We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 01.07.2024**, as follows:

• For Legal entities

In section I. ACCOUNTS the following changes are made:

	A. Current Accounts	BGN	FOREIGN CURRENCY
1	Opening: Standard current account / current account "Partners" */ "Package of accounts for insurance brokers" *	BGN 19.56	EUR/USD 10
-	* As of 25.05.2016 opening of the following products is suspended- current account"Partners", "Package of ac		
	commissions are applicable to the already opened accounts.		
ľ	Premium IBAN account	BGN 50	EUR 35
	> Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 10	-
	Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for pa payment via core banking system / Internet Banking	ayment of salaries by	way of mass
2	Maintenance fee (monthly):1		
	Standard current account (for accounts opened untill 30.09.2020 incl.)	BGN 19.56	EUR/USD 10
-	Standard current account (for accounts opened after 30.09.2020)	BGN 19.56	EUR/USD 10
	With business debit card	BGN 15.65	EUR/USD 10
-	Client asset safekeeping account	BGN 50	EUR/USD 50
	Investment intermediary DVP account maintenance	BGN 40	-
	Premium IBAN account	BGN 20	EUR 10
	Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 29.34	EUR/USD15
	Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Contracts for p payment via core banking system / Internet Banking	ayment of salaries by	way of mass
3	Preferential interest fee (monthly, in addition to p.2)	BGN 30	EUR/USD 15
4	Fee for transformation of current account	BGN 0	EUR 0
5	Receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 0.12	BGN 0.12
6	Change of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1	BGN 1
7	Deregistration of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1	BGN 1
3	Monthly fee for paper statement on account	BGN 20	EUR/USD 10
9	Additional paper statement fee *	BGN 2	EUR/USD 1
	* The fee is charged per copy of the paper statement		
0	Monthly fee for structured statement	BGN 10	EUR/USD 10
1	Monthly fee for account statement in MT 940 format (per account)	BGN 60	EUR/USD 30
2	Identification IBANs:		I
Ī	a) Registration fee		
	> Up to 1 500	BGN 550	EUR/USD 250
	> Up to до 3 000	BGN 600	EUR/USD 300
	> Above 3 001	BGN 700	EUR/USD 350
	b) Monthly maintenance fee for the service	upon agreement	upon agreement
	c) Adding identification IBANs	BGN 200	EUR/USD 100
	d) Cancellation fee	BGN 100	EUR/USD 50

В	Current Accounts	BGN	FOREIGN CURRENCY
13	Closing	BGN 35	EUR/USD 30
14	Subscription for e-mail notification (incl. VAT)*	BGN 5	BGN 5
15	Annual subscription for for e-mail notification (an annual) (incl. VAT)*	BGN 5	BGN 5
16	Fee for changes of e-mail notification(incl. VAT)*	BGN 1	BGN 1
	* The service is available for current, deposit and creditaccounts, the fee is collected from the current account		
17	Review request for changes of parameters on a current account / product package	BGN 24.45	-
18	Individual terms monthly fee**	BGN 24.45	-
	** The service is available for all current accounts and packages.	ſ	r
19	Individual cash terms monthly fee**	BGN 24.45	-
	** The service is available for all current accounts and packages.	ſ	[
20	Monthly maintenance fee for SMART POS for clients with standart current account	BGN 25	-
	B. Deposit Accounts		
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Issuance of a copy of the deposit agreement (incl. VAT)	BGN 5	BGN 5
	C. Accumulative Accounts*		
	* Accumulative accounts are available only for currency BGN	ſ	[
1		BGN 25	
2	Maintenance fee ¹	BGN 10	-
3	Closing D. Liquidation Accounts	BGN 20	-
1	Opening	BGN 10	EUR/USD 10
2	Maintenance fee ¹	BGN 10	EUR/USD 8
3	Closing	BGN 20	EUR/USD 25
	E. Escrow Account		
1	Opening	0.25% min.BGN 100 no max	no max
2	Maintenance fee (at each started quarter)	0.25% min.BGN 100 no max	0.25% min.EUR 50 no max
3	Closing	BGN 30	EUR/USD 30
	F. Insolvency Account		
1	Opening	BGN 19.56	-
2	Maintenance fee ¹	BGN 19.56	-
3	Closing G. Account for a special pledge on subsidies*	BGN 19.56	-
1	Opening	BGN 9.78	-
2		free of charge	-
3		BGN 9.78	-
*0	nly in currency BGN		

	A. Current Accounts	BGN	FOREIGN CURRENCY
1	Opening:		
	Standard current account / current account "Partners" */ "Package of accounts for insurance brokers" *	BGN 19.56	EUR/USD 10
	* As of 25.05.2016 opening of the following products is suspended- current account"Partners", "Pacommissions are applicable to the already opened accounts.	ackage of accounts for in	surance brokers". Fees and
	Premium IBAN account	BGN 68.45	EUR 35
	Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 9.78	-
	Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Compayment via core banking system / Internet Banking	ntracts for payment of sal	aries by way of mass
2	Maintenance fee (monthly):1		
	 Standard current account (for accounts opened untill 30.09.2020 incl.) 	BGN 19.56	EUR/USD 10
	 Standard current account (for accounts opened after 30.09.2020) 	BGN 19.56	EUR/USD 10
	With business debit card	BGN 15.65	EUR/USD 8
	 Client asset safekeeping account 	BGN 97.79	EUR/USD 50
	Investment intermediary DVP account maintenance	BGN 39.12	-
	Premium IBAN account	BGN 39.12	EUR 20
	Current account for Insurance brokers in accordance with Art. 306 Par. 1 p. 2 of the Insurance Code	BGN 29.34	EUR/USD15
	Current accounts for payment of salaries by way of mass payment **	free of charge	free of charge
	** Related to companies under Agreement for the transfer of salaries (for program Premia) and Co payment via core banking system / Internet Banking	ntracts for payment of sa	laries by way of mass
3	Preferential interest fee (monthly, in addition to p.2)	BGN 29.34	EUR/USD 15
4	Fee for transformation of current account	BGN 0	EUR 0
5	Receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 0.14	EUR 0.07
6	Change of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1.96	EUR 1
7	Deregistration of receiving of SMS notification on cash transactions and transfers (incl. VAT)	BGN 1.96	EUR 1
8	Monthly fee for paper statement on account	BGN 29.34	EUR/USD 15
9	Additional paper statement fee *	BGN 1.96	EUR/USD 1
	* The fee is charged per copy of the paper statement		
10	0 Monthly fee for structured statement	BGN 19.56	EUR/USD 10
11	Monthly fee for account statement in MT 940 format (per account)	BGN 58.67	EUR/USD 30
12	2 Identification IBANs:		
	a) Registration fee	upon agreement	upon agreement
	b) Monthly maintenance fee for the service	upon agreement	upon agreement
	c) Adding identification IBANs	upon agreement	upon agreement
	d) Cancellation fee	upon agreement	upon agreement

а. C	Current Accounts	BGN	FOREIGN CURRENCY
13	Closing	BGN 35.20	EUR/USD 18
14	Subscription for e-mail notification (incl. VAT)*	BGN 4.89	EUR 2.50
15	Annual subscription for for e-mail notification (an annual) (incl. VAT)*	BGN 4.89	EUR 2.50
16	Fee for changes of e-mail notification(incl. VAT)*	BGN 4.89	EUR 2.50
	* The service is available for current, deposit and creditaccounts, the fee is collected from the cu	rrent account	
17	Review request for changes of parameters on a current account / product package	BGN 24.45	EUR/USD 12.50
18	Individual terms monthly fee**	BGN 24.45	EUR/USD 12.50
	** The service is available for all current accounts and packages.		
19	Individual cash terms monthly fee**	BGN 24.45	EUR/USD 12.50
	** The service is available for all current accounts and packages.		
20	Monthly maintenance fee for SMART POS for clients with standart current account	BGN 29.34	-
1	B. Deposit Accounts		
1	Opening	free of charge	free of charge
2	Maintenance fee	free of charge	free of charge
3	Issuance of a copy of the deposit agreement (incl. VAT)	BGN 5.09	EUR 2.60
(C. Accumulative Accounts*		
	* Accumulative accounts are available only for currency BGN		
1	Opening	BGN 27.38	
2	Maintenance fee ¹	BGN 11.73	-
3	Closing	BGN 11.73	-
	D. Liquidation Accounts		
1	Opening	BGN 19.56	EUR/USD 10
2	Maintenance fee ¹	BGN 19.56	EUR/USD 10
3	Closing	BGN 35.20	EUR/USD 18
	E. Escrow Account		
1	Opening	0.25% min.BGN 97.79 no max	0.25% min.EUR 50 no max
2	Maintenance fee (at each started quarter)	0.25% min.BGN 97.79 no max	0.25% min.EUR 50 no max
3	Closing	BGN 35.20	EUR/USD 18
	F. Insolvency Account		
1	Opening	BGN 23.47	-
2	Maintenance fee1	BGN 23.47	-
3	Closing	BGN 35.20	-
(G. Account for a special pledge on subsidies*		
	Opening	BGN 9.78	-
	Maintenance fee ¹	free of charge	-
	Maintenance fee ¹ Closing	free of charge BGN 9.78	-

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

		Dinamika Start ^{1,5}	Dinamika Development ^{1,5}	Dinamika Max ^{1,5}	Dinamika online ^{1,5}
1	Opening of the current account of the package (th	BGN ne account)	BGN	BGN	BGN
-	via e-Postbank		free of cha	0	
0	> via branch		free of cha	arge	1
	Maintenance fee for the account: ² 2.1. Monthly maintenance fee for the account: ²				
	 Without activated sub-products of the package 	BGN 28.36	BGN 44.98	BGN 80.18	BGN 31.29
	 With activated all sub-products of the package 	BGN 18.58	BGN 31.29	BGN 66.50	BGN 21.51
	2.2. Annualy maintenance fee for the account				
	 Annualy with activated all sub-products of the package ⁷ 	BGN 185.80	BGN 312.93	BGN 664.98	BGN 215.14
	 Monthly fee for not-activated sub-products of the package (only for packages with annualy payment)² 	BGN 13.69	BGN 17.60	BGN 24.45	BGN 13.69
3	Depositing on the account			Up to 25 000 BGN daily	
			Up to 10 000 BGN daily BGN 0	BGN 0	
	≻ sorted	0.25%, min BGN 3, max BGN 300	Fot the amount above 10 000 BGN daily 0.20%, min BGN 2, no max	Fot the amount above 25 000 BGN daily 0.20%, min BGN 2, no max	according to section Cash operations
4	Withdrawal from the account				
			Up to 3 000 BGN daily BGN 0	Up to 10 000 BGN daily BGN 0 Fot the amount above	
	> upon request *	0.5% ,min. BGN 4, no max	Fot the amount above 3 000 BGN daily 0.50%, min BGN 4, no max	10 000 BGN daily 0.50%, min BGN 4, no max	according to section Cash operations
- Wi	amounts above 2 000 EUR/USD and for any amount in or thdrawn amounts up to BGN 3 000, EUR/USD 2 000 are of Outgoing transfers within the the Bank system an	charged as withdrawal with d in the currency of the Up to 20 transfers	a account :	Up to 200 transfers	Up to 60 transfers
	ordered via Internet Banking	monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	monthly as of account opening date BGN 0	monthly as of account opening date BGN 0
	ordered via internet Banking	Above 20 transfers monthly as of account opening date BGN 2	Abovet 100 transfers monthly as of account opening date BGN 1	Above 200 transfers monthly as of account opening date BGN 1	Above 60 transfers monthly as of account opening date BGN 1
6	Interbank outgoing transfers :				
	credit transfer in BGN :	Up to 10 transfers			Up to 30 transfers
	ordered via Internet Banking	monthly as of account opening date BGN 0	Up to 50 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	monthly as of account opening date BGN 0
	, oraciona in inclusion Lanning	Above 10 transfers monthly as of account opening date BGN 2	Above 50 transfers monthly as of account opening date BGN 1	Above 100 transfers monthly as of account opening date BGN 1	Above 30 transfers monthly as of account opening date BGN 1
	credit transfer in EUR in EEA 4:				
	>	according to section	Up to 5 transfers monthly as of account opening date BGN 0	Up to 10 transfers monthly as of account opening date BGN 0	Up to 3 transfers monthly as of account opening date BGN 0
	 ordered via Internet Banking 	E-banking / Mobile Banking	Above 5 transfers monthly as of account opening date BGN 2	Above 10 transfers monthly as of account opening date BGN 2	Above 3 transfers monthly as of account opening date BGN 2
7	Monthly maintenance fee for SMART POS	BGN 4.89		free of charge	Lip to 0 500 PON della
8	Depositing of amounts in account in BGN and EUF on self-service terminal devices (digital zones for express banking)*	2	BGN 1		Up to 9 500 BGN daily BGN 0 Fot the amount above
	Cash withdrawal from account, on each transaction				9 500 BGN BGN 1 Up to 9 500 BGN daily BGN 0
9	The maximum amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)		BGN 1		Fot the amount above 9 500 BGN BGN 1
	EEA means European Economic Area. EEA includes EU me * The limit for cash depositing on self-service terminal device	ember states and the followi s (digital zones for express	ng European Free Trade Association (E banking) is common for holidays and th	EFTA) states - Iceland, Liechten e first working day after holiday	stein, and Norway. s.

		Dinamika Start 1,5	Dinamika Development ^{1,5}	Dinamika Max ^{1,5}	Dinamika online ^{1,5}
		BGN	BGN	BGN	BGN
1	Opening of the current account of the package (the account	unt)	luce of		
	 via e-Postbank via branch 		free of free of	•	
2	Maintenance fee for the account: ²			onargo	
	2.1. Monthly maintenance fee for the account: ²				
	> Without activated sub-products of the package	BGN 28.36/	BGN 44.98	BGN 80.18	BGN 31.29
	> With activated all sub-products of the package	BGN 18.58	BGN 31.29	BGN 66.50	BGN 21.51
	2.2. Annualy maintenance fee for the account				1
	Annualy with activated all sub-products of the package ⁷	BGN 185.80	BGN 312.93	BGN 664.98	BGN 215.14
	 Monthly fee for not-activated sub-products of the package (only for packages with annualy payment)² 	BGN 13.69	BGN 17.60	BGN 24.45	BGN 13.69
3	Depositing on the account		Up to BGN 9 779.15 daily	PON 25 425 70 doily	
			BGN 0	BGN 25 425.79 daily BGN 0	according to section Cash
	> sorted	0.25%, min BGN 2.93	Fot the amount above BGN 9 779.15 daily 0.20%, min BGN 1.96	Fot the amount above BGN 25 425.79daily,0.20%,min BGN 1.96	operations
4	Withdrawal from the account		0.2070, Hint DOI 1.00		
		0.5% .min. BGN 3.91/	Up to BGN 3 911.66 daily BGN 0	Up to BGN 9 779.15 daily BGN 0	
	➢ upon request *	EUR 2	Fot the amount above BGN 3 911.66 daily -0.50%, min BGN 3.91	Fot the amount above BGN 9 779.15 daily 0.50%, min BGN 3.91	according to section Cash operations
With	mounts above 2 000 EUR/USD and for any amount in ca adrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 ar Outgoing transfers within the the Bank system and in the	e charged as withdrawal with currency of the account :			
	ordered via Internet Banking	Up to 20 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 200 transfers monthly as of account opening date BGN 0	Up to 60 transfers monthly as of account opening date BGN 0
		Above 20 transfers monthly as of account opening date BGN 1.96	Above 100 transfers monthly as of account opening date BGN 0.98	Above 200 transfers monthly as of account opening date BGN 0.98	Above 60 transfers monthly as of account opening date BGN 0.98
6	Interbank outgoing transfers :				
	credit transfer in BGN :				
		Up to 10 transfers monthly as of account opening date BGN 0	Up to 50 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0	Up to 30 transfers monthly as of account opening date BGN 0
	ordered via Internet Banking	Above 10 transfers monthly as of account opening date	Above 50 transfers monthly as of account opening date	Above 100 transfers monthly as of account opening date	Above 30 transfers monthly as of account
		BGN 1.96	BGN 0.98	BGN 0.98	opening date BGN 0.98
	credit transfer in EUR in EEA ⁴ :		Lip to E transform as authors		
	ordered via Internet Poplying	according to section	Up to 5 transfers monthly as of account opening date BGN 0	Up to 10 transfers monthly as of account opening date BGN 0	Up to 3 transfers monthly as of account opening date BGN 0
	ordered via Internet Banking	according to section E-banking / Mobile Banking	Above 5 transfers monthly as of account opening date	Above 10 transfers monthly as of account opening date BGN	Above 3 transfers monthly as of account
7	Monthly maintenance fee for SMART POS	BGN 4.89	BGN 1.96	1.96 free of charge	opening date BGN 1.96
	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express		BGN 0.98		Up to 9 5000 daily BGN 0
	banking) [*] Cash withdrawal from account, on each transaction The	9 500 BGN I up to 9 500 BG			9 500 BGN BGN 1 up to 9 500 BGN daily BGN 0
9	maximum amount per one transaction is BGN 800 on self- service terminal devices (digital zones for express banking)		BGN 0.98		Fot the amount above 9 500 BGN BGN 1
	EEA means European Economic Area. EEA includes EU me * The limit for cash depositing on self-service terminal device				ein, and Norway.

		Professional housekeepers ^{1,5}	Condominiums for maintenance services ¹	Condominiums for repayment and reconstructions ¹	Additional ESCROW account for energy efficiency program ¹
			BGN		
1	Opening of the current account of the package (the account)		free of charge		BGN 25
2	Monthly maintenance fee for the account: 2				
	 Without activated sub-products of the package 	BGN 97.79	BGN 11.73	BGN 1.96	BGN 0
	 With activated all sub-products of the package 	BGN 88.01		-	
3	Cash deposit from third parties (paid from the depositor):		BGN 0		
3	Cash depositing by an individual client to an account of a legal entities			-	
4	Interbank outgoing transfers :				
	credit transfer in BGN via Bisera and E	Blink:			
		Up to 200 transfers monthly as of account opening date BGN 0		-	
	ordered via Internet Banking	Above 200 transfers monthly as of account opening date -			
		according to section E-banking / Mobile Banking		-	
			Up to 5 transfers monthly as of account opening date	Up to 5 transfers monthly as o account opening date	f
			BGN 0	BGN 0	
	ordered at Bank's branch	-	Above 5 transfers monthly as of account opening date - according to section Transfers/ payments	Above 5 transfers monthly as account opening date - accord to section Transfers/ payment	ng
		Up to 10 transfers per month	Up to 5 transfers per month		
5	Utility payments	BGN 0	BGN 0	-	
		Above 10 transfers per month – according to section Universal payer	Above 5 transfers per month – according to section Universal payer		
6	Monthly maintenance fee for SMART POS	free of cha	arge	free of charge	

		Professional housekeepers ^{1,5}	Condominiums for maintenance services ¹	Condominiums for repayment and reconstructions ¹	Additional ESCROW account for energy efficiency program ¹
			BGN		
1	Opening of the current account of the package (the account)		free of charge		BGN 25.43
2	Monthly maintenance fee for the account: 2				
	 Without activated sub-products of the package 	BGN 97.79	BGN 11.73	BGN 1.96	BGN 0
	 With activated all sub-products of the package 	BGN 88.01		-	
	Cash deposit from third parties (paid from the depositor):		BGN 0		_
3	Cash depositing by an individual client to an account of a legal entities		DONO		
4	Interbank outgoing transfers :				
	credit transfer in BGN via Bisera and E	Blink:			
	ordered via Internet Banking	Up to 200 transfers monthly as of account opening date BGN 0		-	
		Above 200 transfers monthly as of account opening date - according to section E-banking / Mobile Banking		-	
			Up to 5 transfers monthly as of account opening date BGN 0	Up to 5 transfers monthly as of account opening date BGN 0	
	ordered at Bank's branch	-	Above 5 transfers monthly as of account opening date - accordin to section Transfers/ payments	g account opening date -	
	Utility payments	Up to 10 transfers per month BGN 0	Up to 5 transfers per month BGN 0		
5		Above 10 transfers per month – according to section Universal payer	Above 5 transfers per month – according to section Universal payer		
6	Monthly maintenance fee for smart POS		free of charge		

		Notary ^{1,5}	Notary Special Account**	
	or existing current accounts for notaries EUR/USD opened at the nmissions for standard current account.	e offices of acquired by Eurobank Bulgaria AD	Alpha Bank-Bulgaria Brai	nch are applied taxes and
	he Notary special account is under art.25a of the Law on Notari package Notary or package Notary Premia.	es and Notarial Practice. Package Notary Spe	cial Account BGN/EUR re	quires the client obligatory to
		BGN	BGN	EUR
1	Opening of the account to the package (the account)	fr	ee of charge	
2	Monthly maintenance fee for the account ²	BGN 29,34	free	of charge
3	Depositing on the account sorted and unsorted - for the amount or Amounts below the range are free of charge.	ver BGN 50 000, per day for package Notary.		
	> sorted	0.20%, min BGN 2, no max	free	of charge
	> unsorted	0.30%, min BGN 2, no max	free	of charge
	Withdrawal from the account.			
4	> upon request *	Up to 10 000 BGN daily BGN 0 For the amount above 10 000 BGN daily 0.30% min BGN 4, no max	according to see	ction Cash operations
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Amounts below the range are free of charge.			
	> without request (upon the Bank's consent)	0.50%, min BGN 10 ac		according to section Cash operations
-	Outgoing transfers within the the Bank system and in the currency	/ of the account:		
_	ordered at Bank's branch *	BGN 0.50		EUR 5
5	* Fee is not collected for transfers from/ to accounts of one and	the same customer opened with the Bank.		Γ
	ordered via Internet Banking	free of charge		EUR 3
	Interbank outgoing transfers:			
	credit transfer in BGN:			
	 ordered at Bank's branch 	BGN 1.20		
	ordered at Bank's branch (via RINGS)	BGN 15		
	ordered via Internet Banking via Bisera and Blink	Up to 100 transfers monthly as of account opening date BGN 0	according to section	on Transfers/ Payments
	ordered via Internet Banking via Bisera and Blink	Above 100 transfers monthly as of account opening date BGN 0.78		
	> ordered via Internet Banking (RINGS)	BGN 9		
6	credit transfer in EUR in EEA ^{4:}			
	> ordered at Bank's branch	according to se	ction Transfers/ Payments	
	ordered via Internet Banking	according to section	n E-BANKING/Mobile Bank	sing
	• credit transfer in EUR outside of EEA ⁴ :			
	> ordered at Bank's branch	according to section Transfers/	Payments	0.15%, min EUR 20, max EUR 300
	> ordered via Internet Banking	according to section E-BANKING/M	lobile Banking	0.10%, min EUR 20, max EUR 300
7	Monthly maintenance fee for the debit card of the package	fr	ee of charge	
8	Monthly maintenance fee for SMART POS	free of charge		-

		Notary ^{1,5}	Notary Special Account**			
	or existing current accounts for notaries EUR/USD open		k Bulgaria AD Alpha B	ank-Bulgaria Branch are		
** T	plied taxes and commissions for standard current accour The Notary special account is under art.25a of the Law o e client obligatory to use package Notary or package Nota	n Notaries and Notarial Practice. Packag	Je Notary Special Acco	ount BGN/EUR requires		
	choirt obligatory to add package notary of package not	BGN	BGN	EUR		
1	Opening of the account to the package (the account)	fre	e of charge			
2	Monthly maintenance fee for the account ²	BGN 29.34	free	of charge		
3	Depositing on the account sorted and unsorted - for the ar Amounts below the range are free of charge.	mount over BGN <mark>48 895.75</mark> , per day for pa	ckage Notary.			
	➢ sorted	0.20%, min BGN 1.96	free	of charge		
	> unsorted	0.30%, min BGN 1.96	free	of charge		
	Withdrawal from the account.					
	> upon request *	Up to BGN 9 779.15 daily BGN 0 For the amount above	according to sec	tion Cash operations		
4		BGN 9 779.15 daily 0.30% min BGN 3.91				
	for amounts above <u>3 911.66 BGN</u> – one working day in ad for amounts above 2 000 EUR/USD and for any amount ir	he request must be submitted in written form not later than 12.00 pm as follows: amounts above <u>3 911.66 BGN</u> – one working day in advance. amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. thdrawn amounts up to <u>3 911.66 BGN</u> , EUR/USD 2 000 are charged as withdrawal with request				
	> without request (upon the Bank's consent)	0.50%, min BGN <mark>9.7</mark>	'8	according to section Cash operations		
	Outgoing transfers within the the Bank system and in the o	currency of the account:		I		
5	> ordered at Bank's branch *	BGN 0.59	<u> </u>	EUR 5		
Ũ	Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank.					
	ordered via Internet Banking	free of charge		EUR 3		
	Interbank outgoing transfers:					
	credit transfer in BGN:					
	ordered at Bank's branch	BGN 1.36				
	ordered at Bank's branch (via RINGS)	BGN 15.65				
	 ordered via Internet Banking via Bisera and Blink 	Up to 100 transfers monthly as of account opening date BGN 0	according to section	on Transfers/ Payments		
		Above 100 transfers monthly as of account opening date BGN 0.78				
6	 ordered via Internet Banking (RINGS) 	BGN 9.78				
	credit transfer in EUR in EEA ^{4:}					
	 ordered at Bank's branch 	according to sec	ction Transfers/ Paymer	nts		
	ordered via Internet Banking	according to section	E-BANKING/Mobile Ba	anking		
	credit transfer in EUR outside of EEA ⁴ :			1		
	> ordered at Bank's branch	according to section Transfers	/ Payments	0.15%, min EUR 20, max EUR 300		
	ordered via Internet Banking	according to section E-BANKING/	Mobile Banking	0.10%, min EUR 20, max EUR 300		
7	Monthly maintenance fee for the debit card of the package	fre	ee of charge			
8	Monthly maintenance fee for SMART POS	free of charge		-		

		Account for Funds of PEA customers ¹	Savings account ¹	Own funds ac-counts* - fees and expences, collected by PEA ¹	Account for addi-tional activities per-formed pursuant to Art.18 of the Private Enforcement Agents ACT ¹
			BGN	1	
1	Opening of the account		Free of c	harge	
2	Monthly maintenance fee for the account: ² The fee depends on the average monthly accou	int balance for the previous calendar	month.		
	> up to 999 999 BGN	BGN 39.12		BGN 19.56	
	 from 1 000 000 BGN to 1 999 999 BGN 	BGN 19.56	Free of charge	BGN 9.78	free of charge
	above 2 000 000 BGN	BGN 0		BGN 0	
3	Depositing on the account				
		Up to 10 000 BGN daily BGN 0		Up to 10 000 BGN daily BGN 0	
	> sorted	For the amount above 10 000 BGN daily 0.20% min BGN 2, no max	according to section Cash operations	For the amount above 10 000 BGN daily 0.20% min BGN 2, no max	according to section Cash operations
	Withdrawal from the account				
4	> upon request *	Up to 10 000 BGN daily BGN 0 For the amount above 10 000 BGN daily 0.30% min BGN 4, no max	according to section Cash operations	Up to 10 000 BGN daily BGN 0 For the amount above 10 000 BGN daily 0.30% min BGN 4, no max	according to section Cash operations
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance.				
5	Outgoing transfers within the Bank system and	in the currency of the account:			
	ordered via Internet Banking		free	e of charge	
6	Interbank outgoing transfers:				
	credit transfer in BGN via BISERA a	nd BLINK:			
	ordered via Internet Banking	Up to 150 transfers monthly as of account opening date BGN 0	BGN 0.78	Up to 50 transfers monthly as of account opening date BGN 0	BGN 0.78
		Above 150 transfers monthly as of account opening date BGN 0.78		Above 50 transfers monthly asof account opening date BGN 0.78	
7	Monthly maintenance fee for SMART POS	free of charge	-	free of c	harge

		Account for Funds of PEA customers ¹	Savings account ¹	Own funds accounts* - fees and expences, collected by PEA ¹	Account for additional activities performed pursuant to Art.18 of the Private Enforcement Agents ACT ¹
			В	GN	
1	Opening of the account		Free o	f charge	
2	Monthly maintenance fee for the account: ² The fee depends on the average monthly acco	unt balance for the previous calend	ar month.		
	➢ up to 977 914.99 BGN	BGN 39.12		BGN 19.56	
	 from 977 915 BGN to 1 955 829.99 BGN 	BGN 19.56	free of charge	BGN 9.78	free of charge
	> above 1 955 830 BGN	BGN 0		BGN 0	
3	Depositing on the account				
		Up to BGN 9 779.15 daily BGN 0		Up to BGN 9 779.15 daily BGN 0	
	> sorted	orted For the amount above BGN 9779.15 daily 0.20% min BGN 2.05	according to section Cash operations	For the amount above BGN 9779.15 0.20% min BGN 2.05	according to section Cash operations
	Withdrawal from the account				
		Up to BGN 9 779.15 daily BGN 0		Up to BGN 9 779.15 daily BGN 0	
4	➢ upon request *	For the amount above BGN 9 779.15 daily 0.30% min BGN 4.01	according to section Cash operations	For the amount above BGN 9 779.15 daily 0.30% min BGN 4.01	according to section Cash operations
	* The request must be submitted in written for for amounts above 3 911.66 BGN– one workin for amounts above 2 000 EUR/USD and for an Withdrawn amounts up to 3 911.66 BGN/, EUR	g day in advance. y amount in case of other foreign c	currency – two working days	in advance.	
5	Outgoing transfers within the Bank system and	in the currency of the account:			
	ordered via Internet Banking		f	ree of charge	
6	Interbank outgoing transfers:				
	credit transfer in BGN via BISERA a	and BLINK:			
	ordered via Internet Banking	Up to 150 transfers monthly as of account opening date BGN 0	BGN 0.78	Up to 50 transfers monthly as of account opening date BGN 0	BGN 0.78
		Above 150 transfers monthly as of account opening date BGN 0.78		Above 50 transfers monthly as of account opening date BGN 0.78	
7	Monthly maintenance fee for SMART POS	free of charge	-	free of cha	rge

BBR Lew Special Account BOM EUR 1 Opening of the account to the package (the account) BGN 10 BGN 10 BGN 10 2 Monthy maintenace fee for the account 2 BGN 14 EUR 7 3 Obsing free of charge free of charge free of charge 4 Ougging transfers within the the Bank system and in the currency of the account at Bank branch Free of charge free of charge 508 POS Current account 7 BON 1 pening of the account 1 free of charge 508 POS Current account 7 BON 1 pening of the account 2 BON 1 Opening of the account operind after 12.01.2024 incl. free of charge free of charge 1 And the State accounts operind after 12.01.2024 incl. free of charge free of charge 2 Adding transfers within the the Bank system and in the currency of the account at Bank shranch free of charge free of charge 2 Depinging transfers within the the Bank system and in the currency of the account at Bank shranch free of charge free of charge 2 Depinging transfers within the the bank system and in the currency of the account at Bank shranch free of charge free of charge 2 Deposing transfers within the the baccount of	0						
2 Monthly maintenance fee for the account 3 BCN 14 EUR 7 3 Closing Tree of charge Tree of charge Tree of charge 4 Outgoing transfors within the Bank system and in the currency of the account at Bank's branch Tree of charge Tree of charge 5 Denning of the account 5 BGN BGN 5 1 Denning of the account 6 one and the same customer Free of charge Tree of charge 1 Contrast account 5 Denning of the account 5 BGN 5.87 1 Contrast account 5 Contrast contrast opened with 12.01.2024 incl. Iffee of charge 1 Contrast contrast opened with 12.01.2024 incl. Iffee of charge Iffee of charge 2 Cologing transfers within the the Bank system and in the currency of the account 4 Bank'sbranch Iffee of charge Iffee of charge 2 Solging transfers within the the Bank system and in the currency of the account 5 BON 10 Iffee of charge 2 Depositing on the account 5 one and the same customer Iffee of charge Iffee of charge 2 Solging transfers within the the Bank system and in the currency of the account 5 BON 10 Iffe	SE	B Law Special Account ¹	BGN	EUR			
3 Obsing free of charge free of charge 4 Outging transfers within the the Bank system and in the currency of the account at Bank's branch Image: State	1	Opening of the account to the package (the account)	BGN 10	BGN 10			
4 Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch If the of charge If the of charge 2 Detening of the account is the package (the account) If the of charge If the of charge 2 Monthy maintenance fee for the account is the package (the account) If the of charge If the of charge 2 Monthy maintenance fee for the account is opened until 12.01.2024 indi. If the of charge If the of charge 3 Addinging transfers within the the Bank system and in the currency of the account at Bank's branch If the of charge 3 Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch If the of charge 3 Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch If the of charge 2 Monthy maintenance fee for the account is of the account is of the account if the currency of the account is of the account if the currency of the account is of the account is of the account if the currency of the account is of the account if the account is of the accoun	2	Monthly maintenance fee for the account ²	BGN 14	EUR 7			
> Between accounts of one and the same customer free of charge free of charge SBE POS Current account 1 BON Opening of the account to pend affinitial 12.01.2024 ind. free of charge * autor table accounts opened affinitia account free of charge * autor table accounts opened affinitia account free of charge * free of charge free of charge * for accounts opened affinitia account free of charge * for accounts opened affinitia account free of charge * for accounts opened affinitia account BGN 16 * between accounts opened affinitia account BGN 10 2 Current account Mong overmmental organization BGN 10 2 Monthy maintenance fee for the account ² BGN 10 3 Depositing on the account- for the amount over BGN 2 000, (per day/. Amounts below the range are free of charge. * sorted 0.20%, min BGN 3, no max * thrange at the account for the amount over BGN 2 000 (per day/. Amounts below the range are free of charge. * upon request * 0.40%, min BGN 3, no max <td< td=""><td>3</td><td>Closing</td><td>free of charge</td><td>free of charge</td></td<>	3	Closing	free of charge	free of charge			
SB POS Current account BCN 1 Depending of the account to the package (the account) If the of charge 2 Monthly maintenance fee for the account is opened after 12.01.2024 If the of charge 2 Monthly maintenance fee for the account is opened after 12.01.2024 BGN 5.87 1 near the client does not fulfill the conditions of Contract for accepting payments with cards shall pay maintenance fee of BGN 25 3 Outgoing transfers within the the Bank system and in the currency of the account is Bank sharech 2 Between accounts of one and the same customer free of charge 2 Current account Non-governmental organization' BGN 10 3 Depositing on the account of the account? BGN 10 3 Depositing on the account- for the amount over BGN 2.000, EUR 1.000 /per day/. Amounts below the range are free of charge. 2 Amothly maintenance for the account- for the amount over BGN 2.000 /per day/. Amounts below the range are free of charge. 3 Depositing on the account- for the amount over BGN 2.000 /per day/. Amounts below the range are free of charge. 4 Withdrawal from the account- for the amount over BGN 2.000 /per day/. Amounts below the range are free of charge. 5 Outgoing transfers within the the Bank system and in the currency wit	4	Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch					
Denning of the account is the package (the account) free of charge Monthly maintenance fee for the account: free of charge A det tast. State seem grade is the subsequences of the account is the account is the account is opened after 12.01.2024 incl. free of charge Th case the client does not full the conditions of Contract for accepting payments with cards shall pay maintenance fee of BGN 25 Judgoing transfers within the the Bank system and in the currency of the account at Bank sbranch Depending of the account is one and the same customer free of charge Current account Non-government of organization BGN 10 Monthly maintenance fee for the account if BGN 10 Depositing on the account- for the amount over BGN 2.000, per day/. Amounts below the range are free of charge. 2.00%, min BGN 2, max BGN 2000 Verify maintenance for the account- for the amount over BGN 2.000 /per day/. Amounts below the range are free of charge. 2.00%, min BGN 3, no max * the request must be submitted in written form not later than 12.00 pm as follows: 0.40%, min BGN 3, no max * optin request * 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: 0.40%, min BGN 3, no max * ordered at Bank's boanch * BGN 2 * ordered at Bank's boanch * BGN 2		Between accounts of one and the same customer	free of charge	free of charge			
2 Monthly maintenance fee for the account if an account opened until 12.01.2024 incl. free of charge * As at 12.01 may for accounts opened until 12.01.2024 incl. free of charge * As at 12.01 may For accounts opened until 12.01.2024 BGN 5.87 * Th case the diver dots infth tilt the conditions of Contract for accepting payments with cards shall pay maintenance fee of BGN 25 3 3 Outgoing transfers within the the Bank system and in the currency of the account at Banksbranch Fee of charge 4 Denning of the account Mon-governmental organization* BGN 10 2 Monthly maintenance fee for the account? BGN 10 2 Depositing of the account- for the amount over BGN 2 000. EUR 1 000 /per day/. Amounts below the range are free of charge. > sorted 0.20%, min BGN 2, max BGN 200 4 Mintdrawal from the accourt- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. > sorted 0.20%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: . • for amounts above 2 000 EUR/USD 2 000 are charge as offloared as within request. 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows:	SE	B POS Current account ¹	BGN				
	1	Opening of the account to the package (the account)	free of charge				
In case the client does not fulfill the conditions of Contract to accepting payments with cards shall pay maintenance fee 0 BGN 25 Outgoing transfers within the the Bank system and in the currency of the account at Bank'sbranch Between accounts of one and the same customer Tree of charge Current account Non-governmental organization ¹ BGN BGN Opening of the account to the package (the account) BGN 10 Monthly maintenance fee for the account ² BGN 10 Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per day!. Amounts below the range are free of charge. > sorted 0.20%, min BGN 2, max BGN 200 Withdrawal from the account- for the amount over BGN 2 000 /per day!. Amounts below the range are free of charge. > upon request * 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 3 000 EGN - one working day in advance. 0.40%, min BGN 3, no max > upon request * 0.010 JUNISD and Gray amount in case of other foreign currency - two working days in advance. 0.40%, min BGN 2, no max > ordered at Bank's branch * EGN 2 EGN 2 > ordered at Bank's branch * EGN 2 EGN 2 > ordered at Bank's branch * EGN 2.0 EGN 2.0 > ordered via Internet B	2	For accounts opened untill 12.01.2024 incl.	free of charge				
3 Outgoing transfers within the the Bank system and in the currency of the account at Bank/sbranch > Between accounts of one and the same customer free of charge Current account Non governmental organization* BGN 1 Opening of the account to the package (the account) BGN 10 2 Monthly maintenance fee for the account * BGN 10 3 Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per day/. Amounts below the range are free of charge. > sorted 0.20%, min BGN 2, max BGN 2000 4 Withdrawal from the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. 0.40%, min BGN 3, no max * > upon request.* 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: . normany as bold 300 BGN - one working day in advance. • withdrawal from the bank system and in the currency of the account: . ordered at Bank's branch * BGN 2 5 Outgoing transfers within the the Bank system and in the currency of the account: . ordered at Bank's branch * BGN 2 * ordered at Bank's branch BGN 2.0 . BGN 2.0 * ordered at Bank's branch BGN 2.0 .		For accounts opened after 12.01.2024	BGN 5.87				
Image: Set of the second to the same customer If the of charge Current account Non-governmental organization ¹ BGN Image: Depining of the account to the package (the account) BGN 10 Image: Depining of the account to the package (the account) BGN 10 Image: Depining of the account to the package (the account) BGN 10 Image: Depining of the account of the amount over BGN 2 000, EUR 1 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account- for the amount over BGN 2 000, /per day/. Amounts below the range are free of charge. Image: Depining of the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Depining of the account amount over BGN 2 000 /per day/. Amounts below 100 BGN 0 amount in case of other foreign currency - two working days in advance. Image: Depining of the account amount in the currency of the account: End at Bank's branch * BGN 2 Imag		*In case the client does not fulfill the conditions of Contract for accepting pay	ments with cards shall pay maintenance fee of BGN 25				
Current account Non-governmental organization* BGN 1 Opening of the account to the package (the account) BGN 10 2 Monthly maintenance fee for the account ** BGN 10 3 Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per day/. Amounts below the range are free of charge. * sorted 0.20%, min BGN 2, max BGN 2000 4 Withdrawal from the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. * upon request * 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: In or amounts above 3 000 BGN – one working day in advance. * for amounts above 2 000 UR/USD and for any amount in case of other foreign currency – two working days in advance. * for amounts above 2 000 UR/USD and for any amount in case of other foreign currency – two working days in advance. 5 Outgoing transfers within the the Bank system and in the currency of the account: * ordered at Bank's branch * BGN 2 * Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. > * ordered via Intermet Banking BGN 2.50 * ordered at	3	Outgoing transfers within the the Bank system and in the currency of the acc	ount at Bank'sbranch				
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Northly maintenance fee for the account ² BGN 10 3 Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per day/. Amounts below the range are free of charge. > sorted 0.20%, min BGN 2, max BGN 2000 4 Withdrawal from the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Amounts below the range are free of charge. 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: * for amounts above 3 000 BGN – one working day in advance. * Untry on the BGN 200 EUR/USD and for any amount in case of other foreign currency – two working days in advance. * Withdrawmanumus up to BGN 3 one are charge as withdrawal with request 5 Outgoing transfers within the the Bank system and in the currency of the account: * ordered at Bank's branch * BGN 2 * Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. > > ordered via Internet Banking BGN 2.50 * ordered at Bank's branch BGN 2.50 > ordered at Bank's branch (via RINGS) BGN 18 > ordered at Internet Banking <t< td=""><td></td><td>Current account Non-governmental organization¹</td><td>BGN</td><td></td></t<>		Current account Non-governmental organization ¹	BGN				
Image: Solution of the account- for the amount over BGN 2 000, EUR 1 000 /per dayl. Amounts below the range are free of charge. Image: Solution of the account- for the amount over BGN 2 000 /per dayl. Mithdrawal from the account- for the amount over BGN 2 000 /per dayl. Amounts below the range are free of charge. Image: Ima	1	Opening of the account to the package (the account)	BGN 10				
Image: Sorted 0.20%, min BGN 2, max BGN 200 Withdrawal from the account for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. Image: Ima	2	Monthly maintenance fee for the account ²	BGN 10				
4 Withdrawal from the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge. upon request * upon request * 0.40%, min BGN 3, no max * The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 EGN - one working day in advance. for amounts up to BGN 3 000, EURUSD 2 000 are charged as withdrawal with request 5 Outgoing transfers within the the Bank system and in the currency of the account: ordered at Bank's branch * BGN 2 fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. ordered via Internet Banking BGN 2.00 ordered at Bank's branch BGN 2.00 free is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. ordered at Bank's branch BGN 2.00 ordered at Bank's branch BGN 2.50 ordered at Bank's branch (via RINGS) BGN 2.50 ordered at Bank's branch (via RINGS) BGN 18 ordered via Internet Banking BGN 0.80 ordered via Internet Banking (RINGS) BGN 0.80 ordered via Inter	3	Depositing on the account- for the amount over BGN 2 000, EUR 1 000 /per	day/. Amounts below the range are free of charge.				
4 Amounts below the range are free of charge. upon request *		> sorted	0.20%, min BGN 2, max BGN 200				
*The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with request Outgoing transfers within the the Bank system and in the currency of the account: Vithdrawn amounts by to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with request Ordered at Bank's branch * BGN 2 * Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. Vordered via Internet Banking BGN 0.20 for amounts and the currency of the account: vordered via Internet Banking Sourdered at Bank's branch vordered at Bank's branch vordered at Bank's branch vordered at Bank's branch Sourdered via Internet Banking Sourdered via Internet Banking vordered via Internet Banking Sourdered via Internet Banking Sourdered via Internet Banking vordered via Internet Banking vordered via Internet Banking Sourdered via Internet Banking Sourdered vordered via Internet Banking Sourdered vordered via Internet Banking (RINGS) BGN 9 Vordered via Internet Banking (RINGS) Sourdered vordered via Internet Banking (RINGS) Sourdered vordered via Internet Banking (RINGS) Sourdered vordered via Internet Banking the Bank (due from the depositor): Vordered via Internet Banking by legal entities	4						
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> ordered at Bank's branch * BGN 2 * Fee is not collected for transfers from/ to accounts of one and the same customer opened with the Bank. > ordered via Internet Banking BGN 0.20 6 Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch • credit transfer in BGN: > ordered at Bank's branch BGN 2.50 > ordered at Bank's branch (via RINGS) > ordered via Internet Banking > ordered via Internet Banking > ordered via Internet Banking (RINGS) BGN 9 7 Cash depositing by legal entities to an account of another legal entity > Cash depositing by an individual client to an account of an legal		 for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of othe 	r foreign currency – two working days in advance.				
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> ordered via Internet Banking BGN 0.20 6 Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch > ordered at Bank's branch (via RINGS) > ordered via Internet Banking > ordered via Internet Banking > ordered via Internet Banking (RINGS) BGN 0.80 > ordered via Internet Banking (RINGS) 7 Cash depositing by legal entities to an account of another legal entity > Cash depositing by legal entities to an account of an legal		ordered at Bank's branch *	BGN 2				
6 Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch > ordered at Bank's branch (via RINGS) > ordered via Internet Banking > ordered via Internet Banking (RINGS) > ordered via Internet Banking (RINGS) 7 Cash deposit from third parties on account of an other legal entity > Cash depositing by legal entities to an account of an other legal entity > Cash depositing by an individual client to an account of an legal		* Fee is not collected for transfers from/ to accounts of one and the same cu	stomer opened with the Bank.				
• credit transfer in BGN: • ordered at Bank's branch BGN 2.50 > ordered at Bank's branch (via RINGS) BGN 18 > ordered via Internet Banking > ordered via Internet Banking (RINGS) BGN 9 7 Cash deposit from third parties on accounts within the Bank (due from the depositor): > Cash depositing by legal entities to an account of another legal entity > Cash depositing by an individual client to an account of an legal		> ordered via Internet Banking	BGN 0.20				
> ordered at Bank's branch BGN 2.50 > ordered at Bank's branch (via RINGS) BGN 18 > ordered via Internet Banking BGN 0.80 > ordered via Internet Banking (RINGS) BGN 9 7 Cash deposit from third parties on accounts within the Bank (due from the depositor): > Cash depositing by legal entities to an account of another legal entity > Cash depositing by an individual client to an account of an legal > Cash depositing by an individual client to an account of an legal	6	Interbank outgoing transfersand in the currency of the account:					
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> ordered via Internet Banking BGN 0.80 > ordered via Internet Banking (RINGS) BGN 9 7 Cash deposit from third parties on accounts within the Bank (due from the depositor): Scash depositing by legal entities to an account of another legal entity > Cash depositing by an individual client to an account of an legal BGN 0.50		> ordered at Bank's branch	BGN 2.50				
> ordered via Internet Banking (RINGS) BGN 9 7 Cash deposit from third parties on accounts within the Bank (due from the depositor): > Cash depositing by legal entities to an account of another legal entity BGN 0.50 > Cash depositing by an individual client to an account of an legal BGN 0.50		 ordered at Bank's branch (via RINGS) 	BGN 18				
7 Cash deposit from third parties on accounts within the Bank (due from the depositor):		> ordered via Internet Banking	BGN 0.80				
Cash depositing by legal entities to an account of another legal entity BGN 0.50 Cash depositing by an individual client to an account of an legal BGN 0.50		 ordered via Internet Banking (RINGS) 	BGN 9				
entity BGN 0.50 > Cash depositing by an individual client to an account of an legal BGN 0.50	7	Cash deposit from third parties on accounts within the Bank (due from the de	apositor):				
BGN () 5()			BGN 0.50				
		, ₀ ,	BGN 0.50				

	B Law Special Account ¹	BGN	EUR		
1	Opening of the account to the package (the account)	BGN 19.56	EUR 10		
			EUR 7		
_	Monthly maintenance fee for the account ²	BGN 13.69	-		
	Closing	free of charge	free of charge		
4	Outgoing transfers within the the Bank system and in the currency of the acc	Г. Г. Г.			
51	Between accounts of one and the same customer BPOS Current account ¹	free of charge BGN	free of charge		
-	Opening of the account to the package (the account)	free of charge			
_	Monthly maintenance fee for the account *				
	For accounts opened untill 12.01.2024 incl. * As of 12.01.2024 opening of the this package suspended.	free of charge			
	for accounts opened after 12.01.2024	BGN 5.87			
	*In case the client does not fulfill the conditions of Contract for accepting pay				
3	Outgoing transfers within the the Bank system and in the currency of the acc	1			
_	Between accounts of one and the same customer	free of charge			
	Current account Non-governmental organization ¹	BGN			
1	Opening of the account to the package (the account)	BGN 9.78			
2	Monthly maintenance fee for the account ²	BGN 9.78			
3	Depositing on the account- for the amount over BGN 1 955.83/ EUR 1 000 /	per day/. Amounts below the range are free of charge.			
	➢ sorted	0.20%, min BGN 2.0	5		
4	Withdrawal from the account- for the amount over BGN 2 000 /per day/. Amounts below the range are free of charge.				
	➢ upon request * 0.40%, min BGN 3.92				
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN– one working day in advance. for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as withdrawal with request				
	-				
5	-	vithdrawal with request			
5	Withdrawn amounts up to <u>3 911.66 BGN/, EUR/USD 2 000 are charged as w</u>	vithdrawal with request			
5	Withdrawn amounts up to <u>3 911.66 BGN/</u> , EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc	vithdrawal with request			
5	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc ordered at Bank's branch *	vithdrawal with request			
	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu	rithdrawal with request count: BGN 2.05 stomer opened with the Bank.			
	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu ordered via Internet Banking	rithdrawal with request count: BGN 2.05 stomer opened with the Bank.			
	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu ordered via Internet Banking Interbank outgoing transfersand in the currency of the account:	rithdrawal with request count: BGN 2.05 stomer opened with the Bank.			
	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc > ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu > ordered via Internet Banking Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN:	ithdrawal with request count: BGN 2.05 stomer opened with the Bank. BGN 0.29			
	 Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu ordered via Internet Banking Interbank outgoing transfersand in the currency of the account: credit transfer in BGN: ordered at Bank's branch 	bill bill bill bill bill bill bill bill			
	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc > ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu > ordered via Internet Banking Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch > ordered at Bank's branch (via RINGS)	billing and the second			
6	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc > ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu > ordered via Internet Banking Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch > ordered at Bank's branch > ordered at Bank's branch (via RINGS) > ordered via Internet Banking	ithdrawal with request sount: BGN 2.05 stomer opened with the Bank. BGN 0.29 BGN 2.54 BGN 19.56 BGN 0.98 BGN 9.78			
6	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as w Outgoing transfers within the the Bank system and in the currency of the acc > ordered at Bank's branch * * Fee is not collected for transfers from/ to accounts of one and the same cu > ordered via Internet Banking Interbank outgoing transfersand in the currency of the account: • credit transfer in BGN: > ordered at Bank's branch > ordered at Bank's branch > ordered at Bank's branch (via RINGS) > ordered via Internet Banking > ordered via Internet Banking	ithdrawal with request sount: BGN 2.05 stomer opened with the Bank. BGN 0.29 BGN 2.54 BGN 19.56 BGN 0.98 BGN 9.78			

O	LD	
	Business Partners ⁶	BGN
1	Opening of the account to the package (the account)	
	> via e-Postbank	free of charge
2	 via branch Monthly maintenance fee for the account: ² 	BGN 10
2		BGN 15
	Without activated sub-products of the package	without fee for the first 6 months from the account opening date BGN 12
3	With activated a ll sub-products of the package Depositing on the account	without fee for the first 6 months from the account opening date
<u> </u>	> sorted	0.25%, min BGN 3, max BGN 300
4	Withdrawal from the account	0.2370, IIIII DON 0, IIIAX DON 000
*		
T	➢ upon request * ne request must be submitted in written form not later than 12.00 pm as follows:	0.50%, min BGN 4, no max
for fo	amounts above 3 000 BGN – one working day in advance. r amounts above 2 000 EUR/USD and for any amount in case of other foreign curren thdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with i	
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening dateBGN 2.50
6	Interbank outgoing transfers:	
	credit transfer in BGN:	
	> ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening dateBGN 2.50
	credit transfer in EUR in EEA ⁴ :	
	ordered via Internet Banking	BGN 2.50
	A means European Economic Area. EEA includes EU member states and the following	ng European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and
NO	way. Freelancer ^{1,5}	BGN
	Opening of the account to the package (the account)	BGN
1 > via e-Postbank		free of charge
	via branch	free of charge
2	Monthly maintenance fee for the account: ²	BGN 9.78
3	Depositing on the account	÷
	 sorted unsorted 	Up to 10 000 BGN daily BGN 0 For the amount above 10 000 BGN daily 0.30%, min
4	Withdrawal from the account	BGN 4, no max
4	upon request *	Up to 10 000 BGN daily BGN 0 For the amount above 10 000 BGN daily 0.30%, mir BGN 4, no max
	* The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. Amounts below the r for amounts above 2 000 EUR/USD and for any amount in case of other foreign cur Withdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal w	ange are free of charge. rrency – two working days in advance.
	 without request (upon the Bank's consent) 	0.50%, min BGN 10 no max
5	Outgoing transfers within the the Bank system and in the currency of the account:	
	> ordered at Bank's branch *	BGN 0.50
* F	ee is not collected for transfers from/ to accounts of one and the same customer ope	ned with the Bank.
	> ordered via Internet Banking	free of charge
6	Interbank outgoing transfers in the currency of the account:	
	ordered at Bank's branch	according to section Transfers/ Payments
	 ordered at Bank's branch (RINGS) 	according to section Transfers/ Payments
	> ordered via Internet Banking *	Up to 10 transfers monthly as of account opening dat BGN 0 Above 10 transfers monthly as of account opening dat BGN 1
	ordered via Internet Banking (RINGS)	according to section E-banking / Mobile Banking
7	Monthly maintenance fee for the debit card of the package	free of charge
	Monthly maintenance fee for SMART POS	

	Business Partners ⁶	BGN			
1	Opening of the account to the package (the account)				
	via e-Postbank	free of charge			
	> via branch	BGN 19.56			
2	Monthly maintenance fee for the account: ²	BGN 15.65 without fee for the first 6 months from the account opening date			
3	Depositing on the account				
	> sorted	0.25%, min B <mark>GN 3.91</mark>			
4	Withdrawal from the account				
	> upon request *	0.50%, min BGN 4			
	The request must be submitted in written form not later than 12.00 pm as follows:				
	r amounts above 3 911.66 BGN/ 2 000 EUR – one working day in advance. r amounts above 2 000 EUR/USD and for any amount in case of other foreign curre	nov two working days in advance			
	ithdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as withdrawal				
	Outgoing transfers within the the Bank system and in the currency of the account:				
	> ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0			
		Above 3 transfers monthly as of account opening dateBGN 2.54			
e					
	credit transfer in BGN:	Lin to 2 transfers monthly as of account anoning data PCN 0			
	ordered via Internet Banking	Up to 3 transfers monthly as of account opening date BGN 0 Above 3 transfers monthly as of account opening dateBGN 2.54			
	credit transfer in EUR in EEA 4:				
	ordered via Internet Banking	BGN 2.54			
EI	A means European Economic Area. EEA includes EU member states and the follo	wing European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			
	Freelancer ^{1,5}	BGN			
1	Opening of the account to the package (the account)				
	via e-Postbank via branch	free of charge			
-		free of charge			
2		BGN 9.78			
3		Lists DON 0.770.45 doily DON 0			
	> sorted	Up to BGN 9 779.15 daily BGN 0 For the amount above BGN 9 779.15 daily 0.30%, min BGN			
	> unsorted	4.01			
4	Withdrawal from the account				
	> upon request *	Up to BGN 9 779.15bdaily BGN 0 For the amount above BGN 9 779.15 daily 0.30%, min BGN			
_	* The request must be submitted in written form not later than 12.00 pm as follows	4.01			
	for amounts above 3 911.66 BGN- one working day in advance.				
	for amounts above 2 000 EUR/USD and for any amount in case of other foreign c				
-	Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are charged as withdra without request (upon the Bank's consent)	0.50%, min BGN 9.78			
5					
-	ordered at Bank's branch *	BGN 0.59			
*	Fee is not collected for transfers from/ to accounts of one and the same customer of				
	ordered via Internet Banking	free of charge			
e	ů – Č				
	 ordered at Bank's branch 	according to section Transfers/ Payments			
	 ordered at Bank's branch (RINGS) 	according to section Transfers/ Payments			
		Up to 10 transfers monthly as of account opening date			
	> ordered via Internet Banking *	BGN 0 Above 10 transfers monthly as of account opening date			
		BGN 0.98			
	ordered via Internet Banking (RINGS)	according to section E-banking / Mobile Banking			
7	Monthly maintenance fee for the debit card of the package	free of charge			
ε	Monthly maintenance fee for SMART POS	BGN 4.89			

0	LD				
		IBAN/Dinamika POS/	inamika Standard Premium Basic Package/ Standard um Package EUR ^{1,3, 5}	Dinamika Premia Dinamika Premia Premium IBAN ^{1,3,}	e-Dinamika Premium
		BGN	EUR	BGN	BGN
1	Opening of the account to the package (the a	ccount)			·
	> via e-Postbank		free of		
2	 via branch Monthly maintenance fee for the account ²² 	BGN 10	EUR 2.5		BGN 10
	> automatically generated IBAN	BGN 34.23	EUR 16	BGN 34.33	BGN 34.33
	 IBAN as per customer selection - package with Premium IBAN 	BGN 39.12	EUR 20	BGN 39.12	BGN 40
3	Outgoing transfers within the the Bank syste				
* F	ordered at Bank's branch Fee is not collected for transfers from/ to according to the second seco	BGN 2.50	EUR 2		3GN 2.50
	 ordered via Internet Banking 	free of charge	EUR 1.50		e of charge
4	Interbank outgoing transfers:				
	credit transfer in BGN:				
	 ordered at Bank's branch 	BGN 5	according to section		BGN 5
	> ordered at Bank's branch (RINGS)	BGN 18	Transfers/ Payments		BGN 18
	ordered via Internet Banking	BGN 1	according to section		BGN 1
	 ordered via Internet Banking (RINGS)) BGN 10	E-banking / Mobile Banking		BGN 10
fre	or packages "e- Dinamika" and "e- Dinamika ee of charge.				
V	Vhen determining the number of the free trans	sfers through internet ba	anking for the start of the mo	nth shall be considered	I the account opening date.
	credit transfer in EUR in EEA :				
	*EEA means European Economic Area. EE/ Iceland, Liechtenstein, and Norway.		Ű	•	ciation (EFTA) states -
	 ordered at Bank's branch 	according t	o section Transfers/ Paymer		
	ordered via Internet Banking		according to section E-	-banking / Mobile Bank	ing
	credit transfer in EUR outside of EEA ci				
	*EEA means European Economic Area. EE/ Iceland, Liechtenstein, and Norway.		0	opean Free Trade Asso	ociation (EFTA) states -
	> ordered at Bank's branch	according to section Transfers/ Payments	0.15%, min. EUR 20, max. EUR 200	according to sect	ion Transfers/ Payments
	ordered via Internet Banking	according to section E-banking / Mobile Banking	up to 15 (including) per month 0.07%min. EUR 15, max. EUR 200 over 15 per month 0.07%min. EUR 10, max. EUR 200	according to section	E-banking / Mobile Banking
5	Monthly maintenance fee for the debit card of t	he	free c	of charge	
6	Incoming transfers Interbank - incoming in FX				
	• incomng in EUR from a country in EEA	4:	according to section	n Transfers/ Payments	
	 incoming from a country outside EEA or 	non- Euro from a count	ry in EEA: ⁴ : *	la construction de la construction	
	> up to EUR/USD 2 500	according to section	0.05%min EUR/USD 7	according to section Transfers/ Payments	EUR/USD 3
	over EUR/USD2 500- for the total amount	Transfers/ Payments	0.05%min EUR/USD 7	according to section Transfers/ Payments	0.08%min.EUR/USD 8, max EUR/USD 100
7	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)		В	GN 1	
8	Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800 on self-service termina devices (digital zones for express banking)	al BGN 1			
	*EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.				

	e- Dinamika Premia/ ^{1,3,5}	Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS / Premium Package BGN ^{1,3,5}	Premia/ Dinamika Plus Premia Premium IBAN ^{1,3,5}
	BGN	BGN	BGN
Opening of the account to the package (the account)		funn af alleran	
 via e-Postbank via branch 		free of charge BGN 10	
Monthly maintenance fee for the account ²²			
automatically generated IBAN	BGN 34.23	BGN 48.86	BGN 48.86
 IBAN as per customer selection - package with Premium IBAN 	BGN 39.12	BGN 53.79	BGN 53.79
Dutgoing transfers within the the Bank system and	in the currency of the account:		
ordered at Bank's branch		BGN 2.50	
ee is not collected for transfers from/ to accounts of	one and the same customer ope	ned with the Bank.	
ordered via Internet Banking		free of charge	
nterbank outgoing transfers:			
credit transfer in BGN:			
(, , , , , , , , , , , , , , , , , , ,			
ordered at Bank's branch			
 ordered via Internet Banking 	according	g to section E-banking / Mobile Bankir	g
 incoming from a country outside EEA or non 	- Euro from a country in EEA *:		
ordered at Bank's branch	accor	ding to section Transfers/ Payments	
ordered via Internet Banking	according	g to section E-banking / Mobile Bankin	g
Nonthly maintenance fee for the debit card of the backage		free of charge	
ncoming transfers Interbank - incoming in FX			
• incomng in EUR from a country in EEA ⁴ :	accor	ding 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	according to section Tran	sfers/ Payments
➢ over EUR/USD2 500− for the total amount	0.08%min.EUR/USD 8, max EUR/USD 100	according to section Tran	sfers/ Payments
Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)	BGN 1		
Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	BGN 1		
	 ordered at Bank's branch ordered at Bank's branch (RINGS) ordered via Internet Banking ordered via Internet Banking (RINGS) r packages " e- Dinamika Premia "- 50 interbank t packages "Dinamika Plus" (Standard, Premia and bank transfers (per month) in BGN through the Internet Banking transfers (per month) in BGN through the Internet determining the number of the free transfers the credit transfer in EUR in EEA 4:*: ordered at Bank's branch ordered via Internet Banking incoming from a country outside EEA or non- ordered at Bank's branch ordered via Internet Banking incoming from a country outside EEA or non- ordered via Internet Banking Monthly maintenance fee for the debit card of the fackage ncoming transfers Interbank - incoming in FX incoming from a country outside EEA or non up to EUR/USD 2 500 over EUR/USD 2 500- for the total amount Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking) 	> ordered at Bank's branch > ordered at Bank's branch (RINGS) > ordered via Internet Banking > ordered via Internet Banking (RINGS) r packages "e-Dinamika Premia "- 50 interbank transfers(per month) in BGN throup packages "Dinamika Plus" (Standard, Premia and POS), "Dinamika Plus Premium bank transfers (per month) in BGN through the Internet banking system are free of en determining the number of the free transfers through internet banking for the sta • credit transfer in EUR in EEA ⁴ . [•] : > ordered at Bank's branch • ordered via Internet Banking • ordered at Bank's branch > ordered via Internet Banking • ordered via Internet Banking	> ordered at Bank's branch BGN 5 > ordered at Bank's branch (RINGS) BGN 18 > ordered via Internet Banking BGN 1 > ordered via Internet Banking (RINGS) BGN 10 r packages " e- Dinamika Premia "- 50 interbank transfers(per month) in BGN through the Internet banking system are free of charge. en determining the number of the free transfers (through internet banking system are free of charge. en determining the number of the free transfers through internet banking for the start of the month shall be considered the • credit transfer in EUR in EEA ⁴ : > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments > ordered via Internet Banking according to section Transfers/ Payments

		K e P - Dinamika ⁵	K e P - Dinamika Premia ⁵	Agricultural producer/ Medic	
		BGN	BGN	BGN	
1	Opening of the account to the package (the account)				
	➢ via e-Postbank	-	-	-	
	➢ via branch	-	-	free of charge	
2	Monthly maintenance fee for the account ²²				
	automatically generated IBAN	BGN 39.12	BGN 34.23	BGN 21.51	
	 IBAN as per customer selection - package with Premium IBAN 	-	-	BGN 26,40	
3	Outgoing transfers within the the Bank system and in the	currency of the account:			
	ordered at Bank's branch *	BGN 2	.50	BGN 0.5	
	* Fee is not collected for transfers from/ to accounts of or	ne and the same customer	opened with the Bank.		
	ordered via Internet Banking	free of charge			
4	Interbank outgoing transfers in the currency of the accour	nt:			
	credit transfer in BGN:				
	ordered at Bank's branch	BGN 5	BGN 5	BGN 1.2	
	 ordered at Bank's branch (via RINGS) 	BGN 15	BGN 15	BGN 12	
	ordered via Internet Banking*	BGN 1	BGN 1	BGN 0.65	
	are free of charge. When determining the number of the free transfers through internet banking for the start of the month shall be considered th account opening date.				
	ordered at Bank's branch	s/ Payments			
	ordered via Internet Banking	accor	ding to section E-banking / I	Mobile Banking	
	• credit transfer in EUR outside of EEA ⁴ :				
	ordered at Bank's branch	ac	cording to section Transfers	s/ Payments	
	ordered via Internet Banking	accor	ding to section E-banking / I	Mobile Banking	
5	Monthly maintenance fee for the debit card		free of charge		
6	Incoming transfers Interbank - incoming in FX:	•			
	• incomng in EUR from a country in EEA ⁴ :	ac	cording 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	according to section E-banking / Mobile Banking	
	over EUR/USD2 500– for the total amount	0.08%, min. EUR/US	D 8, max EUR/USD 100	according to section E-banking / Mobile Banking	
7	Depositing of amounts in account in BGN and EUR on self-service terminal devices (digital zones for express banking)		GN 1	according to section Self-Service	
8	Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800 on self-service terminal devices (digital zones for express banking)	B	GN 1	Terminal Devices (Digital Zones For Express Banking)	

Dinamika products in BGN Dinamika products in EUR				
	BGN	EUR		
1 Monthly maintenance fee for the account ²²				
automatically generated IBAN	BGN 48.90	EUR 25		
 IBAN as per customer selection - package with Premium IBAN 	BGN 58.67	-EUR 30		
2 Outgoing transfers within the the Bank system and	in the currency of the account:			
ordered at Bank's branch	According to section Transfers/ Payments	EUR 3.00		
* Fee is not collected for transfers from/ to accounts or	f one and the same customer opened with the Bank.			
ordered via Internet Banking	free of charge			
3 Interbank outgoing transfers:				
	Up to 50 transfers monthly as of account opening date			
ordered via Internet Banking	BGN 0	According to section		
	Above 10 transfers monthly as of account opening date	E-banking / Mobile Banking		
	According to section E-banking / Mobile Banking			
credit transfer in EUR in EEA [*] :				
*EEA means European Economic Area. EEA includ Iceland, Liechtenstein, and Norway.	des EU member states and the following European Free	Trade Association (EFTA) states -		
 ordered at Bank's branch 	according to section Transfers/ Payments	0.15%, min. EUR 20, max. EUR 200		
ordered via Internet Banking	according to section E-banking	up to 15 (including) per month 0.07%, min. EUR 15, max. EUR 200 over 15 per month 0.07%, min. EUR 10,		
		max. EUR 200		
4 Monthly maintenance fee for the debit card of the package	free of charge			

Dinamika products in BGN Dinamika Standard/ Dinamika Standard Premium IBAN/Dinamika POS/ Basic Package/Standard Package/ Premium Package EUR/ Dinamika Premia/ Dinamika Premia Premium IBAN/ e- Dinamika/ e- Dinamika Premium IBAN/e- Dinamika Premia/ Dinamika Plus Standard/ Dinamika Plus Standard Premium IBAN/ Dinamika Plus POS / Premium Package BGN' Dinamika Plus Premia/ Dinamika Plus Premia Premium IBAN/K e P - Dinamika ⁵ K e P - Dinamika Premia, Agricultural producer/ Medic ^{1,3,5/}

Dinamika products in EUR Dinamika Standard/ Dinamika Standard/ Dinamika POS

OLD

		Current account for notaries / Current account for lawyers *	Notary Premia ^{1,5}		
	* For existing current accounts for notaries EUR/USI applied taxes and commissions for standard current		ank Bulgaria AD Alpha Bank-Bulgaria Branch are		
		BGN			
1	Opening of the account to the package the account)	free of charge			
2	Monthly maintenance fee for the account ²	BGN 29.34	BGN 29.34		
3	Amounts below the range are free of charge.Depos notaries and Current account for lawyers.	Amounts below the range are free of charge.Depositing on the account- for the amount over BGN 50 000 per day for packages: Current account fo notaries and Current account for lawyers.			
	Amounts below the range are free of charge.				
	Depositing on the account sorted and unsorted - for	r the amount over BGN 50 000, per day for p	backages: Notary Premia.		
	Amounts below the range are free of charge.				
	> sorted	0.20%, min BGN 2, no max	0.20%, min BGN 2, no max		
	> unsorted	0.30%, min BGN 2, no max	0.30%, min BGN 2, no max		
4	Withdrawal from the account:	Up to 10 000 BGN daily BGN 0	Up to 10 000 BGN daily BGN 0		
	> upon request*	For the amount above 10 000 BGN daily	For the amount above 10 000 BGN daily		
		0.30% min BGN 4, no max	0.30% min BGN 4, no max		
 * The request must be submitted in written form not later than 12.00 pm as follows: -for amounts above 3 000 BGN – one working day in advance. -for amounts above 2 000 EUR/USD and for any amount in case of other foreign currency – two working days in advance. -Withdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with request. 			rking days in advance.		
	 without request (upon the Bank's consent) 	0.50%	6, min BGN 10		
5	Outgoing transfers within the the Bank system and i	in the currency of the account:			
	> ordered at Bank's branch *	BGN 0.50			
	* Fee is not collected for transfers from/ to accounts o	of one and the same customer opened with the Bank.			
	ordered via Internet Banking	free of charge			
6	Interbank outgoing transfers:				
	credit transfer in BGN:				
	> ordered at Bank's branch		3GN 1.20		
	> ordered at Bank's branch (via RINGS)		BGN 15		
	> ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN 0	Up to 100 transfers monthly as of account opening date BGN 0		
		Above 100 transfers monthly as of account opening date BGN 0.78	Above 100 transfers monthly as of account opening date BGN 0.78		
	> ordered via Internet Banking (RINGS)		BGN 9		
	credit transfer in EUR in EEA ⁴ :				
	> ordered at Bank's branch	according to sec	tion Transfers/ Payments		
	> ordered via Internet Banking	according to section	E-banking / Mobile Banking		
	credit transfer in EUR outside of EEA ⁴ :		- •		
	 ordered at Bank's branch 	according to sec	tion Transfers/ Payments		
	 rdered via Internet Banking 	according to section Hanslers/ Fayments			
7	Monthly maintenance fee for the debit card of the package		e of charge		
8	Monthly maintenance fee for SMART POS	fre	e of charge		

		Current account for notaries / Current account for lawyers *	Notary Premia ^{1,5}	
	* For existing current accounts for notaries EUR/USD opened commissions for standard current account.	at the offices of acquired by Eurobank Bulgaria AD Alph	a Bank-Bulgaria Branch are applied taxes and	
		BGN		
1	Opening of the account to the package the account)	free of c	harge	
2	Monthly maintenance fee for the account ²	BGN 29.34	BGN 29.34	
3	Amounts below the range are free of charge.Depositing on th Current account for lawyers.	e account- for the amount over BGN 48 895.75 per day	for packages: Current account for notaries and	
	Amounts below the range are free of charge.			
	Depositing on the account sorted and unsorted - for the amo	unt over BGN 48 895.75, per day for packages: Notary	Premia.	
	Amounts below the range are free of charge.			
	≻ sorted	0.20%, min BGN 1.96	0.20%, min BGN 1.96	
	> unsorted	0.30%, min BGN 1.96	0.30%, min BGN 1.96	
4	Withdrawal from the account:			
		Up to BGN 9 779.	15 daily BGN 0	
	➢ upon request*	For BGN 97 0.30% min l		
	* The request must be submitted in written form not later than 1 for amounts above 3 911.66 BGN– one working day in advance for amounts above 2 000 EUR/USD and for any amount in case Withdrawn amounts up to 3 911.66 BGN/, EUR/USD 2 000 are	e. e of other foreign currency – two working days in advance		
5	Outgoing transfers within the the Bank system and in the curr	· ·		
	ordered at Bank's branch *	BGN (2.50	
	* Fee is not collected for transfers from/ to accounts of one and		5.59	
	ordered via Internet Banking	free of c	harne	
6	Interbank outgoing transfers:			
	credit transfer in BGN:			
	ordered at Bank's branch	BGN ²	1.37	
	 ordered at Bank's branch (via RINGS) 	BGN 1	5.65	
	ordered via Internet Banking	Up to 100 transfers monthly as of account opening date BGN	Up to 100 transfers monthly as of account opening date BGN	
		Above 100 transfers monthly as of account opening date BGN 0.78	Above 100 transfers monthly as of account opening date BGN 0.78	
	 ordered via Internet Banking (RINGS) 	BGN	9.78	
7	Monthly maintenance fee for the debit card of the package	free of c	harge	
8	Monthly maintenance fee for SMART POS	free of c	harge	

	Special bank account under art.39 of the Attorney Act					
		BGN	EUR			
1	Opening of the account to the package (the account)	free of charge	free of charge			
2	Monthly maintenance fee for the account ²	BGN 7	EUR 6			
3	Closing	free of charge	free of charge			
4	Outgoing transfers within the the Bank system and in the currency of the account at Bank's branch					
	 Between accounts of one and the same customer 	free of charge	free of charge			

	Special bank account under art.39 of the Attorney Act					
		EUR				
1	Opening of the account to the package (the account)	free of charge	free of charge			
2	Monthly maintenance fee for the account ²	BGN 11.73	EUR 6			
3	Closing	free of charge	free of charge			
4	Outgoing transfers within the the Bank system and	in the currency of the account at Bank's bra	anch			
	 Between accounts of one and the same customer 	free of charge	free of charge			

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

	A. Depositing *:	BGN	FOREIGN CURRENCY
*Fo	r depositing in currency other than the currency of the account, the relevant fees as per section Purchase	and Sale of Foreign Currency	are applied.
1	For every depositing - on the total amount	, j	
	 Depositing of sorted banknotes 	0.70%, min BGN 9.78	0.70%, min EUR/USD 5
	Depositing of unsorted banknotes	0.80%, min BGN 19.56	0.80%, min EUR/USD 10
	 Depositing to a time deposit 	free of charge	free of charge
	B. Cash withdrawal from account *:	BGN	FOREIGN CURRENCY
* Fc	or withdrawal in currency other than the currency of the account, the relevant fees as per section Purchase	e and Sale of Foreign Currenc	y are applied.
1	For every withdrawal - on the total amount		
	Withdrawal with request	0.80%, min BGN 9.78	0.80%, min EUR/USD 5
	The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 000 BGN – one working day in advance. for amounts above 2 000 EUR/USD– two working days in advance. Withdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with request		
	Withdrawal without request (upon the Bank's consent)**	0.90%, min BGN 9.78	0.90%, min EUR/USD 10
	requested but not withdrawn amount***	0.90%, min BGN 9.78	0.60%, min EUR/USD 10
	Vithdrawn amounts up to BGN 3 000, EUR/USD 2 000 are charged as withdrawal with request		
	The fee is calculated as a percentage of the non-withdrwan amount.	free of oberree	free of observe
2	Withdrawal from a time deposit on the value date	free of charge	free of charge
_	C. Other Cash Services	BGN	FOREIGN CURRENCY
1	Processing, counting and exchange (without depositing to an account) (incl. VAT)	1 %	1 %
2	Banknote checking for authenticity (VAT included)	BGN 1	BGN 1
3	Exchange of banknotes for coins and vice versa (incl. VAT)	5 %	not offered
4	Depositing of coins The fee is collected on the whole amount in case of depositing more than 20 coins.	5%, min BGN 9.78	not offered
5	Depositing/ change of unfit BGN banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange) (incl. VAT)	free of charge	not offered
7	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.50	not offered
8	Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved bythe bank abroad, min EUR/USD 2
9	Cash transfers for other banks ordered by legal entities*	2 %, min BGN 5	not offered
	Cash transfers for other banks ordered by legal entities- RINGS*	2 %, min BGN 13	-
10	*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Nota	aries, Customs, etc.	
11	Cash deposit from third parties on accounts within the Bank (due from the depositor):		
	Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.80%, min BGN 9.78 max BGN 500	-
	 Cash depositing by legal entities to an account of another legal entity 	0.80%, min BGN 9.78	0.80%, min EUR/USD 10
	> Cook deposition by least antition to an eccount of an individual diant	0.80%, min BGN 9.78	0.80%, min EUR/USD 10
	Cash depositing by legal entities to an account of an individual client	0.0070, Min DON 0.70	
12	Cash withdrawal at a POS at a branch of the Bank	0.0070, 1111 2011 0.70	
12		According to section "Bank Cards"	-
12	Cash withdrawal at a POS at a branch of the Bank	According to section "Bank	-
12	Cash withdrawal at a POS at a branch of the Bank Cash withdrawal at POS via cards issued by the Bank	According to section "Bank Cards"	- - -
12	Cash withdrawal at POS at a branch of the Bank Cash withdrawal at POS via cards issued by the Bank Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank Cash withdrawal at POS via Visa and Mastercard cards issued by another bank Milling and for the former of the POMARY	According to section "Bank Cards" 1 % min BGN 1	not offered
	Cash withdrawal at POS at a branch of the Bank Cash withdrawal at POS via cards issued by the Bank Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank Cash withdrawal at POS via Visa and Mastercard cards issued by another bank	According to section "Bank Cards" 1 % min BGN 1 4 %	-
	Cash withdrawal at a POS at a branch of the Bank > Cash withdrawal at POS via cards issued by the Bank > Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank > Cash withdrawal at POS via Visa and Mastercard cards issued by another bank > Withdrawal of coins from an account (over BGN 10)	According to section "Bank Cards" 1 % min BGN 1 4 % 5 %, min BGN10	- - not offered

	A. Depositing *:	BGN	FOREIGN CURRENCY
*Fo	r depositing in currency other than the currency of the account, the relevant fees as per section Purchase	and Sale of Foreign Currency a	are applied.
1	For every depositing - on the total amount		
	Depositing of sorted banknotes	0.70%, min BGN 9.78	0.70%, min EUR/USD 5
	> Depositing of unsorted banknotes	1%, min BGN 19.56	1%, min EUR/USD 10
	Depositing to a time deposit	free of charge	free of charge
	B. Cash withdrawal from account *:	BGN	FOREIGN CURRENCY
_	or withdrawal in currency other than the currency of the account, the relevant fees as per section Purchase	e and Sale of Foreign Currency	are applied.
1	For every withdrawal - on the total amount		
	> Withdrawal with request	0.80%, min BGN 9.78	0.80%, min EUR/USD 5
	The request must be submitted in written form not later than 12.00 pm as follows: for amounts above 3 911.66 BGN – one working day in advance. for amounts above 2 000 EUR/USD– two working days in advance. Withdrawn amounts up to BGN 3 911.66, EUR/USD 2 000 per day are charged as withdrawal with requ	est.	
	Withdrawal without request (upon the Bank's consent)**	0.90%, min BGN 19.56	0.90%, min EUR/USD 10
	requested but not withdrawn amount***	0.90%, min BGN 19.56	0.90%, min EUR/USD 10
	Vithdrawn amounts up to BGN <u>3 911.66</u> , EUR/USD 2 000 per day are charged as withdrawal with reques The fee is calculated as a percentage of the non- withdrawn amount.	st.	
2	Withdrawal from a time deposit on the value date	free of charge	free of charge
-	C. Other Cash Services	BGN	FOREIGN CURRENCY
1	Processing, counting and exchange (without depositing to an account) (incl. VAT)	5 %	5 %
2	Banknote checking for authenticity (VAT included)	BGN 1.96	EUR/USD 1
3	Exchange of banknotes for coins and vice versa (incl. VAT)	5 %	not offered
4	Depositing of coins The fee is collected on the whole amount in case of depositing more than 20 coins.	5%, min BGN 9.78	not offered
5	Depositing/ change of unfit BGN banknotes	free of charge	not offered
6	Exchange of damaged banknotes (immediate exchange) (incl. VAT)	free of charge	not offered
7	Cash collection of damaged BGN banknotes (to BNB for subsequent exchange) (incl. VAT)	BGN 5.87	not offered
8	Collection of means of payment- unusable and/or badly damaged banknotes and/or banknotes out of circulation (incl. VAT)	-	3% of the amount approved by the bank abroad, min EUR/USD 2
9	Cash transfers for other banks ordered by legal entities*	2 %, min BGN 19.56	not offered
10		3 %, min BGN 29.34	-
	*The fee is also applied upon cash transfers of charges in favor of State and Local budgets, Courts, Nota	aries, Customs, etc.	
11	Cash deposit from third parties on accounts within the Bank (due from the depositor): Cash depositing by legal entities to an account of State or Local budgets, Courts, Notaries, Customs, etc.	0.80%, min BGN 9.78 max BGN 500/	-
	Cash depositing by legal entities to an account of another legal entity	0.80%, min BGN 19.56	0.80%, min EUR/USD 10
	Cash depositing by legal entities to an account of an individual client	0.80%, min BGN <mark>19.56</mark>	0.80%, min EUR/USD 10
12	Cash withdrawal at a POS at a branch of the Bank		
	Cash withdrawal at POS via cards issued by the Bank	According to section "Bank Cards"	-
	Cash withdrawal at POS via Maestro and Visa Electron debit cards issued by another bank	1 % min BGN 1.96	-
	 Cash withdrawal at POS via Visa and Mastercard cards issued by another bank 	5 % min BGN 19.56	-
13	Withdrawal of coins from an account (over BGN 10)	10 % min BGN 19.56	not offered
	D. Cash Collection	BGN	FOREIGN CURRENCY
1	Depositing of cash collections to an account (on the total deposited amount)	0.20%, min BGN 39.12 no max	0.20%,min EUR/USD 20 no max
2	Non-properly formed cash consignments	BGN 39.12	EUR/USD 20

In section IV. Transfers/Payments the following changes are made

OLD

IInterbank - inco	g transfers		
	ming transfers in BGN or incoming transfers in EUR ordered from a		free of charge
	ming transfers from a country outside EEA or in non EUR from a co	ountry from EEA:*	
	EUR/USD 2 500		EUR/USD 5
> abov	e EUR/USD 2 500– for all the amount		0.10% min EUR/USD 10
			max EUR/USD 100
> with s	same day value date (upon the Bank`s consent)		0.30% min EUR/USD 50
	and day value date (upon the bank o concern)		max EUR/USD 300
B. Outgoing			FOREIGN CURRENCY
Outgoing trans			
1.1 Within the	Bank system:		
Betw	een accounts of two customers **		BGN 5.87
Betw	een accounts of one and the same customer		BGN 5.87
1.2 Interbank o	outgoing:		
➢ via B			BGN 6.85
	nt Payment BLINK (up to BGN 30 000)		BGN 6.85
 via R 			BGN 39.12
	fers in foreign currency:		BGN 55.12
2.1 Within the			-
			EUD/UOD 0
	een accounts of two customers **		EUR/USD 6
	een accounts of one and the same customer		EUR/USD 3
2.2 Interbank c	outgoing- ordinary value date		
> credi	t transfer in EUR in EEA		BGN 6.85
			0.20%, min EUR/USD 25
credi	t transfer outside EEA and non-EUR credit transfer in EEA		max EUR/USD 300
2.2 Interheads c			max EOR/03D 300
	outgoing - express:		
> expre	ess value date:		
credit transfer outside EEA and non-EUR credit transfer in EEA		0.20%, min EUR/USD 60, m	
		EUR/USD 335	
super express value date:			
credit transfer in EUR in EEA*		BGN 39.12	
	t transfer outside EEA and non-EUR credit transfer in EEA*		0.40%, min EUR/USD 75, m
	transfer outside EEA and non EON creat transfer in EEA		EUR/USD 450
C Othere		BGN	FOREIGN CURRENCY
C. Others	to the head of the head Colome has form	BGN	FOREIGIN CORRENCT
l effer of advice	to the bank of the beneficiary by fax:		
			5000000
in Bul	garia	-	EUR/ USD2
in Bulabroa	garia d		EUR/USD 4
 in Bul abroa Letter of advice 	garia d to the bank of the beneficiary/ ordering party (SWIFT)	-	EUR/USD 4 EUR/USD 10
 in Bul abroa Letter of advice Additional writte 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order	- BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30
 in Bul abroa Letter of advice Additional writted Stopping and red 	garia d to the bank of the beneficiary/ ordering party (SWIFT)	-	EUR/USD 4 EUR/USD 10
➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and re client's order	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon	- BGN 24.45 BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30
➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and re client's order	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order	- BGN 24.45 BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30
➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and re client's order Return of a tran	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon nsfer received in favour of a bank's client, regardless of who the orde	- BGN 24.45 BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40
➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and re client's order Return of a tran	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon	- BGN 24.45 BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30
 ≻ in Bul > abroa Letter of advice Additional writte Stopping and reclient's order Return of a transition > credit 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon esfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA*	- BGN 24.45 BGN 24.45	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85
 ➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and reclient's order Return of a tran ➢ credit 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon nsfer received in favour of a bank's client, regardless of who the orde	- BGN 24.45 BGN 24.45 ering party is: -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m
 ➢ in Bul ➢ abroa Letter of advice Additional writte Stopping and re client's order Return of a trar ➢ credit ➢ credit 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon esfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA*	- BGN 24.45 BGN 24.45 ering party is: -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85
 in Bul abroa babroa Letter of advice Additional writte Stopping and reclient's order Return of a tran credit credit Additional fee for 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence	- BGN 24.45 BGN 24.45 ering party is: - -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 in Bul abroa babroa Letter of advice Additional writte Stopping and reclient's order Return of a trar credit credit Credit Additional fee for Direct debit – in 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence itiation, payment, rejection	- BGN 24.45 BGN 24.45 ering party is: - -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 in Bul abroa babroa Letter of advice Additional writte Stopping and reclient's order Return of a trar credit credit Credit Additional fee for Direct debit – in 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence	- BGN 24.45 BGN 24.45 ering party is: - -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 > in Bul > abroa Letter of advice Additional writte Stopping and reclient's order Return of a tran > credit > credit > credit Additional fee fe Direct debit - ir > Withir 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence itiation, payment, rejection	- BGN 24.45 BGN 24.45 ering party is: - -	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 > in Bul > abroa Letter of advice Additional writte Stopping and reclient's order Return of a tran > credit > credit > credit Additional fee fe Direct debit – in > Within > Interb 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence itiation, payment, rejection n the Bank system	- BGN 24.45 BGN 24.45 ering party is: BGN 2.5	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 > in Bul > abroa Letter of advice Additional writte Stopping and reclient's order Return of a tran > credit > credit > credit Additional fee fe Direct debit – in > Within > Interb Mass payments 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon hsfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence httation, payment, rejection in the Bank system ank outgoing s processing to/from multipple accounts within the branch (salaries,	- BGN 24.45 BGN 24.45 ering party is: BGN 2.5 BGN 5	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250 EUR 10 - -
 > in Bul > abroa Letter of advice Additional writte Stopping and reclient's order Return of a trar > credit > credit > credit Additional fee fe Direct debit – ir > Withir > Interb Mass payments employers, collocation 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon hsfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence httation, payment, rejection in the Bank system ank outgoing	- BGN 24.45 BGN 24.45 ering party is: BGN 2.5	EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250
 in Bul abroa babroa Letter of advice Additional writte Stopping and reclient's order Return of a tran credit credit credit credit credit Additional fee fe Direct debit – ir Withir Interb Mass payments employers, collutransfer (within 	garia d to the bank of the beneficiary/ ordering party (SWIFT) en correspondence on a payment order eturn (upon the Bank's consent) of transfer already initiated upon asfer received in favour of a bank's client, regardless of who the order transfer in EUR in EEA* transfer outside EEA* and non-EUR credit transfer in EEA* or IBAN absence initiation, payment, rejection in the Bank system ank outgoing is processing to/from multipple accounts within the branch (salaries, ectors etc.). It is taken in addition to the fee for the respective		EUR/USD 4 EUR/USD 10 EUR/USD 30 EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 20, m EUR/USD 250 EUR 10 - EUR/USD 0.20 /per order.

salaries payment via mass payment trough the core banking system/ Internet Banking. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII.

Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

Interbank - incoming transfers in BGN or incoming transfers in EUR ordered from	a country from EEA*	free of charge
Interbank - incoming transfers from a country outside EEA or in non EUR from a c		
→ 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
ordinary value date		0.10%, min. EUR 10, max. EU 300
with same day value date (upon the Bank's consent)		0.30% min EUR/USD 50 max EUR/USD 300
B. Outgoing transfersFOREIGN CURRENCY		
Outgoing transfers in BGN:		[
1.1 Within the Bank system:		
Between accounts of two customers **		BGN 5.87
 Between accounts of two customers Between accounts of one and the same customer 		BGN 5.87
		BGIN 5.67
1.2 Interbank outgoing:		DOM 6 67
> via BISERA		BGN 6.85
Instant Payment BLINK (up to BGN 30 000)		BGN 6.85
via RINGS		BGN 48.90
Outgoing transfers in foreign currency:		
2.1 Within the Bank system:		
Between accounts of two customers **		EUR/USD 6
Between accounts of one and the same customer		EUR/USD 3
2.2 Interbank outgoing- ordinary value date		
Credit transfer in EUR in EEA		BGN 6.85
 credit transfer outside EEA and non-EUR credit transfer in EEA 		0.20%, 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		0.20%, min EUR/USD 60 , mi EUR/USD 335
super express value date:		
credit transfer in EUR in EEA*		BGN 48.90
credit transfer outside EEA and non-EUR credit transfer in EEA*		0.40%, min EUR/USD 75 , m EUR/USD 450
C. Others	BGN	FOREIGN CURRENCY
Letter of advice to the bank of the beneficiary by fax:		•
→ in Bulgaria	_	EUR/ USD2
→ abroad	_	EUR/USD-4
	_	EUR/USD 10
etter of advice to the bank of the beneficiary/ ordering party (SWIFT)		EUR/USD 30
Letter of advice to the bank of the beneficiary/ ordering party (SWIFT)	BGN 24 45	
Additional written correspondence on a payment order	BGN 24.45 BGN 24.45	
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon	BGN 24.45 BGN 24.45	EUR/USD 40
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order	BGN 24.45	
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon	BGN 24.45	
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord	BGN 24.45	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, ma
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord Credit transfer in EUR in EEA* Credit transfer outside EEA* and non-EUR credit transfer in EEA*	BGN 24.45 dering party is: - -	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, ma EUR/USD 250
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord Credit transfer in EUR in EEA* Credit transfer outside EEA* and non-EUR credit transfer in EEA* Additional fee for IBAN absence	BGN 24.45	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, ma
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord Credit transfer in EUR in EEA* Credit transfer outside EEA* and non-EUR credit transfer in EEA* Additional fee for IBAN absence Direct debit – initiation, payment, rejection	BGN 24.45 dering party is: - - -	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, ma EUR/USD 250 EUR 10
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord Credit transfer in EUR in EEA* Credit transfer outside EEA* and non-EUR credit transfer in EEA* Additional fee for IBAN absence Direct debit – initiation, payment, rejection Within the Bank system	BGN 24.45 dering party is: - - - BGN 5.87	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, mi EUR/USD 250
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord > credit transfer in EUR in EEA* > credit transfer outside EEA* and non-EUR credit transfer in EEA* Additional fee for IBAN absence Direct debit – initiation, payment, rejection > Within the Bank system > Interbank outgoing	BGN 24.45 dering party is: - - - BGN 5.87 BGN 6.85	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, m EUR/USD 250 EUR 10
Additional written correspondence on a payment order Stopping and return (upon the Bank's consent) of transfer already initiated upon client's order Return of a transfer received in favour of a bank's client, regardless of who the ord > credit transfer in EUR in EEA* > credit transfer outside EEA* and non-EUR credit transfer in EEA* Additional fee for IBAN absence Direct debit – initiation, payment, rejection > Within the Bank system	BGN 24.45 dering party is: - - - BGN 5.87 BGN 6.85 BGN 0.00 /per order/	EUR/USD 40 BGN 6.85 0.20%,min EUR/USD 25, m EUR/USD 250 EUR 10 - - EUR/USD 0.00 /per order/

salaries payment via mass payment trough the core banking system/ Internet Banking. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section VIII. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

In section V. Universal payer the following changes are made OLD

1	Registration for the service "Universal Payer" *	free of charge
2	Application for change in registration data (subscription numbers - adding/cancelling, change of account, e-mail etc.)	BGN 1
3	Fee for utility payment:	
	Payment of utility services from bank account	BGN 0.49
4	Receiving of a report for successful utility payment at Bank's branch or monthly via email (VAT included)	free of charge
5	SMS notification (VAT included)	BGN 0.12
6	E-mail notification (VAT included)	free of charge
	*To use the service "Universal Payer" (utility payments) the client must have an account the bank.	

Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility paymentsservice remains active. The payments will be collected from the account to which the card has been issued.

NEW

VIII. UNIVERSAL PAYER

1	Registration for the service "Universal Payer" *	free of charge
2	Application for change in registration data (subscription numbers - adding/cancelling, change of account, e-mail etc.)	BGN 1.96
3	Fee for utility payment:	
	Payment of utility services from bank account	BGN 0.59
4	Receiving of a report for successful utility payment at Bank's branch or monthly via email (VAT included)	free of charge
5	SMS notification (VAT included)	BGN 0.14
6	E-mail notification (VAT included)	free of charge
	*To use the service "Universal Payer" (utility payments) the client must have an account the bank.	

Note: As of 15.02.2016 Debit Card "Universal Payer" (utility payments) is no longer issued. For customers with Virtual debit cards Maestro the subscription for utility paymentsservice remains active. The payments will be collected from the account to which the card has been issued.

In section **VI. Bank cards** the following changes are made **OLD**

	A. Debit Cards	Debit Mastercard Business ⁴ BGN/EUF	R/USD [€] Visa Business ² BGN ⁵
		BGN	EUR/USD
1	Issuance (10 working days):	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	free of charge	free of charge
3	Re- issuance:		
	due to validity expiry	BGN 11.73	EUR 6
	 in case of a lost/stolen card, forgotten PIN and upon customer's request 	BGN 23.47	EUR 12
4	Re- issuance of PIN upon client's request	BGN 5.87	EUR 1.50
5	Delivery of a card to the correspondence address (incl. VAT):		
	standard delivery	BGN 31.29	EUR 16
	 express delivery 	BGN 31.29	EUR 16
	 express delivery abroad 	BGN 195.58	EUR 100
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 11.73	EUR 6
7	 Maintenance fee (monthly) 		
	main card with contact functionality	free of charg	ge
	main card with contactless functionality	free of charg	ge
	 extra and/or following card with contact functionality 	free of charg	ge
	 extra and/or following card with contactless functionality 	free of charg	ge
8	Change of card data (limits and code word)	BGN 23.47	EUR 12
9	Change of PIN (available only at Bank's ATM)	free of charg	je
10	Card blocking	free of charg	je
	Card unblocking	BGN 5.87	EUR 3
12	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13	EUR 1.60
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.12	BGN 0.12
	* The fee is due in case of notification through SMS or othe	er electronic message for successful trans	action at ATM, POS.
	Other (ac	count related fees)	
14	Minimum account balance	According to the Inter	est bulletin
15	Monthly fee for current account	According to Section I Accounts, p.A. C	
16	Opening / closing of account	Product Packa	iges
_			

A.Deb	bit cards		Debit		usiness ⁴ BGN/EU siness² BGN ⁵	R/USD [®]
	Usage in E	Bulgaria a	and abroad (transa	ction fees)		
			BGN			EUR/USD
17 Pa	ayment through POS or Internet:	•				
	at merchant of the Bank		fre	ee of charge		free of charge
	 at merchant of another Bulgarian bank and in EEA* in EUR 		fre	ee of charge		free of charge
	at merchant outside EEA* and non-EUR in EEA*		0.5% on the an	nount		
	ayment through ATM		fre	ee of charge		free of charge
19 cu	unds transfer between accounts servicing the debit card of the istomer through ATM of the Bank			BGN0.10		EUR 0.05
	eposit on ATM of the Bank :			E	BGN 1	
21 Ca	ash withdrawal from ATM:					
	 ATM of the Bank 			BGN 1		EUR 0.50
	 ATM of another bank in the country and in EEA* in EUR 		0.2%	,min.BGN 2.54		0.2%,min.EUR 1.30
	ATM of another bank outside EEA* and non-EUR in EEA*		BGN 6.85 +1.5% o	n the amount,r	nin.BGN 11.73	EUR 3.5 + 1.5% on the amount,min.EUR 6
22 Ca	ash advance at POS:					·
	POS at the Bank's branch		0.5%	on the amoun	t	0.5% on the amount
	 POS at a branch of another bank in the country and in EEA* in EUR 	BGN 6.85 + 1.5% on the amount,min.BGN 11.73			EUR 3.50 + 1.5% on the amount,min.EUR 6	
	POS at a branch of another bank outside EEA* and non-EUR in EEA*		BGN 6.85 + 1.5%	on the amount	,min.BGN 10	EUR 3.5 + 1.5% on the amount,min.EUR 5
23 Re	eceiving (including return) amounts on card through POS			2 % on	the amount	
24 Ba	alance inquiry on ATM of the Bank			BGN 0.78		EUR 0.40
25 Ba	alance inquiry on ATM of another bank or E-pay			BGN 1.96		EUR 1.00
26 Ba	alance inquiry on ATM abroad			BGN 0.98		EUR 0.50
27 Im	mediate payment (VPP/MoneySend)			1% of	the amount	
28 ^{En}	nergancy cash advance		В	3GN 254.26		EUR 130
29 St	arting a procedure for disputing a transaction held abroad			free	of charge	
30 Fee	e for incomming dispute of abroad transaction			free	of charge	
31 ^{Bas}	seless disputing of a transaction	BGN 58.67	EUR 30	BGN 58.	.67	EUR 30
	P	ayment l	imits (24 hours) ³			
32 ^{AT}	M daily limit	BGN 7 500	BGN 7 500	BGN 7 5	600	BGN 7 500
33	9S daily limit	BGN 7 500	BGN 7 500	BGN 7 5	600	BGN 7 500
34 Tot	al ATM + POS	BGN 7 500	BGN 7 500	BGN 7 5	600	BGN 7 500
	means European Economic Area. EEA includes EU member enstein, and Norway.	states an	d the following Euro	opean Free Trac	de Association (EF	TA) states - Iceland,

Notes:

1 .As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards they will be replaced with another similar product as per customers choice. The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).

2. Possibility of increasing the Debit Card limits in double the amount specified (the exception is the Maestro and Visa Electron cards in BGN)

3. From 08.12.2014 debit card MasterCard Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.

4. From 23.11.2015 debit card Visa Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.

5. From 23.11.2015 r. Is issued Debit Mastercard Business in USD

6. As of 18.04.2018 debit card Visa Business is issued in BGN

	A. Debit Cards	Debit Mastercard Business ⁴ BGN/EU	R/USD⁰ Visa Business² BGN ⁵
	В.		
		BGN	EUR/USD
1	Issuance (10 working days):	free of charge	free of charge
2	Issuance of extra and/or following card (10 working days):	free of charge	free of charge
3	Re- issuance:		
	due to validity expiry	BGN 11.73	EUR 6
	 in case of a lost/stolen card, forgotten PIN and upon customer's request 	BGN 23.47	EUR 12
	Re- issuance of PIN upon client's request	BGN 5.87	EUR 3
5	Delivery of a card to the correspondence address (incl. VAT):		
	standard delivery	BGN 31.29	EUR 16
	express delivery	BGN 31.29	EUR 16
	 express delivery abroad 	BGN 195.58	EUR 100
6	Delivery of a card to a branch different from the one issuing the card (incl. VAT)	BGN 11.73	EUR 6
7	 Maintenance fee (monthly) 		
	main card with contact functionality	free of chai	ge
	main card with contactless functionality	free of chai	.de
	 extra and/or following card with contact functionality 	free of char	rge
	 extra and/or following card with contactless functionality 	free of char	ge
8	Change of card data (limits and code word)	BGN 23.47	EUR 12
9	Change of PIN (available only at Bank's ATM)	free of chai	rge
10	Card blocking	free of cha	rge
	Card unblocking	BGN 5.87	EUR 3
	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13	EUR 1.60
13	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.14	EUR 0.07
	* The fee is due in case of notification through SMS or othe	r electronic message for successful trans	saction at ATM, POS.
		count related fees)	
14	Minimum account balance	According to the Inte	rest bulletin
15	Monthly fee for current account	According to Section I Accounts, p.A.	
16	Opening / closing of account	Product Packages	ayes

.Debit cards		isiness ⁴ BGN/EUR/USD [®] siness ² BGN ^{\$}
Usage in E	Bulgaria and abroad (transaction fees)	
	BGN	EUR/USD
7 Payment through POS or Internet:	•	·
at merchant of the Bank	free of charge	free of charge
 at merchant of another Bulgarian bank and in EEA* in EUR 	free of charge	free of charge
at merchant outside EEA* and non-EUR in EEA*	0.5% on the amount	
8 Payment through ATM	free of charge	free of charge
Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank	BGN 0.10	EUR 0.05
20 Deposit on ATM of the Bank :	BG	N 0.98
Cash withdrawal from ATM:		
ATM of the Bank	BGN 0.98	EUR 0.50
ATM of another bank in the country and in EEA* in EUR	0.2%,min.BGN 2.54	0.2%,min.EUR 1.30
ATM of another bank outside EEA* and non-EUR in EEA*	BGN 6.85 +1.5% on the amount, min.BGN 11.73	EUR 3.5 + 1.5% on the amount,min.EUR 6
22 Cash advance at POS:	·	
 POS at the Bank's branch 	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 	BGN 13.69 + 1.5% on the amount, min.BGN11.73	EUR 7 + 1.5% on the amount,min.EUR 6
POS at a branch of another bank outside EEA* and non-EUR in EEA*	BGN 13.69 + 1.5% on the amount, min.BGN 9.78	EUR 7 + 1.5% on the amount,min.EUR 5
23 Receiving (including return) amounts on card through POS	2 % on	the amount
A Balance inquiry on ATM of the Bank	BGN 0.78	EUR 0.40
5 Balance inquiry on ATM of another bank or E-pay	BGN 1.96	EUR 1.00
26 Balance inquiry on ATM abroad	BGN 1.96	EUR 1
7 Immediate payment (VPP/MoneySend)	1% of 1	the amount
28 Emergancy cash advance	BGN 254.26	EUR 130
8 Starting a procedure for disputing a transaction held abroad	free	of charge
Fee for incomming dispute of abroad transaction	free	of charge
Baseless disputing of a transaction	BGN 58.67	EUR 30
Pa	yment limits (24 hours) 3	
ATM daily limit	BGN 9 500	BGN 9 500
12 POS daily limit	BGN 9 500	BGN 9 500
Total ATM + POS	BGN 9 500	BGN 9 500
EEA means European Economic Area. EEA includes EU member states and the follo	wing European Free Trade Association (EFTA) states - Ic	eland, Liechtenstein, and Norway.

Notes:

1.As of 12.11.2009 debit card Visa Business with Overdraft Loan is no longer issued. The fees are applicable to the already issued debit cards of the type. Upon the expiry of the cards they will be replaced with another similar product as per customers choice.

The limits may be increased up to double amount (with the exception of Maestro and Visa Electron in BGN).

2. Possibility of increasing the Debit Card limits in double the amount specified (the exception is the Maestro and Visa Electron cards in BGN)

3. From 08.12.2014 debit card MasterCard Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit MasterCard Business.

4. From 23.11.2015 debit card Visa Business is stoped issue. Upon their expiration the old type of cards will be maintenance from the systems. This product is replaced with Debit Mastercard Business.

5. From 23.11.2015 r. Is issued Debit Mastercard Business in USD

6. As of 18.04.2018 debit card Visa Business is issued in BGN

	C. Credit cards	Mastercard Business/Visa Business BGN
1	Minimum monthly payment	5.% of the total amount due,min. BGN 58.67
2	Unwarranted claim fee	BGN 58.67
3	Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 31.29
4	Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
5	Compensation for exceeding of the credit limit	5 % of the excessed amount min BGN 5.87
6	Fee for duplicate of montly statement (VAT included)	BGN 13.69
7	SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
8	Deferring fee per transaction on equal monthly payments:	
	when deferring on 3 equal monthly paymnets	3 % of the transaction amount, min. BGN 58.67
	when deferring on 6 equal monthly paymnets	4 % of the transaction amount, min BGN 58.67
	when deferring on 9 equal monthly paymnets	5 % of the transaction amount, min. BGN 58.67
	when deferring on 12 equal monthly paymnets	6 % of the transaction amount, min. BGN 58.67
9	Administration fee for overdue installment *	BGN 31.29
	*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the statements are not payed.	e minimum monthly installments of two consecutive monthly
10	Application fee:	free of charge
11	Annual payment instrument maitenance fee: **	BGN 101.70
	** The fee is calculated at the end of each one-year period after the activation of the card.	
12	Card usage fee:	
	> for purchase	free of charge
	For cash withdrawal from ATM of the Bank	BGN 5.87 + 2% of the transaction amount
	> for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 + 2% of the transaction amount
	For cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 + 3% of the transaction amount
	For cash withdrawal at POS at cash desk in the Bank	BGN 5.87 + 2% of the transaction amount
	For cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 + 3% of the transaction amount
	For ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount
13	Fee for re-issuance of credit cart upon customer's request	BGN 21.51
14	Fee for PIN re-issuance upon customer's request	BGN 19.56
15	Fee for express issuing / reissuing of a credit card	BGN 58.67 (VAT included)
16	Fee for examination of application for changing of parameters on credit card	BGN 21.51
17	Cash withdrawal daily (24 hours) limit	BGN 5000
	EEA means European Economic Area. EEA includes EU member states and the following Europea Norway	n Free Trade Association (EFTA) states - Iceland, Liechtenstein,

Notes:

1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.

2. The credit card is obtained only in the issuing branch.

a) Credit cards requested and issued before 26.05.2022	Mastercard Business BGN
Minimum monthly payment	5 % of the total amount due, min. BGN 58.67
2 Unwarranted claim fee	BGN 58.67
Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 31.29
Compensation for delay of the due amount on annual basis	Annual interest rate + 10%
Compensation for exceeding of the credit limit	5 % of the excessed amount min BGN 5.87
Fee for duplicate of montly statement (VAT included)	BGN 13.69
SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge
Deferring fee per transaction on equal monthly payments:	
when deferring on 3 equal monthly paymnets	3 % of the transaction amount, min. BGN 58.67
when deferring on 6 equal monthly paymnets	4 % of the transaction amount, min BGN 58.67
when deferring on 9 equal monthly paymnets	5 % of the transaction amount, min. BGN 58.67
when deferring on 12 equal monthly paymnets	6 % of the transaction amount, min. BGN 58.67
Administration fee for overdue installment *	BGN 31.29
*The fee is charged on the 360th day of the delay or prematurely by decision of the Bank consecutive monthly statements are not payed.	c in case the minimum monthly installments of two
O Application fee:	BGN 101.70
Annual payment instrument maitenance fee: **	BGN 101.70
** The fee is calculated at the end of each one-year period after the activation of the carc	ł.
2 Card usage fee:	
> for purchase	free of charge
for cash withdrawal from ATM of the Bank	BGN 5.87 + 2% of the transaction amount
for cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 + 2% of the transaction amount
For cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 + 3% of the transaction amount
➢ for cash withdrawal at POS at cash desk in the Bank	BGN 5.87 + 2% of the transaction amount
For cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 + 3% of the transaction amount
for ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount
3 Fee for re-issuance of credit cart upon customer's request	BGN 21.51
4 Fee for PIN re-issuance upon customer's request	BGN 19.56
5 Fee for express issuing / reissuing of a credit card	BGN 58.67 (VAT included)
6 Fee for examination of application for changing of parameters on credit card	BGN 21.51
7 Emergancy cash advance fee	BGN 254.26
8 Cash withdrawal daily (24 hours) limit	BGN 5000

B. Credit cards	Mastercard Business/Visa Business BGN		
1 Minimum monthly payment	5.% of the total amount due,min. BGN 58.67		
2 Unwarranted claim fee	BGN 58.67		
Fee for card and/ or credit limit blocking due to cardholder's/customer fault or negligence	BGN 31.29		
4 Compensation for delay of the due amount on annual basis	Annual interest rate + 10%		
5 Compensation for exceeding of the credit limit	5 % of the excessed amount min BGN 5.87		
6 Fee for duplicate of monthy statement (VAT included)	BGN 13.69		
SMS or other electronic message sent to the customer as per the General terms and conditions	free of charge		
Deferring fee per transaction on equal monthly payments:			
when deferring on 3 equal monthly paymnets	3 % of the transaction amount, min. BGN 58.67		
when deferring on 6 equal monthly paymnets	4 % of the transaction amount, min BGN 58.67		
when deferring on 9 equal monthly paymnets	5 % of the transaction amount, min. BGN 58.67		
when deferring on 12 equal monthly paymnets	6 % of the transaction amount, min. BGN 58.67		
9 Administration fee for overdue installment *	BGN 31.29		
The fee is charged on the 360th day of the delay or prematurely by decision of the Bank in case the minimum monthly installments of two consecutive monthly statements are not payed.			
Application fee:	free of charge		
Annual payment instrument maitenance fee: **	BGN 101.70		
* The fee is calculated at the end of each one-year period after the activation of the card.			
Card usage fee:			
> for purchase	free of charge		
For cash withdrawal from ATM of the Bank	BGN 5.87 + 2% of the transaction amount		
For cash withdrawal from ATM of another bank in Bulgaria or in EEA*** in EUR	BGN 9.78 + 2% of the transaction amount		
For cash withdrawal from ATM outside EEA* or non-EUR in EEA***	BGN 11.73 + 3% of the transaction amount		
> for cash withdrawal at POS at cash desk in the Bank	BGN 5.87 + 2% of the transaction amount		
For cash withdrawal at POS at cash desk in another bank and abroad	BGN 11.73 + 3% of the transaction amount		
For ePay/B-Pay transfer to another payment account and/or other payment instrument	3 % of the transaction amount		
3 Fee for re-issuance of credit cart upon customer's request	BGN 21.51		
4 Fee for PIN re-issuance upon customer's request	BGN 11.73		
5 Fee for express issuing / reissuing of a credit card	BGN 58.67 (VAT included)		
6 Fee for examination of application for changing of parameters on credit card	BGN 21.51/		
7 Cash withdrawal daily (24 hours) limit	BGN 9 500		
* EEA means European Economic Area. EEA includes EU member states and the following European Fr			

Notes: 1. Delivery of the card and/or the PIN to a correspondence address in Bulgaria, express delivery in Bulgaria and abroad is not available.

2. The credit card is obtained only in the issuing branch.

In section VII. SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING) AND POS the following changes are made

OLD

	А.	SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)			
1	Cas	Cash operations:			
	1.1.	Depositing of amounts in account in BGN and EUR	0.15% min BGN 1 over the entire amour		
	1.2.	Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800.	BGN 2		
2	Trar	Transfers/ Payments in local currency			
	2.1	2.1 Within the the Bank system*:			
		Between accounts of two customers	BGN 1.25		
		Between accounts of one and the same customer	BGN 1		
	2.2	Interbank outgoing:			
		via BISERA*	BGN 2.50		
	*A payment order to the state budget can not be processed via self-service zones.				
		➢ via RINGS	BGN 16		
3	Tra	Transfers/ Payments in EUR:			
	3.1 Within the Bank system:				
		Between accounts of two customers	BGN 1.25		
		etween accounts of one and the same customer	free of charge		
	3.2 Interbank outgoing credit transfer in EUR in EEA*				
		 ordinary value date 	BGN 2.50		
		Super express value date	BGN 16		
		* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			
4	Utili	Utility payment and Tax payments /on each transaction/:			
		Payment from account	BGN 0.25		
	4.2	Payment from credit card	free of charge		
5		ting out of account statement	BGN 5		
6		Payment limits per client in BGN withdrawn (24 hours)			
	6.1	Cash depositing in account	BGN 9 500		
		Cash withdrawals from account	BGN 9 500		
	6.3		BGN 20 000		
	6.4	Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 20 000		
	В.	POS			
1		s and commissions for merchants using POS of Postbank to accept bank card payments			
		POS terminal	upon agreement		
		Virtual POS terminal	upon agreement		
_		1.3 Smart POS terminal upon agreement Monthly maintenance fee for using a POS terminal upon agreement			
2					
		POS terminal	upon agreement		
		Virtual POS terminal	upon agreement		
	2.3	Smart POS terminal	upon agreement		

Notes:

- 1. Transactions can be initiated only from BGN and EUR accountsThe daily amount for respective type operations, used when applying the total client's daily limit, includes operations performed in BGN and EUR. When calculating the BGN equivalence of the EUR transactions the BNB exchange rate for respective the day is applied.
- 2. Depositing, cash withdrawal, interbank outgoing transfers in BGN and EUR executed through Digital zones for express banking during weekends end publicholidays are posted on the first working day for the Bank.
- 3. Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicable for transactions, initiated on Express banking digital zones.
- 4. The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: VI.Bank Cards and V. Universal Payer.

NE	••		
	А.	SELF-SERVICE TERMINAL DEVICES (DIGITAL ZONES FOR EXPRESS BANKING)	
1	Casł	n operations:	
	1.1.	Depositing of amounts in account in BGN and EUR	0.15% min BGN 0.98 over the entir amount
	1.2.	Cash withdrawal from account, on each transaction The maximum amount per one transaction is BGN 800.	BGN 0.98
2	Tran	sfers/ Payments in local currency	
	2.1	Within the the Bank system*:	
		Between accounts of two customers	BGN 1.66
		 Between accounts of one and the same customer 	BGN 1.17
	2.2	Interbank outgoing:	
		> via BISERA*	BGN 1.66
		*A payment order to the state budget can not be processed via self-service zones.	
		> via RINGS	BGN 19.56
3	Tran	sfers/ Payments in EUR:	
-		Within the Bank system:	
	0.1	Between accounts of two customers	BGN 1.66
		Between accounts of one and the same customer	BGN 1.00
			BGN 1.17
	3.2	Interbank outgoing credit transfer in EUR in EEA*	DON 4 00
		> ordinary value date	BGN 1.66
		 super express value date 	BGN 19.56
	Liec	A means European Economic Area. EEA includes EU member states and the following European Free Trade ntenstein, and Norway.	Association (EFTA) states - Iceland,
4	Utilit	y payment and Tax payments /on each transaction/:	
	4.1	Payment from account	BGN 0.59
	4.2	Payment from credit card	free of charge
5	Print	ing out of account statement	BGN 5
6	Payr	nent limits per client in BGN equvalance (24 hours)	
		Cash depositing in account	BGN 9500
		Cash withdrawals from account	BGN 9 500
		Intrabank transfers between own accounts	BGN 20 000
		Intrabank transfers between different customers and/or Interbank transfer via Bisera	BGN 20 000
	В.	POS	
1	Fees	and commissions for merchants using POS of Postbank to accept bank card payments	
		POS terminal	upon agreement
		Virtual POS terminal	upon agreement
2		Smart POS terminal thy maintenance fee for using a POS terminal	upon agreement
2		POS terminal	upon agreement
	2.2	Virtual POS terminal	upon agreement
		Smart POS terminal	upon agreement
	Mer	chant Service Fee for payment at a POS terminal device with electronic vouchers branded:	
3		D. Courd Mourahana	4 000/
3	2.1	B-Card Vouchers MasterCard Vouchers	1.20% 2.50%

C. Transactions can be initiated only from BGN and EUR accountsThe daily amount for respective type operations, used when applying the total client's daily limit, includes operations performed in BGN and EUR. When calculating the BGN equivalence of the EUR transactions the BNB exchange rate for respective the day is applied.

D. Depositing, cash withdrawal, interbank outgoing transfers in BGN and EUR executed through Digital zones for express banking during weekends end publicholidays are posted on the first working day for the Bank.

E. Preferential fees for cash operations, money transfers and utility payment and tax payments, provided by the current Tariff for certain account, are not applicablefor transactions, initiated on Express banking digital zones.

F. The fees and commissions applicable for transactions executed through debit, prepaid and credit cards are described in the relevant sections of the Tariff: VI.Bank Cards and V. Universal Payer.

In section VIII. E-BANKING / MOBILE BANKING the following changes are made

OLD

BGN 0.59 program Premia) and Contracts for free of charge BGN 1.66 BGN 1.66 BGN 13.69 EUR/USD 2 free of charge BGN 1.66 in EUR/USD 25 max EUR/USD 300 in EUR/USD 60 max EUR/USD 335 BGN 13.69 n EUR/USD 50 max EUR/USD 400 free of charge
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free of obeyree
free of charge BGN 10
BGN 0.29
free of charge
free of charge
BGN 10
BGN 20
n Postbank) or Qualified electronic sign ons are fulfilled: of SCA shall not exceed BGN 195; or
(

2. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section IX. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

Fee under p.12 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities.
 *The services are not available for the mobile banking at this stage.

V. E-BANKING / MOBILE BANKING

1	-	stration and maintenance	free of charge
2	Outgo	ping transfers in BGN:	
	2.1	Within the Bank system:	
		Between accounts of two customers	BGN 0.59/
		fee is not collected in case of mass payment of salaries under Agreement for the transfe	r of salaries (for program Premia) and Contracts for
	paym	ent of salaries by way of mass payment via core banking system / Internet Banking.	
		Between accounts of one and the same customer	free of charge
	2.2	Interbank outgoing:	
		> via BISERA	BGN 1.66
		Instant Payment BLINK (up to BGN 30 000)	BGN 1.66
		via RINGS	BGN 13.69
3	Outgo	bing transfers in foreign currency:	
-		Within the Bank system:	
		Between accounts of two customers	EUR/USD 2
		 Between accounts of one and the same customer 	free of charge
	3.2		nee of charge
	3.2	Interbank outgoing, ordinary value date:*	BGN 1.66
		 credit transfer in EUR in EEA credit transfer outside EEA and non-EUR credit transfer in EEA 	0.12%, min EUR/USD 25 max EUR/USD 300
			0.12%, IIIII EUR/03D 23 IIIax EUR/03D 300
	3.3	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 300
		super express value date:	
		 credit transfer in EUR in EEA 	BGN 13.69
		 credit transfer outside EEA and non-EUR credit transfer in EEA 	0.35% min EUR/USD 60 max EUR/USD 400
4	Mass	payments processing to/from multiple accounts (salaries; employer, collector etc.). It is	
		in addition to the fee for the respective transfer (within the bank or interbank).	free of charge
5	E-Bai	nking notifications: *	
	_	per SMS (incl. VAT):	
	<u></u>	 for executed transfer through E-Banking 	free of charge
		 For non accounted transfer 	free of charge
		 Fraud prevention SMS: for login from different IP address, login credential 	
		change and certificate status change	free of charge
	5.2	per e-mail	free of charge
c		suance of activation code for E-Banking / Mobile banking upon customer request	
0			free of chores
		New activation code/Re-issuance of activation code	free of charge
		Set new password online (forgotten password)	free of charge
7		change	for a stable and
		Limit change via e-Postbank	free of charge
		Limit change via branch	BGN 19.56
8		payment and Tax payments, and Code payment** - fee (per transaction)	BGN 0.98
		le payments are available only through Mobile banking	free of shares
9	-	I certificate issued by the Bank	free of charge
-		one time password *	free of charge
11		en statement on the current status of an internet banking account -users, rights and	BGN 15.65
40		(VAT included) ion / change of specific rights in internet banking(VAT included)	BGN 23.47
12			
	trans	Maximum amount for payments to trusted beneficiaries without a Strong Customer Auth ✓ Small business banking clients - BGN 50 000; ✓ Corporate banking clients - BGN 100 000 fers to such beneficiaries above the maximum amount have to be confirmed with a software	
(QE		combination with Viber/SMS message.	following conditions are fulfilled
		Low-value transactions for which a Strong customer Authentication is not required, if the	tollowing conditions are fulfilled:
		 The amount of the transfer shall not exceed BGN 58; as well as The total amount of previous transfers via Internet and mobile banking by the 	payer since the last use of SCA shall not exceed BGN 195/;
		 or The number of payment transactions initiated through a remote channel by th exceed 5 consecutive electronic transactions; 	he payer since the last use of SCA of the customer does not
Note	s:		
		The fees from the other Tariff sections are applied in case of operations not specifically mentioned in the E-Ba	anking section. For mobile banking apply fees and commissions for E -
		banking section;	

2. Important information for interbank transfers in foreign currency related to additional fees with charges option OUR, value dates and exchange rates are described in Section IX. Purchase and Sale for Foreign Currency and Section XVIII. General Provisions.

Fee under p.12 are applicable when signing scheme are different than the representative authority appointed in Commercial register and register of non-profit legal entities.
 *The services are not available for the mobile banking at this stage.

In section XIV. LETTERS OF CREDIT the following changes are made

OLD

1	Processing of letters of credit is subject to the International Chamber Revision 2007.	of Commerce, Paris Uniform Rules for I	Documentary Credits, Publication 600,							
2	The one-time charge for opening and/or confirmation is collected upo credit.	n opening of the letter of credit for the fu	Ill period of validity of the letter of							
3	In the case of a revolving letter of credit, the charge for opening and/or confirmation is computed on each revolving amount in the same way as at the opening of the letter of credit.									
4	Increased.									
5	 In case of letters of credit marked "approximately" or increased/reduced within the limits of a specified percentage, the charges expressed in promile terms are calculated on the amount plus 10% for the "approximately" mark or plus the specified other increase percentage. Extension of a letter of credit is charged as follows: a) when the extension is within a new quarter or part thereof – the charge for opening of a new 									
6	Extension of a letter of credit is charged as follows: a) when the exter letter of credit is due; b) when the extension is within the current quar									
7	Deferred payments/acceptance - charge is collected upon acceptance									
8	If under the terms of a letter of credit charges and fees are for the the reserves the right to collect the respective charges, fees and expense		ary refuses to pay them, the Bank							
A .	Documentary Letter of Credit, opened by foreign or local banks (Export Letters of Credit)	BGN	Foreign currency							
1	Pre advise of letter of credit	BGN 30	BGN 50							
2	Advising without confirmation	0.10% min. BGN 50 max BGN 800	0.10%min EUR 25 max EUR 500							
3	Advising with adding confirmation by the Bank	0.25% per quarter or part thereof, min BGN150	0.25% per quarter or part thereof, min EUR 75							
4	Processing, forwarding and payment/processing and forwarding of documents	0.15% min BGN 80 max BGN 800	0.15% min EUR 50							
5	Deferred payment/ acceptance fee	0.15% per month min BGN 80	0.15% per month min EUR 50							
6	Cancellation of an unutilised letter of credit	BGN 30	EUR 30							
7		0.20%, min BGN 100 max BGN 2000	0.20%min EUR 50 max EUR 1000							
	Amendment fee	BGN 50	EUR 35							
	Second examination of documents after they have been returned for correction	BGN 80	EUR 50							
	Additional correspondence (upon client's request) per message	BGN 15	EUR 10							
11	Courier charges (incl. VAT)	BGN 20	EUR 45							
12	Advise of assignment of proceeds	BGN 75	EUR 50							
B	Documentary Letter of Credit, opened by the Bank agai	nst foreign or local banks (Impor	t Letters of Credit)							
		BGN	Foreign currency							
1	Issuance of SWIFT preadvice of letter of credit	BGN 30	EUR 30							
2	Opening, processing and payment fee:									
	when cover is cash collateral	0.20% per month or part thereof, min BGN 100	0.30% per quarter or part thereof, min EUR 100							
	when cover is different from cash collateral	upon agreement, min BGN 50	upon agreement, min EUR 50							
3	Deferred payment/ acceptance fee	0.15% per month, min BGN 80	0.15% per month, min EUR 50							
4	Handling of documentary letters of credit requiring additional processing	0.05 %, added to the regular charge	0.05 %, added to the regular charge							
5	Amendment fee	BGN 100	EUR 100							
6	Discrepancy fee	BGN 100	EUR 100							
7	Cancellation of a letter of credit before expiry	BGN 100	EUR 100							
8	Issuance of assignement of proceeds	0.10% per month or part thereof, min BGN 50 max BGN 2000	0.50% per quarter or part thereof, min EUR 25							

1	Processing of letters of credit is subject to the International Chamber Revision 2007.	of Commerce, Paris Uniform Rules for I	Documentary Credits, Publication 600,
2	credit.		
3	the opening of the letter of credit.		-
4	Upon increasing the amount of the letter of credit, additional charge for increased.	or opening is collected on the amount w	ith which the letter of credit is
5	In case of letters of credit marked "approximately" or increased/reduc promile terms are calculated on the amount plus 10% for the "approx		
6	ionor or oroan to ado, by whom the oxionoron to whilin the outfolk quar	ter for which fee has already been colle	
7 8	If under the terms of a letter of credit charges and fees are for the the	beneficiary's account and the beneficia	ry refuses to pay them, the Bank
С	 Documentary Letter of Credit, opened by foreign or local banks (Export Letters of Credit) 	BGN	Foreign currency
1		BGN 48.89	BGN 50
2	Advising without confirmation	0.10% min. BGN 48.89 max BGN 977.92	0.10%min EUR 25 max EUR 500
3	Advising with adding confirmation by the Bank	0.25% per quarter or part thereof, min BGN146.69	0.25% per quarter or part thereof, min EUR 75
4	Processing, forwarding and payment/processing and forwarding of documents	0.15% min BGN 97.79 max BGN 977.92	0.15% min EUR 50
5	Deferred payment/ acceptance fee	0.15% per month min BGN 97.79	0.15% per month min EUR 50
6	Cancellation of an unutilised letter of credit	BGN 58.67	EUR 30
7	Transfer of a letter of credit to second beneficiary	0.20%, min BGN 97.79 max BGN 1955.83	0.20%min EUR 50 max EUR 1000
8	Amendment fee	BGN 68.45	EUR 35
	Second examination of documents after they have been returned for correction	BGN 97.79	EUR 50
	Additional correspondence (upon client's request) per message	BGN 19.56	EUR 10
11	I Courier charges (incl. VAT)	BGN <mark>88.01</mark>	EUR 45
12	2 Advise of assignment of proceeds	BGN 97.79	EUR 50
D	Documentary Letter of Credit, opened by the Bank agai	• • • •	,
		BGN	Foreign currency
1	Issuance of SWIFT preadvice of letter of credit	BGN 58.67	EUR 30
2	Opening, processing and payment fee:		
	when cover is cash collateral	0.20% per month or part thereof, min BGN 195.58	0.30% per quarter or part thereof, min EUR 100
	when cover is different from cash collateral	upon agreement, min BGN 97.79	upon agreement, min EUR 50
3	Deferred payment/ acceptance fee	0.15% per month, min BGN 97.79	0.15% per month, min EUR 50
4	Handling of documentary letters of credit requiring additional processing	0.05 %, added to the regular charge	0.05 %, added to the regular charge
5		BGN 195.58	EUR 100
6		BGN 195.58	EUR 100
7		BGN 195.58	EUR 100
8		0.10% per month or part thereof, min BGN 48.95, max BGN 1955.83	0.50% per quarter or part thereof, min EUR 25

In section XV. LOANS the following changes are made

OLD

Clients with annual sales of up to BGN 4 000 000 negotiate conditions for financing with the Bank Financial Centers.

Clients with annual sales of over BGN 4 000 000 negotiate conditions for financing with the Corporate Banking Division.

Clients with sales of up to BGN 4 000 000 for the last completed annual accounting period are treated as "small enterprises" (SBB) for the purpose of this tariff.

Clients with revenues from sales exceeding BGN BGN 4 000 000 in the last completed annual accounting period shall be treated as corporate customers for the purpose of this Tariff.

In cases of related persons the limitation on size of sales includes borrower and related persons as a whole.

Α.	Guarantees for corporate customers	BGN	Foreign currency
1	Guarantees issued by the Bank:		
	 Commission for issuing of: 		
	 Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA) 	0.5 % for each quarter or part thereof, min BGN 60	0.5 % for each quarter or part thereof,min EUR 50
	 Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc. 	subject to agreement min BGN 50	subject to agreement min EUR 50
Ē	Amendments commission	BGN 80	EUR 50
Γ	 Courier charges (incl. VAT) 	BGN 20	EUR 45
	 Processing of payment claim (for each additional claim) 	0.10% min BGN 30, max BGN 150	0.10% min EUR 30, max EUR 150
2	Guarantees issued by other banks:		
	Commission for advising without engagement on the Bank	0.10% min BGN 50, maxBGN 250	0.10% min EUR 30, maxEUR 250
Ļ	Amendments commission	BGN 80	EUR 40
	Handling and sending of documents for utilisation	0.15% min. BGN 80	0.15% min. EUR 50
	> Courier charges (incl. VAT)	BGN 20	EUR 45
В.	Guarantees for small enterprises (SBB)	BGN	Foreign currency
1	Guarantees issued by the Bank:		•
	Application fee for:		
	Guarantees covered with cash deposits, securities, counter- guaranteesby first-class banks (minimum credit rating AA)	BGN 150	BGN 150
	Guarantees covered with real estate - with Credit card	0.15% min BGN 150 no max	0.15% min BGN 150 no max
	Guarantees covered with real estate - without Credit card	0.20% min BGN 150 no max	0.20% min BGN 150 no max
	Guarantees covered with tangible assets such as finished goods, workingin progress, machines, property, etc with Credit card	0.15% min BGN 150 no max	0.15% min BGN 150 no max
	Guarantees covered with tangible assets such as finished goods, workingin progress, machines, property, etc without Credit card	0.20% min BGN 150 no max	0.20% min BGN 150 no max
	Processing of payment claim (for each additional claim)	0.10%min BGN 30, max BGN 150	0.10% min EUR 30, max EUR 150
	Commission for issuing of::		
	 Guarantees covered with cash deposits, securities, counter- guarantees by first-class banks (minimum credit rating AA) 	0.3 % for each quarter or part thereof, min BGN 40	0.3 % for each quarter or part thereof,min EUR 40
	 Guarantees covered with real estate 	0.5 % for each quarter or part thereof, min BGN 40	0.5 % for each quarter or part thereof,min EUR 40
	Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	0.7 % for each quarter or part thereof, min BGN 40	0.7 % for each quarter or part thereof, min EUR 40
	Amendments commission	BGN 60	EUR 40

rantees for small enterprises (SBB) irrantees issued by other banks: Commission for advising without engagement on the Bank Amendments commission Handling and sending of documents for utilisation Courier charges (incl. VAT) uthentication of a guarantee Request for checking the authenticity of a guarantee(incl. VAT) ppraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterprises of collateral (incl. VAT)-for loans of corporate customers and small enterprises of collateral (incl. VAT)-for loans of corporate customers and small enterprises of customers and small enterpri	BGN upon agreeme upon agreeme upon agreeme upon agreeme upon agreeme	200 EUR 40 N 30 0.12% min. EUR 20 EUR 45 Foreign currency EUR 20 Foreign currency nt upon agreement nt upon agreement nt upon agreement nt upon agreement
Commission for advising without engagement on the Bank Amendments commission Handling and sending of documents for utilisation Courier charges (incl. VAT) uthentication of a guarantee Request for checking the authenticity of a guarantee(incl. VAT) ppraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterges, offices every extra property in the same building (same order, same client) of Quantities Check for apartments, shops, offices and for every extra property in thesame building ne order, same client) ached Houses - Maisonettes nmercial Buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office-shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office buildings, office-shops buildings, office-shops buildings)	BGN 80 0.12% min. BG1 BGN 20 BGN 20 BGN 40 BGN 40 BGN 40 BGN 40 BGN 40 BGN Upon agreeme	200 EUR 40 N 30 0.12% min. EUR 20 EUR 45 Foreign currency EUR 20 Foreign currency nt upon agreement nt upon agreement nt upon agreement nt upon agreement
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 Handling and sending of documents for utilisation Courier charges (incl. VAT) uthentication of a guarantee Request for checking the authenticity of a guarantee(incl. VAT) ppraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterpertments ps, offices every extra property in the same building (same order, same client) of Quantities Check for apartments, shops, offices and for every extra property in thesame building ne order, same client) ached Houses - Maisonettes nmercial Buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings, office and shops buildings, office and shops buildings, office and sho	0.12% min. BGN BGN 20 BGN 20 BGN 40 Dorises (SBB) BGN upon agreeme upon agreeme upon agreeme upon agreeme	N 30 0.12% min. EUR 20 EUR 45 Foreign currency EUR 20 Foreign currency nt upon agreement
Courier charges (incl. VAT) Uthentication of a guarantee Request for checking the authenticity of a guarantee(incl. VAT) praisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterp rtments ps, offices every extra property in the same building (same order, same client) of Quantities Check for apartments, shops, offices and for every extra property in thesame building ne order, same client) ached Houses - Maisonettes nmercial Buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers for commercial buildings (office buildings, office and shops buildings, office-shops and carparking,	BGN 20 BGN 20 BGN 40 BGN 40 Dorises (SBB) BGN upon agreeme upon agreeme upon agreeme upon agreeme upon agreeme	EUR 45 Foreign currency EUR 20 Foreign currency nt upon agreement nt upon agreement nt upon agreement nt upon agreement nt upon agreement
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ppraisal as per type of collateral (incl. VAT)-for loans of corporate customers and small enterp rtments ps, offices every extra property in the same building (same order, same client) of Quantities Check for apartments, shops, offices and for every extra property in thesame building me order, same client) ached Houses - Maisonettes nmercial Buildings (office buildings, office and shops buildings, office-shops and carparking, hotels, pping centers, industrial buildings (office buildings, office and shops buildings, enters) of Quantities for commercial buildings (office buildings, office and shops buildings, office-shops and carparking and carparking)	Derises (SBB) BGN upon agreeme upon agreeme upon agreeme upon agreeme upon agreeme	Foreign currency nt upon agreement
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pping centers, industrial buildings, warehouses, cinemas, hospitals,etc.) of Quantities for commercial buildings (office buildings, office and shops buildings, office-shops and car	upon agreeme	nt upon agreement
	upon agreeme	
		nt upon agreement
of Quantities for commercial buildings (office buildings, office and shops buildings, office-shops and car king, hotels, shopping centers, industrial buildings, warehouses, cinemas, hospitals, etc.)- preparation	upon agreeme	nt upon agreement
d plots	upon agreement	
hboring land plot (same client, same order)	upon agreeme	nt upon agreement
s and agricultural equipments	upon agreeme	nt upon agreement
duction equipment	upon agreeme	nt upon agreement
ets, entire company	upon agreeme	nt upon agreement
In case property has been changed	upon agreeme	nt upon agreement
In case property has not been changed	upon agreeme	nt upon agreement
fication of progress of works (incl. VAT):		I
> SBB	upon agreeme	nt upon agreement
> Corporate, Leasing	upon agreeme	nt upon agreement
oans to corporate customers	BGN	Foreign currency
nination of the credit application documents fee due upon submission of the credit request and for	upon agreement	upon agreement
tenance and processing fee for the agreed-upon amount of the loan due uponsigning of the loan	upon agreement	upon agreement
s from the day of enforcement of the loan agreement and is collected monthly during the loan	upon agreement	upon agreement
arm rangy mont fee (fully or partial) is due on the amount of the propaid capital	upon agreement	upon ogroomont
		upon agreement
ests on credits to corporate customers for currency conversion of credit at the initiative of the customer	upon agreement 0.5%	upon agreement 0.5%
	 In case property has not been changed fication of progress of works (incl. VAT): SBB Corporate, Leasing Corporate, Leasing Corporate customers nination of the credit application documents fee due upon submission of the credit request and for reexamination on client's request tenance and processing fee for the agreed-upon amount of the loan due uponsigning of the loan ement and at the beginning of each initiated year of the loan mitment fee expressed as annual interest rate on the non-utilised part of the loan. The calculation s from the day of enforcement of the loan agreement and is collected monthly during the loan ation period erm repayment fee (fully or partial) is due on the amount of the prepaid capital 	Juction equipment upon agreeme ets, entire company upon agreeme ppraisal (incl. VAT) upon agreeme > In case property has been changed upon agreeme > In case property has not been changed upon agreeme ification of progress of works (incl. VAT): upon agreeme > SBB upon agreeme > Corporate, Leasing upon agreeme coans to corporate customers BGN nination of the credit application documents fee due upon submission of the credit request and for reexamination on client's request upon agreement tenance and processing fee for the agreed-upon amount of the loan due uponsigning of the loan upon agreement mitment fee expressed as annual interest rate on the non-utilised part of the loan. The calculation s form the day of enforcement of the loan agreement and is collected monthly during the loan upon agreement

1. For loans within the period of utilization/usage as of the currency conversion date, including loans with the possibility of revolving (overdrafts, lines of credit, limits for guarantees/letters of credit, etc.) - over the maximum amount allowed for utilization/usage as of the currency conversion date (including depending on the type of loan, each of the following amounts: the free limit, the amount of issued and unclosed guarantees/letters of credit and the utilized and unpaid amounts under the principal).

2. For loans where the deadline for utilization/usage has expired as of the currency conversion date - over the full amount of residual principal as of the currency conversion date (including depending on the type of loan, each of the following amounts: the utilized and outstanding principal amounts and the amount of issued and unclosed guarantees/letters of credit).

	Loans for small enterprises (SBB)	Pue	ness loan	Rucino		Rusinosa	rovolving	POC	rovoluina	Rusin	000	
	Lean meducto for business working facilities.	Busi	ness Ioan	revolvii		Business revolving line-Plus		POS revolving line- Plus		Business overdraft		
	Loan products for business working facilities:	BGN	Foreign currency	BGN	Foreign currency	BGIN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	1.5% mir 200(equi [:] foreign cu	valent in	200(equ	n BGN ivalent in currency)	1% mii 200(equi foreign c	valent in	100(eq	nin BGN uivalent in currency)	1%,min BGN 200	1%,min EUR 100	
2	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account		-	1% min BGN 100(equivalent in foreign currency)								
3	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month		- 1 % annually									
4	Pre-term repayment fee (full) on the credit limit before the expiration of the first 5 (five) years*		-	5%				%	, ,			
	*After the 5-th year – no pre-term repayment fee Pre-term repayment fee (fully or partial) is due on the					1						
5	amount of the pre-term repaid capital	5	5%		-	-			-		-	
6	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	BG	%,min N 10 nthly		-	-			-		-	
	Loan products for business equipment and busir	iess prer	nises		iness oment	Revolving	oment Line-Plus	Prei pur constr	siness mises - chase, ruction or pairing		s Premises g Line-Plu	
				BGN	Foreign currency		Foreign currency	BGN	Foreign currency	BGN	Foreign currency	
1	Approval fee on the allowed /approved/ amount of the liwith the opening of the credit loan account	oan, paya	able once	1.5%	i min BGI	N 200(equiv	alent in for	eign cur	rency)	1.5%min BGN 200	1% min BGN200 (equivalent in foreign currency)	
2	Renewal fee payable upon renewal of the loan:					T				1		
	For loans with 1 year renewal term				-	0.5% o renewed min BG	amount,		-	rer amoun	over the newed t,min BGN 100	
	For loans with 3 years renewal term				-	1.5% over t renewed ar min BC	nount,		-	renewed	over the amount,mir N 100	
3	Commitment commission- it is calculated as annual per unutilized amount of the loan. The accounting starts wi the credit loan account and it is collected every month						1 % an	nually				
4	Pre-term repayment fee (full) on the credit limit before the first 5 (five) years*	the expira	ation of		-	Ę	5%		-		5%	
	*After the 5-th year - no pre-term repayment fee											
5	Pre-term repayment fee (fully or partial) is due on the a term repaid capital	amount of	the pre-	5	%		-		5%		-	
6	Management fee over the outstanding amount of the p payable for every month throughout the validity of the l		nd		nin BGN onthly		-	В)5%,min GN 10 honthly		-	

OLD

	Loan products			prking capital facility		stment ilitied		Alpha Fasst		Loan for lancers
			BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency
1	Annual commitment fee - accumulated on a da utilized amount and it is collected every mont		1.	50%		-		-	1.	.50%
2	Commitment fee -over the non-utilized amount			-	1.5	50%	1.	50%	1.	50%
3	Management fee of the working capital facility	,		-		-		-		of the ed mound
4	Management fee of the investment facility			-	outstandin for every	of the ng balance following ear		-	100 app amou 0.5%, 10, outs	nin EUR , of the proved und and min. EUR of the tanding lance
5	Monthly loan account maintenance fee				BGN 20	EUR 10	BGN 5	EUR 2.5		EUR 2.5
e	Prepayment fee		limit its o	ne existing own funds , refinance	1 % of p amount v founds, 5 ° of refina	vith own % in case		-	amo payab	f prepaid unt and ble during tfive years
	Loan products - Microguarantee Fund (MCGF):	Business Loan MCGF	Business Line–Plu			ss Equipme an MCGF	ent	Business	Premis MCG	
					BGN					
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account			3%	min BGN 3	800				
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5%	-				59	%		
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	0.05%,min BGN 10 monthly	-			0.05%	, min BC	GN 10 mon	ıthly	
4	enewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account	-	3%, min E	3GN 100		-			-	
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month			1	% annually	/				

Loan products - EBRD:		Busine EBRD	ess Loan	Business I Line–Plus		Business Loan EB	s Equipment RD	Business Premises Loan EBRD		
	,	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	BGN	Foreign currency	
	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	1.5% min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100	
2	 2 Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital 3 Management fee over the outstanding amount 					5%				
	3 Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan0.05%, min BGN 10 monthly4 Renewal fee on the amount of the renewed				-		0.05%, mir	BGN 10 mo	onthly	
	loan - payable in the beginning of each year, following the opening of the credit loan account		-	1	%	-			-	
	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month		-	1 % a	nnually		-		-	
	Loan products under agreement with Bulgar Bank (BDB):	ian Develo	pment	Bus	iness Loan BDB		s Equipment an BDB BGN	Busines	ss Premises Loan BDB	
	Approval and processing fees - on the approved amount, payable up- front for the 1st credit year on the approved amount and in the beginning of every following year of the credit to the full repayment on the remaining principal						0.70%			
	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital			5 %						
F	Loans for small enterprises (SBB)					T				
ΟΤ	HER FEES					BG	6N	Foreig	in currency	
1	Fee for document examination payable upon s	submission	of the loan a	pplication			В	GN 150		
	with Credit card						0.15%,	6, min.BGN 150		
	without Credit card			0.20%, min.BG			min.BGN 1	50		
	Fee for re-negotiation of the loan terms and co	onditons					1% on the	e remaining	maining loan	
2						(equ	amount, min ivalent in foreig	BGN 150, 1	no max	
3	Fee on the amount of the increased part upon						1%, m	nin BGN 150)	
4	Unblocking fee- payable upon blocking the bo following: expiration of the collateral insurance determined by the bank						free	of charge		
	Preparation of an agreement for cancellation of		(incl. VAT)				E	3GN 75		
6	Monthly fee for administration of overdue loan		e that are w	thin the read	no of 1 00 do	ve pact due	as par the set	no data		
	 *The fee is collected on the 10th of each monoport From 1 to 30 days 	ini ior ioan	s indi afe W	unin me ranç	Je ur 1-90 da					
	-						GN 40 (equival			
	From 31 to 60 days						GN 40 (equival			
_	 From 61 to 90 days Monthly fee for administration of not renewed 	revolving la	ans *			B	GN 40 (equival	ent in foreig	n currency)	
7	* The fee is collected for regular or delinquer	-								
	 at the 1st day after the renewal date 			after the 31s	t day				ivalent in foreign amount of the loan	

	OTHER FEES	
8	Monthly fee for administration of not reviewed self-amortized loans*	
	*The fee is collected for regular or delinquent up to 120 days loans	
	> at the 1st day after the renewal date	10 EUR/20 BGN (equivalent in foreign currency)
	> at the 31st day after the renewal date and at every 30th day after the 31st day	10 EUR/20 BGN (equivalent in foreign currency)
9	Fee for analysis of the insurance coverage and documents processing of individual property insurance (incl. VAT)	0.10%min BGN 100 no max (on the amount of the insurance premium)
10	Fee for Not renewed insurance policy/not paid insurance premium of individual property insurance (incl. VAT)	0.10%min BGN 100 no max (on the amount of the insurance premium)
	> at the 31st day after the renewal date	BGN 100 (equivalent in foreign currency)
	> at the 61st day after the renewal date	BGN 100 (equivalent in foreign currency)
	> at the 91st day after the renewal date and at every 30th day after the 91st day	BGN 100 (equivalent in foreign currency)
11	Utilization and repayment of revolving loan products	
	via e-banking	free of charge
	via branch *	BGN 2
	*Not applicable in case of utilization of revolving loan products with utilization documents (invoice termination of the contract, the client must submit a request to the Bank	es, cost documents and etc.) according to contract.Upon

	a. BASIC INTERES	T RATE BASIC INTERES	T RATE (SBB)		
		BGN	USD	EUR	CHF
1 Bus	siness Working Facilities				
	Business loan	14.10%	10.90%	11.15%	9.50%
	Business revolving line	14.10%	10.90%	11.15%	-
	 Business revolving line plus 	14.10%	10.90%	11.15%	-
	POS revolving line plus	14.10%	-	-	-
	> Overdraft	14.10%	-	-	-
	> Business loan EBRD	14.10%	10.90%	11.15%	-
	Business revolving line plus EBRD	14.10%	10.90%	11.15%	-
2 Bus	siness Equipment				
	 Business equipment loan 	13.85%	10.65%	10.90%	9.25%
	 Business equipment line plus 	13.85%	10.65%	10.90%	-
	 Business eqipment loan EBRD 	13.85%	10.65%	10.90%	9.25%
3 Bus	siness Premises				
	 Business premises loan for companies 	12.50%	10.05%	10.30%	8.00%
	 Business premises loan for free lancers 	12.50%	10.05%	10.30%	8.00%
	 Business premises revolving line plus 	12.50%	10.05%	10.30%	-
	 Business premises loan EBRD 	12.50%	10.05%	10.30%	8.00%
4 Loa	an Microguarantee Fund MCGF	· · · · · · · · · · · · · · · · · · ·			
	> Business loan MCGF	9.60%	-	-	-
	 Business revolving line plus MCGF 	9.60%	-	-	-
	 Business eqipment loan MCGF 	9.60%	-	-	-
	Business premises loan MCGF	9.60%	-	-	-

5	5 Loans under agreement with BDB								
	> Bu	isiness loan BDB	5%	-	-	-			
	> Bu	isiness eqipment loan BDB	5%	-	-	-			
	> Bu	isiness premises Ioan BDB	5%	-	-	-			
		b. BASIC INTEREST RA	TES (SBB) – PRIN	IE SBB					
	Prime SBB		BC	ΞN	EUR				
	Prime SDD		2.9	0%	2.95%				
	c. BASIC INTEREST RATES-PRIME BUSINESS CLIENTS								
1	Prime Busine	E	UR						
	Fille Busine		1.9	0%	1.95%				

G.	Leasing					
	Service	Price	Explanation			
1	Preparation of market evaluation		Fee as per item 1.1. is calculated on the market evaluation of the asset - the object of the lease contract and/or the collateral contract/ mortage deed			
	1.1 Real estate	Upon Agreement	- and is collected after the evaluation has been prepared. The expense			
	1.2 Motor vehicles, machinery and equipment	Upon Agreement	occurs upon the conclusion of a new leasing contract, upon written request by the client for a change on an existing contract or under a lease agreement and/or a collateral contract/mortage deed. The commission under item 1.2. shall be collected before the assessment is made.			
2	Registration of the vehicle in "Traffic Police"					
	Brand new vehicles	BGN 200				
	Used vehicles	BGN 250				
	 Special registration number 	BGN 400	The fee covers the mentioned services and does not include the fees charged by the Traffic Police authorities, which are paid separately. It			
	Re-registration	BGN 250	occurs when a new leasing contract is concluded, at a written request of the client or if necessary.			
	 Re-issuing of the registration certificate (first/second part) 	BGN 100	clicht of it freecessary.			
	 Change of the registration certificate (first/second part) 	BGN 100				
	> Deregistration	BGN 100				
3	Registration of the vehicle in Control Technical Inspection					
	New equipment	BGN 250	The fee covers the cervices of registration/ re-registration in Control			
	 Used equipment 	BGN 250	Technical Inspection and does not include the fees collected by Control Technical Inspection. It occurs when a new leasing contract is signed or			
	> Re-registration	BGN250	upon written request by the client. The fee is due before the rewuested			
	 Reissuing of the registration certificate (first/second part) 	BGN 150	service is performed.			
	 Deregistration 	BGN 150				
4	Reschedule of the Casco insurance premium upon agreement of the lessor		Upon conclusion of a new leasing contract, the fee is collected in advance,			
	Reschedule of 2 installments	BGN 20	prior to the issue of the policy. Under existing contracts, the service is provided upon a written request from the client and is due after the policy			
	 Reschedule of 4 installments 	BGN 40	has been issued.			
5	Payment of an insurance premium by the lessor	BGN 20	The fee covers the services of processing the documents for the payment of an insurance premium under an existing leasing contract when the payment is not made by the lessee.			
6	6. Issuing a power of attorney for driving of a leased vehicle		The service is provided upon written request by the client. The fee under			
	 without a notary certification 	free	item 6.2. includes the amounts collected by the notary and is due before the service is provided.			
	 with notary certification 	BGN 30				

-	Change in terms of a signed leasing contract, including but not limited to: change of the lessee,		
-		1%	The service is provided upon written re`uest by the client. The commission
3	> change in maturity of the installment,	from outstanding principal, but not less than BGN	shall be collected no later than the date of signature of the document reflecting the change or within a period expressly specified in the documer
3	change in the repayment schedule.	300	reflecting the change.
3	change in the term of the contract		
	8.1 Costs of registration, cancelation and changes of already registered inscriptions in the Central Pledge Registry	real costs	They arise upon the conclusion of a new leasing contract, modification or termination/ repayment of an existing leasing contract. The state fee for inscription in the Central P{ledge Registry is at the expense of the lessee
	8.2. Inscription service, change of registered circumstances, cancelation in Central Pledge Registry	BGN 50	and is due before the service is provided. The fee under item 9.2. covers the mentioned services and does not include the fees charged by the Central Pledge Registry for the respective services, which are at the expense of the lessee. Central Pledge Registry fees and fees for the services listed in paragraph 8.2. are due before the services are provided.
)	Issuing invoices in paper		
-	9.1. first original	free	The fee under item 9.2. is collected in advance, before the invoice is issued. Appears upon written re`uest by the client.
-	9.2. second original, at customer's request	BGN 5	
10	10. Sending invoices	BGN 1.50 per	
	> postal service	month	
11	Preparation of a written reference	BGN 30	Appears upon written request by the client. It is due by the customer before the service is provided.
12	Fee for sending a written reminder of a payment due		
-	> in a form other than a notary invitation	BGN 20	A written reminder of a payment due is sent at the discretion of the leasing
	in a form other than a notary invitation	real costs (incl. notary fees etc.) + BGN 20	company only in case of past due amounts due by the client. The fee is payable after the leasing company has performed the action.
13	Transfer of ownership	BGN 50	It arises in case of prepayment or expiration of the lease. The fee covers the services for the preparation of the necessary documents for the transfe of ownership. It is due by the customer before the service is provided. Notary and state fees and taxes, as well as a certificate of insurance value are at the expense of the lessee and are due until the day of transfer of ownership to the notary and/or te respective state institution.
14	Asset management of expired or prepaid finance lease contracts.	BGN 100	It is due for each calendar month commenced, with the cumulative occurrence of the following conditions: (1) one month has elapsed since the last maturity of the lease contract, respectively from depositing a request for prepayment, and (2) the ownership of the asset has not been transferred to the lessee under his fault.
15	Processing of documents, including but not limited to, payment of fines and other property sanctions imposed in connection with the use of the leasing asset by the lessee	BGN 20	The fee covers the processing of the documents imposing the sanction, the preparation and payment of the sanction imposed.
16	16. Fee for consideration of a lease application	Upon Agreement	The fee specified in the second column is due at the time application but is payable till the date of signing the contract.
17	17. Management Fee	Upon Agreement	The fee specified in the second column is due at the time application but is payable within 5 working days of signing the contract.

Clients with annual sales of up to BGN 5 000 000 negotiat	e conditio	ons for fina	ncing with	the Ban	k Financial	Centers.			
Clients with annual sales of over BGN <u>5 000 000</u> negotiate	e conditio	ns for finar	icina with	the Corp	orate Banki	ina Division.			
Clients with sales of up to BGN 5 000 000 for the last com			Ũ			0		e purpose	of this tariff.
			01				()	· · ·	
Clients with revenues from sales exceeding BGN 5 000 00 purpose of thisTariff.	0 in the l	ast comple	ted annua	al accour	nting period	shall be trea	ated as corporate	customers	s for the
In cases of related persons the limitation on size of sales in	ncludes b	orrower ar	nd related	persons	as a whole				
A.Loans to corporate customers					BC	GN	Foreig	n currenc	y
1 Examination of the credit application documents fee du	e upon s	ubmission	of the cre	dit	upon ag	reement	upon	agreement	t
request and for each reexamination on client's request Maintenance and processing fee for the agreed-upon a	amount o	f the loan d	ue upons	ianina of	f upon ag	reement	upon	agreement	t
² the loan agreement and at the beginning of each initiate									-
Commitment fee expressed as annual interest rate on						reement	upon	agreement	t
3 calculation starts from the day of enforcement of the load	an agreer	ment and is	collected	I monthly	(
during the loan utilization periodPre-term repayment fee (fully or partial) is due on the ar	mount of	the prenaio	l canital		upon ad	reement	upon	agreement	t
5 Interests on credits to corporate customers	nount of		l'oupitui			reement		agreement	
6 Fee for currency conversion of credit at the initiative of	the custo	omer			0.5	5%		0.5%	
Notes under p.6:									
1. For loans within the period of utilization/usage as of t credit, limits for guarantees/letters of credit, etc.) - over									
depending on the type of loan, each of the following am									
and unpaid amounts under the principal).						Ũ			
For loans where the deadline for utilization/usage ha currency conversion date (including depending on the t									
amount of issued and unclosed guarantees/letters of cr		an, each u		ving and	iunis. ine ui		distanting princip	ai amount	s and the
B.Loans for small enterprises (SBB)					-				
		iness rdraft	Busines revolvir		Business	loan for apital <mark>with</mark>	Business Equipment	Busine Premis	
the second sector for the stress work to a facilitation and	over	uran	Plus	ig inte-	monthly		Equipment	purcha	
Loan products for business working facilities, and investment purposes:					installmer	nts		constr	uction or
		Foreign		Foreign		Foreign	Foreign	repairi	i ng Foreign
	BGN	currency	BGN	currency		Foreign currency	BGN currency	BGN	currency
Approval fee on the allowed /approved/ amount of the									
1 loan, payable once with the opening of the credit loan					1.5% min	BGN 195.58	3		
account Renewal fee on the amount of the renewed loan -									
2 payable in the beginning of each year, following the	1	.5% min B	GN 195.5	8		_	_		-
opening of the credit loan account									
Commitment commission- it is calculated as annual									
percentage of the unutilized amount of the loan. The					1.5 %	annually			
• accounting starts with the opening of the credit loan account and it is collected every month									
Pre-term repayment fee (fully or partial) on the credit									
4 limit before the expiration of the first 5 (five) years*					ł	5%			
*After the 5-th year – no pre-term repayment fee	1				1				
Management fee over the outstanding amount of the						0.05%	,min BGN 9.78 m	onthly	
5 principal and payable for every month throughout the validity of the loan		-						-	
C.Appraisal as per type of collateral (incl. VAT)-for lo	oans of c	orporate	custome	rs and s	mall enter	prises (SBI	B)		
						BGN		Foreign o	urrency
1 Per any type of collateral						upon agree	ment	upon agr	
					I	aponagioe		aponagi	Comont

	Guarantees for corporate customers	BGN	Foreign currency
1	Guarantees issued by the Bank:		
	 Commission for issuing of: 		
	• Guarantees covered with cash deposits, securities, counter-guarantees by first-class banks (minimum credit rating AA)	0.50 % for each quarter or part thereof, min BGN 97.79	0.50 % for each quarter or part thereof, min EUR 50
	 Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc. 	subject to agreement min BGN 97.79	subject to agreement min EUR 50
	Amendments commission	BGN 97.79	EUR 50
	 Courier charges (incl. VAT) 	BGN <mark>88</mark>	EUR 45
	 Processing of payment claim (for each additional claim) 	0.10% min BGN <u>58.67</u> , max BGN <u>293.37</u>	0.10% min EUR 30, max EUR 150
2	Guarantees issued by other banks:		
	Commission for advising without engagement on the Bank	0.10% min BGN <u>58.67</u> , max BGN <u>488.95</u>	0.10% min EUR 30, max EUR 250
	Amendments commission	BGN 78.23	EUR 40
	Handling and sending of documents for utilisation	0.15% min. BGN 97.79	0.15% min. EUR 50
	Courier charges (incl. VAT)	BGN 88	EUR 45
	Guarantees for small enterprises (SBB)	BGN	Foreign currency
1 (Guarantees issued by the Bank:		
_	Application fee for: Superstance equation dependence equation		
	Guarantees covered with cash deposits, securities, counter- guaranteesby first-class banks (minimum credit rating AA)	BGN 156.47	EUR 80
	Guarantees covered with real estate, tangible assets such as finished goods, workingin progress, machines, property, etc - with Credit card	0.15% min BGN 156.47	0.15% min EUR 80
	Guarantees covered with real estate, tangible assets such as finished goods, workingin progress, machines, property, etc - without Credit card	0.20% min BGN 195.58	0.20% min EUR 100
	 Processing of payment claim (for each additional claim) 	0.15% min BGN 156.47	0.15% min EUR 80
	Commission for issuing of:		
	 Guarantees covered with cash deposits, securities, counter- guarantees by first-class banks (minimum credit rating AA) 	0.3 % for each quarter or part thereof, min BGN 78.23	0.3 % for each quarter or part thereof, min EUR 40
	 Guarantees covered with real estate 	0.5 % for each quarter or part thereof, min BGN 78.23	0.5 % for each quarter or part thereof, min EUR 40
	Guarantees covered with tangible assets such as finished goods, working in progress, machines, property, etc.	0.7 % for each quarter or part thereof, min BGN 78.23	0.7 % for each quarter or part thereof,min EUR 40
	 Amendments commission 	BGN 78.23/	EUR 40
	 Courier charges (incl. VAT) 	BGN 88.01	EUR 45
(Guarantees issued by other banks:	·	
	 Commission for advising without engagement on the Bank 	0.10% min BGN 58.67, max BGN 200/	0.10% min EUR 30, max EUR 200
2	Amendments commission	BGN 78.23	EUR 40
	 Handling and sending of documents for utilisation 	0.12% min. BGN 39.12	0.12% min. EUR 20
	 Courier charges (incl. VAT) 	BGN 88.01	EUR 45
F.Au	uthentication of a guarantee	BGN	Foreign currency
_	Request for checking the authenticity of a guarantee(incl. VAT)	BGN 78.23	EUR 40

G	G Loans for small enterprises (SBB)								
στ	HER FEES		BGN	F	oreign currency				
1	Fee for document examination payable upon submission of the loan application		BGN 156.47						
	> with Credit card		0.15% min BGN 156.47						
	> without Credit card		0.20% min BGN 195.58						
2	Fee for re-negotiation of the loan terms and conditons			15% on the remainin unt,min BGN 156.47	-				
2			amot	loan					
3	Fee on the amount of the increased part upon increase of credit line			1%, min. BGN 156.	47				
4	Unblocking fee- payable upon blocking the borrower's account as a result of any of expiration of the collateral insurance, other unfulfilled conditions on the loan deter			free of charge					
5	Preparation of an agreement for cancellation of mortgage (incl. VAT)			BGN 97.79					
6	Monthly fee for administration of overdue loan: from day 1	(1.00.1		BGN 39.12					
	*The fee is collected on the 10th of each month for loans that are within the ran From 1 to 30 days	ige of 1-90 days past	due as per the same						
				BGN 39.12/EUR 2					
	➤— From 31 to 60 days			BGN 39.12/EUR 2	θ				
	→ From 61 to 90 days			BGN 39.12/EUR 2	θ				
7	Monthly fee for administration of not renewed revolving loans *								
	* The fee is collected for regular or delinquent up to 120 days loans		1						
	at the 1st day after the renewal date and at every 30th day after the	e 31st day	0.10% min BGN 15	6.47 on the allowed the loan	/approved/ amount of				
8	Monthly fee for administration of not reviewed self-amortized loans*		BGN 19.56						
	*The fee is collected for regular or delinquent up to 180 days loans								
9	Fee for analysis of the insurance coverage and documents processing of individual (incl. VAT)	property insurance	0.10%min BGN 107.57 (on the amount of the insurance premium)						
10	Fee for Not renewed insurance policy/not paid insurance premium of individual pro VAT) per month	operty insurance (incl	BGN 107.57						
11	Utilization and repayment of revolving loan products								
	via e-banking		free of charge						
	via branch *		BGN 1.96						
	*Not applicable in case of utilization of revolving loan products with utilization doc termination of the contract, the client must submit a request to the Bank	uments (invoices, cos	t documents and etc	.) according to contr	act.Upon				
н.	LOANS FOR SMALL ENTERPRISES (SBB)								
	b. BASIC INTEREST RAT	TE BASIC INTEREST RA	TE (SBB)						
		BGN	USD	EUR	CHF				
1	Business Working Facilities	I	T						
	Business loan	14.10%	10.90%	11.15%	9.50%				
	Business revolving line	14.10%	10.90%	11.15%	-				
	Business revolving line plus	14.10%	10.90%	11.15%	-				
	POS revolving line plus	14.10%	-	-	-				
	> Overdraft	14.10%	-	-	-				
	Business Ioan EBRD	14.10%	10.90%	11.15%	-				
	Business revolving line plus EBRD	14.10%	10.90%	11.15%	-				
2	Business Equipment				<u> </u>				
	Business equipment loan	13.85%	10.65%	10.90%	9.25%				
	Business equipment line plus	13.85%	10.65%	10.90%	-				
	······································	13.85%		10.90%	9.25%				
2	Business eqipment loan EBRD Business Premises	13.83%	10.65%	10.90%	9.20%				
5	Business premises loan for companies	12.50%	10.05%	10.30%	8.00%				
	and the second sec	12.50%							
	Business premises loan for free lancers	10.05%	10.30%	8.00%					

Business premises revolvin	g line plus	12.50%	10.05%	10.30%	-		
 Business premises loan EBI 	RD	12.50%	10.05%	10.30%	8.00%		
Loan Microguarantee Fund MCGF							
Business loan MCGF		9.60%	-	-	-		
Business revolving line plu	s MCGF	9.60%	-	-	-		
Business eqipment loan M	CGF	9.60%	-	-	-		
Business premises loan Medication	CGF	9.60%	-	-	-		
5 Loans under agreement with BDB							
5 Loans under agreement with BDB							
Business loan BDB		5%	-	-	-		
Business eqipment loan	BDB	5%	-	-	-		
 Business premises loan 	BDB	5%	-	-	-		
	b. BASIC INTEREST RA	TES (SBB) – PRIME SB	В				
1 Prime SBB		BC	GN	E	UR		
		2.9	0%	2.95%			
	c. BASIC INTEREST RATES-	PRIME BUSINESS CLI	ENTS				
1 Prime Business Clients		BC	GN	EUR			
r rime business clients		1.9	0%	1.95%			

I.Lea	sing					
	Service	Price	Explanation			
1	Preparation of market evaluation		Fee as per item 1.1. is calculated on the market evaluation of the asset - the object of the lease contract and/or the collateral contract/ mortage			
	1.1 Real estate	Upon Agreement	deed - and is collected after the evaluation has been prepared. The			
	1.2 Motor vehicles, machinery and equipment	Upon Agreement	expense occurs upon the conclusion of a new leasing contract, upon written request by the client for a change on an existing contract or under a lease agreement and/or a collateral contract/mortage deed. The commission under item 1.2. shall be collected before the assessment is made.			
2	Registration of the vehicle in "Traffic Police"					
	Brand new vehicles	BGN 215.14				
	Used vehicles	BGN 273.82				
	Special registration number	BGN 430.28	The fee covers the mentioned services and does not include the fees charged by the Traffic Police authorities, which are paid separately. It			
	Re-registration	BGN 273.82	occurs when a new leasing contract is concluded, at a written request o the client or if necessary.			
	Re-issuing of the registration certificate (first/second part)	BGN 107.57	the cheft of it necessary.			
	Change of the registration certificate (first/second part)	BGN 107.57				
	Deregistration	BGN 107.57				
ß	Registration of the vehicle in Control Technical Inspection					
	New equipment	BGN 273.82	The fee covers the cervices of registration/ re-registration in Control			
	Used equipment	BGN 273.82	Technical Inspection and does not include the fees collected by Control Technical Inspection. It occurs when a new leasing contract is signed or			
	Re-registration	BGN 273.82	upon written request by the client. The fee is due before the rewuested service is performed.			
	Reissuing of the registration certificate (first/second part)	BGN 156.46	service is performed.			
	Deregistration	BGN 156.46				
4	Reschedule of the Casco insurance premium upon agreement of the lessor		Upon conclusion of a new leasing contract, the fee is collected in advance,			
	Reschedule of 2 installments	BGN 23.47	prior to the issue of the policy. Under existing contracts, the service is provided upon a written request from the client and is due after the policy			
	Reschedule of 4 installments	BGN 46.94	has been issued.			
5	Payment of an insurance premium by the lessor	BGN 23.47	The fee covers the services of processing the documents for the payment of an insurance premium under an existing leasing contract when the payment is not made by the lessee.			
6	6. Issuing a power of attorney for driving of a leased vehicle		The service is provided upon written request by the client. The fee under			
	without a notary certification	free	item 6.2. includes the amounts collected by the notary and is due before			
	with notary certification	BGN 39.12	the service is provided.			

.Le	easing		
7	Change in terms of a signed leasing contract, including but not limited to: > change of the lessee, > change in maturity of the installment, > change in the repayment schedule. > change in the term of the contract	1% from outstanding principal, but not less than BGN 156.47	The service is provided upon written request by the client. The commission shall be collected no later than the date of signature of the document reflecting the change or within a period expressly specified in the document reflecting the change.
3	8.1 Costs of registration, cancelation and changes of already registered inscriptions in the Central Pledge Registry	real costs	They arise upon the conclusion of a new leasing contract, modification or termination/ repayment of an existing leasing contrac The state fee for inscription in the Central Pledge Registry is at the
	8.2. Inscription service, change of registered circumstances, cancelation in Central Pledge Registry	BGN 58.67	expense of the lessee and is due before the service is provided. The fee under item 9.2. covers the mentioned services and does not include the fees charged by the Central Pledge Registry for the respective services, which are at the expense of the lessee. Central Pledge Registry fees and fees for the services listed in paragraph 8.2. are due before the services are provided.
)	Issuing invoices in paper		The fee under item 9.2. is collected in advance, before the invoice is
	9.1. first original	free	issued. Appears upon written request by the client.
	9.2. second original, at customer's request	BGN 5.87	
0	10. Sending invoices > postal service	BGN 5.87 per month	
11	Preparation of a written reference	According to Section XVII. OTHER FEES	Appears upon written request by the client. It is due by the customer before the service is provided.
2	Fee for sending a written reminder of a payment due		
	> in a form other than a notary invitation	19.56 BGN	A written reminder of a payment due is sent at the discretion of the leasing company only in case of past due amounts due by the client.
	in a form other than a notary invitation	real costs (incl. notary fees etc.) + 19.56 BGN	The fee is payable after the leasing company has performed the action.
13	Transfer of ownership	58.67 BGN	It arises in case of prepayment or expiration of the lease. The fee covers the services for the preparation of the necessary documents for the transfer of ownership. It is due by the customer before the service is provided. Notary and state fees and taxes, as well as a certificate of insurance value are at the expense of the lessee and are due until the day of transfer of ownership to the notary and/or te respective state institution.
14	Asset management of expired or prepaid finance lease contracts.	BGN 107.57	It is due for each calendar month commenced, with the cumulative occurrence of the following conditions: (1) one month has elapsed since the last maturity of the lease contract, respectively from depositing a request for prepayment, and (2) the ownership of the asset has not been transferred to the lessee under his fault.
15	Processing of documents, including but not limited to, payment of fines and other property sanctions imposed in connection with the use of the leasing asset by the lessee	BGN 39.12	The fee covers the processing of the documents imposing the sanction, the preparation and payment of the sanction imposed.
16	16. Fee for consideration of a lease application	Upon Agreement	The fee specified in the second column is due at the time application but is payable till the date of signing the contract.
17	17. Management Fee	Upon Agreement	The fee specified in the second column is due at the time application but is payable within 5 working days of signing the contract.

All fees and commissions mentioned in the Tariff are subject to VAT, if such is due under current legislation. By signing this fariff the Lessee undertakes to pay to the Lessor any changes in the amount and / or additional charges included in any subsequent amendment to this fariff for which the Lessee agrees to be notified by the Lessor by announcing the new version of the Tariff of the following web address: www.postbank.bg.

	Loan products for business equipment and b	usinass promisas	Bus revolv	siness ving li				quipment Line-Plus		revo 1e- P	olving Plus		Premises Line-Plus
	Loan products for business equipment and b	usmess premises	BGN		eign ency	BGN	N	Foreign currency	BGN		oreign irrency	BGN	Foreign currency
1	Approval fee on the allowed /approved/ amount once with the opening of the credit loan account	f the loan, payable	2% min	BGN	200	1.5% r	nin 2	200 BGN/	1% m	in 10		.5% min 200 BGN/	1% min 200 BGN
2	2 Renewal fee payable upon renewal of t	he loan:	1% min	BGN	100	renev	weda	er the amount, N 100	1% m	n BC	GN 100	renewed a	over the mount,min 1 100
3	Commitment commission- it is calculated as ann unutilized amount of the loan. The accounting sta of the credit loan account and it is collected even	arts with the opening						1 % an	nually				
4	Pre-term repayment fee (full) on the credit limit b the first 5 (five) years*	efore the expiration of						5%	, D				
_	*After the 5-th year – no pre-term repayment fee		1			1			-				
5	Pre-term repayment fee (fully or partial) is due of pre-term repaid capital	n the amount of the		-			59	%		-		5	%
e	6 Management fee over the outstanding amount of payable for every month throughout the validity of	f the principal and of the loan						-					
	Loan products			rking fac		tal		estment cilitied		Alph	a Fassi	Alpha Free	Loan for lancers
	·		BGN	N		eign ency BC	GN	Foreign currency	BG	N	Foreign currency	, BGN	Foreign currency
1	Annual commitment fee - accumulated on a dai utilized amount and it is collected every month			1.50%	6			-		-		1.50%	
2	2 Commitment fee -over the non-utilized amount			-			1.	.50%		1.50)%	1.50%	
	Management fee of the working capital facility				-			1.% of the approved mound					
2	4 Management fee of the investment facility		-		ba	1% of the outstanding balance for every following year		, -		1%, min BGN 195.58 100, of the approved amoun and 0.5%, min. BG 19.56 10, of the outstanding balance			
Ę	5 Monthly loan account maintenance fee					GN 20	EUR 10	BGN	5	EUR 2.5	5 BGN 5	EUR 2.5	
e	6 Prepayment fee		its own	1% of the existing limit its own funds , 5 % for refinance		limit a % for ov %			-		3% of prepaid amount and payable during the first five years		
	Loan products - Microguarantee Fund (MCGF):	Business Loan MCGF	Busin Line	ness F e-Plus			Busi	iness Equi Loan MCC		t	Busin	ess Premises Loan MCGF	
_	Approval fee on the allowed /approved/						BGN						
1	amount of the loan, payable once with the opening of the credit loan account					3% mii	n BG	N 300					
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital	5%	- 5%										
3	Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan	0.05%,min BGN 10 monthly	- 0.05%, min BGN 10 monthly										
4	 enewal fee on the amount of the renewed loan payable in the beginning of each year, following the opening of the credit loan account 	-	3%, min BGN 100				-						
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month		1 % annually										

	Loan products - EBRD:	Business Loan EBRD		Business F Line–Plus		Business Loan EBI	s Equipment RD		s Premises Loan 3RD		
	·	BGN	Foreign currency	BGN Foreign currency		BGN Foreign currency		BGN	Foreign currency		
1	Approval fee on the allowed /approved/ amount of the loan, payable once with the opening of the credit loan account	1.5% min BGN 200	1.5%min EUR 100	1.5%min BGN 200			1.5%min EUR 100	1.5%min BGN 200	1.5%min EUR 100		
2	Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital					5%					
3	3 Management fee over the outstanding amount of the principal and payable for every month throughout the validity of the loan		nin BGN 10 nthly		-		0.05%, min	BGN 10 m	onthly		
4	Renewal fee on the amount of the renewed loan - payable in the beginning of each year, following the opening of the credit loan account		-	1	1 %		1 %		-	-	
5	Commitment commission- it is calculated as annual percentage of the unutilized amount of the loan. The accounting starts with the opening of the credit loan account and it is collected every month	-		1 % a	nnually		-	-			
	Loan products under agreement with Bulgar Bank (BDB):	ian Develo	pment	Bus	iness Loan BDB		s Equipment an BDB	Busine	ss Premises Loan BDB		
_							BGN				
Approval and processing fees - on the approved amount, payable up- front for the 1st credit year on the approved amount and in the beginning of every following year of the credit to the full repayment on the remaining principal											
2	2 Pre-term repayment fee (fully or partial) is due on the amount of the pre-term repaid capital			5 %							

In section XVII. Other fees the following changes are made

OLD

1	References (incl. VAT)	
	in Bulgarian	BGN 50
	> in English	BGN 100
2	Written statement	
	 current year (incl. VAT) 	BGN 30
	past years(incl. VAT)	BGN 40
2.1	Written statement upon auditor's request (14 working days on paper)	1
	in Bulgarian (incl. VAT)	BGN 205.36
	> in English (incl. VAT)	BGN 254.26
2.1.1	Written statement upon auditor's request (7 working days on paper)	
	 in Bulgarian (incl. VAT) 	BGN 254.26
	> in English (incl. VAT)	BGN 293.37
2.1.2	Written statement upon auditor's request (e-signed)	
	 in Bulgarian (incl. VAT) 	BGN 176.02
	> in English (incl. VAT)	BGN 224.92
	Note: 2.1.2 Refers to requests received with an e-signature where the information sent in response to the au paper)	idit is also signed with an e-signature (no
	References for loan debt (incl. VAT)	BGN 120
	Express services (same working day execution) concerning the points above (incl. VAT)	doubled amount of the regular fee
5	Submission of information via fax	BGN 2
6	Issuance of photocopy or transcript of a document per page (incl. VAT)	BGN 2
7	Filling the bank payment document at the request of the customer (incl. VAT)	BGN 2 BGN 1.2
8	Issuance of photocopy of loan deal documents, per document (incl. VAT)	
		BGN 50
9	Preview documents of foreign legal entities in connection with the acceptance / refusal of establishing busines	
	For companies domiciled within the European Economic Area	EUR 300
	For companies domiciled outside the European Economic Area	EUR 350
	For companies domiciled in preferential tax jurisdictions or non-cooperative jurisdictions for tax purposes**	EUR 600
10	Preview documents of Bulgarian legal entities in connection with the acceptance / refusal of establishing busin	ess relationships (incl. VAT) *
	For companies with ownership non-resident legal entity/ies	EUR 300
	For companies with ownership legal representative, proxy non-resident individual/s	EUR 50
11	Verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation (incl.VAT)	BGN 30
12	Fee for verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 5
13	Fee for change of servicing branch as per client request (incl. VAT)	BGN 20
	* The fee is paid once - before establishing relationships, and in case of refusal - not refundable.	
	** The preferential tax jurisdictions are the jurisdictions included in The EU list of non-cooperative jurisdictio	ns for tax purposes and the list under §1.
	p. 64 of the Corporate Income Tax Act.	
14	Preparation/confirmation of irregular information at the request of a client, third party or their authorised repr	esentative (VAT Included)
	➢ in Bulgarian	BGN 48.90
	in English	BGN 97.79
	*The document will be issued by the Client Relations Department within 3 working days after a written reque **The bank will only provide the information specified. ***Provision of additional information is subject to fees specified in other sections of the Bank's Tariff	st and a paid fee.
15	Administration fee for bookmaker/ regional representative * The fee is paid monthly.	BGN 48.90

1	References (incl. VAT)	DCN 52 67
	 in Bulgarian in English 	BGN 58.67 BGN 117.35
2	➢ in English Written statement	BGN 117.35
2	current year (incl. VAT)	BGN 58.67
	 past years (incl. VAT) 	BGN 58.87 BGN 117.35
.1	Written statement upon auditor's request (14 working days on paper)	BGN 117.55
.1	 in Bulgarian (incl. VAT) 	BGN 205.36
	 in English (incl. VAT) 	BGN 255.56
	Written statement upon auditor's request (7 working days on paper)	BGN 234.20
1.1		
	in Bulgarian (incl. VAT)	BGN 254.26
	in English (incl. VAT) Written statement warm outlider's nervest (a signed)	BGN 293.37
1.2		
	in Bulgarian (incl. VAT)	BGN 176.02
	> in English (incl. VAT)	BGN 224.92
	Note: 2.1.2 Refers to requests received with an e-signature where the information sent in response to the audit is als	so signed with an e-signature (no paper)
3	References for loan debt (incl. VAT)	BGN 136.91
4	Express services (same working day execution) concerning the points above (incl. VAT)	doubled amount of the regular fee
;	Submission of information via fax	BGN 9.78
5	Issuance of photocopy or transcript of a document per page (incl. VAT)	BGN 2.93
7	Filling the bank payment document at the request of the customer (incl. VAT)	BGN 1.2
B	Issuance of photocopy of loan deal documents, per document (incl. VAT)	BGN 50
7	Preview documents of foreign legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	For companies domiciled within the European Economic Area	EUR 300
	For companies domiciled outside the European Economic Area	EUR 350
	For companies domiciled in preferential tax jurisdictions or non-cooperative jurisdictions for tax purposes**	EUR 600
8	Preview documents of Bulgarian legal entities in connection with the acceptance / refusal of establishing business relationships (incl. VAT) *	
	For companies with ownership non-resident legal entity/ies	EUR 300
	For companies with ownership legal representative, proxy non-resident individual/s	EUR 50
9	Verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation (incl.VAT)	BGN 39.12
0	Fee for verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 9.78
1	Fee for change of servicing branch as per client request (incl. VAT)	BGN 20
	* The fee is paid once - before establishing relationships, and in case of refusal - not refundable.	
	** The preferential tax jurisdictions are the jurisdictions included in The EU list of non-cooperative jurisdictions for tax purposes and the list under §1,	
	p. 64 of the Corporate Income Tax Act.	
11	Preparation/confirmation of irregular information at the request of a client, third party or their authorised rep	resentative (VAT Included)
	in Bulgarian	BGN 48.90
	> in English	BGN 97.79
	*The document will be issued by the Client Relations Department within 3 working days after a written request and a **The bank will only provide the information specified. ***Provision of additional information is subject to fees specified in other sections of the Bank's Tariff	a paid fee.
12	Administration fee for bookmaker/ regional representative * The fee is paid monthly.	BGN 48.90