We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 02.02.2021**, as follows:

|                    | •  | For Individuals clients   |  |  |  |
|--------------------|--|---|--|--|--|
| B                  |  | Credit Cards  |  |  |  |
|                    |  | stercard Standard BGN, Mastercard World BGN, Mastercard Cash BGN,Mastercard orld Premium,Mastercard Universe  | Mastercard Universe  |  |  |
|                    | 1  | Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*   | _  |  |  |
|                    | -  | *The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon re   |  |  |  |
|                    | 2  | the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount<br>Fee for card and/or PIN delivery (VAT included) | t to the customer.   |  |  |
|                    | ~  | standard delivery to a correspondence address in Bulgaria   | BGN 30.00  |  |  |
|                    |  | express delivery in Bulgaria  | BGN 50.00  |  |  |
|                    |  | express delivery abroad   | BGN 200.00   |  |  |
|                    | 3  | Minimum monthly payment   | 3.00% of the total amount due,   |  |  |
|                    | 4  | Unwarranted claim fee   | min BGN 15.00<br>BGN 30.00   |  |  |
|                    | 4<br>5   |   | BGN 15.00  |  |  |
|                    | 3  | Fee for card and/ or credit limit blocking due to cardholder's fault or negligence  | BGN 13.00  |  |  |
|                    | 6  | Compensation for delay of the due amount on annual basis  | Basic interest rate + 10.00%   |  |  |
|                    | 7  | Compensation for exceeding of the credit limit  | 5.00% of the excessed amount<br>min BGN 2  |  |  |
|                    | 8  | Paper statement fee (VAT included)  | BGN 2.00   |  |  |
|                    | 9  | Fee for duplicate of montly statement (VAT included)  | BGN 2.00   |  |  |
|                    | 10   |   | _  |  |  |
|                    | <u>10</u><br>11  | Monthly payment instrument maitenance fee<br>SMS notification for purchases which are made at POS, cash withdrawal, amount due on the card and available<br>credit limit (VAT included) | BGN 0.12   |  |  |
|                    | 12   | Deferring fee per transaction on equal monthly payments:  |  |  |  |
|                    |  | when deferring on 3 equal monthly paymnets  | 3.00% of the transaction<br>amount, min. BGN 5.00  |  |  |
|                    |  | <ul> <li>when deferring on 6 equal monthly paymnets</li> </ul>  | 4.00% of the transaction amount, min BGN 10.00   |  |  |
|                    |  | <ul> <li>when deferring on 9 equal monthly paymnets</li> </ul>  | 5.00% of the transaction<br>amount, min. BGN 15.00   |  |  |
|                    |  | <ul> <li>when deferring on12 equal monthly paymnets</li> </ul>  | 6.00% of the transaction   |  |  |
|                    | 13   | Getting of issued card at a branch different from the issuing branch (VAT included)   | amount, min. BGN 20.00   |  |  |
|                    | 14   | Administration fee for overdue installment *  | BGN 5.00   |  |  |
|                    | *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 mon |   |  |  |  |
|                    | 15   | statements are not payed. Application fee:  |  |  |  |
|                    | 13   | main cardholder   | DON 4000.00  |  |  |
|                    |  | additional cardholder   | BGN 1000.00<br>BGN 500.00  |  |  |
|                    | 16   | Annual payment instrument maitenance fee: **  | DON 300.00   |  |  |
|                    |  | main cardholder   | BGN 1000.00  |  |  |
|                    |  | additional cardholder   | BGN 500.00   |  |  |
|                    |  | ** The fee is calculated at the end of each one-year period after the activation of the card.   |  |  |  |
|                    | 17   | Monthly fee for the credit card program "Travel&Fun" *  |  |  |  |
|                    |  | main cardholder   | -  |  |  |
|                    |  | additional cardholder     *The monthly fee is due only in cases when there is knowed non-numerical cooper/weake as extremesine in program. Travel&Et                                    | -  |  |  |
|                    |  | payment instrument is not due from the client.  | vhen there is ключено допълнително споразумение за включване in program "Travel&Fun", in this case annual fee for<br>client. |  |  |
| 18 Card usage fee: |  |   |  |  |  |
|                    |  | for purchase  | free of charge   |  |  |
|                    |  | <ul> <li>for cash withdrawal from ATM of the Bank</li> </ul>  | BGN 3.00 + 3.00% of the<br>transaction amount  |  |  |
|                    |  | <ul> <li>for cash withdrawal from ATM of another bank in Bulgaria</li> </ul>  | BGN 6.00 + 3.00% of the<br>transaction amount  |  |  |

|      | <ul> <li>for cash withdrawal from ATM of another bank in EEA* in EUR</li> </ul>  | BGN 6.00 + 3.00% of the transaction amount  |  |
|------|--|---|--|
|      | <ul> <li>for cash withdrawal from ATM abroad in a country outside EEA* or non-EUR in a country in<br/>EEA*</li> </ul>  | BGN 10.00 + 3.00% of the transaction amount |  |
|      | * EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.  |   |  |
|      | <ul> <li>for cash withdrawal at POS at cash desk in the Bank</li> </ul>  | BGN 3.00 + 3.00% of the transaction amount  |  |
|      | <ul> <li>for cash withdrawal at POS at cash desk in another bank and abroad</li> </ul>   | BGN 10.00 + 3.00% of the transaction amount |  |
|      | fee for currency exchange of transactions abroad in currency different than BGN  | -   |  |
|      | <ul> <li>for ePay/B-Pay transfer to another payment account and/or other payment instrument</li> </ul>   | 3.00% of the transaction amount,            |  |
| 19   | Fee for re-issuance of credit cart upon customer's request   | BGN 200.00                                  |  |
| 20   | Fee for PIN re-issuance upon customer's request  | BGN 10.00                                   |  |
| 21   | Fee for examination of application for changing of parameters on credit card   | BGN 20.00                                   |  |
| 22   | Fee for using the card for: (i) betting and gambling transactions, including online; (li) purchase of instruments representing an alternative to cash (including, but not limited to: casino chips, foreign currency, checks, shares, financial instruments, electronic money, etc.); (lii) money transfers with the card to another payment account and / or other payment instrument or repayment of credit / credit card liabilities. (The fee is included in the transaction value.) | 1.00% of the transaction<br>amount          |  |
| 23   | Fee upon receipt of funds on the card from betting and gambling (the fee is deducted from the amount received)   | 1.00% of the transaction amount             |  |
| 24   | Cash withdrawal daily (24 hours) limit   | BGN 8000.00                                 |  |
| * EE | A means European Economic Area. EEA includes EU member states and the following European Free Trade Association  |   |  |

(EFTA) states - Iceland, Liechtenstein, and Norway.

From 14.02.2017 r. the bank stop issuing and re-issuing following type of credit cards - American

Express Gold, American Express Green and EuroLine American Express. These type of credit cards can be used to 14.07.2017 r. incl. and after this date they be deactevated.

As of 13.04.2019 the bank stop issuing and reissuing product Visa Electron