

**In force as of 01.08.2023r.:**

In section **VIII. BANK CARDS A.Debit cards** the following changes are made:

<b>old</b>	<b>24</b> Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:										
	➤ ATM of the Bank*	0.05% min. BGN 0.15	-	-		0.05%min. BGN 0.15	0.05%min. BGN 0.15	-	-	-	-
	➤ ATM of another bank in the country	0.20 %min. BGN 1.40	-	-		0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	-	-	-
* If the client has additional card of saving account Mega Plus with Payroll, the conditions for ATM withdrawal will be on A.Debit cards/23 conditions											

<b>New</b>	<b>24</b> Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:										
	➤ ATM of the Bank*	0.05% min. BGN 0.15	-	-		0.05%min. BGN 0.15	0.05%min. BGN 0.15	-	-	-	-
	➤ ATM of another bank in the country	0.20 %min. BGN 1.40	-	-		0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	-	-	-
* If the client has additional card to current account for Payroll or saving account Mega Plus, the fee for ATM withdrawal will be as per p.23/Section A Debit cards											

In section **XVI. IMPOSITION AND ENFORCEMENT OF IMPRISONMENT.OPERATIONS ON ACCOUNTS WITH IMPLEMENTED SEIZURE** the following changes are made:

<b>old</b>	<b>1</b> Service fee for distraint notice		BGN 35
	<b>2</b> Fee for transfer execution as per distraint notice		
	➤ via BISERA		BGN 10
	➤ via RINGS		BGN 30
	<b>3</b> Fee for cash withdrawal of released by the respective authorities funds from distrainted account *		BGN 7
	*Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00		
	<b>4</b> Issuance of a certificate with information on imposed distraint notice (VAT incl) (for 2 working days – date, on which the distraint notice is imposed, number of decree and enforcement authority)		
➤ in Bulgarian		BGN 50	
➤ in English		BGN 100	

<b>New</b>	<b>1</b> Service fee for distraint notice		BGN 35.20
	<b>2</b> Fee for transfer execution as per distraint notice		
	➤ via BISERA		BGN 11.73
	➤ via RINGS		BGN 33.25
	<b>3</b> Fee for cash withdrawal of released by the respective authorities funds from distrainted account *		BGN 7.82
	*Cash withdrawals from account blocked by distraint, are possible only during working days Monday to Friday from 8:30 till 17:00		
	<b>4</b> Issuance of a certificate with information on imposed distraint notice (VAT incl) (for 2 working days – date, on which the distraint notice is imposed, number of decree and enforcement authority)		
➤ in Bulgarian		BGN 50	
➤ in English		BGN 100	

In section **XVII. OTHER FEES** the following changes are made:

old			
	1	Certificates (VAT included):	
		➤ in Bulgarian	BGN 10
		➤ in English	BGN 20
	2	References (VAT included):	
		➤ in Bulgarian	BGN 30
		➤ in English	BGN 60
	3	Written statements – current year (VAT included)	BGN 10
	4	Written statements – for each previous years (VAT included)	BGN 30
	5	Fee for issuing of certificate for existence or lack of debts for consumer loans , overdrafts and credit cards (VAT included):	
		➤ issuing in 15 working days	BGN 90
	6	Submission of information via fax	BGN 2
	7	Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)	BGN 2
	8	Issuance of photocopy of loan deal documents - per document (VAT included)*	BGN 50
* The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract). For mortgage and home equity loan contracts, signed after 01.10.2016, is applicable the ordinance as per art. 24. para. 1 item 10. from the Act for immovable property loans granted to consumers shall apply.			
9	Written statement or confirmation about existence of accounts and balances (VAT included)	BGN 10	
10	Express services (same working day execution) concerning the points above (VAT included)	doubled amount of the regular fee	
		BGN	FOREIGN CURRENCY
11	Filling the bank payment document at the request of the customer (VAT included)	BGN 1.80	BGN 3.60
12	Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)	BGN 50	
13	Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation (VAT included)	BGN 30	
14	Fee for certification of a bank power of attorney or verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 5	
15	Fee for verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation abroad (incl. VAT)	BGN 30	

new				
	1	Certificates (VAT included):		
		➤ in Bulgarian	BGN 10	
		➤ in English	BGN 20	
	2	References (VAT included):		
		➤ in Bulgarian	BGN 30	
		➤ in English	BGN 60	
	3	Written statements – current year (VAT included)	BGN 10	
	4	Written statements – for each previous years (VAT included)	BGN 30	
	5	Fee for issuing of certificate for existence or lack of debts for consumer loans , overdrafts and credit cards (VAT included):		
		➤ issuing in 15 working days	BGN 90	
	6	Submission of information via fax	BGN 2	
	7	Issuance of photocopy or transcript of a document from performed banking operations - per page (VAT included)	BGN 2	
	8	Issuance of photocopy of loan deal documents - per document (VAT included)*	BGN 50	
		* The Bank is not obliged to keep documents, provided before entering into relationship with the client (i.e. before endorsement of the loan contract). For mortgage and home equity loan contracts, signed after 01.10.2016, is applicable the ordinance as per art. 24. para. 1 item 10. from the Act for immovable property loans granted to consumers shall apply.		
	9	Written statement or confirmation about existence of accounts and balances (VAT included)	BGN 10	
	10	Express services (same working day execution) concerning the points above (VAT included)	doubled amount of the regular fee	
			BGN	FOREIGN CURRENCY
	11	Filling the bank payment document at the request of the customer (VAT included)	BGN 1.80	BGN 3.60
12	Fee for analysis of the insurance coverage and documents processing of individual property insurance (VAT included)	BGN 50		
13	Fee for a third consecutive or any subsequent request for implementation of rights with regards to the General Data Protection Regulation (VAT included)	BGN 30		
14	Fee for certification of a bank power of attorney or verification of a power of attorney issued by a Bulgarian notary (incl. VAT)	BGN 5		
15	Fee for verification of Power of Attorney certified in a Bulgarian diplomatic or consular representation abroad (incl. VAT)	BGN 30		
16	Preparation/confirmation of irregular information at the request of a client, third party or their authorised representative (VAT Included)			
	➤ in Bulgarian	BGN 48.90		
	➤ in English	BGN 97.79		
	*The document will be issued by the Client Relations Department within 3 working days after a written request and a paid fee.			
	**The bank will only provide the specified information			
	***Provision of additional information is subject to fees specified in other sections of the Bank's Tariff			