

In force as of 09.02.2022:

- **Tariff for individuals**

In section **V. CASH OPERATIONS, A. Current Accounts, C. Current Accounts for Private Bailiffs and Lawyers, D. Saving Accounts and E. Term Deposit Accounts**, the following changes are made:

V.CASH OPERATIONS			
A Current Accounts		BGN	FCY
Old	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1 BGN 0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
New	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN 1 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
C Current Accounts for Private Bailiffs and Lawyers		BGN	FOREIGN CURRENCY
Old	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1 BGN 0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
New	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN 1 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
D Saving Accounts		BGN	FOREIGN CURRENCY
Old	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1 BGN 0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
New	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN 1 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
E Term Deposit Accounts		BGN	FOREIGN CURRENCY
Old	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	1 BGN 0.50 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD
New	1	Cash deposits from account holder, per day:	
		▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction	2 BGN 1 EUR/USD
		▪ for the part above 3 000 BGN, 1 500 EUR/USD	0.20% min. 3 BGN max 300 BGN 0.30% min 3 EUR/USD max 200 EUR/USD

In section **II. COMPLEX BANKING SERVICES** the following changes are made:

H.Current account with payroll transfer "Super @ccount"			BGN
old	5	Cash withdrawal through ATM of the Bank with Debit Mastercard/ Visa Classic debit card issued to "Super smetk@"	.BGN 0.15
new	5	Cash withdrawal through ATM of the Bank with Debit Mastercard/ Visa Classic debit card issued to "Super smetk@"	0.05%, min.BGN 0.15

In section VIII. Bank Cards, A. Debit cards, the following changes are made:

VIII. BANK CARDS										
A Debit cards										
Debit cards:		Maestro and Visa					Mastercard			
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden Time Visa Electron Golden Time	Visa Classic Golden Time	Visa Classic	Debit Mastercard		Debit Mastercard Golden Time	
		BGN	EUR/ USD	BGN	BGN	BGN	BGN	EUR/USD	BGN	
Old	23	Cash withdrawal from ATM:								
		• ATM of the Bank	BGN 0.30	EUR 0.15	free of charge	free of charge	BGN 0.30	BGN 0.30	EUR 0.15	free of charge
		• ATM of another bank in the country	BGN 1.30	EUR 0.65	BGN 1.30		BGN 1.30	BGN 1.30	EUR 0.65	BGN 1.30
		• ATM abroad in a country in EEA in EUR	BGN 1.30	EUR 0.65	BGN 1.30		BGN 1.30	BGN 1.30	EUR 0.65	BGN 1.30
	• ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.50% on the amount	2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount				2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	
New	23	Cash withdrawal from ATM:								
		• ATM of the Bank	0.15%, min. BGN 0.30	0.15%, min. EUR 0.15	free of charge	free of charge	0.15%, min. BGN 0.30	0.15%, min. BGN 0.30	0.15%, min. EUR 0.15	free of charge
		• ATM of another bank in the country	0.20%, min. BGN 1.40	0.20%, min. EUR 0.70	0.20%, min. BGN 1.40		0.20%, min. BGN 1.40	0.20%, min. BGN 1.40	0.20%, min. EUR 0.70	0.20%, min. BGN 1.40
		• ATM abroad in a country in EEA in EUR	0.20%, min. BGN 1.40	0.20%, min. EUR 0.70	0.20%, min. BGN 1.40		0.20%, min. BGN 1.40	0.20%, min. BGN 1.40	0.20%, min. EUR 0.70	0.20%, min. BGN 1.40
	• ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.00 + 1.50% on the amount	2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount				2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	
Old	24	Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:								
		• ATM of the Bank	BGN 0.15	-	-	-	BGN 0.15	BGN 0.15		-
	• ATM of another bank in the country	BGN 1.30	-	-	-	BGN 1.30	BGN 1.30	EUR 0.65	-	
New	24	Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:								
		• ATM of the Bank	0.05%, min. BGN 0.15	-	-	-	0.05%, min. BGN 0.15	0.05%, min. BGN 0.15		-
	• ATM of another bank in the country	0.20%, min. BGN 1.40	-	-	-	0.20%, min. BGN 1.40	0.20%, min. BGN 1.40	0.20%, min. EUR 0.70	-	

- Tariff for individuals and Tariff for corporate

In section MUTUAL FUNDS. A. Mutual Funds 1. Sales charge – percentage of the invested amount и 2. Redemption Charge - percentage of the redemption proceeds the following changes are made:

XV. MUTUAL FUNDS

A. Mutual Funds		
1	Sales charge - percentage of the invested amount:	
	➤ (LF) Fund of Funds – Global Low	1.50%
	➤ (LF) Fund of Funds – Global Medium	1.50%
	➤ (LF) Fund of Funds – Global High	2.00%
	➤ (LF) Equity – Emerging Europe Fund- removed	2.00%
	➤ (LF) Equity – Global Equities Fund	1.75%
	➤ (LF) Global Bond Fund	1.00%
	➤ (LF) Fund of Funds - Global Emerging Markets	2.00%
	➤ (LF) Fund of Funds ESG FOCUS	2.00%
	➤ (LF) Fund of Funds – Equity Blend	1.50%
	➤ (LF) Fund of Funds – Balanced Blend Global	1.50%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1.50%
	➤ (LF) Absolute Return Fund	0.50%
➤ (LF) Income Plus € Fund (EUR)	0.00%	
➤ (LF) Income Plus \$ Fund (USD)	0.00%	

2	Redemption charge- percentage of the redemption proceeds:	Holding period	
		less than 2 years	more than 2 years
	➤ (LF) Fund of Funds – Global Low	1.00%	0.00%
	➤ (LF) Fund of Funds – Global Medium	1.00%	0.00%
	➤ (LF) Fund of Funds – Global High	1.00%	0.00%
	➤ (LF) Equity – Emerging Europe Fund-- removed	1.00%	0.00%
	➤ (LF) Equity – Global Equities Fund	1.00%	0.00%
	➤ (LF) Global Bond Fund	1.00%	0.00%
	➤ (LF) Fund of Funds - Global Emerging Markets	1.00%	0.00%
	➤ (LF) Fund of Funds Real Estate	1.00%	0.00%
	➤ (LF) Fund of Funds – Equity Blend	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend Global	1.00%	0.00%
	➤ (LF) Fund of Funds – Balanced Blend US (USD)	1.00%	0.00%
	➤ (LF) Absolute Return Fund	0.00%	0.00%
	➤ (LF) Income Plus € Fund (EUR)	0.00%	0.00%
	➤ (LF) Income Plus \$ Fund (USD)	0.00%	0.00%