

In force as 01.05.2013

In section 10. LOANS the following fees are changed

10. LOANS			
		Old fee	New fee
10.7. Consumer loan collateralised by mortgage on real estate property			
10.7.4.	Change in the parameters of the loan (concerning Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	0.50%, min 100 BGN	0.7%, min 100 BGN
10.7.18.	Fee for application of loan renegotiation (concerning Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	-	BGN 10
10.7.19.	Fee to restore the credit preferences	-	BGN 20
10.8. House Loans		Old fee	New fee
10.8.4.	Change in the parameters of the loan (concerning Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	0.50% min 100 BGN	0.70% min 100 BGN
10.8.20.	Fee for application of loan renegotiation (concerning Interest rate, currency, replacement/enter into debt, partial release of collateral, repayment schedule)	-	BGN 10
10.8.21.	Fee to restore the credit preferences	-	BGN 20

In force as 01.07.2013

In section 1. ACCOUNTS the following fees are changed

1.Accounts			
1.1.	Current Accounts	BGN	Foreign currency
1.1.2.	Maintenance fee (per month)		
1.1.2.1.	Standard current account *	BGN 1.50	EUR/USD 0.75
* The fee is applicable no matter if for that current account is issued debit card or Utility Payer. The points 1.1.2.2. and 1.1.2.3. are dropped out and the numeration is reordered.			

In section 4. Bank cards the following fees are changed

4. BANK CARDS									
4.1. Debit Cards									

	4.1.1. Debit Cards:	Maestro BGN EUR Visa Electron *BGN/USD		Maestro Golden age BGN Visa Golden age BGN	Visa Classic*** BGN	MasterCard Standard BGN/EUR		MasterCard Virtual	
		BGN	EUR USD	BGN	BGN	BGN	EUR	BGN	EUR
4.1.1.38. New fee	Balance inquiry on another bank ATM or E-Pay	0.30 BGN	0.15 EUR	0.30 BGN	0.30 BGN	0.30 BGN	0.15 EUR	-	-

4.1.2.	Gold & Platinum Debit Cards *	MasterCard Gold BGN MasterCard Platinum BGN
4.1.2.3.14.	Balance inquiry on another bank ATM or E-Pay	0.30 BGN

4.1.3.	Debit card - „utility payer”	
4.1.3.3.1.	Bill Payments	0.35 BGN