

In force as of 28.04.2017:

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

I. ACCOUNTS			
A	Current Accounts		BGN
	2	Maintenance fee (per month):	
	Old	▪ payroll current account	BGN 1.00
	New	▪ payroll current account	BGN 1.50

In section **II. COMPLEX BANKING SERVICES** the following fees are changed:

II. COMPLEX BANKING SERVICES			
A	MY BANKING PROGRAM		BGN
	Old	2 ▪ Maintenance fee (per month) for basic current account Program "My Banking" without / with payroll	BGN 3.85 / BGN 2.95
	New	2 ▪ Maintenance fee (per month) for basic current account Program "My Banking" without / with payroll	BGN 4.25 / BGN 3.35

In section **III. PAYMENT ACCOUNT FOR BASIC OPERATIONS** the following fees are changed:

III. PAYMENT ACCOUNT FOR BASIC OPERATIONS			
9	Outgoing transfers:		ЛЕВА
9.2	Interbank:		
		Outgoing money transfers within the Bank in BGN:	
	Old	▪ via BISERA ordered through e-banking	BGN 0.99
	New	▪ via BISERA ordered through e-banking	BGN 0.94

In section **IV. CASH OPERATIONS** the following fees are implemented:

IV. CASH OPERATIONS				
G	Current Accounts servicing consumer and mortgage loan		BGN	FOREIGN CURRENCY
	Cash withdrawal per day			
	▪ Up to 2 000 BGN, 1 000 EUR on each transaction		0.10% min. BGN 2.00 over the total amount	0.10% min. EUR 1.00 over the total amount
	▪ Above 2 000 BGN, 1 000 EUR on each transaction:			
	□ upon request *		0.35% min. BGN 7.00 max BGN 500.00 over the total amount	0.45% min EUR 8.00 max EUR 400.00 over the total amount
* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR and for any amount in case of other foreign currency – two working days in advance.				
□ without request (depending on the Bank's resources)		0.45% min BGN 15.00 over the total amount	0.55% min EUR 15.00 over the total amount	

Note - existing p.G is changed to p.H

In section **V. TRANSFERS / PAYMENTS** the following fees are changed:

V. TRANSFERS / PAYMENTS			
B	Outgoing transfers		BGN
	1	Within the the Bank system:	
Old		▪ Between accounts of two customers	BGN 1.00
New		▪ Between accounts of two customers	BGN 1.20
Old	2	Interbank outgoing BISERA	BGN 2.20
New	2	Interbank outgoing BISERA	BGN 2.50
	3	Express transfers (receiving of a S.W.I.F.T. copy within 2 hours):	
Old		▪ via RINGS	BGN 14
New		▪ via RINGS	BGN 16
	6	Direct debit – initiation, payment, rejection	
Old		▪ via BISERA	BGN 2.20
New		▪ via BISERA	BGN 2.50
Old		▪ via RINGS	BGN 14
New		▪ via RINGS	BGN 16

In section **VIII. E-BANKING / MOBILE BANKING** the following fees are changed:

VIII. E-BANKING / MOBILE BANKING			
2	Transfers in BGN:		BGN
	2.1	Within the Bank system:	
Old		▪ Between accounts of two customers	BGN 0.55
New		▪ Between accounts of two customers	BGN 0.50
	2.2	Interbank outgoing	
Old		▪ via BISERA	BGN 1.20
New		▪ via BISERA	BGN 0.95
Old		▪ via RINGS(obligatory for transfers above BGN 100 000)	BGN 10.00
New		▪ via RINGS(obligatory for transfers above BGN 100 000)	BGN 12.00

In section **XIV. OTHER FEES** the following fees are changed:

XIV. OTHER FEES			
11	Old	▪ Service fee for distraint notice	BGN 15.00
	New	▪ Service fee for distraint notice	BGN 20.00
	Two new fees are implemented:		
12	New	▪ Fee for transfer in performance of distraint account on the order of the authority which imposes distraint	BGN 5.00
13	New	▪ Filling the bank payment document at the request of the customer (VAT included)	BGN 1.20

Note - the existing p.12 is changed to p.14