

In force as of 14.07.2025:

In section **I. Accounts** the following changes are made:

I. ACCOUNTS

	<i>E. Term Deposit Accounts</i>	BGN	FOREIGN CURRENCY
Old	3 Issuance of a copy of the deposit agreement (VAT included)	BGN 3	BGN 3
New	3 Issuance of a copy of the deposit agreement (VAT included)	BGN 6	BGN 6

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

V.CASH OPERATIONS

	<i>A. Current Accounts</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount **	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount **	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>B. Current Accounts "Golden Time"</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount **	0.60% min BGN 9.78	-
New	• requested, not withdrawn amount **	0.80%, min. BGN 19.56	-
	<i>C. Current Accounts for Private Bailiffs and Lawyers</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount *	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount *	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>D. Saving Accounts</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount ****	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount ****	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>E. Term Deposit Accounts</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount ***	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount ***	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>F. Electronic money accounts</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount **	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount **	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>H. Current Accounts servicing consumer and mortgage loan</i>	BGN	FOREIGN CURRENCY
Old	• requested, not withdrawn amount **	0.60% min BGN 9.78	0.60% min EUR/USD 5
New	• requested, not withdrawn amount **	0.80%, min. BGN 19.56	0.80%, min. EUR/USD 10
	<i>I. Other Cash Services</i>	BGN	FOREIGN CURRENCY
Old	1 Processing, counting and exchange of banknotes (without depositing to account)(VAT included)	3%	3%
New	1 Processing, counting and exchange of banknotes (without depositing to account)(VAT included)	6%, min. BGN 19.56	6%, min. BGN 19.56

In section **VIII. Bank cards** the following changes are made:

OLD

A. Debit cards									
		Visa¹			Mastercard				
		Visa Classic⁵ Golden Time	Visa Classic⁵	Debit Mastercard⁵		Debit Mastercard Golden Time³	Debit Mastercard Gold	Debit Mastercard World⁴	
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
1	Issuance:								
	➤ Standard (up to 10 business days)								
	• extra and/or following cards	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge		
2	Re- issuance:								
	➤ due to validity expiry	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge		
	➤ in case of a lost/stolen card, forgotten PIN and upon client's request	BGN 5		EUR 2.50	BGN 5	BGN 10	free of charge		
3	Re- issuance of PIN upon client's request	BGN 5		EUR 2.50	BGN 5				
4	Fee for card and/or PIN delivery (VAT included):								
	➤ standard delivery to a correspondence address in Bulgaria	BGN 30		EUR 15	BGN 30		free of charge		
	➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 30		EUR 15	BGN 30		free of charge		
	➤ express delivery abroad	BGN 200		EUR 100	BGN 200		BGN 200		
5	Delivery of a card to a branch different from the one issuing the card (VAT included)	BGN 5		EUR 2.50	BGN 5	free of charge	free of charge		
6	Maintenance fee (monthly):								
	➤ main card with contactless functionality*	free of charge	BGN 0.50		free of charge	–	–		
	➤ extra and/or following card with contactless functionality*	free of charge	BGN 0.50		free of charge	–	–		
	*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".								
7	Change of card data (limits and code word)	BGN 10	BGN 10	BGN 10	EUR 5	BGN 10	без такса	free of charge	
10	Card unblocking	BGN 3	BGN 3	BGN 3	EUR 1.50	BGN 3	BGN 3	free of charge	
11	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3	BGN 3	BGN 3	EUR 1.50	BGN 3	BGN 3	free of charge	
12	Fee for notification through SMS or other electronic message* (VAT included)*	BGN 0.12						free of charge	
	* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.								
Usage in Bulgaria and abroad (transaction fees)									
18	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	BGN 0.10		EUR 0.05	BGN 0.10		free of charge		
19	Deposit on ATM of the Bank*	0.30 BGN/ 0.15 EUR							
	* Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing in local currency.								
20	Cash withdrawal from ATM:								
	➤ ATM of the Bank	free of charge	0.15% min. BGN 0.30	0.15% min. BGN 0.30	0.15% min. EUR 0.15	free of charge	free of charge		
	➤ ATM of another bank in the country	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20%min. EUR 0.75	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	free of charge	
	➤ ATM abroad in a country in EEA in EUR	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20%min. EUR 0.75	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	free of charge	

	➤ ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5+ 1.50% on the amount	EUR 2.50 +1.50% on the amount	BGN 5+1.5 on the amount	BGN6+1.50% on the amount min.BGN 10	BGN8+1.50% on the amount min. BGN 10		
22	Cash advance at POS:							
	➤ POS at the Bank's branch:	BGN 3+ 1% on the amount	EUR1.5+1 on the amount	BGN 3+1% on the amount	0.50% on the amount			
	➤ POS at a branch of another bank in the country	BGN 4+ 1 % on the amount	EUR2+1 % on the amount	BGN 4+1 % on the amount	BGN 6+1.50% On the amount min. BGN 10	BGN8+ 1.5% on the amount min. BGN 10		
	➤ POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4+ 1 % on the amount	EUR 2+ 1 % on the amount	BGN 4+ 1 on the amount				
	➤ POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5+ 1.5% on the amount	EUR2.50+ 1.5% on the amount	BGN 5+1.5% on the amount				
24	Balance inquiry on ATM of the Bank	BGN 0.30	EUR 0.15	BGN 0.30	free of charge			
25	Balance inquiry on ATM of another bank or E-pay	BGN 0.50	EUR 0.25	BGN 0.50	free of charge			
26	Balance inquiry on ATM abroad	BGN 1	EUR 0.50	BGN 1	BGN 1			
29	Baseless disputing of a transaction	BGN 20	EUR 10	BGN 20	BGN 50	BGN 50		
33	Payment limits (24 hours)							
34	ATM daily limit	BGN 400	BGN2 000	BGN 2 000	BGN 2 000	BGN 400	BGN 3 000	BGN 4 000
35	POS daily limit	BGN 3 500	BGN 7 000	BGN 7 000	BGN 7 000	BGN 3 500	BGN7 000	BGN 20 000
36	Total ATM + POS	BGN 3 500	BGN 7 000	BGN 7 000	BGN 7 000	BGN 3 500	BGN 7 000	BGN 20 000

NEW

A. Debit cards								
		Visa ¹			Mastercard			
		Visa Classic ⁵ Златно Време	Visa Classic ⁵	Debit Mastercard ⁵		Debit Mastercard Златно време ³	Debit Mastercard Gold	Debit Mastercard World ⁴
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN
1	Issuance:							
	➤ Standard (up to 10 business days)							
	• extra and/or following card		BGN 5.87		EUR 3.00	BGN 5.87	BGN 10.37	free of charge
2	Re-issuance:							
	➤ due to validity expiry		BGN 5.87		EUR 3.00	BGN 5.87	BGN 10.37	free of charge
	➤ in case of a lost/stolen card, forgotten PIN and upon client's request		BGN 5.87		EUR 3.00	BGN 5.87	BGN 10.37	free of charge
3	Re-issuance of PIN upon client's request		BGN 5.87		EUR 3.00	BGN 5.87		
4	Fee for card and/or PIN delivery (VAT included):							
	➤ standard delivery to a correspondence address in Bulgaria		BGN 31.29		EUR 16	BGN 31.29		free of charge
	➤ express delivery to a bank branch or a correspondence address in Bulgaria		BGN 31.29		EUR 16	BGN 31.29		free of charge
	➤ express delivery abroad		BGN 205.36		EUR 105	BGN 205.36		BGN 205.36
5	Delivery of a card to a branch different from the one issuing the card (VAT included)		BGN 5.87		EUR 3.00	BGN 5.87	free of charge	free of charge
6	Maintenance fee (monthly):							
	➤ main card with contactless functionality*	free of charge	BGN 0.59			free of charge	-	-
	➤ extra and/or following card with contactless functionality*	free of charge	BGN 0.59			free of charge	-	-
*The monthly maintenance fee applicable for debit card with contactless functionality is not collected in case the card is issued to Payroll current account and saving account "Mega with payroll".								

7	Change of card data (limits and code word)	BGN 10.37	BGN 10.37	BGN 10.37	EUR 5.30	BGN 10.37	free of charge	free of charge
10	Card unblocking	BGN 3.13	BGN 3.13	BGN 3.13	EUR 1.60	BGN 3.13	BGN 3.13	free of charge
11	Activation of the service for notifications through SMS or other electronic message for debit cards	BGN 3.13	BGN 3.13	BGN 3.13	EUR 1.60	BGN 3.13	BGN 3.13	free of charge
12	Fee for notification through SMS or other electronic message* (VAT included)	BGN 0.18						free of charge
* The fee is due in case of notification through SMS or other electronic message for successful transaction at ATM, POS.								
Usage in Bulgaria and abroad (transaction fees)								
17	Плщане на ATM	без такса						
18	Funds transfer between accounts servicing the debit card of the customer through ATM of the Bank (incl. for Virtual debit card reloading)	BGN 0.12			EUR 0.06	BGN 0.12		BGN 0.12
19	Deposit on ATM of the Bank*	0.31 BGN/ 0.16 EUR						
* Campaign from 01.04.2025 till 31.07.2025 - free of charge cash depositing in local currency.								
20	Cash withdrawal from ATM:							
	ATM of the Bank	free of charge	0.15% min. BGN 0.31	0.15% min. BGN 0.31	0.15% min. EUR 0.16	free of charge	free of charge	
	ATM of another bank in the country	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	0.20%min. EUR 0.80	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	free of charge
	ATM abroad in a country in EEA in EUR	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	0.20%min. EUR 0.80	0.20 %min. BGN 1.56	0.20 %min. BGN 1.56	free of charge
	ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.09 + 1.50% on the amount	BGN 5.09 + 1.50% on the amount min. BGN 10	BGN 5.09 + 1.50% on the amount min. BGN 10	EUR 2.60 +1.50% on the amount min. EUR 5.11	BGN 5.09 +1.50% on the amount	BGN 6.06+1.50% on the amount min. BGN 10	BGN 8.80+1.50% on the amount min. BGN 10
22	Cash advance at POS:							
	POS at the Bank's branch	BGN 3.13 +1 % on the amount			EUR 1.60+1% on the amount	BGN 3.13+1% on the amount	0.50% on the amount	
	POS at a branch of another bank in the country	BGN 4.11+ 1 % on the amount			EUR 2.10+1 % on the amount	BGN 4.11+1 % on the amount	BGN 6.06+1.50% on the amount min. BGN 10 BGN 8.80+1.50% on the amount min. BGN 10	
	POS at a branch of another bank abroad in a country in EEA in EUR	BGN 4.11+ 1 % on the amount			EUR 2.10+ 1 % on the amount	BGN 4.11 + 1 % on the amount		
	POS at a branch of another bank abroad in a country outside EEA or non-EUR in a country in EEA	BGN 5.09 + 1.5% on the amount			EUR 2.60+ 1.5% on the amount	BGN 5.09+1.5% on the amount		
24	Balance inquiry on ATM of the Bank	BGN 0.31			EUR 0.16	BGN 0.31		free of charge
25	Balance inquiry on ATM of another bank or E-pay	BGN 0.51			EUR 0.26	BGN 0.51		free of charge
26	Balance inquiry on ATM abroad	BGN 1.08			EUR 0.55	BGN 1.08		BGN 1.08
29	Baseless disputing of a transaction	BGN 97.80			EUR 50	BGN 97.80	BGN 97.80	BGN 97.80
33	Payment limits (24 hours)							
34	ATM daily limit	BGN 3 000	BGN 3 000	BGN 3 000	BGN 3 000	BGN 3 000	BGN 5 000	BGN 6 000
35	POS daily limit	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 20 000
36	Total ATM + POS	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 10 000	BGN 20 000

OLD

B. Credit cards					
		Visa Electron	Visa Classic	Visa Gold	Visa Premium
1	Fee for card and/or PIN delivery (VAT included)				
	➢ standard delivery to a correspondence address in Bulgaria	BGN 30			
	➢ express delivery in Bulgaria	BGN 50			
	➢ express delivery abroad	BGN 200			
2	Minimum monthly payment	3% of the total amount due, min BGN 15			
3	Unwarranted claim fee	BGN 30			

4	Fee for card and/or credit limit blocking due to cardholder's fault or negligence	BGN 15			
6	Compensation for exceeding of the credit limit	Compensation for exceeding of the credit limit			
9	Monthly payment instrument maintenance fee	-	-	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.12			
11	Deferring fee per transaction on equal monthly payments:				
	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5			
	➤ when deferring on 6 equal monthly payments	4% of the transaction amount, min. BGN 10			
	➤ when deferring on 9 equal monthly payments	5% of the transaction amount, min. BGN 15			
	➤ when deferring on 12 equal monthly payments	6% of the transaction amount, min. BGN 20			
12	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5			
13	Administration fee for overdue installment ***	BGN 30			
	*** 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 paid.				
14	Annual payment instrument maintenance fee: ****				
	➤ main cardholder	BGN 25	BGN 49	BGN 100	BGN 169
	➤ additional cardholder	BGN 10	BGN 20	BGN 50	BGN 80
	**** The fee is calculated at the end of each one-year period after the activation of the card.				
15	Card usage fee:				
	➤ for cash withdrawal from ATM of the Bank	BGN 3 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM of another bank in Bulgaria	BGN 6 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10 + 3% of the transaction amount			
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 3 + 3% от стойността на транзакцията			
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	-	BGN10 + 3% of the transaction amount		
16	Fee for re-issuance of credit card upon client's request	BGN 20			
17	Fee for PIN re-issuance upon client's request	BGN 10			
18	Fee for examination of application for changing credit card parameters	BGN 20			

B. Credit cards

		<i>Mastercard Standard</i>	<i>Mastercard World</i>	<i>Mastercard Cash</i>	<i>Mastercard Cash Momento</i>	<i>Mastercard World Premium</i>	<i>Mastercard Universe (бренд World Elite)</i>
1	Fee for card and/or PIN delivery (VAT included)						
	➤ standard delivery to a correspondence address in Bulgaria	BGN 30					
	➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 50					
	➤ express delivery abroad	BGN 200					
2	Minimum monthly payment	3% of the total amount due, min BGN 15					
3	Unwarranted claim fee	BGN 30					
4	Fee for card and/ or credit limit blocking due to cardholder's fault or negligence	BGN 15					
6	Compensation for exceeding of the credit limit	5% of the exceeded amount min BGN 2					
9	Monthly payment instrument maintenance fee	-	-	BGN 3.55	-	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.12					
11	Deferring fee per transaction on equal monthly payments:						
	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5					
	➤ when deferring on 6 equal monthly payments	4% of the transaction amount, min BGN 10					

	➤ when deferring on 9 equal monthly payments	5% of the transaction amount, min. BGN 15			
	➤ when deferring on 12 equal monthly payments	6% of the transaction amount, min. BGN 20			
12	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5			
13	Administration fee for overdue installment *	BGN 30			
	*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 paid.				
14	Annual payment instrument maintenance fee: **				
	➤ main cardholder	BGN 49	BGN 100	free of charge	BGN 169 BGN 1000
	➤ additional cardholder	BGN 20	BGN 40	free of charge	BGN 80 BGN 500
	** The fee is calculated at the end of each one-year period after the activation of the card.				
15	Card usage fee:				
	for cash withdrawal from ATM of the Bank	BGN 3 + 3% of the transaction amount	BGN 3 + 4% of the transaction amount	BGN 3 + 3% of the transaction amount	
	for cash withdrawal from ATM of another bank in Bulgaria	BGN 6 + 3% of the transaction amount	BGN 6 + 5% of the transaction amount	BGN 6 + 3% of the transaction amount	
	for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6 + 3% of the transaction amount	BGN 6 + 5% of the transaction amount	BGN 6 + 3% of the transaction amount	
	for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10 + 3% of the transaction amount	BGN 10 + 5% of the transaction amount	BGN 10 + 3% of the transaction amount	
	for cash withdrawal at POS at cash desk in the Bank	BGN 3 + 3% of the transaction amount	BGN 3 + 4% of the transaction amount	BGN 3 + 3% of the transaction amount	
	for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10 + 3% of the transaction amount	BGN 10 + 5% of the transaction amount	BGN 10 + 3% of the transaction amount	
16	Fee for re-issuance of credit card upon customer's request	BGN 20			BGN 200
17	Fee for PIN re-issuance upon customer's request	BGN 10			
18	Fee for examination of application for changing of parameters on credit card	BGN 20			

NEW

B. Credit cards					
		<i>Visa Electron</i>	<i>Visa Classic</i>	<i>Visa Gold</i>	<i>Visa Premium</i>
1	Fee for card and/or PIN delivery (VAT included)				
	➤ standard delivery to a correspondence address in Bulgaria			BGN 31.29	
	➤ express delivery in Bulgaria			BGN 50.85	
	➤ express delivery abroad			BGN 205.36	
2	Minimum monthly payment	3% of the total amount due, min BGN 15.65			
3	Unwarranted claim fee	BGN 97.80			
4	Fee for card and/or credit limit blocking due to cardholder's fault or negligence	BGN 15.65			
6	Compensation for exceeding of the credit limit	5% of the exceeded amount min BGN 2.15			
9	Monthly payment instrument maintenance fee	-	-	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.18			
11	Deferring fee per transaction on equal monthly payments				
	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5.09			
	➤ when deferring on 6 equal monthly payments	4% of the transaction amount, min. BGN 10.17			
	➤ when deferring on 9 equal monthly payments	5% of the transaction amount, min. BGN 15.65			
	➤ when deferring on 12 equal monthly payments	6% of the transaction amount, min. BGN 20.54			
12	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5.87			
13	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.				
14	Annual payment instrument maintenance fee: ****				
	➤ main cardholder	BGN 25	BGN 49	BGN 101.70	BGN 170.16
	➤ additional cardholder	BGN 10	BGN 20.54	BGN 41.07	BGN 82.14
**** The fee is calculated at the end of each one-year period after the activation of the card.					
15	Card usage fee:				
	➤ for cash withdrawal from ATM of the Bank	BGN 3.13 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM of another bank in Bulgaria	BGN 6.06 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6.06 + 3% of the transaction amount			
	➤ for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10.17 + 3% of the transaction amount			
	➤ for cash withdrawal at POS at cash desk in the Bank	BGN 3.13 + 3% of the transaction amount			
	➤ for cash withdrawal at POS at cash desk in another bank and abroad	-	BGN 10.17 + 3% of the transaction amount		
16	Fee for re-issuance of credit card upon client's request	BGN 20.54			
17	Fee for PIN re-issuance upon client's request	BGN 10.17			
18	Fee for examination of application for changing credit card parameters	BGN 20.54			

B. Credit cards

		Mastercard Standard	Mastercard World	Mastercard Cash	Mastercard Cash Momento	Mastercard World Premium	Mastercard Universe (бренд World Elite)
1	Fee for card and/or PIN delivery (VAT included)						
	➤ standard delivery to a correspondence address in Bulgaria	BGN 31.29					
	➤ express delivery to a bank branch or a correspondence address in Bulgaria	BGN 50.85					
	➤ express delivery abroad	BGN 205.36					
2	Minimum monthly payment	3% of the total amount due, min BGN 15.65					
3	Unwarranted claim fee	BGN 97.80					
4	Fee for card and/ or credit limit blocking due to cardholder's fault or negligence	BGN 15.65					
6	Compensation for exceeding of the credit limit	5% of the exceeded amount min BGN2.15					
7	Monthly payment instrument maintenance fee	BGN 5.87					
8	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 5.87					
9	Monthly payment instrument maintenance fee	-	-	BGN 3.91	-	-	-
10	SMS or other electronic message sent to the customer as per the General terms and conditions	BGN 0.18					
11	Deferring fee per transaction on equal monthly payments:						
	➤ when deferring on 3 equal monthly payments	3% of the transaction amount, min. BGN 5.09					
	➤ when deferring on 6 equal monthly payments	4% of the transaction amount, min BGN 10.17					
	➤ when deferring on 9 equal monthly payments	5% of the transaction amount, min. BGN 15.65					
	➤ when deferring on 12 equal monthly payments	6% of the transaction amount, min. BGN 20.54					
12	Getting of issued card at a branch different from the issuing branch (VAT included)	BGN 5.87					
13	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							
14	Annual payment instrument maintenance fee: **						
	➤ main cardholder	BGN 49	BGN 101.70	free of charge	BGN 170.16	BGN 1017.03	
	➤ additional cardholder	BGN 20.54	BGN 41.07	free of charge	BGN 82.14	BGN 508.52	
** The fee is calculated at the end of each one-year period after the activation of the card..							
15	Card usage fee:						

	for cash withdrawal from ATM of the Bank	BGN 3.13 + 3% of the transaction amount	BGN 3.13 + 4% of the transaction amount	BGN 3.13 + 3% of the transaction amount
	for cash withdrawal from ATM of another bank in Bulgaria	BGN 6.06 + 3% of the transaction amount	BGN 6.06 + 5% of the transaction amount	BGN 6.06 + 3% of the transaction amount
	for cash withdrawal from ATM of another bank in EEA in EUR	BGN 6.06 + 3% of the transaction amount	BGN 6.06 + 5% of the transaction amount	BGN 6.06 + 3% of the transaction amount
	for cash withdrawal from ATM abroad in a country outside EEA or non-EUR in a country in EEA	BGN 10.17 + 3% of the transaction amount	BGN 10.17 + 5% of the transaction amount	BGN 10.17 + 3% of the transaction amount
	for cash withdrawal at POS at cash desk in the Bank	BGN 3.13 + 3% of the transaction amount	BGN 3.13 + 4% of the transaction amount	BGN 3.13 + 3% of the transaction amount
	for cash withdrawal at POS at cash desk in another bank and abroad	BGN 10.17 + 3% of the transaction amount	BGN 10.17 + 5% of the transaction amount	BGN 10.17 + 3% of the transaction amount
16	Fee for re-issuance of credit card upon customer's request	BGN 20.54		BGN 195.58
17	Fee for PIN re-issuance upon customer's request	BGN 10.17		
18	Fee for examination of application for changing of parameters on credit card	BGN 20.54		

In section **XVII. Other fees** the following changes are made:

XVII. OTHER FEES

	Certificates (VAT included):		
Old	1	➤ in Bulgarian	BGN 11.73
		➤ in English	BGN 20.54
New	Certificates, incl. written statement or confirmation about existence of accounts and balances (VAT included):		
	1	➤ in Bulgarian	BGN 11.73
		➤ in English	BGN 20.54

Point 9 and point 11 from Section XVII. OTHER FEES have been removed.