

**In force as of 01.02.2017:**In section III. **PAYMENT ACCOUNT FOR BASIC OPERATIONS**, the fees are as follows:

<b>III. PAYMENT ACCOUNT FOR BASIC OPERATIONS</b>		
<b>1</b>	Opening	free of charge
<b>2</b>	Maintenance fee (per month)	
	▪ Without debit card	BGN 1.90
	▪ With debit card	BGN 1.50
<b>3</b>	Closing	free of charge
<b>4</b>	Depositing of amounts in account per day:	
	▪ up to 5000 BGN	free of charge
	▪ over 5000 BGN, for the part above 5000	0.10% min. BGN 3.00 max BGN 100.00
<b>5</b>	Cash withdrawal per day	
	▪ up to 1000.00 BGN on each transaction	BGN 0.88
<b>6</b>	Cash withdrawal from ATM:	
	▪ ATM of the Bank	BGN 0.21
	▪ ATM of another bank in the country	BGN 0.88
	▪ ATM abroad	BGN 4.70 + 1.30% on the amount
<b>7</b>	Payments through the debit card:	
	▪ payment through POS or Internet at a merchant of the Bank	free of charge
	▪ payment through POS or Internet at a merchant of another bank in the country	free of charge
	▪ payment through POS or Internet at a merchant abroad	0.37 % on the amount
<b>8</b>	Incoming transfers:	
	▪ in foreign currency:	0.09% min EUR/USD 5.10 max EUR/USD 74.00
<b>9</b>	Outgoing transfers*:	
	* The fees are applicable to standing orders	
<b>9.1</b>	Within the Bank system:	
	▪ Outgoing money transfers within the Bank in BGN:	
	□ Ordered in Branch	BGN 0.95
	□ Through E-banking	BGN 0.39
	▪ Outgoing money transfers within the Bank in foreign currency:	
	□ Ordered in Branch	EUR/USD 2.10
	□ Through E-banking	EUR/USD 1.14
<b>9.2.</b>	Interbank:	
	▪ Interbank outgoing money transfers in BGN:	
	□ via BISERA	BGN 2.10
	□ via BISERA ordered through e-banking	BGN 0.99
	▪ Interbank outgoing money transfer in foreign currency (FC)	
	□ Standard (2 days value date)	0.17% min EUR/USD 20.00 max EUR/USD 200.00
	□ Standard (2 days value date), ordered through e-banking	0.15% min EUR/USD 16.50 max EUR/USD 200.00
<b>10</b>	Direct debit	
	▪ Within the bank system	BGN 1.20
	▪ Interbank	BGN 2.10

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