

In force as of 07.07.2022:

In section II. **Complex banking services**, a new Youth program is added:

II. COMPLEX BANKING SERVICES			
C. YOUTH PROGRAM for age group between 14 and 18 years old - own account and main debit card			
		BGN	FOREIGN CURRENCY
1	Opening of a current account in BGN or EUR with debit card for kids and youngsters of Youth Program for age group between 14 and 18 years old	free of charge	free of charge
2	Maintenance fee (per month) for a current account with debit card for kids and youngsters	free of charge	free of charge
3	Issuance of main debit card (standard and express issuance) for kids and youngsters (14 to 18 years old) to own current account "Youth program"		
	3.1. Debit Mastercard for kids and youngsters	free of charge	free of charge
	3.2. VISA Classic for kids and youngsters	free of charge	not available
4	Debit card for kids and youngsters re-issuance		
	4.1. Due to validity expiry	free of charge	free of charge
	4.2. In case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5.00	EUR 2.50
5	Monthly maintenance fee of a main debit card, issued to a current account of kids and youngsters (14 to 18 years old)		
	5.1. Debit Mastercard for kids and youngsters	free of charge	free of charge
	5.2. VISA Classic for kids and youngsters	free of charge	not available
6	Cash withdrawal from ATM of the Bank with a main debit card issued to a current account for age group between 14 and 18 years old	free of charge	free of charge
7	Delivery of a debit card for kids and youngsters and/or PIN to a branch, different from the one issuing the card	free of charge	free of charge
8	Change of debit card for kids and youngsters data (limits and code word)	free of charge	free of charge
9	Debit card for kids and youngsters blocking and unblocking	free of charge	free of charge
10	Activation of the service for notifications through SMS or other electronic message for debit card for kids and youngsters	free of charge	free of charge
11	Notifications through SMS or other electronic message for debit card transactions	free of charge	free of charge
12	Closing of Youth Program for age group between 14 and 18 years old	free of charge	free of charge
<p>Note:</p> <p>The current account is on the name of a minor and is designed for receiving a scholarship or other funds that the account holder has acquired with work, as well as funds provided to her/him to meet current daily needs and payments on ordinary small transactions.</p> <p>The fees and commissions for products and services included in the Youth program are valid until the holder reaches the age of 18.</p>			

Payment limits (24 hours) with debit cards for kids and youngsters			
1	POS daily limit		
	1.1.	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 100 EUR 50
	1.2.	Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200 EUR 100
	1.3.	Main debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 50 EUR 25
	1.4.	Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 7 000 EUR/ USD 3 500
2	ATM daily limit		
	2.1.	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 50 EUR 25
	2.2.	Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 100 EUR 50
	2.3.	Main debit cards for kids and youngsters for age group from 14 to 18 years	BGN 50 EUR 25
	2.4.	Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 800 EUR/ USD 400
3	Total ATM + POS		
	3.1.	Additional debit cards for kids and youngsters for the age group from 7 to 14 years	BGN 100 EUR 50
	3.2.	Additional debit cards for kids and youngsters for the age group from 14 to 18 years	BGN 200 EUR 100
	3.3.	Main debit cards for kids and youngsters for age group from 14 to 18 years	BGN 50 EUR 25
	3.4.	Main debit cards for kids and youngsters for the age group from 18 to 26 years	BGN 7 000 EUR/ USD 3 500

In section II. **Complex banking services**, a new item is added to “My family” program:

G. My family program		
		BGN
New item	Current account in BGN or EUR and debit card under the conditions of "Youth program for age group between 7-14 years old", "Youth program for age group between 14-18 years old" or "Youth program for age group between 14 - 18 years old - own account and main debit card" with additional advantages:	
	• Cash depositing (incl. from third parties) in BGN or EUR to current account "Youth program"	free of charge
	• A standing order (per month) initiated from basic current account "My Family" to current account "Youth program"	free of charge

In section V. **Cash operations** the following changes are made:

V.CASH OPERATIONS		
A. Current accounts	BGN	FOREIGN CURRENCY
1	Cash deposits from account holder, per day*:	
	for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2.00 BGN 1.00 EUR/USD
	for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. BGN 3.00 max BGN 300.00 0.30% min EUR/USD 3.00 max EUR/USD 200.00
* Cash deposits to a current account "Youth program" are free of charge for a promotional period until 31.12.2022.		
I. Other Cash Services	BGN	FOREIGN CURRENCY
11	Cash deposit from third parties (paid from the depositor):	
	• In favor of clients who are registered as individuals in the system of the Bank **	0.45% min 4.50 BGN 0.30% min 3.00 EUR
** The fee is not applied in case of depositing on Child Savings accounts; accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments. Cash deposits from third parties are free of charge when performed to the current account "Youth program" for the promotional period until 31.12.2022.		