

In force as of 16.08.2018r.:

In section I. **ACCOUNTS. A Current Accounts** the following fees are changed:

A	Current Accounts	BGN	FOREIGN CURRENCY
	2 Maintenance fee (per month):		
	Old <ul style="list-style-type: none"> ▪ payroll current account 	BGN 1.50	EUR/USD 1.00
	New <ul style="list-style-type: none"> ▪ payroll current account 	BGN 2.00	EUR/USD 1.00

In section I. **ACCOUNTS. D Saving Accounts** the following fees are changed:

D	Saving Accounts	BGN	FOREIGN CURRENCY
	2 Maintenance fee*:		
	Old <ul style="list-style-type: none"> ▪ standard saving accounts (monthly) ** ▪ all type saving accounts Mega and "Active money" (monthly) *** ▪ Loyal saver saving accounts (per quarter) 	BGN 1.50 BGN 1.75 BGN 3.50	EUR/USD 0.75 EUR/USD 0.90 EUR/USD 1.75
	New <ul style="list-style-type: none"> ▪ standard saving accounts (monthly) ** ▪ all type saving accounts Mega and "Active money" (monthly) *** ▪ Loyal saver saving accounts (per quarter) 	BGN 2.00 BGN 2.00 BGN 4.50	EUR/USD 1.00 EUR/USD 1.00 EUR/USD 2.25

In section II. **COMPLEX BANKING SERVICES. A. MY BANKING PROGRAM** the following fees are changed:

A	MY BANKING PROGRAM	BGN
Old	2 Maintenance fee (per month) for basic current account Program "My Banking" without / with payroll	BGN 4.25 / BGN 3.35
New	2 Maintenance fee (per month) for basic current account Program "My Banking" without / with payroll	BGN 4.80 / BGN 3.90

In section V. **CASH OPERATIONS. A. Current Accounts** the following fees are changed:

A	Current Accounts	BGN	FOREIGN CURRENCY
Old	2 Cash withdrawal per day		
	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.15% min. BGN 2.00 over the total amount	0.15% min. EUR/USD 1.00 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request * 	0.40% min. BGN 7.00 max BGN 500.00 over the total amount	0.50% min EUR/USD 8.00 max EUR/USD 400.00 over the total amount
New	2 Cash withdrawal per day		
	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: □ upon request * 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 over the total amount

In section **V. CASH OPERATIONS. D. Saving Accounts** the following fees are changed:

D	Saving Accounts	BGN	FOREIGN CURRENCY
Old	2 Cash withdrawal per day *		
	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.15% min. BGN 2.00 over the total amount	0.15% min. EUR/USD 1.00 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> □ upon request ** 	0.40% min. BGN 7.00 max BGN 500.00 over the total amount	0.50% min EUR/USD 8.00 max EUR/USD 400.00 over the total amount
New	2 Cash withdrawal per day*		
	<ul style="list-style-type: none"> ▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	<ul style="list-style-type: none"> ▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> □ upon request ** 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 over the total amount

In section **V. CASH OPERATIONS. E. Term Deposit Accounts** the following fees are changed:

E	Term Deposit Accounts	BGN	FOREIGN CURRENCY
Old	2 Withdrawal from a term deposit:		
	<ul style="list-style-type: none"> ▪ Not on maturity date up to 2 000 BGN, 1000 EUR/USD on each transaction 	0.15% min. BGN 2.00 over the total amount	0.15% min. EUR/USD 1.00 over the total amount
	<ul style="list-style-type: none"> ▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> □ upon request ** 	0.40% min. BGN 7.00 max BGN 500.00 over the total amount	0.50% min EUR/USD 8.00 max EUR/USD 400.00 over the total amount
New	2 Withdrawal from a term deposit:		
	<ul style="list-style-type: none"> ▪ Not on maturity date up to 2 000 BGN, 1000 EUR/USD on each transaction 	0.30% min. BGN 3.00 over the total amount	0.30% min. EUR/USD 1.50 over the total amount
	<ul style="list-style-type: none"> ▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction: <ul style="list-style-type: none"> □ upon request ** 	0.45% min. BGN 7.00 over the total amount	0.50% min EUR/USD 8.00 over the total amount

In section **V. CASH OPERATIONS. I. Other Cash Services** the following fees are changed:

I	Other Cash Services	BGN	FOREIGN CURRENCY
	11 Cash deposit from third parties (paid from the depositor):		
Old	<ul style="list-style-type: none"> ▪ in favor of individual client of the Bank ** 	0.20% min BGN 3.00	0.20% min EUR 3.00
	** The fee is not applied in case of depositing on Child Savings accounts, any Mega type savings account, Saving account "Active Money", Loyal Saver savings account, Prestige saving account, time deposits, Private Bailiffs and Lawyers current accounts, as well as in case of Mortgage loans repayment, Consumer Loans repayment and Credit Cards installments.		
New	<ul style="list-style-type: none"> ▪ in favor of individual client of the Bank ** 	0.20% min BGN 3.00	0.20% min EUR 3.00
	** The fee is not applied in case of depositing on Child Savings accounts, Prestige saving account, time deposits, Private Bailiffs and Lawyers current accounts, as well as in case of Mortgage loans repayment, Consumer Loans repayment and Credit Cards installments.		

In section **VI. TRANSFERS / PAYMENTS. B. Outgoing transfers*** the following fees are changed:

VI. TRANSFERS / PAYMENTS				
B	Outgoing transfers*		BGN	FOREIGN CURRENCY
Old	2	Interbank- ordinary value date:		-
		▪ in BGN (via BISERA)*	BGN 2.50	-
New	2	Interbank- ordinary value date:		-
		▪ in BGN (via BISERA)*	BGN 3.00	-

In section **XV. OTHER FEES** the following fee is introduced:

XV. OTHER FEES		
13	Fee for cash withdrawal from distraint account of released funds by the respective authorities	BGN 5.00

All following points in the section will be renumbered.