

In force as of 27.05.2019:

In section **V.CASH OPERATIONS** the following commissions have been amended:

A Current Accounts		BGN	FOREIGN CURRENCY
2	Cash withdrawal per day		
Old	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
	<ul style="list-style-type: none"> <input type="checkbox"/> upon request * 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <input type="checkbox"/> without request (depending on the Bank's resources) 	0.50% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> <input type="checkbox"/> requested, not withdrawn amount ** 	0.50% min BGN 10.00	0.50% min EUR/USD 5.00 max EUR/USD 100.00
** The fee is calculated as a percentage of the non withdrawn amount.			
2	Cash withdrawal per day		
New	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.35% min. BGN 3.50 over the total amount	0.35% min. EUR/USD 2.00 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
	<ul style="list-style-type: none"> <input type="checkbox"/> upon request * 	0.50% min. BGN 7.00 over the total amount	0.55% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <input type="checkbox"/> without request (depending on the Bank's resources) 	0.55% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> <input type="checkbox"/> requested, not withdrawn amount ** 	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
** The fee is calculated as a percentage of the non withdrawn amount.			

D Saving Accounts		BGN	FOREIGN CURRENCY
2	Cash withdrawal per day *		
Old	* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	□ upon request ***	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	□ without request (depending on the Bank's resources)	0.50% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
□ requested, not withdrawal amount ****	0.50% min BGN 10.00	0.50% min EUR/USD 5.00	
**** The fee is calculated as a percentage of the non withdrawn amount.			
2	Cash withdrawal per day *		
New	* The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	0.35% min. BGN 3.50 over the total amount	0.35% min. EUR/USD 2.00 over the total amount
	** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	□ upon request ***	0.50% min. BGN 7.00 over the total amount	0.55% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	□ without request (depending on the Bank's resources)	0.55% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
□ requested, not withdrawal amount ****	0.50% min BGN 10.00	0.55% min EUR/USD 5.00	
**** The fee is calculated as a percentage of the non withdrawn amount.			

E Term Deposit Accounts		BGN	FOREIGN CURRENCY
2	Withdrawal from a term deposit:		
Old	<ul style="list-style-type: none"> On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)** 	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: 		
	<ul style="list-style-type: none"> upon request ** 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> without request (depending on the Bank's resources) 	0.50% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> requested, not withdrawn amount *** 	0.50% min BGN 10.00	0.50% min EUR/USD 5.00
*** The fee is calculated as a percentage of the non withdrawn amount.			
2	Withdrawal from a term deposit:		
New	<ul style="list-style-type: none"> On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)** 	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.35% min. BGN 3.50 over the total amount	0.35% min. EUR/USD 2.00 over the total amount
	<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: 		
	<ul style="list-style-type: none"> upon request ** 	0.50% min. BGN 7.00 over the total amount	0.55% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> without request (depending on the Bank's resources) 	0.55% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> requested, not withdrawn amount *** 	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
*** The fee is calculated as a percentage of the non withdrawn amount.			

F		Electronic money accounts	BGN	FOREIGN CURRENCY
	2	Cash withdrawal per day (Redemption of electronic money)		
Old		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<ul style="list-style-type: none"> <input type="checkbox"/> upon request * 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 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/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
		<ul style="list-style-type: none"> <input type="checkbox"/> without request (depending on the Bank's resources) 	0.50% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
		<ul style="list-style-type: none"> <input type="checkbox"/> requested, not withdrawal amount ** 	0.50% min BGN 10.00	0.50% min EUR/USD 5.00 max EUR/USD 100.00
	** The fee is calculated as a percentage of the non withdrawn amount.			
	2	Cash withdrawal per day (Redemption of electronic money)		
New		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.35% min. BGN 3.50 over the total amount	0.35% min. EUR/USD 2.00 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<ul style="list-style-type: none"> <input type="checkbox"/> upon request * 	min. BGN 7.00 over the total amount 0.50%	min EUR/USD 8.00 over the total amount 0.55%
		* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
		<ul style="list-style-type: none"> <input type="checkbox"/> without request (depending on the Bank's resources) 	0.55% min BGN 15.00 over the total amount	0.60% min EUR/USD 15.00 over the total amount
		<ul style="list-style-type: none"> <input type="checkbox"/> requested, not withdrawal amount ** 	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
	** The fee is calculated as a percentage of the non withdrawn amount.			

H		Current Accounts servicing consumer and mortgage loan	BGN	FOREIGN CURRENCY
	2	Cash withdrawal per day		
Old		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR on each transaction 	0.30% min BGN 3.00 върху цялата сума	0.30% min EUR 1.50 върху цялата сума
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR on each transaction: 		
		<ul style="list-style-type: none"> <input type="checkbox"/> upon request ** 	0.45% min. BGN 7.00 върху цялата сума	0.50% min EUR 8.00 върху цялата сума
		** 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.		
		<ul style="list-style-type: none"> <input type="checkbox"/> 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
	2	Cash withdrawal per day		
New		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR on each transaction 	0.35% min. BGN 3.50 over the total amount	0.35% min. EUR 2.00 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR on each transaction: 		
		<ul style="list-style-type: none"> <input type="checkbox"/> upon request ** 	0.50% min. BGN 7.00 over the total amount	0.55% min EUR 8.00 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.		
		<ul style="list-style-type: none"> <input type="checkbox"/> without request (depending on the Bank's resources) 	0.55% min BGN 15.00 over the total amount	0.60% min EUR 15.00 over the total amount

In section **VI. TRANSFERS / PAYMENTS** the following commissions have been amended:

VI. TRANSFERS / PAYMENTS			
B	Outgoing transfers*	BGN	FOREIGN CURRENCY
	* The fees are applicable to standing orders		
1	Within the the Bank system:		
	▪ Betw een accounts of tw o customers	BGN 1.20	EUR/USD 3.00
	▪ Betw een accounts of one and the same customer**	BGN 1.20	EUR/USD 3.00
Old	** In case of a transfer from term deposit account no commission is collected.		
New	▪ Betw een accounts of tw o customers	BGN 1.50	EUR/USD 3.00
	▪ Betw een accounts of one and the same customer**	BGN 1.50	EUR/USD 3.00
	** In case of a transfer from term deposit account no commission is collected.		
2	Interbank- ordinary value date:		-
	▪ in BGN (via BISERA)*	BGN 3.00	-
Old	* In case of multiple-transaction pay ment order to the state budget, only one fee is collected.		
New	▪ in BGN (via BISERA)*	BGN 3.50	-
	* In case of multiple-transaction pay ment order to the state budget, only one fee is collected.		
3	Interbank express transfers (receiving of a S.W.I.F.T. copy within 2 hours):		
	▪ in BGN (via RINGS)	BGN 16.00	-
Old			
New	▪ in BGN (via RINGS)	BGN 18.00	-
6	Direct debit – initiation, payment, rejection		
	▪ via BISERA	BGN 3.00	-
	▪ via RINGS	BGN 16.00	-
Old			
New	▪ via BISERA	BGN 3.50	-
	▪ via RINGS	BGN 18.00	-