



# TARIFF

## **EUROBANK EFG BULGARIA AD FOR INDIVIDUAL CLIENTS**

**Effective from 10.12.2011**

## CONTENTS

1.	ACCOUNTS.....	4
1.1.	ACCOUNTS.....	4
1.2.	CURRENT ACCOUNTS FOR PRIVATE BAILIFFS AND LAYWERS .....	4
1.3.	ESCROW ACCOUNT .....	5
1.4.	SAVINGS ACCOUNTS .....	5
1.5.	DEPOSIT ACCOUNTS.....	5
1.6.	DONATION ACCOUNTS .....	5
2.	CASH OPERATIONS.....	6
2.1.	CURRENT ACCOUNTS .....	6
2.2.	SAVINGS ACCOUNTS .....	6
2.3.	DEPOSIT ACCOUNTS.....	6
2.4.	DONATION ACCOUNTS .....	7
2.5.	CURRENT ACCOUNTS FOR PRIVATE BAILIFFS AND LAYWERS .....	7
2.6.	OTHER CASH SERVICES.....	7
3.	TRANSFERS/ PAYMENTS.....	8
3.1.	TRANSFERS- INCOMING.....	8
3.2.	TRANSFERS- OUTGOING.....	8
3.3.	CHEQUES.....	9
4.	BANK CARDS .....	11
4.1.	DEBIT CARDS.....	11
4.2.	CREDIT CARDS.....	19
5.	MOBILE BANKING FOR INDIVIDUAL CLIENTS .....	24
6.	PURCHASE AND SALE OF FOREIGN CURRENCY .....	24
7.	SECURITIES.....	25
7.1.	GOVERNMENT SECURITIES, REGISTERED IN BULGARIA.....	25
7.2.	FOREIGN GOVERNMENT SECURITIES, REGISTERED ABROAD .....	26
7.3.	CORPORATE SECURITIES, REGISTERED IN BULGARIA .....	26
7.4.	COMPENSATORY INSTRUMENTS.....	28
7.5.	PORTIONS OF COLLECTIVE INVESTMENT SCHEMES.....	28
7.6.	CORPORATE SECURITIES REGISTERED ABROAD .....	28
8.	MUTUAL FUND .....	29
8.1.	MUTUAL FUND.....	29
8.2.	CURRENT ACCOUNTS FOR MUTUAL FUND.....	30
9.	LOANS.....	30

9.1.	OVERDRAFT ON CURRENT ACCOUNTS/ DEBIT CARDS .....	30
9.2.	FAST CREDIT WITH GUARANTORS .....	30
9.3.	FAST CREDIT WITHOUT GUARANTORS.....	31
9.4.	ELASTICA – CONSUMER LOAN COLLATERISED BY MONEY DEPOSIT OR SECURITIES.....	31
9.5.	CREDIT WISH REVOLVING LOAN .....	31
9.6.	CONSUMER LOAN COLLATERISED BY MORTGAGE ON REAL ESTATE PROPERTY .....	32
9.7.	HOUSE LOANS.....	33
9.8.	CAR LOANS.....	34
9.9.	APPRAISAL AS PER TYPE OF PROPERTY (VAT TAXABLE) .....	34
10.	STATEMENTS .....	35
11.	BANK SAFE-BOXES*( VAT TAXABLE) .....	36
12.	GENERAL PROVISIONS .....	38

<b>1. ACCOUNTS</b>			
<b>1.1.Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>1.1.1.</b>	Opening		
<b>1.1.1.1.</b>	For for all current account type	BGN 2	EUR/USD1
<b>1.1.1.2.</b>	For Current account „Interest plus”	Free of charge	
<b>1.1.2.</b>	Maintenance fee per month		
<b>1.1.2.1.</b>	Standard current account without issued Debit Card or Utility Payer	BGN 1.50	EUR/USD 0.75
<b>1.1.2.2.</b>	Standard current account with issued Debit Card or Utility Payer *	BGN 1.40	EUR/USD 0.75
<b>1.1.2.3.</b>	Standard current account with issued Debit Card and Utility Payer	BGN 1.00	-
<b>1.1.2.4.</b>	Current account „Interest plus”****	BGN 10.00	
<b>1.1.2.5.</b>	Current account for Virtual card maintenance	BGN 0.50	EUR 0.25
<b>1.1.2.6.</b>	Dormancy fee per month **		
	• 12 up to months	BGN 1	EUR/USD 0.50
	• over 12 months	BGN 2	EUR/USD 1.00
	• over 24 months	BGN 3	EUR/USD 1.5
	• over 36 months	BGN 5	EUR/USD 2.50
<b>1.1.3.</b>	Closing***		
<b>1.1.3.1.</b>	For for all current account type	free of charge	free of charge
<b>1.1.3.2.</b>	For Current account „Interest plus”	BGN 10.00	
<p>* The fee is applicable for current account with issued to it debit card or Utility Payer. When the Debit Card and the Utility Payer service are on one and the same current account, the maintenance fee is according p. 1.1.2.3.  ** Dormant account – current account with no customer initiated transactions for period of 12 months (except automatic transactions)  *** Only in case the account was opened less then 12 months ago  ****From 20.06.2011 until 31.12.2011 the fee is reduced to BGN 3.50 for existing and newly opened accounts</p>			
<b>1.2.Current Accounts For Private Bailiffs And Lawyers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>1.2.1.</b>	Opening	free of charge	
<b>1.2.2.</b>	Maintenance fee per month*	BGN 2	
<b>1.2.3.</b>	Closing	free of charge	

	* Not Applicable To Interest Account Private Bailiffs		
<b>1.3. Escrow account</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1.3.1.	Opening of Escrow account	1% min. BGN 50; max. BGN 500	1% min. BGN 50; max. BGN 500
1.3.2.	Maintenance fee per month	upon agreement	upon agreement
1.3.3.	Closing	upon agreement	upon agreement
<b>1.4. Savings Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1.4.1.	Opening inclusive of balance in Child savings account ( Not applicable to Mega savings account and Super Mega savings account)	BGN 1 + pass-book value	EUR/USD 1 + pass-book VALUE
1.4.2.	Issuance of a new or change of a filled-up pass book (VAT taxable)	pass-book value	pass-book value
1.4.3.	Change of a lost, damaged or stolen pass-book, including its invalidation (VAT taxable))	BGN 3 + pass-book value	BGN 3 + pass-book value
1.4.4.	Dormancy fee per month *	free of charge	free of charge
1.4.5.	Closing	free of charge	free of charge
1.4.5.1.	Closing of Mega Savings account and Super Mega savings account**	BGN 5	EUR/USD2.50
	* Dormant account – savings account with no customer initiated transactions for period of 12 months (except automatic transactions); not applicable to Child savings account ** Only in case the account was opened less than 12 months ago.		
<b>1.5. Deposit Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1.5.1.	Opening	free of charge	free of charge
1.5.2.	Maintenance fee	free of charge	free of charge
1.5.3.	Issuance of a copy of the deposit agreement (VAT taxable)	BGN 3	BGN 3
1.5.4.	Closing	free of charge	free of charge
<b>1.6. Donation Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
1.6.1.	Opening	free of charge	free of charge
1.6.2.	Maintenance fee	free of charge	free of charge
1.6.3.	Closing	free of charge	free of charge

<b>2. CASH OPERATIONS</b>			
<b>2.1. Current Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.1.1.</b>	Depositing - of amounts in account for the part above BGN 3 000, EUR/USD 3 000 per day	0.1 %, min. BGN 3 max BGN 100	0.2 % min EUR/USD5 max EUR/USD100
<b>2.1.2.</b>	Withdrawal of amounts from accounts for the part up to BGN 2 000, EUR/USD 1 000 per day *	free of charge	free of charge
	<ul style="list-style-type: none"> <li>upon request – for the part above BGN 2000, EUR/USD1000 per day</li> </ul>	0.35 %, min. BGN 7 max BGN 500	0.45%,min EUR/USD 8, max EUR/USD 400
	<ul style="list-style-type: none"> <li>without request – for the part above BGN 2 000, EUR/USD 1 000 per day</li> </ul>	0.45 % min BGN 15 max BGN 500	0.6 %, min EUR/USD 10 max EUR/USD 400,
* Note: Withdrawals above BGN2 000 shall be made according to a written order (fax, telex) submitted one business day in advance (not later than 12.00 p.m.); withdrawals above USD/ EUR 1 000, for other currencies – orders should be submitted irrespectively of the amount shall be made according to a written order (fax, telex) submitted two business days in advance; (not later than 12.00 p.m.)			
<b>2.2. Savings Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.2.1.</b>	Depositing - of amounts in account * for the part above BGN 3 000, EUR/USD 3 000 per day	0.1 %, min. BGN 3 max BGN 100	0.2%, min EUR/USD5 max EUR/USD100
* Not applicable to Mega savings account and Super Mega savings account			
<b>2.2.2.</b>	Withdrawal of amounts from accounts for the part up to BGN 2 000, EUR/USD 1 000 per day **	free of charge	free of charge
	<ul style="list-style-type: none"> <li>upon request – for the part above BGN2000, EUR/USD 1000 per day</li> </ul>	0.35 %, min. BGN 7 max BGN 500	0.45%,min EUR/USD 8, max EUR/USD 400
	<ul style="list-style-type: none"> <li>without request – for the part above BGN 2 000, EUR/USD 1 000 per day</li> </ul>	0.45 % min BGN 15 max BGN 500	0.6 %, min EUR/USD 10 max EUR/USD 400,
** Note: Withdrawals above BGN2 000 shall be made according to a written order (fax, telex) submitted one business day in advance (not later than 12.00 p.m.); withdrawals above USD/ EUR 1 000, for other currencies – orders should be submitted irrespectively of the amount shall be made according to a written order (fax, telex) submitted two business days in advance; (not later than 12.00 p.m.)			
<b>2.3. Deposit Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.3.1.</b>	Depositing to a time deposit	free of charge	free of charge
<b>2.3.2.</b>	Withdrawal from a time deposit		
<b>2.3.2.1.</b>	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 BGN 2 000 BGN a written order is requested)	free of charge** (for amounts above EUR/USD 1 000 a written order is requested )
<b>2.3.2.2.</b>	Not on value date up to BGN2000, EUR/USD 1000 per day **	free of charge	free of charge
	<ul style="list-style-type: none"> <li>upon request – for the part above BGN2000, EUR/USD 1000 per day</li> </ul>	0.35 %, min. BGN 7 max BGN 500	0.45%,min EUR/USD 8, max EUR/USD 400
	<ul style="list-style-type: none"> <li>without request – for the part above BGN 2 000, EUR/USD 1 000 per day</li> </ul>	0.45 % min BGN 15 max BGN 500	0.6 %, min EUR/USD 10 max EUR/USD 400,
* For cash withdrawals from deposits without automatic renewal after the maturity date, the applied fees are according to p. 2.3.2.1.			
** Withdrawals above BGN 2 000 shall be made according to a written order (fax, telex) submitted one business day in advance (not later than 12.00 p.m.); withdrawals above USD/ EUR 1 000, for other currencies – orders should be submitted irrespectively of the amount shall be made according to a written order (fax, telex) submitted two business days in advance; (not later than 12.00 p.m.)			

<b>2.4. Donation Accounts</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.4.1.</b>	Cash Services	free of charge	free of charge
<b>2.5. Current Accounts for Private Bailiffs and Lawyers</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.5.1.</b>	Depositing	free of charge	
<b>2.5.2.</b>	Withdrawal of amounts from accounts for the part up to BGN 10 000*	free of charge	
	<ul style="list-style-type: none"> <li>upon request – for the part above BGN 10 000</li> </ul>	0.25 %, min. BGN 5 max BGN 150	
	<ul style="list-style-type: none"> <li>without request – for the part above BGN 10 000</li> </ul>	0.4 % min BGN 10 max BGN 200	
* Note: Withdrawals above BGN 10 000 shall be made according to a written order (fax, telex) submitted one business day in advance (not later than 12.00 p.m.);			
<b>2.6. Other Cash Services</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>2.6.1.</b>	Processing, counting and exchange of banknotes (without deposit to account)	3 %	3%
<b>2.6.2.</b>	Banknote checking	BGN 1	BGN 1
<b>2.6.3.</b>	Exchange of banknotes for coins and vice versa	5 %	not offered
<b>2.6.4.</b>	Depositing/ exchange of coins (over BGN 10).	5 % min BGN 10	not offered
<b>2.6.5.</b>	Depositing/ change of unfit BGN banknotes	free of charge	not offered
<b>2.6.6.</b>	Exchange of damaged banknotes (immediate exchange )	BGN 1 per note	not offered
<b>2.6.7.</b>	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange ) (VAT taxable)	BGN 5.50 + BGN 1 per note	not offered
<b>2.6.8.</b>	Collection of means of payment unusable and/or badly damaged banknotes and/or banknotes out of circulation (VAT taxable)		3% of the amount approved by the bank abroad, min EUR/USD 2
<b>2.6.9.</b>	Cash transfers for other banks executed by individuals not holding an account with Eurobank EFG Bulgaria AD	0,7 % min BGN 6*	not offered
<b>2.6.10.</b>	Cash transfers for other banks executed by individuals not holding an account with Eurobank EFG Bulgaria AD -RINGS	1 % min BGN 15*	

<b>2.6.11.</b>	Cash Depositing by individuals not holding an account with Eurobank EFG Bulgaria AD in favor of Legal entities**, State and Local budgets, Courts, Notaries, Customs, etc. within the system of Eurobank EFG Bulgaria AD	0,2%, min BGN 2.50	BGN 5
<b>2.6.12.</b>	Cash withdrawal at a POS at a branch of the bank		
	<ul style="list-style-type: none"> <li>Cash withdrawal at a POS by bank cards issued by the Bank</li> </ul>	free of charge	
	<ul style="list-style-type: none"> <li>Cash withdrawal at a POS by Maestro и Visa Electron debit cards issued by another bank</li> </ul>	1% min BGN 1.00	
	<ul style="list-style-type: none"> <li>Cash withdrawal at a POS by Visa, MasterCard, American Express, Diners Club issued by another bank</li> </ul>	4%	
<p>*The fee is to be applied upon cash transfers of charges in favor of State and local budgets, Courts, Notaries, Customs, etc.</p> <p>** The fee is not applied when the installment is paid by an employee of the company</p>			

<b>3. TRANSFERS/ PAYMENTS</b>			
		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>3.1. Transfers- incoming</b>			
<b>3.1.1.</b>	Interbank incoming	free of charge	0.1%, min EUR/USD10, max EUR/USD 100
<b>3.1.2.</b>	Interbank incoming – same day value date (upon Eurobank EFG Bulgaria AD's consent)		0.3%, min EUR/USD50, max EUR/USD 300
		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>3.2. Transfers- outgoing</b>			
<b>3.2.1.</b>	Within the Eurobank EFG Bulgaria AD system		
<b>3.2.1.1.</b>	Between accounts of two customers	BGN 1	EUR/USD3
<b>3.2.1.2.</b>	Between accounts of one and the same customer*	BGN 0.50	EUR/USD 1.50
* In case of outgoing transfer from deposit account no commission is collected			
<b>3.2.2.</b>	Within the Eurobank EFG Bulgaria AD system- E-Banking		
<b>3.2.2.1.</b>	Between accounts of two customers	BGN 0.50	EUR/USD1
<b>3.2.2.2.</b>	Between accounts of one and the same customer*	BGN 0.25	EUR/USD 1.00
* In case of outgoing transfer from deposit account no commission is collected			



<b>3.2.3.</b>	Interbank outgoing**	Up to 100 000- BGN 2 Over 100 000- BGN 12	0,2 % min EUR/USD20, max EUR/USD200
** In case of using a multiple-transaction payment order to the state budget, one commission is collected			
<b>3.2.4.</b>	Interbank outgoing - E-Banking	Up to 100 000- BGN 1 Over 100 000- BGN 10	0,2 % min EUR/USD20, max EUR/USD200
<b>3.2.5.</b>	Express transfers (receiving of a S.W.I.F.T. copy within 2 hours):		
<b>3.2.5.1.</b>	• through RINGS	BGN 12	NOT OFFERED
<b>3.2.5.2.</b>	• through RINGS E-Banking	BGN 10	NOT OFFERED
<b>3.2.5.3.</b>	• next day value date – express		EUR/USD35
<b>3.2.5.4.</b>	• same day value date (in case the order is accepted not later than 11:00 a.m.) – super express		0.4 % min EUR/USD50, max EUR/USD300
<b>3.2.6.</b>	Letter of advice to the bank of the beneficiary /ordering party by fax		
	• in Bulgaria		EUR/USD2
	• abroad		EUR/USD4
<b>3.2.7.</b>	Letter of advice to the bank of the beneficiary		EUR/USD10
<b>3.2.8.</b>	Immediate cash collection – initiating, payment, rejection	Up to 100 000 BGN – BGN 2 over 100 000 BGN – BGN 12	
<b>3.2.9.</b>	Immediate cash collection - regular payments of utilities bills	BGN 0.40	
<b>3.2.10.</b>	Additional written correspondence on a payment order	BGN 10	EUR/USD20
<b>3.2.11.</b>	Stopping and return (upon Eurobank EFG Bulgaria AD's consent) of transfer already initiated upon client's order	BGN 5	EUR/USD30
<b>3.2.12.</b>	Return of transfer received in favour of a bank's client, regardless of who the ordering party is		0.2 % min EUR/USD20, max EUR/USD250
<b>3.2.13.</b>	Additional fee for IBAN absence		EUR 10
<b>3.3. Cheques</b>		<b>FOREIGN CURRENCY</b>	
<b>3.3.1.</b>	Issuance of bank draft drawn on Eurobank EFG Bulgaria AD correspondent bank	0,15 %, min EUR 10, max EUR 100	

<b>3.3.2.</b>	Stop payment of bank draft drawn on Eurobank EFG Bulgaria AD correspondent bank	EUR 10 plus correspondent bank charges
<b>3.3.3.</b>	Cancellation of cheques upon client's request	EUR 10 PER CHEQUE
<b>3.3.4.</b>	e issuance of cheques upon client's request	EUR 10 PER CHEQUE
<b>3.3.5.</b>	Immediate encashment of traveler's cheques	EUR 1 per check min EUR 7
<b>3.3.6.</b>	Charges for collection of personal cheques are collected as follows:	
<b>3.3.6.1.</b>	In case the beneficiary holds an account with Eurobank EFG Bulgaria AD	0,2 %, min. EUR 10, max EUR 100 per cheque
<b>3.3.7.</b>	Sending cheques upon client's request via courier service (VAT taxable)	EUR 45

## 4. BANK CARDS

### 4.1. Debit Cards

4.1.1.	<b>Debit Cards - Maestro, Visa Electron , Visa Classic, MasterCard Standard Virtual - MasterCard Virtual</b>	<b>Maestro BGN EUR Visa Electron BGN/USD</b>		<b>Visa Classic BGN</b>	<b>MasterCard Standard BGN/EUR</b>		<b>MasterCard Virtual</b>	
	<b>To standard current account</b>	<b>„ STANDARD”</b>					<b>„ VIRTUAL”</b>	
<b>4.1.1.1.</b>	<b>Issuance,re-issuance,return</b>	<b>BGN</b>	<b>EUR USD</b>	<b>BGN</b>	<b>BGN</b>	<b>EUR</b>	<b>BGN</b>	<b>EUR</b>
4.1.1.1.1.	Card issuance (10 business days)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.2.	Express order ( 5 business days)	10.00 BGN	5.00 EUR	10.00 BGN	10.00 BGN	5.00 EUR	-	-
4.1.1.1.3.	Maintenance fee per month for main card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.4.	Issuance and re-issuance of a supplementary card	5.00 BGN	2.50 EUR	5.00 BGN	5.00 BGN	2.50 EUR	5.00 BGN	2.50 EUR
4.1.1.1.5.	Maintenance fee per month for supplementary card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.6.	Re-issuance of card because of due to expiration of validity	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.7.	Re-issuance of card - lost,stolen,forgotten PIN and upon customer's request	5.00 BGN	2.50 EUR	5.00 BGN	5.00 BGN	2.50 EUR	5.00 BGN	2.50 EUR
4.1.1.1.8.	Getting of card at a branch different from the issuing branch (VAT taxable)	5.00 BGN	2.50 EUR	5.00 BGN	5.00 BGN	2.50 EUR	-	-
4.1.1.1.9.	Not Returned Debit Card (n.a. for lost or stolen)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.10.	Change of card data/ (limits)	5.00 BGN	2.50 EUR	5.00 BGN	5.00 BGN	2.50 EUR	1.00 BGN	0.50 EUR
4.1.1.1.11.	Blocking of card	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
4.1.1.1.12.	Deblocking of card	3.00 BGN	1.50 EUR	3.00 BGN	3.00 BGN	1.50 EUR	1.00 BGN	0.50 EUR

4.1.1.1.13.	Locking	-	-	-	-	-	free of charge	free of charge
4.1.1.1.14.	Unlocking	-	-	-	-	-	free of charge	free of charge
4.1.1.1.15.	Change of PIN (only Bank ATM)	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.1.16.	Inclusion in "ELECTRONIC STOPlist" to 40 weeks	-	-	60.00 BGN	60.00 BGN	30.00 EUR	-	-
4.1.1.1.17.	Inclusion in "ELECTRONIC STOPlist" over 40 weeks	-	-	80.00 BGN	80.00 BGN	40.00 EUR	-	-
4.1.1.2.	<b>Others</b>							
4.1.1.2.1.	Minimum account balance	3.00 BGN	3.00 EUR/ USD	3.00 BGN	3.00 BGN	3.00 EUR	3.00 BGN	3.00 EUR
4.1.1.2.2.	Minimum account balance	<a href="#">According to Section 1.1.2.Current Accounts</a>						
4.1.1.2.3.	Monthly fee for current account	<a href="#">According to Section 1.1.1.1. и 1.1.3.1. Current Accounts</a>						
4.1.1.2.4.	Opening / closing of account	<a href="#">According to Section 2 Cash Operations</a>						
4.1.1.3.	<b>Usage in bulgaria or abroad (transaction fees)</b>							
4.1.1.3.1.	POS payment at merchant of the Bank	0.20 BGN	0.10 EUR	0.20 BGN	0.20 BGN	0.10 EUR	-	-
4.1.1.3.2.	Payment at merchant of another Bulgarian bank (POS or Internet)	0.20 BGN	0.10 EUR	0.20 BGN	0.20 BGN	0.10 EUR	-	-
4.1.1.3.3.	Payment at merchant abroad (POS or Internet)	0.5% on the amount	0.5% on the amount	0.5% on the amount	0.5% on the amount	0.5% on the amount	-	-
4.1.1.3.4.	Payment through ATM or E-Pay	0.20 BGN	0.10 EUR	без такса	без такса	без такса	-	-
4.1.1.3.5.	Cash withdrawal from our bank ATM	0.30 BGN	0.15 EUR	0.50 BGN	0.50 BGN	0.25 EUR	-	-
4.1.1.3.6.	Cash withdrawal from another bank ATM in Bulgaria	1.00 BGN	0.50 EUR	1.00 BGN	1.00 BGN	0.50 EUR	-	-
4.1.1.3.7.	Cash withdrawal from ATM abroad	5.00 BGN + 1.5% on the amount	2.50 EUR + 1.5% on the amount	6.00 BGN + 1.5% on the amount min 10.00 BGN	6.00 BGN + 1.5% on the amount min 10.00 BGN	3.00 EUR + 1.5% on the amount min 5.00 EUR	-	-

4.1.1.3.8.	Cash advance at POS in our branch	0.1%, min 1.00 BGN	0.1%, min 0.50 EUR	0.5% on the amount	0.5% on the amount	0.5% on the amount	-	-
4.1.1.3.9.	Cash advance at POS in branch of another bank in Bulgaria	3.00 BGN+1. 0% on the amount min 3.00 BGN	1.50 EUR+ 1.0% on the amount min 1.50 EUR	6.00 BGN+1.5 % min 10.00 BGN	6.00 BGN+1 .5% min 10.00 BGN	3.00 EUR+ 1.5% min 5.00 EUR	-	-
4.1.1.3.10.	Cash advance at POS in branch of another bank abroad	5.00 BGN+1. 5% on the amount	2.50 EUR+ 1.5% on the amount	6.00 BGN + 1.5% min 10.00 BGN	6.00 BGN + 1.5% min 10.00 BGN	3.00 EUR + 1.5% min 5.00 EUR	-	-
4.1.1.3.11.	Funds transfer between account through our bank ATM	0.10 BGN	0.05 EUR	0.10 BGN	0.10 BGN	0.05 EUR	-	-
4.1.1.3.12.	Credit refund transaction	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	1.0% on the amount	1.0% on the amount
4.1.1.3.13.	Balance inquiry on our bank ATM	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.14.	Balance inquiry on another bank ATM or E-Pay	0.20 BGN	0.10 EUR	0.20 BGN	0.20 BGN	0.10 EUR	-	-
4.1.1.3.15.	Starting a procedure for dispute of an abroad transaction	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.16.	Fee for incoming dispute of abroad transaction.	free of charge	free of charge	free of charge	free of charge	free of charge	-	-
4.1.1.3.17.	Unjustified contestation of transaction	20.00 BGN	10.00 EUR	50.00 BGN	50.00 BGN	25.00 EUR	-	-
4.1.1.3.18.	Fee for currency conversion for abroad transaction	1% on the amount	1% on the amount	1% on the amount	-	-	-	-
4.1.1.3.19.	E-commerce - payments via virtual POS (Mail orders / Telephone orders) in Bulgaria and abroad	-	-	-	-	-	free of charge	free of charge
4.1.1.3.20.	Virtual card reloading via Periodical payments (internal transfers)	-	-	-	-	-	0.50 BGN	0.25 EUR
4.1.1.3.21.	Virtual card reloading via e-banking	-	-	-	-	-	0.25 BGN	0.12 EUR
4.1.1.3.22.	Virtual card reloading via ATM transfer (only on ATM of the Bank)	-	-	-	-	-	0.10 BGN	0.05 EUR
4.1.1.4.	<b>Limits for 24 hours payments</b>							
4.1.1.4.1.	ATM daily limit	<b>400 BGN</b>	<b>400 BGN</b>	<b>800 BGN</b>	<b>800 BGN</b>	<b>800 BGN</b>	-	-

4.1.1.4.2.	POS daily limit	3500 BGN	3500 BGN	2500 BGN	2500 BGN	2500 BGN	2500 BGN	2500 BGN
4.1.1.4.3.	Total:	3500 BGN	3500 BGN	2500 BGN	2500 BGN	2500 BGN	-	-
* As of 12.11.2009 debit card Visa Electron International is not issued in EUR. The fees are applicable also to the issued debit cards Visa Electron International in EUR. Upon the expiry of the cards in EUR they will be replaced with another similar product as per customers choice.								
** Double increase of the debit cards daily limits is available (Except for Maestro and VISA Electron in BGN)								
*** From 01.03.2011 VISA Classic debit card could not be issued in EUR/USD. All fees are applicable and for already issued debit cards VISA lassic in EUR /USD until the expiration date. Then they will be replaced with another product after confirmation of the cardholder.								
**** Fees for revaluation of transactions abroad only for cards VISA.								

4.1.2.	Gold & Platinum Debit Cards ***	MasterCard Gold BGN	MasterCard Platinum BGN
	To Current Account	"INTEREST PLUS"	
4.1.2.1.	Issuance, re-issuance, return		
4.1.2.1.1.	Card issuance (10 business days)	free of charge	free of charge
4.1.2.1.2.	Maintenance fee per month for main card	free of charge	5.00 BGN
4.1.2.1.3.	Issuance and re-issuance of a supplementary card	10.00 BGN	10.00 BGN
4.1.2.1.4.	Maintenance fee per month for supplementary card	free of charge	5.00 BGN
4.1.2.1.5.	Re-issuance of card because of due to expiration of validity	free of charge	free of charge
4.1.2.1.6.	Re-issuance of card - lost, stolen, forgotten PIN and upon customer's request	10.00 BGN	10.00 BGN
4.1.2.1.7.	Getting of card at a branch different from the issuing branch (VAT taxable)	free of charge	free of charge
4.1.2.1.8.	Not Returned Debit Card (n.a. for lost or stolen)	free of charge	free of charge
4.1.2.1.9.	Change of card data/ (limits)	free of charge	free of charge

4.1.2.1.10.	Blocking of card	free of charge	free of charge
4.1.2.1.11.	Deblocking of card	3.00 BGN	3.00 BGN
4.1.2.1.12.	Locking	-	-
4.1.2.1.13.	Unlocking	-	-
4.1.2.1.14.	Change of PIN (only Bank ATM)	free of charge	free of charge
4.1.2.1.15.	Inclusion in "ELECTRONIC STOPlist" to 40 weeks	60.00 BGN	60.00 BGN
4.1.2.1.16.	Inclusion in "ELECTRONIC STOPlist" over 40 weeks	80.00 BGN	80.00 BGN
4.1.2.2.	<b>Others</b>		
4.1.2.2.1.	Minimum account balance	100 BGN	100 BGN
4.1.2.2.2.	Monthly fee for current account	<a href="#">According to Section 1.1.2.4. Current Accounts сметки</a>	
4.1.2.2.3.	Opening / closing of account	<a href="#">According to Section 1.1.1.2. и 1.1.3.2. Current Accounts</a>	
4.1.2.2.4.	Fee for cash withdrawal at the teller's desk	<a href="#">According to Section 2 Cash Operations</a>	
4.1.2.3.	<b>Usage in bulgaria or abroad (transaction fees)</b>		
4.1.2.3.1.	POS payment at merchant of the Bank	free of charge	free of charge
4.1.2.3.2.	Payment at merchant of another Bulgarian bank (POS or Internet)	free of charge	free of charge
4.1.2.3.3.	Payment at merchant abroad (POS or Internet)	0.5% on the amount	0.5% on the amount
4.1.2.3.4.	Payment through ATM or E-Pay	free of charge	free of charge
4.1.2.3.5.	Cash withdrawal from our bank ATM	free of charge	free of charge
4.1.2.3.6.	Cash withdrawal from another bank ATM in Bulgaria	free of charge	free of charge
4.1.2.3.7.	Cash withdrawal from ATM abroad	6.00 BGN+ 1.5% on the amount min 10.00 BGN	6.00 BGN+ 1.5% on the amount min 10.00 BGN
4.1.2.3.8.	Cash advance at POS in our branch	0.5% on the amount	0.5% on the amount
4.1.2.3.9.	Cash advance at POS in branch of another bank in Bulgaria	6.00 BGN + 1.5% min 10.00 BGN	6.00 BGN + 1.5% min 10.00 BGN
4.1.2.3.10.	Cash advance at POS in branch of another bank abroad	6.00 BGN + 1.5% min 10.00 BGN	6.00 BGN + 1.5% min 10.00 BGN

4.1.2.3.11.	Funds transfer between account through our bank ATM	0.10 BGN			0.10 BGN		
4.1.2.3.12.	Credit refund transaction	2.0% on the amount			2.0% on the amount		
4.1.2.3.13.	Balance inquiry on our bank ATM	free of charge			free of charge		
4.1.2.3.14.	Balance inquiry on another bank ATM or E-Pay	0.20 BGN			0.20 BGN		
4.1.2.3.15.	Starting a procedure for dispute of an abroad transaction	free of charge			free of charge		
4.1.2.3.16.	Fee for incoming dispute of abroad transaction.	free of charge			free of charge		
4.1.2.3.17.	Unjustified contestation of transaction	50.00 BGN			50.00 BGN		
4.1.2.3.18.	Fee for currency conversion for abroad transaction	-			-		
4.1.2.4.	<b>Limits for 24 hours payments</b>						
4.1.2.4.1.	ATM daily limit	2000 BGN	2000 BGN	2000 BGN	2500 BGN	2500 BGN	2500 BGN
4.1.2.4.2.	POS daily limit	7000 BGN	7000 BGN	7000 BGN	12000 BGN	12000 BGN	12000 BGN
4.1.2.4.3.	Total:	7000 BGN	7000 BGN	7000 BGN	12000 BGN	12000 BGN	12000 BGN
4.1.2.5	<b>Preferences</b>						
4.1.2.5.1.	Payments through Universal Payer	free of charge			free of charge		
4.1.2.5.2.	Insurance	free of charge			free of charge		
	* From 12.11.2009 VISA Gold debit card could not be issued in EUR. All fees are applicable and for already issued debit cards VISA Gold in EUR until the expiration date. Then they will be replaced with another product after confirmation of the cardholder.						
	**Fees for revaluation of transactions abroad only for cards VISA.						
	*** As of 21.03.2011g. Debit cards Visa / MasterCard Gold and Visa / MasterCard Platinum is not issued in EUR and USD. The fees remain unchanged under the "Tariff fees for individuals - from 11.12.2010", for already issued debit cards Visa / MasterCard Gold and Visa / MasterCard Platinum in EUR and USD until the end of their validity, they will be replaced with another similar product by customer.						



<b>4.1.3.</b>	<b>Debit card -„utility payer”</b>	<b>"UTILITY PAYER"</b>
	<b>To current account</b>	<b>"UTILITY PAYER"</b>
<b>4.1.3.1.</b>	<b>Register, renewal</b>	
<b>4.1.3.1.1.</b>	Registration of the «Universal Payer» service	free of charge
<b>4.1.3.1.2.</b>	Application for change in registration data (subscription numbers add/cancel , change of account, email ect.)	1.00 BGN
<b>4.1.3.2.</b>	<b>Others</b>	
<b>4.1.3.2.1</b>	Minimum account balance	3.00 BGN
<b>4.1.3.2.2.</b>	Monthly fee for current account	<a href="#">According to Section 1.1.2.Current Accounts</a>
<b>4.1.3.3.3.</b>	Opening /closing of account	<a href="#">According to Section 1.1.1. и 1.1.3. Current Accounts</a>
<b>4.1.3.3.</b>	<b>Usage (transaction fees)</b>	
<b>4.1.3.3.1.</b>	Bill Payments	0.25 BGN
<b>4.1.3.3.2.</b>	Receiving of a report for bill payments in our branch or monthly on email (VAT taxable)	free of charge
<b>4.1.3.3.3.</b>	SMS notification for successful Bill Payment /collected from DATA MAX/ (VAT taxable)	0.10 BGN
<b>4.1.3.3.4.</b>	E-mail notification for successful bill payment /collected from DATA MAX/ (VAT taxable)	0.05 BGN
	* Service Universal payer is organized trough virtual card Maestro with daily payment limit on virtual POS 9000 BGN	

<b>4.1.4. Visa Electron Debit Cards –Borika*</b>		<b>BGN</b>	<b>Foreign Currency</b>
<b>4.1.4.1.</b>	Maintenance fee per month	According to Section 1.1.Current Accounts	According to Section 1.1.Current Accounts
<b>4.1.4.2.</b>	PIN change at ATM linked to BORICA system	0,20 BGN	0,20 USD
<b>4.1.4.3.</b>	New PIN generation	free of charge	free of charge
<b>4.1.4.4.</b>	Card unblocking	2 BGN	2 BGN
<b>4.1.4.5.</b>	Cash withdrawal through ATM		
	• through Eurobank EFG Bulgaria AD's ATM	0,20 BGN	0,20 BGN
	• through ATM of other Bulgarian bank	1.00 BGN	1.00 BGN

	<ul style="list-style-type: none"> <li>through ATM abroad</li> </ul>	2 EUR + 1% on the amount	2 EUR + 1% on the amount
<b>4.1.4.6.</b>	Cash withdrawal through POS		
	<ul style="list-style-type: none"> <li>through Eurobank EFG Bulgaria AD's POS</li> </ul>	0,20 BGN	0,20 BGN
	<ul style="list-style-type: none"> <li>through POS of other Bulgarian bank</li> </ul>	3 BGN +1%, min 3 BGN	3 BGN +1%, min 3 BGN
	<ul style="list-style-type: none"> <li>abroad</li> </ul>	2 EUR + 1% on the amount	2 EUR + 1% on the amount
	Note: For withdrawal of amounts over BGN 2000, USD 1000 through POS, a cash withdrawal commission is to be applied.		
<b>4.1.4.7.</b>	Purchase transactions		
	<ul style="list-style-type: none"> <li>at Eurobank EFG Bulgaria AD's merchant</li> </ul>	0,20 BGN	0,20 BGN
	<ul style="list-style-type: none"> <li>at merchant of other Bulgarian bank</li> </ul>	0.20 BGN	0.10 EUR
	<ul style="list-style-type: none"> <li>at merchant abroad</li> </ul>	0.5% on the amount	0.5% on the amount
<b>4.1.4.8.</b>	Fee for international transaction (% of amount)	1%	1%
	Note: The fee is applied in addition : Cash withdrawal through ATM abroad ; Cash withdrawal through POS abroad ; Purchase transactions at merchant abroad		
<b>4.1.4.9.</b>	Balance inquiry		
	<ul style="list-style-type: none"> <li>through Eurobank EFG Bulgaria AD's ATM</li> </ul>	0,10 BGN	0,10 USD
	<ul style="list-style-type: none"> <li>through ATM of other Bulgarian bank</li> </ul>	0,20 BGN	0,20 USD
	<ul style="list-style-type: none"> <li>through ATM abroad</li> </ul>	1 BGN	1 USD
<b>4.1.4.10.</b>	Limits for card use		
<b>4.1.4.10.1</b>	Cash withdrawal		
	<ul style="list-style-type: none"> <li>One transaction</li> </ul>	2 000 BGN	1 000 USD
	<ul style="list-style-type: none"> <li>Daily (24 hours) limit</li> </ul>	4 000 BGN	2 000 USD
	<ul style="list-style-type: none"> <li>Weekly (7 days) limit</li> </ul>	10 000 BGN	5 000 USD
<b>4.1.4.10.2.</b>	Purchase		
	<ul style="list-style-type: none"> <li>One transaction</li> </ul>	6 000 BGN	3 000 USD
	<ul style="list-style-type: none"> <li>Daily (24 hours) limit</li> </ul>	6 000 BGN	3 000 USD
	<ul style="list-style-type: none"> <li>Weekly (7 days) limit</li> </ul>	20 000 BGN	10 000 USD
<b>4.1.4.10.3.</b>	Maximum Total amount		

	• for 24 hours	8 000 BGN	4 000 USD
	• for 7 days	20 000 BGN	10 000 USD
<b>4.1.4.11.</b>	Maximum Total transactions		
	• or 24 hours	20	20
	• for 7 days	100	100
	* Not issued. The cards already issued upon expiry are replaced with debit cards, served via the system of the Bank.		

## 4.2. Credit Cards

### 4.2.1. American Express Cards-USD

<b>4.2.1.1</b>	Issuance of a bank guarantee with respect to the issuance of American Express International Card	USD 30
<b>4.2.1.2.</b>	Personal green card	
<b>4.2.1.2.1.</b>	Minimum balance required on the current account	USD 500
<b>4.2.1.2.2.</b>	Collateral time deposit for:	
	• issuance a primary card	USD 5 000
	• issuance a supplementary card	USD 2 500
<b>4.2.1.2.3.</b>	Annual maintenance fee for:	
	• primary card	USD 100
	• supplementary card	USD 50
<b>4.2.1.3.</b>	Personal gold card	
<b>4.2.1.3.1.</b>	Minimum balance required on the current account	USD 1 000
<b>4.2.1.3.2.</b>	Collateral time deposit for:	
	• issuance of a primary card	USD 10 000
	• issuance of a supplementary card	USD 5 000
<b>4.2.1.3.3.</b>	Annual maintenance fee for:	
	• primary card	USD 200
	• supplementary card	USD 100
<b>4.2.1.4.</b>	Personal platinum card	

4.2.1.4.1.	Minimum balance required on the current account	USD 1 500
4.2.1.4.2.	Collateral time deposit for:	
	<ul style="list-style-type: none"> <li>issuance of a primary card for existing clients of American Express</li> </ul>	USD 50 000
	<ul style="list-style-type: none"> <li>issuance of a primary card for new clients of American Express</li> </ul>	USD 75 000
	<ul style="list-style-type: none"> <li>issuance of a supplementary card</li> </ul>	USD 50 000
4.2.1.4.3.	Annual maintenance fee for:	
	<ul style="list-style-type: none"> <li>primary card</li> </ul>	USD 400
	<ul style="list-style-type: none"> <li>supplementary card</li> </ul>	USD 400
	The bank also collects all fees and charges of American Express.	

4.2.2. American Express Cards-BGN		BGN
4.2.2.1.	Card issuing fee (2 years expiry period)	BGN 0
4.2.2.2.	Express issuance of a card	BGN 160
4.2.2.3.	Minimum monthly payment	5%, min. BGN 20
4.2.2.4.	Unwarranted claim fee <sup>1</sup>	BGN 30
4.2.2.5.	Blocking fee in case of client's negligence <sup>1</sup>	BGN 15
4.2.2.6.	Compensation for delay of the due amount on annual basis	Basic interest rate +10%
4.2.2.7.	Over line fee	5%
4.2.2.8.	Paper Statement Fee (VAT taxable)	BGN 2
4.2.2.9.	fee for duplicate of montly statement(VAT taxable)	BGN 2
4.2.2.10.	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 payed	
<b>4.2.2.11.</b>	Getting of issued card at a branch different from the issuing branch (VAT taxable)	BGN 5
<b>4.2.2.12.</b>	<b>American Express Credit card (Green)</b>	
<b>4.2.2.12.1</b>	Loan Issue fee	
	• primary card	BGN 45
	• supplementary card	BGN 20
<b>4.2.2.12.2..</b>	Annual service fee for:	
	• primary card	BGN 45
	• supplementary card	BGN 20
<b>*The fee is calculated at the end of each one-year period after the deal conclusion.</b>		
<b>4.2.2.12.3.</b>	Fees for card use	
	• Purchase transactions	BGN 0
	• Cash withdrawal through ATM in Bulgaria	3%, min. BGN 5
	• Cash withdrawal at Eurobank EFG Bulgaria AD's	3%, min. BGN 5
	• Cash withdrawal through ATM abroad	3%, min. BGN 15
	• Fee for currency exchange of abroad transactions in currency different than BGN and EUR <sup>2</sup>	2%
<b>4.2.2.12.4.</b>	Cash withdrawal daily (24 hours) limit	BGN 400
<b>4.2.2.13.</b>	<b>American Express Gold credit card</b>	
<b>4.2.2.13.1</b>	Loan Issue fee	
	• primary card	BGN 120
	• supplementary card	BGN 40
<b>4.2.2.13.2.</b>	Annual service fee for:	
	• primary card	BGN 120
	• supplementary card	BGN 40
<b>*The fee is calculated at the end of each one-year period after the deal conclusion.</b>		
<b>4.2.2.13.3.</b>	Fees for card use	

	<ul style="list-style-type: none"> <li>Purchase transactions</li> </ul>	BGN 0
	<ul style="list-style-type: none"> <li>Cash withdrawal through ATM in Bulgaria</li> </ul>	3%, min. BGN 5
	<ul style="list-style-type: none"> <li>Cash withdrawal at Eurobank EFG Bulgaria AD's</li> </ul>	3%, min. BGN 5
	<ul style="list-style-type: none"> <li>Cash withdrawal through ATM abroad</li> </ul>	3%, min. BGN 15
	<ul style="list-style-type: none"> <li>Fee for currency exchange of abroad transactions in currency different than BGN and EUR<sup>2</sup></li> </ul>	2%
<b>4.2.2.14.</b>	Cash withdrawal daily (24 hours) limit	BGN 2 000
<p>1 For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement</p> <p>2 The currency exchange fee is accrued on the transaction amount, which is re-calculated in USD according the current exchange rate for USD determined by American Express for the date of processing of the transaction by American Express.</p>		

<b>4.2.3.Euroline Credit Cards, Euroline American Express-BGN</b>		BGN
<b>4.2.3.1.</b>	Annual service fee	BGN 0
<b>4.2.3.2.</b>	Express issuance of a card	BGN 160
<b>4.2.3.3.</b>	Minimum monthly payment	3%, min. BGN 15
<b>4.2.3.4.</b>	Unwarranted claim fee <sup>1</sup>	BGN 30
<b>4.2.3.5.</b>	Blocking fee in case of client's negligence <sup>1</sup>	BGN 15
<b>4.2.3.6.</b>	Compensation for delay of the due amount on annual basis	Basic interest rate +10%
<b>4.2.3.7.</b>	Over line fee	5%
<b>4.2.3.8.</b>	Paper Statement Fee (VAT taxable)	BGN 2
<b>4.2.3.9.</b>	Fee for duplicate of montly statement(VAT taxable)	BGN 2
<b>4.2.3.10.</b>	Administration fee for overdue installment *	BGN 30
<p>* 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</p>		

<b>4.2.3.11.</b>	Getting of issued card at a branch different from the issuing branch (VAT taxable)	5 BGN
<b>4.2.3.12.</b>	Fee of credit approval	
	<ul style="list-style-type: none"> <li>primary card</li> </ul>	BGN 25
	<ul style="list-style-type: none"> <li>supplementary card</li> </ul>	BGN 0
<b>4.2.3.13.</b>	Monthly credit servicing fee	BGN 2.5
<b>4.2.3.14.</b>	Fees for card use	
	<ul style="list-style-type: none"> <li>Purchase transactions</li> </ul>	BGN 0
	<ul style="list-style-type: none"> <li>Cash withdrawal (on ATM or POS of the bank) in Bulgaria</li> </ul>	3%, min. BGN 5
	<ul style="list-style-type: none"> <li>Cash withdrawal on ATM abroad<sup>2</sup></li> </ul>	3%, min. BGN 15
	<ul style="list-style-type: none"> <li>Fee for currency exchange of abroad transactions in currency different than BGN and EUR<sup>3</sup></li> </ul>	2%
<b>4.2.3.15.</b>	Cash withdrawal daily (24 hours) limit	BGN 400
<p>1 For customers with credit card applications submitted between 1.10.2006 and 26.02.2007 the fee enters into force as of the moment of re-signing of the credit card Application-agreement</p> <p>2 The use abroad is possible after re-issuance/renewal of the credit card into EURoLine American Express.</p> <p>3 For transactions abroad different from EUR, the currency exchange fee is accrued by American Express on the amount of the transaction re-calculated in USD according to the current exchange rate for USD determined by American Express for the date of processing of the transaction by American Express.</p>		

<b>5. MOBILE BANKING FOR INDIVIDUAL CLIENTS</b>		
Mobile Banking for Individual Clients		<b>BGN</b>
<b>5.1.</b>	Mobile Banking fee per month (VAT taxable)	1.50 BGN
<b>5.2.</b>	Mobile transfer (VAT taxable)	1.30 BGN
<b>5.3.</b>	Express mobile transfer (through RINGS) (VAT taxable)	9.00 BGN
<b>5.4.</b>	Mobile payment of bills or mobile payment at a POS for amounts above 20 BGN	0.00 BGN
<b>5.5.</b>	Mobile payment of bills or mobile payment a POS for amounts less than 20 BGN	0.40 BGN
<b>5.6.</b>	Mobile payment of prepaid services (VAT taxable)	0.20 BGN
<b>5.7.</b>	Balance inquiry (VAT taxable)	0.35 BGN
<b>5.8.</b>	Administrative fess (blocking, unblocking, service termination, reissuing of PIN, change of limits, etc.) (VAT taxable)	1.00 BGN
<b>5.9.</b>	Cancelled transactions (due to insufficient funds , incorrect data entry, exceeded limits, expiration of validity, refund) (VAT taxable)	0.30 BGN
<b>5.10.</b>	One-time fee for contactless chip and service registration (VAT taxable)	6.00 BGN
<b>5.11.</b>	Authorization of account non-holder to use the service with that account (VAT taxable)	1.00 BGN
<b>5.12.</b>	Mobile password generation for online store identification (VAT taxable)	0.50 BGN
<b>5.13.</b>	Electronic signature renewal for service usage (required every 3 years) (VAT taxable)	2.50 BGN

<b>6. PURCHASE AND SALE OF FOREIGN CURRENCY</b>				
<b>6.1.</b>	The bank buys and sells foreign currency in exchange for BGN, as well as exchange of one foreign currency for another foreign currency according to exchange rates specified in its exchange rates bulletin for the respective day (Bulletin of Eurobank EFG Bulgaria AD for foreign currency exchange).			
<b>6.1.2.</b>	For amounts over the specified below the clients of the bank receive market exchange rates from the Treasury and Financial Markets Division":			
	<b>USD</b>	<b>EUR</b>	<b>CHF</b>	<b>GBP</b>
	10 000	30 000	15 000	6 000
				<b>SEK</b>
				65 000
<b>6.1.3.</b>	Purchase and sale of foreign currency			
<b>6.1.3.1.</b>	Against an account			free of charge
<b>6.1.3.2.</b>	* At tellers - tellers for the amount over BGN 3000 or			0.1% on the BGN



	equivalent	equivalent of the amount
6.1.3.3.	** In cases of withdrawal/deposition from/to an account in currency different from the currency of the account – the rates pursuant to 6.1. and 6.1.2.	free of charge  /the respective fees and commissions for cash activity are applied in the currency of the account– section 2.Cash activities/
6.1.4.	<b>Upon execution of exchange of foreign currencies (one foreign currency in exchange for another foreign currency) 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</b>	
6.1.5.1.	Against an account	free of charge
6.1.4.2.	* At tellers - tellers for the amount over EUR / USD 3000	0.2% min EUR / USD 5
6.1.4.3.	In case of foreign currency exchange with withdrawal from/deposition to an account in currency different from the currency of the account – the rates pursuant to 6.1 and 6.1.2.	free of charge  /the respective fees and commissions for cash activity are applied in the currency of the account– section 2. Cash activities/
6.1.5.	For foreign currency exchange of currencies not included in the exchange rates bulletin of Eurobank EFG Bulgaria AD, the exchange rate is determined by the bank dealers.	
	* Purchase and sale of foreign currency including only operations only at tellers is to be charged only once - on the cash operation in one of the foreign currencies	

7. SECURITIES		
<b>7.1. Government Securities, registered in Bulgaria</b>		
7.1.1.	Execution of competitive orders for participation in auctions for purchases of government securities:	
	<ul style="list-style-type: none"> <li>orders approved</li> </ul>	0,045 % of the total nominal value of the order; min BGN 7
	<ul style="list-style-type: none"> <li>orders not approved</li> </ul>	BGN 10 per order
7.1.2.	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
7.1.3.	On maturity	0,025 % of the nominal value
7.1.4.	Repurchase of target issues for individuals, issued by Ministry of Finance	BGN 1.50
7.1.5.	Transfer of government securities between Eurobank EFG Bulgaria AD clients and other primary and secondary dealers	BGN 15
7.1.6.	Issuance of letters of advice for government securities transactions upon client's request	BGN 20
7.1.7.	Transfer of government securities between Eurobank EFG Bulgaria AD clients and another legal entity:	

	<ul style="list-style-type: none"> <li>within Eurobank EFG Bulgaria AD</li> </ul>	BGN 10
	<ul style="list-style-type: none"> <li>to/ from another financial institution</li> </ul>	BGN 10
<b>7.1.8.</b>	Issuance of copy of a certificate of ownership of the government securities transferred (VAT taxable)	BGN 5
<b>7.1.9.</b>	Transfer of government securities to the account of Ministry of Finance with BNB for participation in privatization deals	BGN 10
<b>7.1.10.</b>	Issuance of a statement for government securities owned upon client's request	BGN 10
<b>7.1.11.</b>	Blocking and unblocking of government securities, unless a pledge is established in accordance with the Special Pledges Act.	0,03 % of the nominal value, min BGN 10
<b>7.1.12.</b>	Entering of special pledges to the EUROBANK EFG BULGARIA AD register and issuance of certificates (VAT taxable)	BGN 30
<b>7.1.13.</b>	Deletion of the registration of a special pledge agreement (VAT taxable)	BGN 15
<b>7.1.14.</b>	Registration of a government securities transaction between foreign investors at BNB	BGN 15 per notification
<b>7.1.15.</b>	Canceling of instructions on government securities transactions	BGN 40
<b>7.1.16.</b>	Safe keeping* (VAT taxable)	0.125%, min. 20 BGN
<b>7.2. Foreign Government Securities, registered abroad</b>		
<b>7.2.1.</b>	Safe keeping* and maintenance of foreign government securities register (VAT taxable)	0.04%, min. 30 BGN per year
<b>7.2.2.</b>	Register statement upon client's request	BGN 15
<b>7.2.3.</b>	Transfer of government securities to/from client, the register of which is not managed by Eurobank EFG Bulgaria AD	BGN 40
	*The charge is collected on three-month basis	
<b>7.3. Corporate Securities, registered in Bulgaria</b>		
	<b>* 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</b>	
<b>7.3.1.</b>	Purchase or sale of bonds and other debt corporate securities, made at regulated market	
	<ul style="list-style-type: none"> <li>up to BGN 100 000</li> </ul>	0.1% min BGN 5
	<ul style="list-style-type: none"> <li>over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.2.</b>	Purchase or sale of bonds and other debt corporate securities, made out of regulated market	
	<ul style="list-style-type: none"> <li>up to BGN 100 000</li> </ul>	0.1% min BGN 15
	<ul style="list-style-type: none"> <li>over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.3.</b>	Purchase or sale of shares and other non-debt corporate securities, made at regulated market	
	<ul style="list-style-type: none"> <li>Order by COBOS</li> </ul>	1%, min BGN 5 0.5 %, min BGN 2

	<ul style="list-style-type: none"> <li>For customers, who have invested over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.4.</b>	Registration for COBOS (VAT taxable)	under the tariff of BFB corp.*
	<i>*Fee is paid by the customer, but then deducted from its commissions</i>	
<b>7.3.5.</b>	Purchase or sale of shares and other non-debt corporate securities, made out of regulated market	
	<ul style="list-style-type: none"> <li>up to BGN 100 000</li> </ul>	1% min 15 BGN
	<ul style="list-style-type: none"> <li>over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.6.</b>	Transfer of corporate securities on repo deal	
	<ul style="list-style-type: none"> <li>repo deals with Eurobank EFG Bulgaria AD</li> </ul>	free of charge
	<ul style="list-style-type: none"> <li>repo deals up to BGN 100 000 with other investment intermediary</li> </ul>	0.5%, min 15 BGN
	<ul style="list-style-type: none"> <li>repo deals over BGN 100 000 with other investment intermediary</li> </ul>	subject to agreement
<b>7.3.7.</b>	Purchase of shares and other non-debts corporate securities in initial or secondary public offering (IPO or SPO)	subject to agreement
<b>7.3.8.</b>	Purchase of shares and other non-debt corporate securities with procedure of privatization through regulated market	subject to agreement
<b>7.3.9.</b>	Transfer of securities from customer's account in Central Depository AD to customer's account in Eurobank EFG Bulgaria AD	BGN 20
<b>7.3.10.</b>	Transfer of corporate securities from customer's account in Eurobank EFG Bulgaria AD to customer's account in Central Depository AD or in other investment intermediary	BGN 15
<b>7.3.11.</b>	A report from Central Depository AD for current state of portfolio, including the cases of inheritance of deceased person (VAT taxable)	BGN 25
<b>7.3.12.</b>	A report in details from the Central Depository AD for the current state of portfolio (VAT taxable)	BGN 35
<b>7.3.13.</b>	A report from the Central Depository AD for state of portfolio for previous period (VAT taxable)	BGN 35
<b>7.3.14.</b>	Change of personal data kept with Central Depository AD	BGN 10 +2 BGN for each depository receipt
<b>7.3.15.</b>	Issuance of a depository receipt for ownership of corporate securities (VAT taxable)	BGN 10
<b>7.3.16.</b>	Issuance of a copy of a depository receipt for ownership of corporate securities (VAT taxable)	BGN 10
<b>7.3.17.</b>	Check of availability of corporate securities on personal account in Central Depository AD (VAT taxable)	BGN 3
<b>7.3.18.</b>	Transfer of corporate securities in case of inheritance	0.5% min BGN 25
	<ul style="list-style-type: none"> <li>with market price over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.19.</b>	Transfer of corporate securities with donation	2% of the amount of transfer, min BGN 20 /total amount for both parties/
	<ul style="list-style-type: none"> <li>with market price over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.20.</b>	Transfer of corporate securities against consideration under the terms of agreement, concluded between the parties	2% of the amount of transfer, min BGN 20 /total amount for both parties/
	<ul style="list-style-type: none"> <li>with amount over BGN 100 000</li> </ul>	subject to agreement
<b>7.3.21.</b>	Registration of a pledge agreement (VAT taxable)	BGN 60
<b>7.3.22.</b>	Registration of blocking of corporate securities	BGN 60
<b>7.3.23.</b>	Trust transfer	BGN 5

<b>7.3.24.</b>	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		0.06% min 20 BGN per year
	<ul style="list-style-type: none"> <li>Professional investors and other persons under the art. 77 d, par. 2 of Law on Public Offering of Securities</li> </ul>		free of charge
<b>7.3.25.</b>	Notification for dividends/ coupon payment		BGN 5
<b>7.3.26.</b>	Dividend payment/ coupon payment		
	<ul style="list-style-type: none"> <li>within Eurobank EFG Bulgaria AD account</li> </ul>		free of charge
	<ul style="list-style-type: none"> <li>at tellers</li> </ul>		BGN 1 + cash commissions
<b>7.3.27</b>	Transfer of corporate securities owned by an individual from the Eurobank EFG Bulgaria AD register to the register of another investment intermediary		BGN 5
	* 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 customer's assets and according to the internal rules for the terms and method of valuation of customer's assets in Eurobank EFG Bulgaria AD		
<b>7.4. Compensatory instruments</b>		All terms for shares and other non-debt corporate securities are applicable	
<b>7.5. Portions of collective investment schemes</b>		All terms for shares and other non-debt corporate securities are applicable	
<b>7.6. Corporate securities registered abroad</b>			
<b>** 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</b>			
<b>7.6.1.</b>	<b>Country</b>	<b>Fees and Commissions for Deals and Services on International Markets for Financial Instruments</b>	<b>Fee *</b>
<b>7.6.1.1.</b>	Australia	Australian Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.2.</b>	Austria	Vienna Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.3.</b>	Belgium	Euronext Brussels	0.7% min EUR 7 per order
<b>7.6.1.4.</b>	UK	London Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.5.</b>	Germany	Berliner Borse, Frankfurt Stock Exchange, XETRA, Borse Munich	0.7% min EUR 7 per order
<b>7.6.1.6.</b>	Greece	Athens Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.7.</b>	Denmark	Copenhagen Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.8.</b>	Ireland	Irish Stock Exchange, Irish Enterprise Exchange	0.7% min EUR 7 per order
<b>7.6.1.9.</b>	Spain	Madrid Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.10.</b>	Italy	Borsa Italiana	0.7% min EUR 7 per order
<b>7.6.1.11.</b>	Canada	Montreal Exchange, Toronto Stock Exchange	the EUR equivalence of CAD 0.15 per share min EUR 7 per order
<b>7.6.1.12.</b>	Norway	Oslo Stock Exchange	0.7% min EUR 7 per order
<b>7.6.1.13.</b>	Portugal	Euronext Lisbon	0.7% min EUR 7 per order
			0.35% of the Fls value per year

7.6.1.14.	USA	New York Stock Exchange, NASDAQ Stock Market, AMEX, ECNs	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.15.	Finland	Helsinki Stock Exchange	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.16.	France	Euronext Paris	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.17.	Netherlands	Euronext Amsterdam	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.18.	Switzerland	SIX Swiss Exchange	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.19.	Sweden	Stockholm Stock Exchange	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.20.	Japan	Tokyo Stock Exchange	0.7% min EUR 7 per order	0.35% of the FIs value per year
7.6.1.21.	Poland	Warsaw Stock Exchange	0.8% min EUR 7 per order	0.65% of the FIs value per year
7.6.1.22.	Singapore	Stock Exchange of Singapore	0.8% min EUR 7 per order	0.65% of the FIs value per year
7.6.1.23.	Turkey	Istanbul Stock Exchange	0.8% min EUR 7 per order	0.65% of the FIs value per year
7.6.1.24.	Hungary	Budapest Stock Exchange	0.8% min EUR 7 per order	0.65% of the FIs value per year
7.6.1.25.	Hong Kong	Hong Kong Exchanges and Clearing	0.8% min EUR 7 per order	0.65% of the FIs value per year
7.6.1.26.	Czech Republic	Prague Stock Exchange	0.8% min EUR 7 per order	0.65% of the FIs value per year
<ul style="list-style-type: none"> <li>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 customer 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 Eurobank EFG Bulgaria AD or in exchange rate, which is defined from credit and/ or depository institution, to which Eurobank EFG Bulgaria AD has delegated its function for safe-keeping of corporate securities. For customers who have an open account in USD, the commissions for the deal at a market in USA are in USD.</li> </ul> <p>** 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 Eurobank EFG Bulgaria AD or in an exchange rate, specified from a credit and/or depository institution, to which Eurobank 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.</p>				
7.6.2.	Transfer of securities to/from client, the register of which is not managed by Eurobank EFG Bulgaria AD			EUR 25

8. MUTUAL FUND						
8.1. Mutual Fund		Sales Charge	Redemption Charge			
			Duration Of Holding			
			less than 180 days	from 180 days to 1 year	from 1 to 2 years	more than 2 years
8.1.1.	(Postbank (LF) Fund Of Funds – Balanced Blend	1.5% of the invested	1% of the amount on	1% % of the amount on	0.5% of the amount on	0 % of the amount on

		amount	vice-versa buy	vice-versa buy	vice-versa buy	vice-versa buy
<b>8.1.2.</b>	Postbank (LF) Equity – Emerging Europe Fund	2% of the invested amount	1% of the amount on vice-versa buy	1% of the amount on vice-versa buy	1% of the amount on vice-versa buy	1 % of the amount on vice-versa buy
<b>8.1.3.</b>	Postbank (LF) Fund Of Funds – Equity Blend	1.5% of the invested amount	1% of the amount on vice-versa buy	1% of the amount on vice-versa buy	0.5% of the amount on vice-versa buy	0 % of the amount on vice-versa buy
<b>8.1.4.</b>	Postbank (LF) Fund Of Funds -Bric	2% of the invested amount	1% of the amount on vice-versa buy	1% of the amount on vice-versa buy	0.5% of the amount on vice-versa buy	0 % of the amount on vice-versa buy
<b>8.2. Current Accounts For Mutual Fund</b>			<b>BGN</b>		<b>FOREIGN CURRENCY</b>	
<b>8.2.1.</b>	The account must be used only for the needs of investing in mutual funds and the combined product SpestInvest					
<b>8.2.2.</b>	Opening of MUTUAL FUND current account		free of charge		free of charge	
<b>8.2.3.</b>	Minimal balance of MUTUAL FUND current account		BGN 0		EUR/USD 0	
<b>8.2.4.</b>	Maintenance of MUTUAL FUND current account		free of charge		free of charge	
<b>8.2.5.</b>	Closing of MUTUAL FUND current account		free of charge		free of charge	
<b>8.2.5.1</b>	Cash operations					
	Depositing		free of charge		free of charge	
	All other taxes and commissions are according to the tariff					

<b>9. LOANS</b>			
<b>9.1. Overdraft on current accounts/ debit cards</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>9.1.1.</b>	Examination of the overdraft application documents fee due upon submission of the overdraft request	BGN 10	
<b>9.1.2.</b>	Monthly fee for servicing of overdraft	BGN 2	
<b>9.1.3.</b>	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 whole or part of the installment of the loans principal or interest is not paid.		
<b>9.2. Fast Credit with guarantors</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>9.2.1.</b>	Examination of the credit application documents fee due upon submission of the credit request	BGN 40	BGN 40
<b>9.2.2.</b>	Issue fee calculated on the amount of the loan payable upon the utilization of the mortgage loan	2.95%	2.95%
<b>9.2.3.</b>	Negotiating the term of the loan with the exception of the cases of pre-term repayment	BGN 35	BGN 35

<b>9.2.4.</b>	Monthly fee for servicing of current account opened for a consumer loan*	BGN 2.50	BGN 2.50
<b>9.2.5.</b>	Administration fee for overdue installment **	BGN 30	BGN 30
<p>* For all current accounts servicing consumer loans granted after 14.10.2008 and for all current accounts servicing consumer loans renegotiated after 01.03.2009, the fee is accrued till payment of the loan</p> <p>**The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loan's principal or interest is not paid.</p>			
<b>9.3. Fast Credit without guarantors</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>9.3.1.</b>	Examination of the credit application documents fee due upon submission of the credit request	BGN 40	BGN 40
<b>9.3.2.</b>	Issue fee calculated on the amount of the loan payable upon the utilization of the mortgage loan	2.95%	2.95%
<b>9.3.3.</b>	Negotiating the term of the loan with the exception of the cases of pre-term repayment	BGN 35	BGN 35
<b>9.3.4.</b>	Monthly fee for servicing of current account opened for a consumer loan *	BGN 2.50	BGN 2.50
<b>9.3.5.</b>	Administration fee for overdue installment **	BGN 30	BGN 30
<p>* For all current accounts servicing consumer loans granted after 14.10.2008 and for all current accounts servicing consumer loans renegotiated after 01.03.2009, the fee is accrued till payment of the loan</p> <p>** The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loan's principal or interest is not paid.</p>			
<b>9.4. Elastica – consumer loan collateralised by money deposit or securities</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>9.4.1.</b>	Administrative fee due upon submission of the loan request / overdraft		
	• up to 30 000 BGN (equivalent value in foreign currency)	BGN 30	
	• up to 50 000 BGN (equivalent value in foreign currency)	BGN 50	
	• above 50 000 BGN (equivalent value in foreign currency)	BGN 100	
<b>9.4.2.</b>	Issue fee calculated on the amount of the loan payable upon the utilization of the mortgage loan	1.5 %	1.5%
<b>9.5. Credit Wish Revolving loan</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
	Credit Wish Revolving loan		
<b>9.5.1.</b>	Examination of the credit application documents fee due upon submission of the credit request	BGN 40	
<b>9.5.2.</b>	Issue fee calculated on the amount of the loan payable upon the utilization of the mortgage loan	2.00%	
<b>9.5.3.</b>	Annual fee for servicing of current account opened for a consumer loan	BGN 40	
<b>9.5.4.</b>	Fee for blocking of the loan *	BGN 15	
<b>9.5.5.</b>	Administration fee for overdue installment **	BGN 30	

	<p>*The fee is charged in case the borrower does not pay off one minimum monthly installment till the date of maturity. In this case the bank restricts subsequent granting of the available credit limit.</p> <p>**The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the whole or part of the installment of the loan's principal or interest is not paid.</p>		
<b>9.6. Consumer loan collateralised by mortgage on real estate property</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>9.6.1.</b>	Examination of the credit application documents fee due upon submission of the credit request	BGN 70	BGN 70
<b>9.6.2.</b>	For approval and utilization, once on the loan amount	1.5%	1.5%
9.6.3.	Pre-term repayment (total or partial)	5% of the amount of the principal prepaid	5% of the amount of the principal prepaid
9.6.4.	Change in the parameters of the loan (including Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	0.5%, min 100 BGN	0.5%, min 100 BGN
<b>9.6.5.</b>	Change in the parameters of the loan, regarding collateral (including change, replacement, partial release of collateral (VAT taxable), fees, others)	BGN 50	BGN 50
9.6.6.	Fee for preparation of an agreement for cancellation of mortgage (VAT taxable)	BGN 50	BGN 50
9.6.7.	Monthly management fee, paid on the remaining amount of the loan	0.07%	0.07%
<b>9.6.8.</b>	Change in the initially defined (requested) loan parameters	BGN 25	BGN 25
9.6.9.	Fee for a computer print out from the Registry Agency –Sofia (VAT taxable)	BGN 5	BGN 5
9.6.10.	Processing fee for restructuring of loans	BGN 50	BGN 50
<b>9.6.11.</b>	Mortgage Loan Administration fee for overdue installment *		
	• From 2 to 30 days	BGN 10	BGN 10
	• From 31 to 60 days	BGN 12	BGN 12
	• From 61 to 90 days	BGN 17	BGN 17
	• From 91 to 120 days	BGN 22	BGN 22
	• From 121 to 150 days	BGN 27	BGN 27
	• From 151 to 180 days	BGN 32	BGN 32
	• above 181 days	BGN 35	BGN 35
	*The fee is collected cumulatively during the whole past due period, so that each single amount, relevant to the respective interval is due on its first day		
<b>9.6.12</b>	Commitment fee	0.5 % on annual base min BGN 10	0.5 % on annual base min BGN 10
<b>9.6.13</b>	Fee for entering of Flexi option for current	0.01% monthly	0.01% monthly



	loans with annuity installment plan.		
9.6.14	Fee for activation of Flexi request for current loans with annuity installment plan.	BGN 20	BGN 20
9.6.15	Fee for termination of Flexi request	BGN 10	BGN 10
9.6.16	Monthly fee for servicing of current account opened for a Mortgage loans	BGN 1.5	BGN 1.5
9.6.17	Issuance of certificate for outstanding debt	BGN 100	BGN 100
<b>9.7. House Loans</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
9.7.1.	Examination of the credit application documents fee due upon submission of the credit request	BGN 50	BGN 50
9.7.2.	For approval and utilization, once on the loan amount	1.5%	1.5%
9.7.3.	Pre-term repayment (total or partial)	5 % of the amount of the principal prepaid	5 % of the amount of the principal prepaid
9.7.4.	Change in the parameters of the loan (including Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule	0.50% min 100 BGN	0.50% min 100 BGN
9.7.5.	Change in the parameters of the loan, regarding collateral (including change, replacement, partial release of collateral(VAT taxable), fees, others)	BGN 50	BGN 50
9.7.6.	Fee for preparation of an agreement for cancellation of mortgage (VAT taxable)	BGN 50	BGN 50
9.7.7.	Visit of a bank employee for determining the current status of the real estate serving as collateral and issuance of a protocol (VAT taxable)	BGN 50	BGN 50
9.7.8.	Monthly management fee, paid on the remaining amount of the loan	0.06%	0.06%
9.7.9.	Change in the initially defined (requested) loan parameters	BGN 25	BGN 25
9.7.10.	Fee for a computer print out from the Registry Agency –Sofia (VAT taxable)	BGN 5	BGN 5
9.7.11.	Processing fee for restructuring of loans	BGN 50	BGN 50
9.7.12.	Mortgage Loan Administration fee for overdue installment*		
	• From 2 to 30 days	BGN 10	BGN 10
	• From 31 to 60 days	BGN 12	BGN 12
	• From 61 to 90 days	BGN 17	BGN 17
	• From 91 to 120 days	BGN 22	BGN 22
	• From 121 to 150 days	BGN 27	BGN 27
	• From 151 to 180 days	BGN 32	BGN 32
	• above 181 days	BGN 35	BGN 35

	*The fee is collected cumulatively during the whole past due period so that each single amount relevant to the respective interval is due on its first day		
9.7.13.	Certificate according art.22a from the Personal Tax Act (VAT taxable)	BGN 30	BGN 30
9.7.14.	Commitment fee	0.5 % on annual base min BGN 10	0.5 % on annual base min BGN 10
9.7.15.	Fee for entering of Flexi option for current loans with annuity installment plan.	0.01% monthly	0.01% monthly
9.7.16.	Fee for activation of Flexi request for current loans with annuity installment plan.	BGN 20	BGN 20
9.7.17.	Fee for termination of Flexi request	BGN 10	BGN 10
9.7.18.	Monthly fee for servicing of current account opened for a Mortgage loans	BGN 1.5	BGN 1.5
9.7.19.	Issuance of certificate for outstanding debt	BGN 100	BGN 100
<b>9.8. Car Loans</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
9.8.1.	One-time administrative fee due upon credit utilisation	according to an Agreement with the respective car dealer	according to an Agreement with the respective car dealer
9.8.2.	In-advance repayment (total or partial) for corporate	2.5% of the amount of the principal prepaid	2.5% of the amount of the principal prepaid
9.8.3.	Replacement or co-borrower fee, payable after the approval, one - off	BGN 75	BGN 75
<b>9.9.Appraisal as per type of property (VAT taxable)</b>			
9.9.1.	Apartments	upon agreement	upon agreement
9.9.2.	Shops, offices	upon agreement	upon agreement
9.9.3.	For every extra property in the same building (same order, same client)	upon agreement	upon agreement
9.9.4.	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
9.9.5.	Detached Houses - Maisonettes	upon agreement	upon agreement
9.9.6.	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
9.9.7.	Bill of quantities for Commercial Buildings (office buildings, office and shops buildings, office-shops and car parking, hotels, shopping centers, industrial buildings, warehouses,	upon agreement	upon agreement

	cinemas, hospitals, etc.).		
<b>9.9.8.</b>	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
<b>9.9.9.</b>	Land plots	upon agreement	upon agreement
<b>9.9.10.</b>	Neighboring Land plot (same client, same order)	upon agreement	upon agreement
<b>9.9.11.</b>	Cars and agricultural equipments	upon agreement	upon agreement
<b>9.9.12.</b>	Production equipment	upon agreement	upon agreement
<b>9.9.13.</b>	Assets and company	upon agreement	upon agreement
<b>9.9.14.</b>	Appraisal without visiting the evaluated property	upon agreement	upon agreement
<b>9.9.15.</b>	Reappraisal (VAT taxable)		
<b>9.9.15.1</b>	In case property has been changed	upon agreement	upon agreement
<b>9.9.15.2</b>	In case property has not been chan	upon agreement	upon agreement
<b>9.9.16.</b>	Verification of progress of works (VAT taxable)		
<b>9.9.16.1</b>	Mortgage + SBB	upon agreement	upon agreement
<b>9.9.16.2</b>	Corporate, Leasing etc.	upon agreement	upon agreement

<b>10. STATEMENTS</b>		<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>10.1.</b>	Certificates		
	• in Bulgarian	BGN 10	
	• in English	BGN 20	
<b>10.2.</b>	References		
	• in Bulgarian	BGN 30	
	• in English	BGN 60	
<b>10.3.</b>	Written statements - current year	BGN 10	
<b>10.4.</b>	Written statements - past years	BGN 30	

<b>10.5.</b>	Fee for Issuing of certificate for existence or lack of debts for consumer loans and credit cards (VAT taxable)		
	<ul style="list-style-type: none"> <li>Issuing in 2 working days – 45.00 BGN incl. VAT</li> </ul>	BGN 45	
	<ul style="list-style-type: none"> <li>Issuing in 15 working days – 10.00 BGN incl. VAT</li> </ul>	BGN 10	
<b>10.6.</b>	Information transfer by clients via telex or fax	BGN 2	EUR/USD 2
<b>10.7.</b>	Express services (same working day execution), concerning issuance of statements, certificates, etc.	double the amount charged for the regular service	double the amount charged for the regular service
<b>10.8.</b>	Issuance of photocopy or transcript of a document	BGN 1	BGN 1
<b>10.9.</b>	Written statement or confirmation about existence of accounts and the balance in them**	BGN 10	
<b>10.10.</b>	E-Banking - Registration	free of charge	free of charge
<b>10.11.</b>	E-Banking -Notifications (charged on a monthly basis)		
	<ul style="list-style-type: none"> <li>via SMS (VAT taxable)</li> </ul>	BGN 0.15	
	<ul style="list-style-type: none"> <li>via E-mail</li> </ul>	free of charge	
<b>10.12.</b>	E-Banking -Statements (via telephone, fax, E-mail)	free of charge	
<b>10.13.</b>	E-Banking Reissuing of PIN according to customer's request (forgotten)	BGN 5	
	VAT included		
	References/ Certificates to serve before embassies and consulates Written statement or confirmation to serve before tax authorities, the court, for tender participation, etc		

<b>11. BANK SAFE-BOXES*( VAT taxable)</b>					
	month	1 month	3 months	6 months	12 months
	cub. Cent.				
	up to 9 000 cubic centimeters	BGN 30	BGN 50	BGN 80	BGN 150
	up to 18 000 cubic centimeters	BGN 40	BGN 80	BGN 120	BGN 180
	up to 36 000 cubic	BGN 50	BGN 100	BGN 150	BGN 200

	centimeters				
	up to 54 000 cubic centimeters	BGN 55	BGN 130	BGN 200	BGN 250
	over 54 000 cubic centimeters.	BGN 60	BGN 150	BGN 250	BGN 300
<p>* VAT included. Upon opening of a bank safe box for the second time on the same day: BGN 5.</p> <p>Note: For bank safe-boxes of dimensions differing from those listed above the fee for the next bigger size specified in the tariff is to be applied.</p>					

<b>12. GENERAL PROVISIONS</b>	
<b>12.1.</b>	<p>The present tariff regulates the interest rates, fees and charges on operations and services executed by Eurobank EFG Bulgaria AD/ The Bank (previous name "Bulgarian Postbank" AD), hereinafter "The Bank" in its relations with account holders – individuals (Bulgarian and foreign citizens).</p> <ul style="list-style-type: none"> <li>• When using the products, described in Chapter 1, 2, 3, 4, 5, 6, 8, 9 and 10, individuals engaged in business activity, but not registered as traders – artisans, farmers, accommodation services, etc., are charged according the current Tariff.</li> </ul>
<b>12.2</b>	<b>INTEREST ON THE FUNDS ATTRACTED</b>
<b>12.2.1.</b>	The Bank opens and maintains accounts in BGN, USD, EUR, CHF, GBP, SEK, DKK.
<b>12.2.2.</b>	The Bank pays interest on the customer accounts determined by a decision of ALCO.
<b>12.2.3.</b>	The Interest Bulletin for the interest rates is an integral part of the Tariff. The interest rates of the Eurobank EFG Bulgaria AD for accounts in BGN and foreign currency are included in it.
<b>12.2.4.</b>	The interest on saving, deposit and current accounts are calculated on 360/360 days' basis. The interest on all kind of term deposits in foreign currency is calculated on 365/360 days' basis.
<b>12.2.5.</b>	The interest on 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.
<b>12.2.6.</b>	<p>The Bank does not pay interest on:</p> <ul style="list-style-type: none"> <li>➤ Amounts in saving accounts and deposits, kept for less than 8 days as of the day following the opening date</li> <li>➤ Balance lower than the minimum required</li> </ul>
<b>12.2.7.</b>	<p>Period for capitalization of interest:</p> <ul style="list-style-type: none"> <li>➤ For current accounts – annually or according to the current account agreement</li> <li>➤ For savings accounts/deposits – annually or according to the saving accounts/ deposit agreement</li> <li>➤ For term deposits – according to the deposit agreement</li> </ul>
<b>12.3.</b>	<b>INTERESTS ON FUNDS GRANTED</b>
<b>12.3.1.</b>	The interest on the funds granted is calculated according to the concluded credit agreements.
<b>12.4.</b>	<b>VALUE DATES</b>
<b>12.4.1.</b>	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.
<b>12.4.2.</b>	The date of the original operation is regarded as the value date for correction operations on interest accounts.
<b>12.4.3.</b>	Upon depositing at Eurobank EFG Bulgaria AD' 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.

12.4.4.	The value date for direct debits agreement is the date of the debiting of customer's account –same as the date of payment.														
12.4.5.	<p>Payment transactions in BGN:</p> <ul style="list-style-type: none"> <li>➤ Outgoing payment orders (including direct debit orders) received until 13.30 and processed through BISERA system, as well payment orders received until 15.00 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.</li> <li>➤ 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.</li> <li>➤ 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.</li> </ul>														
12.4.6.	<p>Internal payment transactions for the Bank in foreign currency:</p> <ul style="list-style-type: none"> <li>➤ 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.</li> </ul>														
12.4.7.	<p>Foreign currency payment transactions to/ from European Community countries:</p> <ul style="list-style-type: none"> <li>➤ Outgoing payment orders received from the customer on a paper copy are executed as follows – received until 12.00 in the Bank are executed with a value date next working day (D+1), payment orders which are received later than 12.00 are executed with a value date two working days after the receiving (D+2). Express payment orders received in the Bank until 16.00 are executed with a value date next working day (D+1). Super express payment orders received in the Bank until 16.00 are executed with a value date the same working day (D).</li> <li>➤ Outgoing payment orders received from a customer via Internet Banking system until 16.00 are executed with a value date the next working day (D+1). Express payment orders received until 16.00 are executed with a value date – the same working day (D).</li> <li>➤ Incoming payment transactions are executed with a value date – the same as the date of receiving the amount in the Bank.</li> </ul>														
12.4.8.	<p>Foreign currency payment transactions to/ from countries out of the European Community:</p> <ul style="list-style-type: none"> <li>➤ Outgoing payment orders received from the customer on a paper copy or via Internet Banking system and received in the Bank until 12.00 are executed with a value date the next working day (D+1). For payment orders received later than 12.00 the value date is two working days (D+2). Express payment orders received in The Bank until 16.00 have a value date – the next working day. Super express payment orders received in the Bank until 16.00 have a value date – the same working day (D).</li> <li>➤ Incoming payment transactions are executed with a value date – the next working day after the receiving of the amount on the customer's account with The Bank.</li> </ul>														
12.4.9.	The value date of received payments on cheques is one working day after receiving the amount on the customer's account with the Bank.														
12.5.	<b>OTHERS</b>														
12.5.1.	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.														
12.5.2.	The services which include VAT are specified for each of the taxes in the Tariff.														
12.5.3.	<ul style="list-style-type: none"> <li>➤ For payment transactions within the European Community the customer of The Bank (ordering party or beneficiary) pays only the taxes and charges of the Bank and the payment transactions are with SHA option only;</li> <li>➤ For payment transactions out of the European Community the customer – ordering party specifies at whose expenses the fees and charges must be (OUR, BEN, SHA). For payment transactions with charges OUR, the Bank collects the commissions of its correspondent-banks as well.</li> </ul> <table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th>USD</th> <th>EUR</th> <th>CHF</th> <th>GBP</th> <th>SEK</th> <th>DKK</th> <th>RUB</th> </tr> </thead> <tbody> <tr> <td>20</td> <td>18</td> <td>15</td> <td>7</td> <td>70</td> <td>60</td> <td>30</td> </tr> </tbody> </table>	USD	EUR	CHF	GBP	SEK	DKK	RUB	20	18	15	7	70	60	30
USD	EUR	CHF	GBP	SEK	DKK	RUB									
20	18	15	7	70	60	30									

	<p>For the other foreign currencies the fees and charges 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.</p>						
<b>12.5.4.</b>	EUROBANK EFG BULGARIA AD collects the correspondent banks' charges as well						
<b>12.5.5.</b>	For services within the Western Union system, the Western Union's tariff is applied.						
<b>12.5.6.</b>	For corporate securities and compensative instruments trading and intermediation on behalf of and at the expense of The Bank's employees (Registration agent service included), fees and charges that correspond to the actual costs incurred by the Bank are collected.						
<b>12.5.7.</b>	No fees and charges are collected on the following occasions:						
	➤ For operations executed by and on behalf of employees of the Bank, except credit related fees and commissions as specified in the "Loans to Employees Rules" of Eurobank EFG Bulgaria AD.						
	➤ For bond transactions from Eurobank EFG Bulgaria AD's own portfolio.						
	➤ For cash operations for securities transactions for less than BGN 100 000 /or equivalent/.						
	➤ For cash installments and transfers on principal and interest, penalties and credit expenses when expressly stated in primary accounting document for respective operation, except the cases in item 2.6.						
<b>12.5.8.</b>	For current accounts – for servicing of consumer loans until loan repayment – the following items in the Tariff shall not apply - 1.1.1; 1.1.3; 2.1.1 and 2.1.2. For current accounts – for servicing of mortgage loans and car loans – the following items in the tariff shall not apply 1.1.1; 1.1.3; 2.1.1 and 2.1.2.						
<b>12.5.9.</b>	The Bank reserves the right to apply other contractually agreed terms and conditions to its customers.						