art.39 of the Attorney Act

		BGN	EUR
1	Opening of the account to the package (the account)	free of charge	free of charge
2	Monthly maintenance fee for the account ²	BGN 7	EUR 6
3	Closing	free of charge	free of charge
4	Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch		
	➤ Between accounts of one and the same customer	free of charge	free of charge

Notes on the Product Packages section:

- For transactions not explicitly pointed in section Product Packages, the relevant fees according to the rest Tariff sections are applied.
- Monthly maintenance fee for all types of accounts and product packages are collected at the beginning of the month, to which they refers.
- Product packages that are no longer offered:
As of 01.07.2011 opening of the product package Dinamika Plus POS / Premium Package BGN is suspended. As of 24.04.2015 opening of the product package Dinamika Plus Premia Premium IBAN is suspended.
As of 20.10.2015 opening of the product package Agricultural producer/Medic/ is suspended.
As of 25.05.2016 signing of new contracts for "Package of accounts for notaries" offered at the offices of acquired by Eurobank Bulgaria AD Alpha Bank-Bulgaria Branch is suspended. As of 10.07.2017 opening of the product package KeP - Dinamika 2 and KeP - Dinamika Premia 2 is suspended.
As of 30.09.2020 opening of the product package Dinamika Standart, Dinamika Standart Premium IBAN, Dinamika Premia, Dinamika Premia Premium IBAN, e-Dinamika, e-Dinamika Premia, Dinamika plus Standart, Dinamika plus Standart Premium IBAN, Dinamika plus Premia, Dinamika plus Premia Premium IBAN.
Fees and commissions are applicable to the already open product packages.
- Important information for Interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII. PURCHASE AND SALE FOR FOREIGN CURRENCY and Section XVIII GENARAL PROVISIONS.

The packages are valid only for small business companies.

Each package includes three products- Internet banking, current account (Dinamika Standard - BGN/EUR, Dinamika Premia ,Dinamika Plus, Dinamika Plus Premia, e-Dinamika, e- Dinamika Premia, Notary, Notary Premia, Farmer or Medic) and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).

The packages are valid only for small business companies. Each package includes four products- Internet banking, current account (Dinamika Standard Premium IBAN BGN/EUR, Dinamika Premia Premium IBAN, Dinamika Plus Premium IBAN, Dinamika Plus Premia Premium IBAN, e- Dinamika Premium IBAN, e- Dinamika Premia Premium IBAN, Notary Premium IBAN, Notary Premia Premium IBAN, Farmer Premium IBAN or Medic Premium IBAN), Premium IBAN and a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice).

The packages are valid only for small business companies. Each package includes three products- Internet banking, current account (K e P - Dinamika or K e P - Dinamika Premia), a debit card (24h Business Mastercard/ 24h Visa Business- only one debit card as per customer's choice) and Qualified Electronic Signature(QES) by Postbank (including device eSign Token).

Packages Dinamika Start, Dinamika Development, Dinamika Max include four products - current account, Internet banking, debit card and insurance on the debit card. Package Business Partners include two products - current account and Internet banking.

Business Partners package is available for opening only for small business companies, which have signed agreement for offering loans to small business clients and/or individuals.

III. CASH OPERATIONS

A. Depositing *:		BGN	FOREIGN CURRENCY
*For depositing in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	Depositing sorted for amounts up to daily turnover	0.30% min BGN 5	0.35% min EUR/USD 4
2	Unsorted- on the total amount	0.6% min BGN 10	0.6% min EUR/USD 10
3	Depositing to a time deposit	free of charge	free of charge
B. Cash withdrawal from account *:		BGN	FOREIGN CURRENCY
* For withdrawal in currency other than the currency of the account, the relevant fees as per section <i>Purchase and Sale of Foreign Currency</i> are applied.			
1	For every withdrawal - on the total amount		
	➤ upon request	0.6% min.BGN 5	0.7% min EUR/USD 5
The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD– two working days in advance.			
	➤ without request (upon the Bank's consent)**	0.7% min BGN 10	0.7% min EUR/USD 10
	➤ requested but not withdrawn amount***	0.6% min BGN 10	0.6% min EUR/USD 10
** Withdrawn amounts up to BNG 3 000, EUR/USD 2 000 are charged as withdrawal without request *** The fee is calculated as a percentage of the non-withdrawn amount.			
2	Withdrawal from a time deposit on the value date	free of charge	free of charge
C. Other Cash Services		BGN	FOREIGN CURRENCY
1	Processing, counting and exchange (without depositing to an account) (incl. VAT)	1 %	1 %
2	Banknote checking for authenticity (VAT included)	BGN 1	BGN 1
3	Exchange of banknotes for coins and vice versa (incl. VAT)	5.00%	not offered
4	Depositing of coins	up to 10 BGN - BGN 1 above 10 BGN- 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) (incl. VAT)	free of charge	not offered
7	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.50	not offered
8	Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved by the bank abroad, min EUR/USD 2
9	Cash transfers for other banks ordered by legal entities*	2 % min BGN 5	not offered
10	Cash transfers for other banks ordered by legal entities- RINGS*	2.% min BGN 13	-
*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Notaries, Customs, etc.			
11	Cash deposit from third parties on accounts within the Bank (due from the depositor):		
	➤ Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.15% min BGN 1.50 max BGN 500	-
	➤ Cash depositing by legal entities to an account of another legal entity	0.20% min BGN 2.50	0.20% min BGN 5
	➤ Cash depositing by legal entities to an account of an individual client	0.20% min BGN 2.50	0.20% min BGN 5
12	Cash withdrawal at a POS at a branch of the Bank		
	➤ Cash withdrawal at POS via cards issued by the Bank	According to section "Bank Cards"	-
	➤ Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1.% min BGN 1	-
	➤ Cash withdrawal at POS via Visa and Mastercard cards issued by another bank	4 %	-
13	➤ Cash withdrawal at a POS at a branch of the Bank	5 % min BGN10	not offered
D. Cash Collection		BGN	FOREIGN CURRENCY
1	Depositing of cash collections to an account (on the total deposited amount)	0.20% min BGN 20 no max	0.20%min EUR/USD 20no max
2	Non-properly formed cash consignments	BGN 20	BGN 20

IV. TRANSFERS/ PAYMENTS

A. Incoming transfers		
1	Interbank - incoming transfers in BGN or incoming transfers in EUR ordered from a country from EEA*	free of charge
2	Interbank - incoming transfers from a country outside EEA or in non EUR from a country from EEA:*	
	➤ up to EUR/USD 2 500	EUR/USD 5
	➤ above EUR/USD 2 500– for all the amount	0.10% min EUR/USD 10 max EUR/USD 100
	➤ with same day value date (upon the Bank's consent)	0.30% min EUR/USD 50 max EUR/USD 300
B. Outgoing transfers		FOREIGN CURRENCY
1	Outgoing transfers in BGN:	
	1.1 Within the Bank system:	
	➤ Between accounts of two customers **	BGN 3
	➤ Between accounts of two customers- multiple-transaction payment order to the state budget	BGN 10
	➤ Between accounts of one and the same customer	BGN 3
	1.2 Interbank outgoing:	
	➤ via BISERA	BGN 6
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 7
	➤ via RINGS (obligatory for transfers above BGN 100 000)	BGN 30
	➤ multiple-transaction payment order to the state budget (via BISERA)	BGN 15
	➤ multiple-transaction payment order to the state budget (via RINGS- obligatory for transfers above BGN 100 000)	BGN 35
2	Outgoing transfers in foreign currency:	
	2.1 Within the Bank system:	
	➤ Between accounts of two customers **	EUR/USD 6
	➤ Between accounts of one and the same customer	EUR/USD 3
	2.2 Interbank outgoing- ordinary value date	
	➤ credit transfer in EUR in EEA	up to BGN 100 000 - BGN 6 above BGN 100 000 - BGN 30
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA	0.20% min EUR/USD 25 max EUR/USD 300
	2.3 Interbank outgoing - express:	
	➤ express value date:	
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA	0.20% min EUR/USD 60, max EUR/USD 335
	➤ super express value date:	
	➤ credit transfer in EUR in EEA*	BGN 25
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA*	0.40% min EUR/USD 75, max EUR/USD 450
C. Others		BGN
1	Letter of advice to the bank of the beneficiary by fax:	
	➤ in Bulgaria	-
	➤ abroad	-
2	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	-
3	Additional written correspondence on a payment order	BGN 10
4	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 5
5	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is:	
	➤ credit transfer in EUR in EEA*	-
	➤ credit transfer outside EEA* and non-EUR credit transfer in EEA*	Up to 100 000 лв - BGN 5 above 100 000 лв - BGN 25
6	Additional fee for IBAN absence	-
7	Direct debit – initiation, payment, rejection	
	➤ Within the Bank system	BGN 2.5
	➤ Interbank outgoing	Up to 100 000 лв- BGN 5 above 100 000 лв- BGN 21
8	Mass payments processing to/from multiple accounts within the branch (salaries, employers, collectors etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank)	BGN 0.20 /per order/
		EUR/USD 0.20 /per order/

* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

** The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for salaries payment via mass payment through the core banking system/ Internet Banking.

Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

V. UNIVERSAL PAYER (utility payments)

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
3	Fee for utility payment:	
	payment of utility services from bank account	BGN0.35
4	Receiving of a report for successful utility payment at Bank's branch or monthly via email (VAT included)	free of charge
5	SMS notification (VAT included)	BGN 0.12
6	E-mail notification (VAT included)	free of charge
	*To use the service "Universal Payer" (utility payments) the client must have an account the bank.	

Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility payments service remains active. The payments will be collected from the account to which the card has been issued.

VI. BANK CARDS

A. Debit Cards		Maestro ¹ BGN/ EUR Visa Electron ¹ BGN/USD		Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵	
		BGN	EUR/ USD	BGN	EUR/USD
1	Issuance (10 working days):	free of charge	free of charge	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	BGN 3	EUR 1.50	free of charge	free of charge
3	Re- issuance:				
	➤ due to validity expiry	BGN 10	EUR 2.50	BGN 10	EUR 2.50
	➤ in case of a lost/stolen card, forgotten PIN and upon customer's request	BGN 10	EUR 2.50	BGN 20	EUR 10
4	Re- issuance of PIN upon client's request	BGN 5	EUR 1.50	BGN 5	EUR 1.50
5	Delivery of a card to the correspondence address (incl. VAT):				
	➤ standard delivery	BGN 30	EUR 15	BGN 30	EUR 15
	➤ express delivery	BGN 30	EUR 15	BGN 30	EUR 15
	➤ express delivery abroad	BGN 200	EUR 100	BGN 200	EUR 100
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 5	EUR 2.50	BGN 10	EUR 5
7	➤ Maintenance fee (monthly)				
	➤ main card with contact functionality	BGN 0.50			
	➤ main card with contactless functionality	BGN 0.50			
	➤ extra and/or following card with contact functionality	BGN 0.50			
	➤ extra and/or following card with contactless functionality	BGN 0.50			
8	Change of card data (limits and code word)	BGN 5	EUR 2.50	BGN 20	EUR 10
9	Change of PIN (available only at Bank's ATM)	free of charge			
10	Card blocking	free of charge			
11	Card unblocking	BGN 3	EUR 1.50	BGN 5	EUR 2.50
12	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3	EUR 1.50	BGN 3	EUR 1.50
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12	BGN 0.12	BGN 0.12	BGN 0.12
	* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.				
Other (account related fees)					
14	Minimum account balance	According to the Interest bulletin			
15	Monthly fee for current account	According to Section I Accounts, p.A. Current Accounts or Section II Product Packages			
16	Opening / closing of account	-			

VI. BANK CARDS

A. Debit cards		Maestro ¹ BGN/ EUR Visa Electron ¹ BGN/USD		Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵	
	Usage in Bulgaria and abroad (transaction fees)				
17	Payment through POS or Internet:				
	➤ at merchant of the Bank	free of charge	free of charge	free of charge	free of charge
	➤ at merchant of another Bulgarian bank and in EEA* in EUR	free of charge	free of charge	free of charge	free of charge
	➤ at merchant outside EEA* and non-EUR in EEA*	0.5% on the amount		0.5% on the amount	
18	Payment through ATM	free of charge	free of charge	free of charge	free of charge
19	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank	BGN 0.10	EUR 0.05	BGN 0.10	EUR 0.05
20	Deposit on ATM of the Bank :	BGN 1			
21	Cash withdrawal from ATM:				
	➤ ATM of the Bank	BGN 1	BGN 0.50	BGN 1	BGN 0.50
	➤ ATM of another bank in the country and in EEA* in EUR	0.2%, min BGN 2.40	0.2%, min EUR 1.20	0.2%, min BGN 2.40	0.2%, min EUR 1.20
	➤ ATM of another bank outside EEA* and non-EUR in EEA*	BGN 5 + 1.5% on the amount	2.50 EUR + 1.5% on the amount	BGN 6+1.5% on the amount min. BGN 10	3 EUR + 1.5% on the amount min EUR 5
22	Cash advance at POS:				
	➤ POS at the Bank's branch	0.1%,min 1 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 and in EEA* in EUR	3 BGN+1.0% on the amount min 3.BGN	1.50 EUR+ 1.0% on the amount min. 1.50 EUR	BGN 6.+ 1.5% on the amount min BGN 10	3 EUR + 1.5% on the amount min EUR 5
	➤ POS at a branch of another bank outside EEA* and non-EUR in EEA*	BGN 5+ 1.5% on the amount	2.50 EUR + 1.5% on the amount	BGN 6.+ 1.5% on the amount min. BGN 10	3 EUR + 1.5% on the amount min EUR 5
23	Receiving (including return) amounts on card through POS	2 % on the amount			
24	Balance inquiry on ATM of the Bank	BGN 0.30	EUR 0.15	BGN 0.30	EUR 0.15
25	Balance inquiry on ATM of another bank or E-pay	BGN 0.30	EUR 0.15	BGN 0.30	EUR 0.15
26	Balance inquiry on ATM abroad	BGN 1	EUR 0.50	BGN 1	EUR 0.50
27	Immediate payment (VPP/MoneySend)	1% of the amount			
28	Emergency cash advance	-	-	BGN 240	EUR 120
29	Starting a procedure for disputing a transaction held abroad	free of charge			

VI. BANK CARDS

A. Debit cards		Maestro ¹ BGN/ EUR Visa Electron ¹ BGN/USD		Debit Mastercard Business ⁴ BGN/EUR/USD ⁶ Visa Business ² BGN ⁵	
		BGN	EUR/ USD	BGN	EUR/USD
30	Fee for incoming dispute of abroad transaction	free of charge			
31	Baseless disputing of a transaction	BGN 50	EUR 2.5	BGN 50	EUR 25
Payment limits (24 hours)³					
32	ATM daily limit	BGN 5 000	BGN 5 000	BGN 5 000	BGN 5 000
33	POS daily limit	BGN 3 500	BGN 3 500	BGN 3 500	BGN 3 500
34	Total ATM + POS	BGN 5 000	BGN 5 000	BGN 5 000	BGN 5 000
* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.					

Notes:

- As of 13.04.2019 the bank stop issuing and reissuing debit cards Maestro BGN / EUR end Visa Electron BGN / USD. The fees are applicable also to the issued debit cards Visa Electron and Maestro upon their expiration when they be replaced with another similar product.
- As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards they will be replaced with another similar product as per customers choice. The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).
- From 08.12.2014 debit card MasterCard Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.
- From 23.11.2015 debit card Visa Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.
- From 23.11.2015 r. Is issued Debit Mastercard Business in USD
- As of 18.04.2018 debit card Visa Business is issued in BGN

B. Credit cards		Mastercard Business/Visa Business BGN
1	Minimum monthly payment	5. % of the total amount due, min. BGN 50
2	Unwarranted claim fee	BGN 50
3	Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 30
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the excess amount min BGN 5
6	Fee for duplicate of monthly statement (VAT included)	BGN 12
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	➤ when deferring on 3 equal monthly payments	3. % of the transaction amount, min. BGN 50
	➤ when deferring on 6 equal monthly payments	4 % of the transaction amount, min BGN 50
	➤ when deferring on 9 equal monthly payments	5 % of the transaction amount, min. BGN 50
	➤ when deferring on 12 equal monthly payments	6 % of the transaction amount, min. BGN 50
9	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 paid.	
10	Application fee:	BGN 100
11	Annual payment instrument maintenance fee: **	BGN 100
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	➤ for purchase	free of charge
	➤ for cash withdrawal from ATM of the Bank	BGN 5 + 2% of the transaction amount
	➤ for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 8 + 2% of the transaction amount
	➤ for cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 10 + 3% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 2 + 2% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10 + 3% of the transaction amount
	➤ for ePay/B-Pay transfer to another payment account and/or other payment instrument	3. % of the transaction amount,
13	Fee for re-issuance of credit card upon customer's request	BGN 20
14	Fee for PIN re-issuance upon customer's request	BGN 10
15	Fee for express issuing / reissuing of a credit card	BGN 50 (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 20
17	Cash withdrawal daily (24 hours) limit	BGN 5000

*** EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway

Notes: 1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.
2. The credit card is obtained only in the issuing branch.

a) Credit cards requested and issued before 26.05.2022		Mastercard Business BGN
1	Minimum monthly payment	5. % of the total amount due, min. BGN 50
2	Unwarranted claim fee	BGN 50
3	Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 30
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the excess amount min BGN 5
6	Fee for duplicate of monthly statement (VAT included)	BGN 12
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	➤ when deferring on 3 equal monthly payments	3. % of the transaction amount, min. BGN 50
	➤ when deferring on 6 equal monthly payments	4 % of the transaction amount, min BGN 50
	➤ when deferring on 9 equal monthly payments	5 % of the transaction amount, min. BGN 50
	➤ when deferring on 12 equal monthly payments	6 % of the transaction amount, min. BGN 50
9	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 paid.	
10	Application fee:	BGN 100
11	Annual payment instrument maintenance fee: **	BGN 100
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	➤ for purchase	free of charge
	➤ for cash withdrawal from ATM of the Bank	BGN 2 + 2% of the transaction amount
	➤ for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 8 + 2% of the transaction amount
	➤ for cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 10 + 3% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 2 + 2% of the transaction amount
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10 + 3% of the transaction amount
	➤ for ePay/B-Pay transfer to another payment account and/or other payment instrument	3. % of the transaction amount,
13	Fee for re-issuance of credit card upon customer's request	BGN 20
14	Fee for PIN re-issuance upon customer's request	BGN 10
15	Fee for express issuing / reissuing of a credit card	BGN 50 (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 20
17	Emergency cash advance fee	BGN 240
18	Cash withdrawal daily (24 hours) limit	BGN 5000

*** EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway

VII. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)

1	Cash operations:		
	1.1.	Depositing of amounts in account in BGN and EUR	0.15% min BGN 1.00 over the entire amount
	1.2.	Cash withdrawal from account, on each transaction The maximim amount per one transaction is BGN 800.	BGN 2
2	Transfers/ Payments in local currency		
	2.1	Within the the Bank system*:	
		➤ Between accounts of two customers	BGN 1.25
		➤ Between accounts of one and the same customer	BGN 1
	2.2	Interbank outgoing:	
		➤ via BISERA*	BGN 2.50
		*A payment order to the state budget can not be processed via self-service zones.	
	➤ via RINGS	BGN 16	
3	Transfers/ Payments in EUR:		
	3.1	Within the Bank system:	
		➤ Between accounts of two customers	BGN 1.25
		➤ etween accounts of one and the same customer	free of charge
	3.2	Interbank outgoing credit transfer in EUR in EEA*	
		➤ ordinary value date	up to BGN 100 000 - BGN 2.50
		➤ super express value date	BGN 16
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
4	Utility payment and Tax payments /on each transaction/:		
	4.1	Payment from account	BGN 0.25
	4.2	Payment from credit card	free of charge
5	Printing out of account statement		BGN 5
6	Payment limits per client in BGN equvalance (24 hours)		
	6.1	Cash depositing in account	BGN 5 000
	6.2	Cash withdrawals from account	BGN 5 000
	6.3	Intrabank transfers between own accounts	BGN 29 000
	6.4	Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 20 000

Notes:

- Transactions can be initiated only from BGN and EUR accounts. The daily amount for respective type operations, used when applying the total client's daily limit, includes operations performed in BGN and EUR. When calculating the BGN equivalence of the EUR transactions the BNB exchange rate for respective the day is applied.
- Depositing, cash withdrawal, interbank outgoing transfers in BGN and EUR executed through Digital zones for express banking during weekends and public holidays are posted on the first working day for the Bank.
- Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicable for transactions, initiated on Express banking digital zones.
- The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: VI. Bank Cards and V. Universal Payer.

VIII. E-BANKING / MOBILE BANKING

1	Registration and maintenance	free of charge
2	Outgoing transfers in BGN:	
2.1	Within the Bank system:	
	➤ Between accounts of two customers	up to BGN 100 000- BGN 0.50 above BGN 100 000- BGN 0.80
	➤ Between accounts of two customers- multiple-transaction payment order to the state budget*	BGN 2
* The fee is not collected in case of mass payment of salaries under Agreement for the transfer of salaries (for program Premia) and Contracts for payment of salaries by way of mass payment via core banking system / Internet Banking.		
	➤ Between accounts of one and the same customer	free of charge
2.2	Interbank outgoing:	
	➤ via BISERA	BGN 1.30
	➤ Instant Payment BLINK (up to BGN 30 000)	BGN 2
	➤ via RINGS (obligatory for transfers above BGN 100 000)	BGN 12
	➤ multiple-transaction payment order to the state budget*	BGN 4
	➤ via RINGS- multiple-transaction payment order to the state budget*	BGN 20
3	Outgoing transfers in foreign currency:	
3.1	Within the Bank system:	
	➤ Between accounts of two customers	EUR/USD 2
	➤ Between accounts of one and the same customer	free of charge
3.2	Interbank outgoing, ordinary value date:*	
	➤ credit transfer in EUR in EEA	up to BGN 100 000- BGN 1.30 above BGN 100 000BGN 12
	➤ credit transfer outside EEA and non-EUR credit transfer in EEA	0.12% min EUR/USD 25 max EUR/USD 300
3.3	Interbank outgoing- express: *	
	➤ express value date:	
	• credit transfer outside EEA and non-EUR credit transfer in EEA	0.12% min EUR/USD 60 max EUR/USD 335
	➤ super express value date:	
	▪ credit transfer in EUR in EEA	12 BGN
	▪ credit transfer outside EEA and non-EUR credit transfer in EEA	0.35% min EUR/USD 50 max EUR/USD 400
4	Mass payments processing to/from multiple accounts (salaries; employer, collector etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank).	free of charge
5	E-Banking notifications: *	
5.1	per SMS (incl. VAT):	
	➤ for executed transfer through E-Banking	free of charge
	➤ for non accounted transfer	free of charge
	➤ Fraud prevention SMS: for login from different IP address, login credential change and certificate status change	free of charge
5.2	per e-mail	free of charge
6	Re-issuance of activation code for E-Banking / Mobile banking upon customer request	
6.1.	New activation code/Re-issuance of activation code	free of charge
6.2.	Set new password online (forgotten password)	free of charge
7	Limit change	
7.1	Limit change via e-Postbank	free of charge
7.2	Limit change via branch	BGN 10
7	Utility payment and Tax payments - fee (per transaction)	BGN 0.25
9	Digital certificate issued by the Bank	free of charge
10	SMS one time password *	free of charge
11	Written statement on the current status of an internet banking account -users, rights and limits (VAT included)	BGN 10
12	Creation / change of specific rights in internet banking(VAT included)	BGN 20
<ul style="list-style-type: none"> Maximum amount for payments to trusted beneficiaries without a Strong Customer Authentication: <ul style="list-style-type: none"> ✓ Small business banking clients - BGN 50 000; ✓ Corporate banking clients - BGN 100 000; The transfers to such beneficiaries above the maximum amount have to be confirmed with a software token (m-Token Postbank) or Qualified electronic signature (QES) in combination with Viber/SMS message. Low-value transactions for which a Strong customer Authentication is not required, if the following conditions are fulfilled: <ol style="list-style-type: none"> The amount of the transfer shall not exceed BGN 58; as well as The total amount of previous transfers via Internet and mobile banking by the payer since the last use of SCA shall not exceed BGN 195; or The number of payment transactions initiated through a remote channel by the payer since the last use of SCA of the customer does not exceed 5 consecutive electronic transactions; 		

Notes:

- The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Banking section. For mobile banking apply fees and commissions for E - banking section;
- Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section IX. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.
- Fee under p.12 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities. The services are not available for the mobile banking at this stage.

IX. PURCHASE AND SALE OF FOREIGN CURRENCY

<p>1. 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).</p> <p>2. For exchange of foreign currencies not included in the exchange rates bulletin of the Bank, the exchange rate is determined by the "Capital Markets" Division.</p> <p>3. For amounts over the ones specified below, the clients of the Bank may request individual exchange rates from the "Capital Markets" Division, where the granting of such individual rates is entirely within the Bank's discretion:</p> <ul style="list-style-type: none"> - 5,000 units for the following currencies – USD, EUR, CHF, GBP, RON, TRY, CAD, PLN, AUD; - 50,000 units for the following currencies – SEK, RUB, JPY, CNY, NOK, DKK. <p>4. The Bank buys and sells banknotes at cash-desk only in the following foreign currencies: USD, EUR, CHF and GBP. For those currencies the Bank offers cash and non-cash exchange rates. The non-cash exchange rate is applied for the option "account- account", while the cash exchange rate- for the options "cash- cash" or "cash- account".</p> <p>5. Currency deals at agreed by phone preferential rate are processed through e-Postbank up to 16.45 h the same day the deal is concluded.</p>		
A. Purchase and sale of foreign currency in exchange for BGN		
1	Account- account	free of charge
2	Cash- cash	free of charge
3	Cash- account	free of charge
B. Exchange of one foreign currency for another foreign currency*		
1	Account- account	free of charge
2	Cash- cash	free of charge
3	Cash- account	free of charge
	* 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.	

A. Government Securities, registered in Bulgaria		
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	Transfer of government securities between Bank client and other primary and secondary dealers	BGN 25
5	Issuance of letter of advice for government securities transactions upon client's request	BGN 20
6	Transfer of government securities between Bank client and another legal entity:	
	➤ within the Bank	BGN 10
	➤ to/from another financial institution	BGN 10
7	Issuance of a copy of a certificate of ownership on government securities (incl. VAT)	BGN 10
8	Transfer of government securities to the account of Ministry of Finance with BNB for participation in privatisation deals (incl.VAT)	BGN 10
9	Issuance of a statement for government securities owned upon client's request (incl. VAT)	BGN 10
10	Blocking and unblocking of government securities, unless a pledge is established in accordance with the Special Pledges Act (the commission is on the nominal value)	0.03%, min BGN 10
11	Entering of special pledges in the the Bank register and issuance of certificates (incl. VAT)	BGN 30
12	Deletion of registration of a special pledge agreement (incl. VAT)	BGN 15
13	Registration at BNB of government securities transaction between foreign investors (incl. VAT)	BGN 15 per notification
14	Purchase or sale out of regulated market of Government securitie:	
	➤ Up to EUR / BGN 100 000	0.15%, min EUR / BGN 100
	➤ Over EUR / BGN 100 000	Subject to agreement
15	Purchase or sale of Government Securities made at regulated market *:	0.10%, min. BGN 10.00
	*The Bank will start to collect commissions for trading in Bulgarian government securities on BSE – Sofia with settlement via Central Depository AD effective from 01.10.2018	
16	Cancelling of instructions on transactions of government securities	BGN 40
17	Safe keeping * (incl. VAT)	0.035%, min. 250 BGN per year
	* The fee is collected on three-months basis	
B. Government Securities, registered abroad (Foreign Government Securities)		
1	Safe keeping and maintenance of foreign government securities register* (including a monthly register statement) (incl. VAT)	0.05%, min. 350 BGN per year
	* The fee is collected on three-months basis	
2	Register statement upon client's request (incl. VAT)	BGN 15
3	Transfer of government securities:	
	➤ between two institutions, the registers of which are managed by the Bank	BGN 15
	➤ to/from client, the register of which is not managed by the Bank	BGN 40
4	Issuance of a letter of advice for government securities transactions upon client's request	BGN 25
5	Purchase or sale out of regulated market of Government securities:	
	➤ Up to EUR / USD 100 000	0.25%, min EUR / USD 100
	➤ Over EUR / USD 100 000	Subject to agreement
6	Cancelling of instructions upon client's request (upon the Bank's consent)	BGN 50
7	Corporate action advice (incl. VAT)	BGN 100

C. Corporate Securities* registered in Bulgaria

* All securities within the meaning para 1 of AP of MIFID are included, with the exception of government securities

1	Purchase or sale of bonds and other debt corporate securities, made at regulated market:	
	➤ up to BGN 100 000	0.10%, min BGN 5
	➤ over BGN 100 000	subject to agreement
2	Purchase or sale out of regulated market of Government securities:	
	➤ up to EUR / BGN 100 000	0.15%, min EUR / BGN 100
	➤ over EUR / BGN 100 000	subject to agreement
3	Purchase or sale of shares and other non-debt corporate securities, made at regulated market:	
	➤ standard fee	1%, min BGN 10
	➤ if ordered by COBOS	0.5%, min BGN 2
	➤ for clients, who have invested over BGN 100 000	subject to agreement
4	Registration for COBOS (incl. VAT)	as per the Tariff of Bulgarian Stock Exchange-Sofia *
*Fee is paid by the client, but then deducted from his commissions.		
5	Purchase or sale of shares and other non-debt corporate securities, made out of regulated market:	
	➤ up to BGN 100 000	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 other investment intermediary	0.5%, min BGN 15
	➤ repo deals over BGN 100 000 with other 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 client's account in the Bank to client's account in Central Depository AD or in other investment intermediary	BGN 15
11	A detailed report from Central Depository AD for current state of portfolio (incl. VAT)	BGN 160
12	A report from the Central Depository AD for the state of portfolio for previous period (incl. VAT)	BGN 160
13	Change of personal data kept with Central Depository AD	BGN 10 + BGN 2 for each depository receipt
14	Issuance of a depository receipt for ownership of corporate securities (incl. VAT)	BGN 10
15	Issuance of a copy of a depository receipt for ownership of corporate securities (incl. VAT)	BGN 10
16	Check of availability of corporate securities on personal account in Central Depository AD (incl. VAT)	BGN 3

X. SECURITIES

17	Transfer of corporate securities with donation:	
	➤ with market price up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total amount for both parites/
	➤ with market price over BGN 100 000	subject to agreement
18	Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties:	
	➤ with amount up to BGN 100 000	2% of the amount of transfer, min BGN 20 /total amount for both parites/
	➤ with amount over BGN 100 000	subject to agreement
19	Registration of a pledge agreement (incl. VAT)	BGN 60
20	Registration of blocking of corporate securities	BGN 60
21	Trust transfer	BGN 7
22	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	0.125%, min 20 BGN годишно
	➤ professional investors and other persons under the art. 77 d, par. 2 of Law on Public Offering of Securities	free of charge
* 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 client's assets and according to the internal rules for the terms and method of valuation of client's assets in the Bank		
23	Notification for dividends/coupon payment	BGN 5
24	Distribution of dividends	subject to agreement
25	Transfer of corporate securities owned by a legal entity from the Bank register to the register of another investment intermediary.	BGN 10
26	Corporate action advice (incl. VAT)	BGN 10
27	Issuance of a certificate for company registration on the free market of the Bulgarian Stock Exchange – Sofia AD (incl. VAT)	BGN 100
28	Issuance of a certificate for company registration on the official market of the Bulgarian Stock Exchange – Sofia AD. (incl. VAT)	BGN 200
29	Dividend/ coupon payment:	
	➤ within the Bank account	free of charge
	➤ at tellers	BGN 1 + cash charges
D. Compensatory instruments		All terms for shares and other non-debt corporate securities are applicable
E. Portions of collective investment schemes		All terms for shares and other non-debt corporate securities are applicable

F. Corporate Securities* registered abroad

* 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.

Fees and Commissions for Deals and Services on International Markets for Financial Instruments

	Country	Market for Financial Instruments	Fee *	Safe keeping (annual) **
1	Australia	Australian Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
2	Austria	Vienna Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
3	Belgium	Euronext Brussels	0.70% min EUR 30 per order	0.35% min EUR 15
4	UK	London Stock Exchange	0.70% min GBP 30 per order	0.35% min EUR 15
5	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, BorseMunich	0.70% min EUR 30 per order	0.35% min EUR 15
6	Greece	Athens Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
7	Denmark	Copenhagen Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
8	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
9	Spain	Madrid Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
10	Italy	Borsa Italiana	0.70% min EUR 30 per order	0.35% min EUR 15
11	Canada	Montreal Exchange, Toronto Stock Exchange	0.70% min CAD 50 per order	0.35% min EUR 15
12	Norway	Oslo Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
13	Portugal	Euronext Lisbon	0.70% min EUR 30 per order	0.35% min EUR 15
14	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.70% min USD 35 per order	0.35% min EUR 15
15	Finland	Helsinki Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
16	France	Euronext Paris	0.70% min EUR 30 per order	0.35% min EUR 15
17	Netherlands	Euronext Amsterdam	0.70% min EUR 30 per order	0.35% min EUR 15
18	Switzerland	SIX Swiss Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
19	Sweden	Stockholm Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
20	Japan	Tokyo Stock Exchange	0.70% min EUR 30 per order	0.35% min EUR 15
21	Poland	Warsaw Stock Exchange	0.80% min EUR 40 per orde	0.65% min EUR 15
22	Singapore	Stock Exchange of Singapore	0.80% min EUR 30 per orde	0.65% min EUR 15
23	Turkey	Istanbul Stock Exchange	0.80% min EUR 40 per orde	0.65% min EUR 15
24	Hungary	Budapest Stock Exchange	0.80% min EUR 75 per orde	0.65% min EUR 15
25	Hong Kong	Hong Kong Exchanges and Clearing	0.80% min EUR 30 per orde	0.65% min EUR 15
26	Czech Republic	Prague Stock Exchange	0.80% min EUR 55 per orde	0.65% min EUR 15

*The commission does not include some additional expenses specific for some markets which could arise – such as taxes (duty included), impositions, public or regulatory taxes, other payment connected to the deals of acquisition or sale of financial instruments, etc. The client 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 in official exchange rate for the Bank or in exchange rate, which is defined from credit and/ or depository institution, to which the Bank has delegated its function for safe-keeping of corporate securities. For clients who have an open account in USD, the commissions for the deal at a market in USA are in USD.

** The amount of the charge for safe-keeping is annual and is calculated on base 30/360. The charge is defined on basis of daily average balances during the month, which are revaluated on a price of closing for the respective market from the last (the closest previous) day of the month. The charge is calculated in equivalence in EUR 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 calculated charges for safe-keeping are collected on three-month basis.

27 Transfer of foreign financial instruments:

➤	Between accounts of two customers who's register is kept in the Bank	-	EUR 8
➤	From/to the client which register is not kept in the Bank	-	EUR 25

XI. MUTUAL FUNDS

A. Mutual Funds			
1	Sales charge- percentage of the invested amount*:		
	➤ (LF) Fund of Funds – Global Low		1.50%
	➤ (LF) Fund of Funds – Global Medium		1.50%
	➤ (LF) Fund of Funds – Global High		2.00%
	➤ (LF) Equity – Global Equities Fund		1.75%
	➤ (LF) Global Bond Fund		1.00%
	➤ (LF) Fund of Funds - Global Emerging Markets		2.00%
	➤ (LF) Fund of Funds ESG FOCUS		2.00%
	➤ (LF) Fund of Funds – Equity Blend		1.50%
	➤ (LF) Fund of Funds – Balanced Blend Global		1.50%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)		1.50%
	➤ (LF) Absolute Return Fund		0.50%
	➤ (LF) Income Plus € Fund (EUR)		0.00%
	➤ (LF) Income Plus \$ Fund (USD)		0.00%
* Sales charge for the institutional clients is subject to agreement.			
2	Redemption Charge-percentage of the redemption proceeds*:	Holding period	
		less than 2 years	more than 2 years
	➤ (LF) Fund of Funds – Global Low	1.00%	0.00%
	➤ (LF) Fund of Funds – Global Medium	1.00%	0.00%
	➤ (LF) Fund of Funds – Global High	1.00%	0.00%
	➤ (LF) Equity – Global Equities Fund	1.00%	0.00%
	➤ (LF) Global Bond Fund	1.00%	0.00%
	➤ (LF) Fund of Funds - Global Emerging Markets	1.00%	0.00%
	➤ (LF) Fund of Funds ESG FOCUS	1.00%	0.00%
	➤ (LF) Fund of Funds – Equity Blend	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend Global	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1.00%	0.00%
	➤ (LF) Absolute Return Fund	0.00%	0.00%
	➤ (LF) Income Plus € Fund (EUR)	0.00%	0.00%
	➤ (LF) Income Plus \$ Fund (USD)	0.00%	0.00%
* Redemption charge for the institutional clients is subject to agreement.			
B. Current Accounts for Mutual Funds		BGN	Foreign currency
Notes: 1. The account must be used only for the needs of investing in mutual funds.			
2. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the point <i>Current Accounts for Mutual Funds</i> .			
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

XII. DOCUMENTARY/CLEAN COLLECTIONS

*For documentary/clean collections processing the International Chamber of Commerce, Paris Uniform Rules for Collections, Publication 522 are applied.		
1	Documents received for release against payment or acceptance or received for release free of payment (import collections)	0.20%min EUR 35,max EUR 350
2	Amendment of collection instructions	EUR 35
3	Forwarding of documents including credit instruments (bills of exchange, promissory notes) for collection against payment/acceptance or for delivery free of payment (export collections)	0.20% min EUR 40,max EUR 350
4	Amendment of collection instructions	EUR 35
5	Claims (upon client's request) – per message	EUR 30
6	Courier charges (incl. VAT)	EUR 45

XIII. LETTERS OF CREDIT

Processing of letters of credit is subject to the International Chamber of Commerce, Paris Uniform Rules for Documentary Credits, Publication 600, Revision 2007.			
2	The one-time charge for opening and/or confirmation is collected upon opening of the letter of credit for the full period of validity of the letter of credit.		
3	In the case of a revolving letter of credit, the charge for opening and/or confirmation is computed on each revolving amount in the same way as at the opening of the letter of credit.		
4	Upon increasing the amount of the letter of credit, additional charge for opening is collected on the amount with which the letter of credit is increased.		
5	In case of letters of credit marked "approximately" or increased/reduced within the limits of a specified percentage, the charges expressed in promile terms are calculated on the amount plus 10% for the "approximately" mark or plus the specified other increase percentage.		
6	Extension of a letter of credit is charged as follows: a) when the extension is within a new quarter or part thereof – the charge for opening of a new letter of credit is due; b) when the extension is within the current quarter for which fee has already been collected – only an amendment fee is due.		
7	Deferred payments/acceptance – charge is collected upon acceptance for the actual payment period.		
8	If under the terms of a letter of credit charges and fees are for the the beneficiary's account and the beneficiary refuses to pay them, the Bank reserves the right to collect the respective charges, fees and expenses from the ordering party.		
A. Documentary Letter of Credit, opened by foreign or local banks (Export Letters of Credit)		BGN	Foreign currency
1	Pre advise of letter of credit	BGN 30	BGN 50
2	Advising without confirmation	0.10%min. BGN 50 max BGN 800	0.10%min EUR 25 max EUR 500
3	Advising with adding confirmation by the Bank	0.25% per quarter or part thereof, min BGN 150	0.25% per quarter or part thereof, min EUR 75
4	Processing, forwarding and payment/processing and forwarding of documents	0.15% min BGN 80 max BGN 800	0.15% min EUR 50
5	Deferred payment/ acceptance fee	0.15% per month min BGN 80	0.15% per month min EUR 50
6	Cancellation of an unutilised letter of credit	BGN 30	EUR 30
7	Transfer of a letter of credit to second beneficiary	0.20% min BGN 100 max BGN 2000	0.20%min EUR 50 max EUR 1000
8	Amendment fee	BGN 50	EUR 35
9	Second examination of documents after they have been returned for correction	BGN 80	EUR 50
10	Additional correspondence (upon client's request) per message	BGN 15	EUR 10
11	Courier charges (incl. VAT)	BGN 20	EUR 45
12	Advise of assignment of proceeds	BGN 75	EUR 50
B. Documentary Letter of Credit, opened by the Bank against foreign or local banks (Import Letters of Credit)			
		BGN	Foreign currency
1	Issuance of SWIFT preadvise of letter of credit	BGN 30	EUR 30
2	Opening, processing and payment fee:		
	➤ when cover is cash collateral	0.2% per month or part thereof, min BGN 100 no max	0.3% per quarter or part thereof, min EUR 100
	➤ when cover is different from cash collateral	upon agreement, min BGN 50	upon agreement, min EUR 50
3	Deferred payment/ acceptance fee	0.15% per month min BGN 80	0.15% per month min EUR 50
4	Handling of documentary letters of credit requiring additional processing	0.05 %, added to the regular charge	0.05 %, added to the regular charge
5	Amendment fee	BGN 100	EUR 100
6	Discrepancy fee	BGN 100	EUR 100
7	Cancellation of a letter of credit before expiry	BGN 100	EUR 100
8	Issuance of assignment of proceeds	0.1% per month or part thereof, min BGN 50 max BGN 2 000	0.5% per quarter or part thereof, min EUR 25

Clients with annual sales of up to BGN 3 000 000 negotiate conditions for financing with the Bank Financial Centers.

Clients with annual sales of over BGN 3 000 000 negotiate conditions for financing with the Corporate Banking Division.

Clients with sales of up to BGN 3 000 000 for the last completed annual accounting period are treated as “small enterprises” (SBB) for the purpose of this tariff.

Clients with revenues from sales exceeding BGN 3 000 000 in the last completed annual accounting period shall be treated as corporate customers for the purpose of this Tariff.

In cases of related persons the limitation on size of sales includes borrower and related persons as a whole.

A. Guarantees for corporate customers		BGN	Foreign currency
1	Guarantees issued by the Bank:		
	➤ Commission for issuing of:		
	• Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	0.5 % for each quarter or part thereof, min BGN 60	0.5 % for each quarter or part thereof, min EUR 50
	• Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	subject to agreement min BGN 50	subject to agreement min EUR 50
	➤ Amendments commission	BGN 80	EUR 50
	➤ Courier charges (incl. VAT)	BGN 20	EUR 45
	➤ Processing of payment claim (for each additional claim)	0.10% min BGN 30, max BGN 150	0.10% min EUR 30, max EUR 150
2	Guarantees issued by other banks:		
	➤ Commission for advising without engagement on the Bank	0.10% min BGN 50, max BGN 250	0.10% min EUR 30, max EUR 250
	➤ Amendments commission	BGN 80	EUR 40
	➤ Handling and sending of documents for utilisation	0.15% min. BGN 80	0.15% min. EUR 50
	➤ Courier charges (incl. VAT)	BGN 20	EUR 45
B. Guarantees for small enterprises (SBB)		BGN	Foreign currency
1	Guarantees issued by the Bank:		
	• Application fee for:		
	➤ Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	BGN 150	BGN 150
	➤ Guarantees covered with real estate - with Credit card	0.15% min BGN 150 no max	0.15% min BGN 150 no max
	➤ Guarantees covered with real estate - without Credit card	0.20% min BGN 150 no max	0.20% min BGN 150 no max
	➤ Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc. - with Credit card	0.15% min BGN 150 no max	0.15% min BGN 150 no max
	➤ Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc. - without Credit card	0.20% min BGN 150 no max	0.20% min BGN 150 no max
	➤ Processing of payment claim (for each additional claim)	0.10% min BGN 30, max BGN 150	0.10% min EUR 30, max EUR 150
	• Commission for issuing of::		
	➤ Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	0.3 % for each quarter or part thereof, min BGN 40	0.3 % for each quarter or part thereof, min EUR 40
	➤ Guarantees covered with real estate	0.5 % for each quarter or part thereof, min BGN 40	0.5 % for each quarter or part thereof, min EUR 40
	➤ Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	0.7 % for each quarter or part thereof, min BGN 40	0.7 % for each quarter or part thereof, min EUR 40
	▪ Amendments commission	BGN 60	EUR 40
	▪ Courier charges (incl. VAT)	BGN 20	EUR 45

B. Guarantees for small enterprises (SBB)			
2	Guarantees issued by other banks:		
	➤ Commission for advising without engagement on the Bank	0.10% min BGN 35, max BGN 200	0.10% min EUR 30, max EUR 200
	➤ Amendments commission	BGN 80	EUR 40
	➤ Handling and sending of documents for utilisation	0.12% min. BGN 30	0.12% min. EUR 20
	➤ Courier charges (incl. VAT)	BGN 20	EUR 45
C. Authentication of a guarantee		BGN	Foreign currency
	➤ Request for checking the authenticity of a guarantee (incl. VAT)	BGN 40	EUR 20
D. Appraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterprises (SBB)			
		BGN	Foreign currency
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
8	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
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, entire company	upon agreement	upon agreement
14	Reappraisal (incl. VAT)		
	➤ In case property has been changed	upon agreement	upon agreement
	➤ In case property has not been changed	upon agreement	upon agreement
15	Verification of progress of works (incl. VAT):		
	➤ SBB	upon agreement	upon agreement
	➤ Corporate, Leasing	upon agreement	upon agreement

E. Loans to corporate customers				BGN		Foreign currency							
1	Examination of the credit application documents fee due upon submission of the credit request and for each reexamination on client's request			upon agreement		upon agreement							
2	Maintenance and processing fee for the agreed-upon amount of the loan due upon signing of the loan agreement and at the beginning of each initiated year of the loan			upon agreement		upon agreement							
3	Commitment fee expressed as annual interest rate on the non-utilised part of the loan. The calculation starts from the day of enforcement of the loan agreement and is collected monthly during the loan utilisation period			upon agreement		upon agreement							
4	Pre-term repayment fee (fully or partial) is due on the amount of the prepaid capital			upon agreement		upon agreement							
5	Interests on credits to corporate customers			upon agreement		upon agreement							
F. Loans for small enterprises (SBB)													
Loan products for business working facilities:				Business loan		Business revolving line		Business revolving line- Plus		POS revolving line- Plus		Business overdraft	
				BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account			1.5% min BGN 200(equivalent in foreign currency)		2% min BGN 200(equivalent in foreign currency)		1% min BGN 200(equivalent in foreign currency)		1% min BGN 100(equivalent in foreign currency)		1%,min BGN 200	1%,min EUR 100
2	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account			-		1% min BGN 100(equivalent in foreign currency)							
3	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month			-		1 % annually							
4	Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*			-		5%							
*After the 5-th year – no pre-term repayment fee													
5	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital			5.00%		-		-		-		-	
6	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan			0.05%,min BGN 10 monthly		-		-		-		-	
Loan products for business equipment and business premises						Business Equipment		Business Equipment Revolving Line-Plus		Business Premises - purchase, construction or repairing		Business Premises Revolving Line-Plus	
						BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account					1.5% min BGN 200(equivalent in foreign currency)						1.5%min BGN 200	1% min BGN200 (equivalent in foreign currency)
2	Renewal fee payable upon renewal of the loan:												
	➤ For loans with 1 year renewal term					-		0.5% over the renewed amount, min BGN 100		-		0.5% over the renewed amount, min BGN 100	
	➤ For loans with 3 years renewal term					-		1.5% over the renewed amount, min BGN 100		-		1.5% over the renewed amount, min BGN 100	
3	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month					1 % annually							
4	Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*					-		5.00%		-		5.00%	
*After the 5-th year – no pre-term repayment fee													
5	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital					5.00%		-		5.00%		-	
6	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan					0.05%,min BGN 10 monthly		-		0.05%,min BGN 10 monthly		-	

XIV. LOANS

Loan products			Woprking capital facility		Investment facilitated		Alpha Fasst		Alpha Loan for Free lancers	
			BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Annual commitment fee - accumulated on a daily basis over the non-utilized amount and it is collected every month		1.50%		-		-		1.50%	
2	Commitment fee -over the non-utilized amount		-		1.50%		1.50%		1.50%	
3	Management fee of the working capital facility		-		-		-		1.% of the approved mound	
4	Management fee of the investment facility		-		1% of the outstanding balance for every following year		-		1%, min EUR 100, of the approved amount and 0.5%, min. EUR 10, of the outstanding balance	
5	Monthly loan account maintenance fee				BGN 20	EUR 10	BGN 5	EUR 2.5	BGN 5	EUR 2.5
6	Prepayment fee		1% of the existing limit its own funds , 5 % for refinance		1 % of prepaid amount with own funds, 5 % in case of refinancing		-		3% of prepaid amount and payable during the first five years	
Loan products - Microguarantee Fund (MCGF):			Business Loan MCGF	Business Revolving Line-Plus MCGF	Business Equipment Loan MCGF		Business Premises Loan MCGF			
			BGN							
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account		3% min BGN 300							
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital		5%	-	5%					
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan		0.05%,min BGN 10 monthly	-	0.05%, min BGN 10 monthly					
4	enewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account		-	3%, min BGN 100	-		-			
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month		1 % annually							

Loan products - EBRD:		Business Loan EBRD		Business Revolving Line-Plus EBRD		Business Equipment Loan EBRD		Business Premises Loan EBRD	
		BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	1.5% min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5.00%							
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	0.05%, min BGN 10 monthly		-		0.05%, min BGN 10 monthly			
4	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account	-		1 %		-		-	
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month	-		1 % annually		-		-	
Loan products under agreement with Bulgarian Development Bank (BDB):				Business Loan BDB		Business Equipment Loan BDB		Business Premises Loan BDB	
				BGN					
1	Approval and processing fees - on the approved amount, payable up-front for the 1st credit year on the approved amount and in the beginning of every following year of the credit to the full repayment on the remaining principal	0.70%							
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5 %							
F Loans for small enterprises (SBB)									
OTHER FEES						BGN		Foreign currency	
1	Fee for document examination payable upon submission of the loan application					BGN 150			
	➤ with Credit card					0.15%, min.BGN 150			
	➤ without Credit card					0.20%, min.BGN 150			
2	Fee for re-negotiation of the loan terms and conditons					1% on the remaining loan amount,min BGN 150, no max (equivalent in foreign currency) for every loan			
3	Fee on the amount of the increased part upon increase of credit line					1%, min BGN 150			
4	Unblocking fee- payable upon blocking the borrower's account as a result of any of the following: expiration of the collateral insurance, other unfulfilled conditions on the loan determined by the bank					free of charge			
5	Preparation of an agreement for cancellation of mortgage (incl. VAT)					BGN 75			
6	Monthly fee for administration of overdue loan:*								
	*The fee is collected on the 10th of each month for loans that are within the range of 1-90 days past due as per the same date.								
	➤ From 1 to 30 days					BGN 40 (equivalent in foreign currency)			
	➤ From 31 to 60 days					BGN 40 (equivalent in foreign currency)			
	➤ From 61 to 90 days					BGN 40 (equivalent in foreign currency)			
7	Monthly fee for administration of not renewed revolving loans *								
	* The fee is collected for regular or delinquent up to 120 days loans								
	➤ at the 1st day after the renewal date and at every 30th day after the 31st day					0.10% min BGN 150 no max (equivalent in foreign currency) on the allowed /approved/ amount of the loan			

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OTHER FEES		
8	Monthly fee for administration of not reviewed self-amortized loans*	
	*The fee is collected for regular or delinquent up to 120 days loans	
	➤ at the 1st day after the renewal date	10 EUR/20 BGN (equivalent in foreign currency)
	➤ at the 31st day after the renewal date and at every 30th day after the 31st day	10 EUR/20 BGN (equivalent in foreign currency)
9	Fee for analysis of the insurance coverage and documents processing of individual property insurance (incl. VAT)	0.10%min BGN 50 no max (on the amount of the insurance premium)
10	Fee for Not renewed insurance policy/not paid insurance premium of individual property insurance (incl. VAT)	0.10%min BGN 50 no max (on the amount of the insurance premium)
	➤ at the 31st day after the renewal date	BGN 100 (equivalent in foreign currency)
	➤ at the 61st day after the renewal date	BGN 100 (equivalent in foreign currency)
	➤ at the 91st day after the renewal date and at every 30th day after the 91st day	BGN 100 (equivalent in foreign currency)
11	Utilization and repayment of revolving loan products	
	➤ via e-banking	free of charge
	➤ via branch *	BGN 2
	*Not applicable in case of utilization of revolving loan products with utilization documents (invoices, cost documents and etc.) according to contract. Upon termination of the contract, the client must submit a request to the Bank	

F. LOANS FOR SMALL ENTERPRISES (SBB)					
a. BASIC INTEREST RATE BASIC INTEREST RATE (SBB)					
		BGN	USD	EUR	CHF
1	Business Working Facilities				
	➤ Business loan	14.10%	10.90%	11.15%	9.50%
	➤ Business revolving line	14.10%	10.90%	11.15%	-
	➤ Business revolving line plus	14.10%	10.90%	11.15%	-
	➤ POS revolving line plus	14.10%	-	-	-
	➤ Overdraft	14.10%	-	-	-
	➤ Business loan EBRD	14.10%	10.90%	11.15%	-
	➤ Business revolving line plus EBRD	14.10%	10.90%	11.15%	-
2	Business Equipment				
	➤ Business equipment loan	13.85%	10.65%	10.90%	9.25%
	➤ Business equipment line plus	13.85%	10.65%	10.90%	-
	➤ Business equipment loan EBRD	13.85%	10.65%	10.90%	9.25%
3	Business Premises				
	➤ Business premises loan for companies	12.50%	10.05%	10.30%	8.00%
	➤ Business premises loan for free lancers	12.50%	10.05%	10.30%	8.00%
	➤ Business premises revolving line plus	12.50%	10.05%	10.30%	-
	➤ Business premises loan EBRD	12.50%	10.05%	10.30%	8.00%
4	Loan Microguarantee Fund MCGF				
	➤ Business loan MCGF	9.60%	-	-	-
	➤ Business revolving line plus MCGF	9.60%	-	-	-
	➤ Business equipment loan MCGF	9.60%	-	-	-
	➤ Business premises loan MCGF	9.60%	-	-	-

5	Loans under agreement with BDB				
	➤ Business loan BDB	5.00%	-	-	-
	➤ Business equipment loan BDB	5.00%	-	-	-
	➤ Business premises loan BDB	5.00%	-	-	-
b. BASIC INTEREST RATES (SBB) – PRIME SBB					
1	Prime SBB	BGN		EUR	
		1.85%		2.05%	
c. BASIC INTEREST RATES-PRIME BUSINESS CLIENTS					
1	Prime Business Clients	BGN		EUR	
		1.00%		1.05%	

G. Leasing			
	Service	Price	Explanation
1	Preparation of market evaluation		Fee as per item 1.1. is calculated on the market evaluation of the asset - the object of the lease contract and/or the collateral contract/ mortgage deed - and is collected after the evaluation has been prepared. The expense occurs upon the conclusion of a new leasing contract, upon written request by the client for a change on an existing contract or under a lease agreement and/or a collateral contract/mortgage deed. The commission under item 1.2. shall be collected before the assessment is made.
	1.1 Real estate	Upon Agreement	
	1.2 Motor vehicles, machinery and equipment	Upon Agreement	
2	Registration of the vehicle in "Traffic Police"		The fee covers the mentioned services and does not include the fees charged by the Traffic Police authorities, which are paid separately. It occurs when a new leasing contract is concluded, at a written request of the client or if necessary.
	➤ Brand new vehicles	BGN 200	
	➤ Used vehicles	BGN 250	
	➤ Special registration number	BGN 400	
	➤ Re-registration	BGN 250	
	➤ Re-issuing of the registration certificate (first/second part)	BGN 100	
	➤ Change of the registration certificate (first/second part)	BGN 100	
	➤ Deregistration	BGN 100	
3	Registration of the vehicle in Control Technical Inspection		The fee covers the services of registration/ re-registration in Control Technical Inspection and does not include the fees collected by Control Technical Inspection. It occurs when a new leasing contract is signed or upon written request by the client. The fee is due before the requested service is performed.
	➤ New equipment	BGN 250	
	➤ Used equipment	BGN 250	
	➤ Re-registration	BGN 250	
	➤ Reissuing of the registration certificate (first/second part)	BGN 150	
	➤ Deregistration	BGN 150	
4	Reschedule of the Casco insurance premium upon agreement of the lessor		Upon conclusion of a new leasing contract, the fee is collected in advance, prior to the issue of the policy. Under existing contracts, the service is provided upon a written request from the client and is due after the policy has been issued.
	➤ Reschedule of 2 installments	BGN 20	
	➤ Reschedule of 4 installments	BGN 40	
5	Payment of an insurance premium by the lessor	BGN 20	The fee covers the services of processing the documents for the payment of an insurance premium under an existing leasing contract when the payment is not made by the lessee.
6	6. Issuing a power of attorney for driving of a leased vehicle		The service is provided upon written request by the client. The fee under item 6.2. includes the amounts collected by the notary and is due before the service is provided.
	➤ without a notary certification	free	
	➤ with notary certification	BGN 30	

G. Leasing			
7	Change in terms of a signed leasing contract, including but not limited to:	1% from outstanding	

	➤ change of the lessee,	principal, but not less than BGN 300	The service is provided upon written request by the client. The commission shall be collected no later than the date of signature of the document reflecting the change or within a period expressly specified in the document reflecting the change.
	➤ change in maturity of the installment,		
	➤ change in the repayment schedule.		
	➤ change in the term of the contract		
8	8.1 Costs of registration, cancelation and changes of already registered inscriptions in the Central Pledge Registry	real costs	They arise upon the conclusion of a new leasing contract, modification or termination/ repayment of an existing leasing contract. The state fee for inscription in the Central Pledge Registry is at the expense of the lessee and is due before the service is provided. The fee under item 9.2. covers the mentioned services and does not include the fees charged by the Central Pledge Registry for the respective services, which are at the expense of the lessee. Central Pledge Registry fees and fees for the services listed in paragraph 8.2. are due before the services are provided.
	8.2. Inscription service, change of registered circumstances, cancelation in Central Pledge Registry	BGN 50	
9	Issuing invoices in paper		The fee under item 9.2. is collected in advance, before the invoice is issued. Appears upon written request by the client.
	9.1. first original	free	
	9.2. second original, at customer's request	BGN 5	
10	10. Sending invoices	BGN 1.50 per month	
	➤ postal service		
11	Preparation of a written reference	BGN 30	Appears upon written request by the client. It is due by the customer before the service is provided.
12	Fee for sending a written reminder of a payment due		A written reminder of a payment due is sent at the discretion of the leasing company only in case of past due amounts due by the client. The fee is payable after the leasing company has performed the action.
	➤ in a form other than a notary invitation	BGN 20	
	➤ in a form other than a notary invitation	real costs (incl. notary fees etc.) + BGN 20	
13	Transfer of ownership	BGN 50	It arises in case of prepayment or expiration of the lease. The fee covers the services for the preparation of the necessary documents for the transfer of ownership. It is due by the customer before the service is provided. Notary and state fees and taxes, as well as a certificate of insurance value are at the expense of the lessee and are due until the day of transfer of ownership to the notary and/or to respective state institution.
14	Asset management of expired or prepaid finance lease contracts.	BGN 100	It is due for each calendar month commenced, with the cumulative occurrence of the following conditions: (1) one month has elapsed since the last maturity of the lease contract, respectively from depositing a request for prepayment, and (2) the ownership of the asset has not been transferred to the lessee under his fault.
15	Processing of documents, including but not limited to, payment of fines and other property sanctions imposed in connection with the use of the leasing asset by the lessee	BGN 20	The fee covers the processing of the documents imposing the sanction, the preparation and payment of the sanction imposed.
16	16. Fee for consideration of a lease application	Upon Agreement	The fee specified in the second column is due at the time application but is payable till the date of signing the contract.
17	17. Management Fee	Upon Agreement	The fee specified in the second column is due at the time application but is payable within 5 working days of signing the contract.
	All fees and commissions mentioned in the Tariff are subject to VAT, if such is due under current legislation. By signing this tariff the Lessee undertakes to pay to the Lessor any changes in the amount and / or additional charges included in any subsequent amendment to this tariff for which the Lessee agrees to be notified by the Lessor by announcing the new version of the Tariff of the following web address: www.postbank.bg .		

XV. DISTRAINT NOTICES AND ACTIONS RELATED TO THEM. OPERATIONS ON ACCOUNTS WITH DISTRAINT NOTICES

1	Service fee for distraint notice	BGN 40
2	Fee for transfer in performance of distraint account	BGN 10
3	Fee for cash withdrawal from distraint account of released funds by the respective authorities*	0.50% min BGN 25

Cash withdrawal from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00

XVI. OTHER FEES

1	References (incl. VAT)	
	➤ in Bulgarian	BGN 50
	➤ in English	BGN 100
2	Written statement	
	➤ current year (incl. VAT)	BGN 30
	➤ past years (incl. VAT)	BGN 40
	2.1 Written statement upon auditor's request	
	➤ in Bulgarian (incl. VAT)	BGN 150
	➤ in English (incl. VAT)	BGN 200
3	References for loan debt (incl. VAT)	BGN 120
4	Express services (same working day execution) concerning the points above (incl. VAT)	doubled amount of the regular fee
5	Submission of information via fax	BGN 2
6	Issuance of photocopy or transcript of a document per page (incl. VAT)	BGN 2
7	Filling the bank payment document at the request of the customer (incl. VAT)	BGN 1.2
8	Issuance of photocopy of loan deal documents, per document (incl. VAT)	BGN 50
9	Preview documents of foreign legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	➤ For companies domiciled within the European Economic Area	EUR 300
	➤ For companies domiciled outside the European Economic Area	EUR 350
	➤ For companies domiciled in preferential tax jurisdictions or non-cooperative jurisdictions for tax purposes**	EUR 600
10	Preview documents of Bulgarian legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	➤ For companies with ownership non-resident legal entity/ies	EUR 300
	➤ For companies with ownership legal representative, proxy non-resident individual/s	EUR 50
11	Verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation (incl. VAT)	BGN 30
12	Fee for verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 5
13	Fee for change of servicing branch as per client request (incl. VAT)	BGN 20
	* The fee is paid once - before establishing relationships, and in case of refusal - not refundable.	
	** The preferential tax jurisdictions are the jurisdictions included in The EU list of non-cooperative jurisdictions for tax purposes and the list under §1, p. 64 of the Corporate Income Tax Act.	

XVII. FEES AND COMMISSIONS FOR BANKS

A. Current (LORO) Accounts		BGN	Foreign currency
1	Opening		free of charge
2	Minimum balance required		BGN 0
3	Maintenance fee (annually)*		BGN 150
* In case of closing of account the total fee for the current year is to be charged.			
4	Depositing	BGN	Foreign currency
	➤ for amounts up to BGN 20 000, EUR/USD 10 000 per day	0.30% min BGN 30	0.30% min EUR/USD 15
	➤ for amounts over BGN 20 000, EUR/USD 10 000 per day-accepted only as valuable packages	subject to greement	subject to agreement
* In case of closing of account the total fee for the current year is to be charged.			
5	Withdrawal	BGN	Foreign currency
	➤ for amounts up to BGN 20 000, EUR/USD 10 000 per day	0.30% min BGN 30	0.30% min EUR/USD 25
	➤ for amounts over BGN 20 000, EUR/USD 10 000 per day-accepted only as valuable packages	subject to greement	subject to agreement
Note: Withdrawal only upon written request submitted two days in advance to the Bank Head office and branch. The commission is charged at the branch where depositing or withdrawal is executed.			
6	Transfers	BGN	Foreign currency
	• Transfers from/to current (LORO) accounts:		
	➤ bank to bank transfers	BGN 10	EUR/USD 20
	➤ Transfers between current (LORO) accounts with the Bank	free of charge	free of charge
	➤ Crediting of current (LORO) accounts	free of charge	free of charge
	• Within the Bank system:		
	➤ Transfers upon order of a client of a bank with a current (LORO) account at the Bank in favor of a client holding an account with the Bank		EUR/USD 5
	➤ Transfer initiated by a client of the Bank in favor of another bank's client through its current (LORO) account with the Bank		EUR/USD 5
Notes: Only transfers with BEN instruction are executed.			
	• Interbank transfers:		
	➤ Interbank client transfers – upon order of a client of a bank with a current (loro) account at the Bank in favor of beneficiaries within the country or abroad.	BGN 10	0.10% min EUR/USD 30 max EUR/USD 200
Note: Only transfers with SHA instruction are executed. The fee is collected from the ordering party.			
	➤ Interbank client transfers – incoming		EUR/USD 10

XVII. FEES AND COMMISSIONS FOR BANKS

Value Dates		
Upon debiting an account value date is day of payment.		
Upon receipt of funds to current (loro) accounts of banks, the accounts are credited with value date as follows:		
<ul style="list-style-type: none"> ➤ upon receipt of funds to the Bank's account held with a foreign bank – value date is the day of funds receipt ➤ upon receipt of funds to the Bank's account held with a Bulgarian bank – value date is the day after funds receipt 		
Payment orders with fixed value date against banks within the country or abroad from current (loro) accounts of banks are executed only if the order is received not later than 4 p.m. one working day before fixed value date.		
B. Securities		
1	Securities- Government securities and corporate securities denominated in foreign currency	
	• Maintenance of sub-account/register (monthly fee)*	0.03% of the face value on annual basis, min BGN 100
*The fee is paid monthly in BGN according to BNB exchange rate.		
2	Transfers:	
	➤ Transfer of securities between registers kept by the Bank	BGN 10
	➤ Transfer of securities from/to other registers	BGN 20
Note: For transfers of securities in foreign currency additional fee for issuance of SWIFT letter of advice is collected.		
3	Auctions in accordance with Ordinance Nr 5:	
	➤ Approved orders	0.045% of the nominal value of the order, min BGN 10
	➤ Not approved orders	BGN 10
4	On maturity	0.025% of the nominal
5	Cancelling of instructions upon client's request (upon the Bank's consent)	BGN 50
C. Other Services		
1	Issuance of SWIFT – MT 950 statements- per statement	BGN 5
2	Issuance of SWIFT advice	BGN 30
3	Issuance/confirmation of not regularly offered information upon client's request	BGN 50
4	Confirmation of information upon auditor's request.	BGN 200
D. Documentary transactions incl. Letters of Credit, Guarantees and Documentary Collections *		
*Charges are applied as per the terms for companies increased with 50%		

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in section Fees and Commissions for Banks.

XVIII. GENERAL PROVISIONS

The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank Bulgaria AD (previous name "Bulgarian Postbank" AD), hereinafter referred as "the Bank" in its relations with the following customers:

- Bank Financial Institutions – Bulgarian and foreign banks and their subsidiaries;
- Commercial companies and their groupings;
- Cooperatives and their enterprises;
- Non-profit organizations;
- Companies incorporated under the Law on Obligations and Contracts;
- Budget entities;
- Institutional investors- primary and non-primary dealers, investment intermediaries, insurance companies and pension funds, mutual funds, investment companies;
- Sole traders, sales representatives, brokers and agencies and other customers of the bank performing economic activities that are not consumers;
- Individuals conducting business, but not registered as traders - artisans, Agricultural producers, hotel/guesthouse owners, when using the products and services of the bank referred to in this tariff, except where the contract expressly provides application of the Tariff for individuals.

A. INTEREST ON FUNDS ATTRACTED BY THE BANK

1. The Bank opens and maintains accounts in the following currencies - BGN, USD, EUR, CHF, GBP, SEK, DKK.
2. The Bank pays interest on the customer accounts determined by a decision of ALCO.
3. 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 rate is calculated on the following basis:
 - on current accounts and on term deposits with a term 1 and over 1 month - 360/360 days
 - on term deposits with a term of less than 1 month - actual number of days/ 365. The above mentioned interest convention applies for all deposit accounts with a term of less than one month, opened after 16.11.2014. For all deposit accounts with a term of less than one month opened before 16.11.2014, the following interest convention applies – actual number of days /360.
5. 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 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 term deposits – according to the term deposit agreement;
 - for loro-accounts of financial institutions – every six months.

B. INTERESTS ON FUNDS GRANTED

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

C . VALUE DATES

1. 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.
3. 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.
4. 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 19.30 and processed through BISERA 6 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:

- **Payment orders for outgoing transfers are processed as follows:**

- ❖ **with ordinary value date:**

- For FX transfers in EUR to a country from EEA- those, confirmed in a branch of the bank or via the internet banking, are executed with value date next working day (D+1);
- For all other FX transfers:
 - confirmed via the internet banking until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2);
 - confirmed in a branch of the bank until 16.00, are executed with value date two working days (D+2); transfers, confirmed after 16.00, are executed with value date three working days (D+3);

- ❖ **with express value date:**

- For FX transfers in EUR to a country from EEA - no option.
- For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2)

- ❖ **with super-express value date:**

- For FX transfers in EUR to a country from EEA - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1);
- For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1).

- **Incoming transfers are processed as follows:**

- Incoming BISERA7 and STEP2 transfers 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 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.
- Incoming SWIFT 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).

Note: If the currency of the transfer differs from the currency of the account from which the transfers is ordered, initially currency exchange is made using the applicable exchange rate of the Bank. The exchange rates for currencies different from EUR are maintained only during standard working hours of the Bank: in working days from 8:00 until 17:00. During non-working days or after 17:00 in working days, order of a transfer with currency exchange from foreign currency account different than euro, is performed with value date next working day, while order for an Instant payment BLINK is not performed.

8. Transfers on loro-accounts of Banks:

- In case of incoming transfers in BGN and in foreign currency on loro-accounts of banks, the accounts are credited with a value date – the date of receiving the amounts on account of the Bank.
- Payment orders for outgoing transfers in BGN and in foreign currency with a fixed value date from loro-accounts of banks are executed as follows:
 - Payment order for outgoing transfers to account of another bank which are received until 13.00 are executed with a value date the same working day (D). Payment orders which are received later than 13.00 are executed with a value date the next working day (D +1);
 - Payment orders for outgoing transfers to account of a customer of the Bank which are received until 16.00 are executed with a value date the same working day (D). Payment orders which are received later than 16.00 are executed with a value date the next working day (D +1);
 - Payment orders to an account of a customer of another Bank which are received until 16.00 are executed with a value date – the next working day (D+1). Payment orders which are received later than 16.00 – are executed with a value date two working days (D +2).

D. OTHERS

1. 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.
3. For transfers within the European Community in member-state currency, 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 (options SHA*, OUR**, BEN***).

For transfers with charges option OUR**, the Bank collects the fees and commissions of its correspondent-banks as well:

USD	EUR	CHF	GBP	SEK	DKK	NOK	RUB	CAD	JPY	RSD	TRY	CNY	PLN*
20 USD	20 EUR	15 CHF	15 GBP	90 SEK	60 DKK	120 NOK	20 RUB	18 CAD	5000 JPY	100 RSD	30 TRY	230 CNY	100/170/250 PLN*

* For transfers up to 50 000 PLN - the correspondent bank commission is 100 PLN, between 50 000 PLN and 100 000 PLN –170 PLN and above 100 000 PLN –250 PLN.

For the other foreign currencies the fees and charges are collected and the EUR/BGN exchange rate valid on the date the operation is

For transfers out of the European Community with option SHA*, as well as for transfers within the European Community in a currency, different from the currencies of the member states, the charges of the correspondent banks are paid by the beneficiary of the transfer. By specifying this option the ordering party declares that he/she is aware that the beneficiary will receive the amount of the transfer decreased with these charges.

For transfers out of the European Community with option BEN***, the ordering party does not pay any fees and the Bank collects its charges from the amount of the transfer. The charges of the correspondent banks are also deducted from the transfer amount. All charges are at the expense of the beneficiary of the transfer.

Transfers TARGET2: the Bank customer (ordering party or beneficiary) pays only the Bank's fees and commissions and the transfers can be ordered only with option SHA*.

When the beneficiary payment service provider (indirect participant in TARGET2) is out of the European Community, the ordering party may choose an option OUR**. In that case, the ordering party agrees that the Bank has the right to additionally debit his account with the charges collected by the payment service provider- direct participant and by the beneficiary payment service provider.

* Option SHA- the beneficiary of the transfer pays the fees and commissions collected by his service provider, while the ordering party pays the fees and commissions collected by his payment service provider.

** Option OUR- all charges (fees and commissions) are collected from the ordering party.

*** Option BEN- all charges (fees and commissions) are collected from the beneficiary of the transfer.

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 for cash installments and transfers on principal and interest, penalties and credit expenses when explicitly stated in the primary accounting document for the respective operation. If depositing coins, however, the customer is charged as per the current Tariff.
7. For current accounts of legal entities for servicing car loans – until loan repayment the fees as per the Tariff for account opening, maintenance and closing, as well as the requirements for minimum balance shall not apply.
8. With currency sales and purchase at the teller's desk for institutional customers (FBK-primary and non-primary dealers, investment intermediaries, insurance companies and pension insurance companies) for amounts above 35 000 EUR or equivalent, the commissions pointed in *section Purchase and Sale of Foreign Currency* shall not be collected.

Note: All expenses connected with the trade in foreign currency at the teller's desk will be calculated in the price quoted by the dealers of The Bank.

9. The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.
10. The Bank reserves the right to amend the present Tariff by its publication in the Bank Internet site and the Bank offices.
11. In section I. Accounts and II. Product Packages when determining the frequency of maintenance fee (monthly) for the start of month shall be considered the account opening date

E. Changes in the conditions of contracts for products (current accounts, packages, other accounts and other services) signed in the offices of acquired "Alpha Bank-Bulgaria Branch" by "Eurobank Bulgaria" AD as of 25.05.2016:

1. For existing Current accounts for Private enforcement agent will be applied fees and commissions specified in the Tariff for Individuals.
2. Safe Boxes: as of 25.05.2016 for this service will be applied fees and commissions in the Tariff for individuals.

F. The fees and commissions in the Tariff are applicable to opened current accounts, deposit accounts and product packages in Bank Branch and through electronic banking system "Internet Banking" of the Bank.