

In force as of **26.04.2016**

In section I. **ACCOUNTS**, the following fees are changed:

I. ACCOUNTS			
A	Current Accounts	BGN	FOREIGN CURRENCY
	1	Opening:	
	Old fee	▪ current account „Golden Time“	free of charge
	New fee	▪ current account „Golden Time“	BGN 1.00
	2	Maintenance fee (per month):	
	Old fee	▪ current account „Golden Time“	free of charge
	New fee	▪ current account „Golden Time“	BGN 0.90
	3	Dormancy fee (per month): *	
	Removal	▪ up to 12 months	BGN 1.00
		▪ over 12 months	BGN 2.00
		▪ over 24 months	BGN 3.00
		▪ over 36 months	BGN 5.00
	* Dormant account – current account with no customer initiated transactions for period of 12 months (except automatic transactions).		
D	Saving Accounts	BGN	FOREIGN CURRENCY
	2	Maintenance fee:	
	Old fee	▪ standard and child savings accounts	free of charge
		▪ all Mega type savings accounts and "Active money" savings account	BGN 0.50
	2	Maintenance fee:	
	New fee	▪ child savings accounts	free of charge
		▪ standard savings accounts (monthly)	BGN 0.50
		▪ all Mega type savings accounts and "Active money" savings account (monthly)	BGN 1.00
	5	Dormancy fee : *	
	Removal	▪ all Mega type saving accounts, "Active Money" saving accounts (per month)	BGN 0.50
		▪ "Loyal Saver" saving accounts (per quarter)	BGN 2.00
	* Dormant account – savings account with no customer initiated transactions for period of 12 months (except automatic transactions); the fee is not applicable to Child savings accounts and Standard savings accounts		

In section III. CASH OPERATIONS, the following fees are changed:

III. CASH OPERATIONS				
A	Current Accounts	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal from account of amounts up to daily turnover:		
	Old fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.35% min. BGN 7 max BGN 500 over the total amount	0.45% min EUR/USD 8 max EUR/USD 400 over the total amount
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.45% min BGN 15 over the total amount	0.60% min EUR/USD 10 over the total amount
		<input type="checkbox"/> requested, not withdrawal amount *	0.4%* min BGN 10	0.4%* min EUR/USD 5
	* The fee is calculated as a percentage of the non withdrawn amount.			
A	Current Accounts	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal per day:		
	New fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.40% min. BGN 7 max BGN 500 over the total amount	0.50% min EUR/USD 8 max EUR/USD 400 over the total amount
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.50% min BGN 15 over the total amount	0.60% min EUR/USD 15 over the total amount
		<input type="checkbox"/> requested, not withdrawal amount *	0.50% min BGN 10	0.50% min EUR/USD 5
	* The fee is calculated as a percentage of the non withdrawn amount.			
B	Current Accounts "Golden Time"	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal from account of amounts up to daily turnover:		
	Old fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.35% min. BGN 7 max BGN 500 over the total amount	-
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.45% min BGN 15 over the total amount	-
		<input type="checkbox"/> requested, not withdrawal amount *	0.4%* min BGN 10	-
	* The fee is calculated as a percentage of the non withdrawn amount.			
B	Current Accounts "Golden Time"	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal per day:		
	New fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.40% min. BGN 7 max BGN 500 over the total amount	-
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.50% min BGN 15 over the total amount	-
		<input type="checkbox"/> requested, not withdrawal amount *	0.50% min BGN 10	-
	* The fee is calculated as a percentage of the non withdrawn amount.			
D	Saving Accounts	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal from account of amounts up to daily turnover:		
	Old fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.35% min. BGN 7 max BGN 500 over the total amount	0.45% min EUR/USD 8 max EUR/USD 400 over the total amount
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.45% min BGN 15 over the total amount	0.60% min EUR/USD 10 over the total amount
		<input type="checkbox"/> requested, not withdrawal amount *	0.4%* min BGN 10	0.4%* min EUR/USD 5
	* The fee is calculated as a percentage of the non withdrawn amount.			
D	Saving Accounts	BGN	FOREIGN CURRENCY	
	2	Cash withdrawal per day:		
	New fee	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: 		
		<input type="checkbox"/> upon request **	0.40% min. BGN 7 max BGN 500 over the total amount	0.50% min EUR/USD 8 max EUR/USD 400 over the total amount
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.50% min BGN 15 over the total amount	0.60% min EUR/USD 15 over the total amount
		<input type="checkbox"/> requested, not withdrawal amount *	0.50% min BGN 10	0.50% min EUR/USD 5
	* The fee is calculated as a percentage of the non withdrawn amount.			

III. CASH OPERATIONS				
E Term Deposit Accounts		BGN	FOREIGN CURRENCY	
	2	Withdrawal from a term deposit:		
Old fee		▪ Not on maturity date up to 2 000 BGN, 1000 EUR/USD per day	free of charge	
		▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD per day:		
		<input type="checkbox"/> upon request **	0.35% min. BGN 7 max BGN 500	0.45% min EUR/USD 8 max EUR/USD 400
		<input type="checkbox"/> without request (depending on the Bank's resources)	0.45% min BGN 15	0.60% min EUR/USD 10
		<input type="checkbox"/> requested, not withdrawn amount *	0.4%* min BGN 10	0.4%* min EUR/USD 5
* The fee is calculated as a percentage of the non withdrawn amount.				
E Term Deposit Accounts		BGN	FOREIGN CURRENCY	
	2	Cash withdrawal per day:		
New fee		▪ Not on maturity date up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	min. BGN 1.00 0.10% over the total amount	0.10% min. EUR/USD 0.50 over the total amount
		▪ Not on maturity date above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
		<input type="checkbox"/> upon request **	min. BGN 7 max BGN 500 върху цялата сума	0.50% min EUR/USD 8 max EUR/USD 400 over the total amount
		<input type="checkbox"/> without request (depending on the Bank's resources)	min BGN 15 върху цялата сума	0.60% min EUR/USD 15 over the total amount
		<input type="checkbox"/> requested, not withdrawn amount *	0.50% min BGN 10	0.50% min EUR/USD 5
* The fee is calculated as a percentage of the non withdrawn amount.				
G Other Cash Services		BGN	FOREIGN CURRENCY	
	11	Cash deposit from third parties (paid from the depositor):		
	Old fee	▪ in favor of individual client of the Bank **	0.20% min BGN 1	0.20% min BGN 5
G Other Cash Services		BGN	FOREIGN CURRENCY	
	11	Cash deposit from third parties (paid from the depositor):		
	New fee	▪ in favor of individual client of the Bank **	0.20% min BGN 3	0.20% min EUR 3

In section VI. DEBIT CARDS, the following fees are changed:

VI. BANK CARDS			
A	Debit cards		BGN
	Debit cards:		Maestro Golden Time Visa Electron Golden Time
	20	Cash withdrawal from ATM:	
	Old fee	▪ ATM of another bank in the country	BGN 0.95
VI. BANK CARDS			
A	Debit cards		BGN
	Debit cards:		Maestro Golden Time Visa Electron Golden Time
	20	Cash withdrawal from ATM:	
	New fee	▪ ATM of another bank in the country	BGN 1.00