

Please be informed about the following amendments in the Bank’s Tariffs (Tariff for individuals and Tariff for corporate customers) – as of 25th July 2022 the fees for safekeeping of funds in payment accounts are removed for both new and existing customers:

In the Tariff for individuals, the following points are removed:

- In chapter I. Accounts, A. Current accounts and D. Saving Accounts – p.5 is removed

5	Monthly fee for safekeeping of funds in payment accounts (current and saving) in BGN and EUR, for each day when all customer's accounts total balance exceeds the equivalence of BGN 200 000*	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 200 000 of the customer's payment accounts total balance for the days when the threshold is exceeded.
<p>*The scope of the total daily balance includes: standard current accounts, current accounts opened for complex banking services programs, payroll current accounts, including “Super Account”, “Golden Time” current accounts, joint current accounts, current accounts for mutual funds, payment accounts for basic operations, as well as all no longer offered current accounts, including accounts opened within acquired banks. The BNB exchange rate is used when calculating the BGN equivalence of the euro accounts' balances.</p> <p>The scope of the total daily balance does not include balances on: deposits, current accounts with minors, all special purpose accounts or accounts in which funds of third parties are kept, such as donation accounts, special accounts of notaries, lawyers, private bailiffs, escrow accounts, etc.</p> <p>The fee is collected monthly, in BGN from the current/ respectively from a saving account in BGN in case of availability of BGN accounts of the client, if there are no BGN accounts or there is not enough available balance in them - the fee is collected from the current / respectively saving account in EUR with conversion of the amount due, according to the BNB exchange rate.</p>		

- In chapter II. Complex Banking Services, H. Premium program and I. Premium Extra Program – p.17 is removed

17	The monthly fee for safekeeping of funds in payment accounts in BGN and EUR, according to section I. ACCOUNT from the current Tariff is applied to Premium Extra program customers whose accounts' total balance exceeds the equivalence of BGN 1 000 000.	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 1 000 000
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In the Tariff for corporate customers, point G from chapter I. Accounts is removed.

<p>B. Safekeeping fee for account balances in BGN and EUR (current accounts, deposits accounts, client asset accounts, escrow account, etc.)</p>	<p>Over 500 000 BGN - 0.9% annually, applicable on the excess of the total account balance of the BGN accounts and the BGN equivalent of the account balance in EUR for the days when the threshold is exceeded.</p>
<p>It is not accrued on the following accounts:</p> <ul style="list-style-type: none"> ▪ All bank accounts of budget organizations; ▪ Special accounts of Notaries, Lawyers, Private Bailiffs; ▪ Accumulative accounts; <p>The fee is charged only on balances in BGN and EUR accounts. The fee is collected in BGN by the Bank on monthly basis from a current account of the Account holder. In case the account is in a different currency from the currency of the owed amount (BGN), the Bank shall apply its market exchange currency rates and the currency differences are at the expense of the Account holder.</p>	