

In force as of 15.09.2016

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

I. ACCOUNTS			
A	Current Accounts	BGN	FOREIGN CURRENCY
	2	Maintenance fee (per month):	
	Old fee	▪ standard current account *	BGN 1.90 EUR/USD 1.00
	New fee	▪ standard current account *	BGN 2.40 EUR/USD 1.25
		* The fee is applicable no matter if for that current account a debit card and/or Universal Payer is issued.	

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

III. CASH OPERATIONS			
A	Current Accounts	BGN	FOREIGN CURRENCY
	2	Cash withdrawal per day	
	Old fee	▪ Up to 400 BGN on each transaction ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	BGN 2.00 0.10% over the total amount min. BGN 1.00
	New fee	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.15% over the total amount min.BGN2.00
			0.10% over the total amount min. EUR/USD 0.50
			0.15% over the total amount min.EUR/USD1.00

D	Saving Accounts	BGN	FOREIGN CURRENCY
	2	Cash withdrawal per day	
	Old fee	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.10% over the total amount min.BGN1.00
	New fee	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.15% over the total amount min.BGN2.00
			0.10% over the total amount min.EUR/USD0.50
			0.15% over the total amount min.EUR/USD1.00

E	Term Deposit Accounts	BGN	FOREIGN CURRENCY
	2	Cash withdrawal per day	
		▪ On a maturity date or in case the maturity date is a non-working day, on the first following working day *	free of charge (for amounts above 2 000 BGN a written order is requested)
	Old	*In case of deposits without automatic renewal, the fee is applicable also to all dates following the maturity one	
	New	* regardless of the account from which the amount is withdrawn	
	Old fee	▪ Not on maturity date up to 2 000 BGN, 1000 EUR/USD on each transaction	0.10% over the total amount min.BGN1.00
	New fee	▪ Not on maturity date up to 2 000 BGN, 1000 EUR/USD on each transaction	0.15% over the total amount min.BGN2.00
			0.10% over the total amount min.EUR/USD0.50
			0.15% over the total amount min.EUR/USD1.00