

Amendments in the Tariff of Eurobank Bulgaria for Individuals Tariff, as of 03.08.2015

In section **V. Bank cards**

The following name of the fee is changed:

Old name:

A Debit cards		Maestro и Visa				MasterCard							
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden time Visa Electron Golden time	Visa Classic	Debit MasterCard		Debit MasterCard Golden time	MasterCard Virtual		Debit MasterCard Gold	MasterCard Platinum	Debit MasterCard World
		BGN	EUR/ USD	BGN	BGN	BGN	EUR/ USD	BGN	BGN	EUR			
22	Credit refund transaction	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	1.0% on the amount	1.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount

New name:

A Debit cards		Maestro и Visa				MasterCard							
		Maestro BGN/ EUR Visa Electron BGN/USD		Maestro Golden time Visa Electron Golden time	Visa Classic	Debit MasterCard		Debit MasterCard Golden time	MasterCard Virtual		Debit MasterCard Gold	MasterCard Platinum	Debit MasterCard World
		BGN	EUR/ USD	BGN	BGN	BGN	EUR/ USD	BGN	BGN	EUR			
22	Receiving (including return) amounts on card through POS	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount	1.0% on the amount	1.0% on the amount	2.0% on the amount	2.0% on the amount	2.0% on the amount

The following fees are added:

V. BANK CARDS				
Comment		Debit cards: Maestro и Visa Electron	Debit cards: Visa Classic	Debit cards: Debit MasterCard
New fee	Express delivery abroad	BGN 300 / EUR 150	BGN 300 / EUR 150	BGN 300 / EUR 150
New fee	Immediate payment (VPP/MoneySend)	1% on the amount	1% on the amount	1% on the amount
New fee	Emergency cash advance	-	-	BGN 240 / EUR 120

In sections **XI. LOANS**

The following fees are changed:

Old fee:

XI. LOANS				
B	Consumer loans with/without guarantor(s)		BGN	Foreign Currency
2	Monthly fee for servicing of current account opened for a consumer loan **		BGN 2.50	BGN 2.50

New fee:

XI. LOANS				
B	Consumer loans with/without guarantor(s)		BGN	Foreign Currency

2	Monthly fee for servicing of current account opened for a consumer loan ***	BGN 3.50	BGN 3.50
---	---	----------	----------

*** For all current accounts servicing consumer loans granted after 14.10.2008 and for all current accounts servicing consumer loans renegotiated after 01.03.2009. (the fee is accrued till full repayment of the loan). For deals granted until 31.07.2015 incl., the value of the fee is BGN 2.50/EUR 1.25.

Old fees:

XI. LOANS			
D Housing Loans/Home Equity Loans		BGN	Foreign Currency
6	Monthly fee for servicing of current account		
	•opened for a Mortgage loan	BGN 1.50	BGN 1.50
	•opened for a "Saving Mortgage Loan" or opened for "Convenience" package**	BGN 2.50	BGN 2.50
	•opened for a "Premium" package	BGN 5.00	BGN 5.00
14	Fee for examination of request to restore the loan preferences	BGN 75	BGN 75

New fees:

XI. LOANS			
D Housing Loans/Home Equity Loans		BGN	Foreign Currency
6	Monthly fee for servicing of current account		
	•opened for a Mortgage loan *	BGN 3.50	BGN 3.50
	•opened for "Convenience" package**	BGN 2.50	BGN 2.50
	•opened for a "Premium" package **	BGN 5.00	BGN 5.00
14	Fee for examination of request to restore the loan preferences *	BGN 100	BGN 100

* The fee is valid for contracts concluded after 31.07.2015.

** The packages are not offered anymore.

The following fees are added:

XI. LOANS				
A Overdraft on current accounts/ debit cards		BGN		Foreign Currency
4	Fee for booking of the conditions as per provided offer for overdraft (in terms of interest rate, fees and commissions) for 6-months period (incl. VAT)	BGN	50	-
5	Fee for change in the initially defined overdraft parameters as per the initial approval	BGN	50	-
6	Application fee for overdraft renegotiation (concerning interest rate, replacement/enter into debt, partial release of collateral)	BGN	15	-
7	Fee for change in the parameters of the loan (incl. Interest rate, replacement/enter into debt, partial release of collateral) - due upon approval of the requested change in the parameters	0.70% min 75 BGN		-
8	Fee for change in the parameters of the loan different from the ones in point 7. (incl. fees and charges, corresponding accounts, etc.)	BGN	35	-
9	Fee for examination of request to regain the overdraft preferences	BGN	50	-
10	Fee for change of existing overdraft limit	BGN	15	-
B Consumer loans with/without guarantor(s)		BGN		Foreign Currency
3	Fee for booking of the conditions as per provided offer for consumer loan (in terms of interest rate, fees and commissions) for 6-months period (incl. VAT)	BGN	50	BGN 50
4	Fee for change in the initially defined consumer loan parameters as per the initial approval	BGN	50	BGN 50

	5	Fee for application for loan renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 15	BGN 15
	6	Fee for change in the parameters of the loan (incl. Interest rate,tenor, replacement/enter into debt, partial release of collateral) - paid upon approval of the requested change in the parameters	0.70% min. 75 BGN	0.70% min. 75 BGN
	7	Fee for change in the parameters of the loan different from the ones in point 6. (incl. fees and commissions, corresponding accounts, installment date, etc.)	BGN 35	BGN 35
	8	Fee for examination of request to regain the consumer loan preferences	BGN 50	BGN 50
C	Consumer loan/overdraft with cash collateral (Elastica)		BGN	Foreign Currency
	3	Fee for change in the initially defined loan/overdraft parameters as per the initial approval	BGN 50	BGN 50
	4	Fee for application for loan/overdraft renegotiation (concerning interest rate, tenor, replacement/enter into debt, partial release of collateral)	BGN 15	BGN 15
	5	Fee for change in the parameters of the loan/overdraft (incl. Interest rate,tenor, replacement/enter into debt, partial release of collateral) - paid upon approval of the requested change in the parameters	0.70% min. 75 BGN	0.70% min. 75 BGN
	6	Fee for change in the parameters of the loan/overdraft different from the ones in point 6. (incl. fees and commissions, corresponding accounts, installment date, etc.)	BGN 35	BGN 35

The following fees are removed:

B	Consumer loans with/without guarantor(s)		BGN	Foreign Currency
		Renegotiation of the loan (in terms of interest rate, tenor, amount, repayment schedule, etc.) - with the exception of the cases of pre-term repayment*	BGN 35	BGN 35

Comment:* The fee is removed, it is replaced by two new fees described in the table above.

D	Credit Wish Revolving loan*		BGN	Foreign Currency
	1	Examination of the credit application documents- due upon submission of the credit request		

	from 200 to 1 000 BGN.	BGN 15	-
	from 1 001 to 4 000 BGN.	BGN 30	-
	from 4 001 to 7 000 BGN	BGN 50	-
	from 7 001 to 10 000 BGN	BGN 70	-
	from 10 001 to 20 000 BGN	BGN 100	-
	over 20 000 BGN	BGN 175	-

* The product is not offered by the bank as of 01.04.2015.

Amendments in the Tariff for fees and commissions of customers Legal entities, as of 03.08.2015

In section **V. Bank cards**

The following fees are added:

V. BANK CARDS			
Comment		Debit cards: Maestro и Visa Electron	Debit cards: Debit MasterCard Business
New fee	Express delivery abroad	BGN 300 / EUR 150	BGN 300 / EUR 150
New fee	Immediate payment (VPP/MoneySend)	1% on the amount	1% on the amount
New fee	Emergency cash advance		BGN 240 / EUR 120

