

In force as of 27.04.2022:

In section **V. Cash operations**, *A. Current accounts*, *C. Current accounts for private bailiffs and lawyers*, *D. Saving accounts*, *E. Term deposit accounts*, *F. Electronic money accounts* and *H. Current Accounts servicing consumer and mortgage loan*, the following changes are made:

V.CASH OPERATIONS				
A Current Accounts		BGN	FCY	
Old	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request 	0.60% over the total amount	0.65% over the total amount
		□ without request (depending on the Bank's resources)	0.70% min BGN 15 over the total amount	0.75% min EUR/USD 15 over the total amount
New	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 6.00 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request 	0.60% over the total amount	0.70% over the total amount
		□ without request (depending on the Bank's resources)	0.70% min BGN 15 over the total amount	0.80% min EUR/USD 15 over the total amount
C Current Accounts for Private Bailiffs and Lawyers		BGN	FCY	
Old	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request 	0.60% over the total amount	0.65% over the total amount
		□ without request (depending on the Bank's resources)	0.70% min BGN 15 over the total amount	0.75% min EUR/USD 15 over the total amount
New	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 6.00 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request 	0.60% over the total amount	0.70% over the total amount
		□ without request (depending on the Bank's resources)	0.70% min BGN 15 over the total amount	0.80% min EUR/USD 15 over the total amount
D Saving Accounts		BGN	FCY	
Old	2	Cash withdrawal per day *		
		* The fee is not collected from "Prestige" saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3 over the total amount
		** The fee is not collected from any of the "Mega" type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
New	2	Cash withdrawal per day *		
		* The fee is not collected from "Prestige" saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
		<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 6.00 over the total amount	0.50% min EUR/USD 3 over the total amount
		** The fee is not collected from any of the "Mega" type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request 	0.60% over the total amount	0.70% over the total amount	
	□ without request (depending on the Bank's resources)	0.70% min BGN 15 over the total amount	0.80% min EUR/USD 15 over the total amount	

V.CASH OPERATIONS				
E Term Deposit Accounts		BGN	FCY	
Old	2	Cash withdrawal from a term deposit per day:		
		<ul style="list-style-type: none"> On a maturity date or in case the maturity date is a non-working day, on the first following working day* (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)** 	free of charge	free of charge
		* Regardless of the account from which the amount is withdrawn		
		<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.55% min BGN 5 over the total amount	0.55% min EUR/USD 3.50 over the total amount
		<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.65% over the total amount 0.75% min BGN 16 over the total amount	0.70% over the total amount 0.80% min EUR/USD 16 over the total amount
New	2	Cash withdrawal from a term deposit per day:		
		<ul style="list-style-type: none"> On a maturity date or in case the maturity date is a non-working day, on the first following working day* (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)** 	free of charge	free of charge
		* Regardless of the account from which the amount is withdrawn		
		<ul style="list-style-type: none"> Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.55% min BGN 7 over the total amount	0.55% min EUR/USD 4 over the total amount
		<ul style="list-style-type: none"> Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.65% over the total amount 0.75% min BGN 16 over the total amount	0.75% over the total amount 0.85% min EUR/USD 16 over the total amount
F Electronic money accounts		BGN	FCY	
Old	2	Cash withdrawal per day (Redemption of electronic money)		
		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 4.50 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.60% over the total amount 0.70% min BGN 15 over the total amount	0.65% over the total amount 0.75% min EUR/USD 15 over the total amount
New	2	Cash withdrawal per day (Redemption of electronic money)		
		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.50% min. BGN 6.00 over the total amount	0.50% min EUR/USD 3 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.60% over the total amount 0.70% min BGN 15 over the total amount	0.70% over the total amount 0.80% min EUR/USD 15 over the total amount
H Current Accounts servicing consumer and mortgage loan		BGN	FCY	
Old	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR on each transaction 	0.50% min BGN 4.50 over the total amount	0.50% min EUR 3 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.60% over the total amount 0.70% min BGN 15 over the total amount	0.65% over the total amount 0.75% min EUR 15 over the total amount
New	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> Up to 2 000 BGN, 1 000 EUR on each transaction 	0.50% min BGN 6.00 over the total amount	0.50% min EUR 3 over the total amount
		<ul style="list-style-type: none"> Above 2 000 BGN, 1 000 EUR on each transaction: <ul style="list-style-type: none"> upon request without request (depending on the Bank's resources) 	0.60% over the total amount 0.70% min BGN 15 over the total amount	0.70% over the total amount 0.80% min EUR 15 over the total amount

In section **VI. TRANSFERS / PAYMENTS, B. Outgoing transfers**, the following changes are made:

VI. TRANSFERS / PAYMENTS				
B Outgoing transfers*		BGN	FCY	
Old	2	* The fees are applicable to standing orders		
		Interbank transfers in BGN:		
		▪ via BISERA	BGN 5	-
		▪ Instant Payment BLINK (up to BGN 30 000)	BGN 7	
New	2	* The fees are applicable to standing orders		
		Interbank transfers in BGN:		
		▪ via BISERA	BGN 6	-
		▪ Instant Payment BLINK (up to BGN 30 000)	BGN 7	
Old	3	Interbank transfers in foreign currency:		
		▪ Credit transfer in EUR ordered to a member of EEA*:		
		▪ ordinary value date for amounts up to the equivalence of BGN 100 000	-	BGN 5
		▪ same day value date (super express) or for amounts over the equivalence of BGN 100 000	-	BGN 20
		* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
New	3	Interbank transfers in foreign currency:		
		▪ Credit transfer in EUR ordered to a member of EEA*:		
		▪ ordinary value date for amounts up to the equivalence of BGN 100 000	-	BGN 6
		▪ same day value date (super express) or for amounts over the equivalence of BGN 100 000	-	BGN 22
		* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		
Old	6	Direct debit – initiation, payment, rejection		
		▪ via BISERA	BGN 5	-
		▪ via RINGS	BGN 20	-
New	6	Direct debit – initiation, payment, rejection		
		▪ via BISERA	BGN 6	-
		▪ via RINGS	BGN 22	-
Old	8	Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	BGN 5	EUR/USD 30
New	8	Stop and return of transfer already initiated upon client's order (upon the Bank's consent)	BGN 6	EUR/USD 30
Old	9	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
		▪ Credit transfer in EUR orderd from a member of EEA:		
		▪ for amounts up to the equivalence of BGN 100 000	-	BGN 5
New	9	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:		
		▪ Credit transfer in EUR orderd from a member of EEA:		
		▪ for amounts up to the equivalence of BGN 100 000	-	BGN 6
		▪ for amounts over the equivalence of BGN 100 000	-	BGN 22