

Dear Clients,

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 13.12.2019**, as follows:
For Legal clients

In section **II. PRODUCT PACKAGES** are implemented the following changes:

II. PRODUCT PACKAGES																																																																													
Active Package: ^{1,5}	Dinamika Standard/ Dinamika Standard Premium IBAN/		Dinamika Premia/ Dinamika Premia Premium IBAN	e- Dinamika	e- Dinamika Premia	Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN	Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN																																																																						
Inactive Package for new deals. The fees are applicable for the existing packages ^{3,5}	Dinamika POS/ Basic Package/ Standard Package/ Premium Package EUR			e- Dinamika Premium IBAN	e- Dinamika Premia Premium IBAN	Dinamika Plus POS / Premium Package BGN																																																																							
	BGN	EUR	BGN	BGN	BGN	BGN	BGN																																																																						
6 Interbank outgoing transfers:																																																																													
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* For packages "e- Dinamika" , "e- Dinamika Premia" , "e- Dinamika Premium IBAN" and "e- Dinamika Premia Premium IBAN" , - 50 interbank transfers (per month) in BGN through the Internet banking system are free of charge.																																																																													
For packages "Dinamika Plus" (Standard, Premia and POS), "Dinamika Plus Premium IBAN" and "Dinamika Plus Premia Premium IBAN" - 75 interbank transfers (per month) in BGN through the Internet banking system are free of charge.																																																																													
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7	Monthly maintenance fee for the debit card of the package	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge																																																																				
8 Incoming transfers Interbank - incoming in FX																																																																													
<ul style="list-style-type: none"> incoming in EUR from a country in EEA ⁴: <table border="1"> <tr> <td colspan="10">according to section Transfers/ Payments</td> </tr> </table> incoming from a country outside EEA or non- Euro from a country in EEA: ⁴ <table border="1"> <tr> <td>up to EUR/USD 2 500</td> <td>according to section Transfers/ Payments</td> <td>0.05% min EUR/USD 7</td> <td>according to section Transfers/ Payments</td> <td>EUR/USD 3.00</td> <td>EUR/USD 3.00</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> </tr> <tr> <td>over EUR/USD 2 500- for the total amount</td> <td>according to section Transfers/ Payments</td> <td>0.05% min EUR/USD 7</td> <td>according to section Transfers/ Payments</td> <td>0.08% min. EUR/USD 8, max EUR/USD 100</td> <td>0.08% min. EUR/USD 8, max EUR/USD 100</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> <td>according to section Transfers/ Payments</td> </tr> </table> 										according to section Transfers/ Payments										up to EUR/USD 2 500	according to section Transfers/ Payments	0.05% min EUR/USD 7	according to section Transfers/ Payments	EUR/USD 3.00	EUR/USD 3.00	according to section Transfers/ Payments	according to section Transfers/ Payments	according to section Transfers/ Payments	according to section Transfers/ Payments	over EUR/USD 2 500- for the total amount	according to section Transfers/ Payments	0.05% min EUR/USD 7	according to section Transfers/ Payments	0.08% min. EUR/USD 8, max EUR/USD 100	0.08% min. EUR/USD 8, max EUR/USD 100	according to section Transfers/ Payments	according to section Transfers/ Payments	according to section Transfers/ Payments	according to section Transfers/ Payments																																						
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8	TRANSFERS / PAYMENTS Incoming transfers Interbank - incoming in FX	FOREIGN CURRENCY	FOREIGN CURRENCY	
	• incoming in EUR from a country in EEA ⁴ :	according to section Transfers/ Payments		
	• incoming from a country outside EEA or non- Euro from a country in EEA: ⁴			
	• up to EUR/USD 2 500	EUR/USD 3.00	EUR/USD 3.00	
• over EUR/USD 2 500– for the total amount	0.08%min. EUR/USD 8, max EUR/USD 100	0.08%min. EUR/USD 8, max EUR/USD 100		

In section IV. TRANSFERS / PAYMENTS are implemented the following changes:

IV. TRANSFERS / PAYMENTS			
A Incoming transfers			
1	Interbank - incoming transfers in BGN or incoming transfers in EUR ordered from a country from EEA*		free of charge
2	Interbank - incoming transfers from a country outside EEA or in non EUR from a country from EEA*		
	□ up to EUR/USD 2 500	EUR/USD	5
	□ above EUR/USD 2 500– for all the amount	0.10%	min EUR/USD 10 max EUR/USD 100
	□ with same day value date (upon the Bank's consent)	0.30%	min EUR/USD 50 max EUR/USD 300

B Outgoing transfers				FOREIGN CURRENCY
2.2	Interbank outgoing- ordinary value date			
	• credit transfer in EUR in EEA			□ up to BGN 100 000 - BGN 4 □ above BGN 100 000 - BGN 20
	• credit transfer outside EEA and non-EUR credit transfer in EEA	0.15%		min EUR/USD 25 max EUR/USD 300
2.3	Interbank outgoing - express:			
	• express value date:			
	• credit transfer outside EEA and non-EUR credit transfer in EEA	0.15%		min EUR/USD 60, max EUR/USD 335
	• super express value date:			
	• credit transfer in EUR in EEA*			BGN 20
	• credit transfer outside EEA and non-EUR credit transfer in EEA*	0.40%		min EUR/USD 75, max EUR/USD 450

OTHERS		BGN	FOREIGN CURRENCY
1	Letter of advice to the bank of the beneficiary by fax:		
	• in Bulgaria	-	EUR/USD 2
	• abroad	-	EUR/USD 4
2	Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	-	EUR/USD 10
3	Additional written correspondence on a payment order	BGN 10	EUR/USD 20
4	Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 5	EUR/USD 30
5	Return of a transfer received in favour of a bank's client, regardless of who the ordering party is:		
	• credit transfer in EUR in EEA*	-	□ up to BGN 100 000 - BGN 4 □ above BGN 100 000 - BGN 20
	• credit transfer outside EEA* and non-EUR credit transfer in EEA*	-	0.20% min EUR/USD 20, max EUR/USD 250
6	Additional fee for IBAN absence	-	EUR 10
7	Direct debit – initiation, payment, rejection	□ up to BGN 100 000- BGN 2.5 □ above BGN 100 000- BGN 15	-
8	Mass payments processing to/from multiple accounts within the branch (salaries, employers, collectors etc.). It is taken in addition to the fee for the respective transfer (within the bank or interbank)	BGN 0.20 /per order/	EUR/USD 0.20 /per order/

* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.

In section **VI. BANK CARDS** are implemented the following changes:

VI. BANK CARDS					
A	Debit cards	Maestro¹ BGN/ EUR Visa Electron¹ BGN/USD		Debit Mastercard Business⁴ BGN/EUR/USD⁶ Visa Business² BGN⁵	
		BGN	EUR/ USD	BGN	EUR/USD
17	Payment through POS or Internet:				
	▪ at merchant of the Bank	free of charge	free of charge	free of charge	free of charge
	▪ at merchant of another Bulgarian bank and in EEA* in EUR	free of charge	free of charge	free of charge	free of charge
	▪ at merchant outside EEA* and non-EUR in EEA*	0.5% on the amount		0.5% on the amount	
21	Cash withdrawal from ATM:				
	▪ ATM of the Bank	BGN 0.30	EUR 0.15	BGN 0.30	EUR 0.15
	▪ ATM of another bank in the country and in EEA* in EUR	BGN 1	EUR 0.50	BGN 2	EUR 1
	▪ ATM of another bank outside EEA* and non-EUR in EEA*	BGN 5.00 + 1.5% on the amount	2.50 EUR + 1.5% on the amount	BGN 6.00 + 1.5% on the amount, min. BGN 10	3 EUR + 1.5% on the amount, min. EUR 5
22	Cash advance at POS:				
	▪ POS at the Bank's branch	0.1%, min 1.00 BGN	0.1%, min 0.50 EUR	0.5% on the amount	0.5% on the amount
	▪ POS at a branch of another bank in the country and in EEA* in EUR	3.00 BGN + 1.0% on the amount, min. 3.00 BGN	1.50 EUR + 1.0% on the amount, min. 1.50 EUR	BGN 6.00 + 1.5% on the amount, min. BGN 10	3 EUR + 1.5% on the amount, min. EUR 5
	▪ POS at a branch of another bank outside EEA* and non-EUR in EEA*	5.00 BGN + 1.5% on the amount	2.50 EUR + 1.5% on the amount	BGN 6.00 + 1.5% on the amount, min. BGN 10	3 EUR + 1.5% on the amount, min. EUR 5
B	Credit Cards	Mastercard Business BGN			
12	Card usage fee:				
	▪ for purchase	free of charge			
	▪ for cash withdrawal from ATM of the Bank	BGN 2.00 + 2.00% of the transaction amount			
	▪ for cash withdrawal from ATM of another bank in Bulgaria or in EEA* in EUR	BGN 8.00 + 2.00% of the transaction amount			
	▪ for cash withdrawal from ATM outside EEA* or non-EUR in EEA*	BGN 10.00 + 3.00% of the transaction amount			
	▪ for cash withdrawal at POS at cash desk in the Bank	BGN 2.00 + 2.00% of the transaction amount			
	▪ for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10.00 + 3.00% of the transaction amount			
	▪ fee for currency exchange of transactions abroad in currency different than BGN	2.00% of the transaction amount			
	▪ for ePay/B-Pay transfer to another payment account and/or other payment instrument	3.00% of the transaction amount,			
13	Fee for re-issuance of credit card upon customer's request	BGN 20.00			
14	Fee for PIN re-issuance upon customer's request	BGN 10.00			
15	Fee for examination of application for changing of parameters on credit card	BGN 20.00			
16	Emergency cash advance fee	BGN 240.00			
17	Cash withdrawal daily (24 hours) limit	BGN 5000.00			
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.				

In section **VII E-BANKING / MOBILE BANKING** are implemented the following changes:

VII. E-BANKING / MOBILE BANKING			
3	Outgoing transfers in foreign currency:		
3.1	Within the Bank system:		
	<input type="checkbox"/> Between accounts of two customers	EUR/USD	2.00
	<input type="checkbox"/> Between accounts of one and the same customer		free of charge
3.2	Interbank outgoing, ordinary value date:*		
	<input type="checkbox"/> credit transfer in EUR in EEA		<input type="checkbox"/> up to BGN 100 000- BGN 1.20 <input type="checkbox"/> above BGN 100 000- BGN 10
	<input type="checkbox"/> credit transfer outside EEA and non-EUR credit transfer in EEA	0.12%	min EUR/USD 25 max EUR/USD 300
3.3	Interbank outgoing- express: *		
	<input type="checkbox"/> express value date:		
	<input type="checkbox"/> credit transfer outside EEA and non-EUR credit transfer in EEA	0.12%	min EUR/USD 60.00 max EUR/USD 335.00
	<input type="checkbox"/> super express value date:		
	<input type="checkbox"/> credit transfer in EUR in EEA		10 BGN

In section **XVI. GENERAL PROVISIONS** are implemented the following changes:

XVI. GENERAL PROVISIONS			
7	FX transfers:		
	▪ Payment orders for outgoing transfers are processed as follows:		
	<input type="checkbox"/> with ordinary value date:		
	<p>- For FX transfers in EUR to a country from EEA: » confirmed in a branch of the bank or via the internet banking, are executed with value date next working day (D+1);</p> <p>- For all other FX transfers: » confirmed via the internet banking until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2); » confirmed in a branch of the bank until 16.00, are executed with value date two working days (D+2); transfers, confirmed after 16.00, are executed with value date three working days (D+3);</p>		
	<input type="checkbox"/> with express value date:		
	<p>- For FX transfers in EUR to a country from EEA - no option.</p> <p>- For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2)</p>		
	<input type="checkbox"/> with super-express value date:		
	<p>- For FX transfers in EUR to a country from EEA - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1);</p> <p>- For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1).</p>		

