

In force as of 01.09.2023r.:

In section III. **Payment account with basic features** the following changes are made:

Payment account with basic features		BGN (old)	BGN (new)
1	Opening		
	▪ Without debit card	2.51 BGN	3.17 BGN
	▪ With debit card	1.56 BGN	2.14 BGN
2	Maintenance fee (per month)		
2.1.	Account without payroll		
	▪ Without debit card	3.36 BGN	3.72 BGN
	▪ With debit card	2.36 BGN	2.36 BGN
2.2.	Account with payroll*	-	free of charge
5	Cash withdrawal per day:		
	▪ up to 1 000 BGN on each transaction from account without payroll	3.54 BGN	0.57% from amount, min. 6.49 BGN
	▪ from account with payroll*	-	free of charge
6	Cash withdrawal from ATM:		
	▪ ATM of the Bank from account without payroll	0.25 BGN	0.12% from amount, min. 0.29 BGN
	▪ ATM of the Bank from account with payroll*	-	free of charge
	▪ ATM of another bank in the country	1.09 BGN	0.17% from amount, min. 1.38 BGN
8	Outgoing transfers:		
8.1	Within the the Bank system:		
	▪ Outgoing money transfers within the Bank in BGN from account without payroll:		
	□ Ordered in Branch	2.33 BGN	3.04 BGN
	□ Through E-banking*	0.44 BGN	0.45 BGN
	□ Internal standing order, ordered in Bank Branch	1.49 BGN	1.67 BGN
	*Internal transfers in BGN between own accounts through E - Banking are free of charge		
	▪ Outgoing money transfers within the Bank in BGN from account with payroll*:		
	□ Ordered in Branch	-	free of charge
	□ Through E-banking	-	free of charge
	□ Internal standing order, ordered in Bank Branch	-	free of charge
8.2	Interbank:		
	▪ Interbank outgoing money transfers in BGN from account without payroll:		
	□ via BISERA	3.97 BGN	4.74 BGN
	□ via BISERA ordered through e-banking	0.94 BGN	1 BGN
	□ executed standing order via BISERA set up in bank branch	2.66 BGN	3.16 BGN
	▪ Interbank outgoing money transfers in BGN from account with payroll*:		
	□ via BISERA	-	free of charge
	□ via BISERA ordered through e-banking	-	free of charge
	□ executed standing order via BISERA set up in bank branch	-	free of charge
9	Direct debit:		
	▪ From account without payroll:		
	□ Within the bank system	2.07 BGN	2.47 BGN
	□ Interbank	3.91 BGN	4.64 BGN
	▪ From account with payroll*:		
	□ Within the bank system	-	free of charge
	□ Interbank	-	free of charge
<p>Note: The fees and commissions from the other Tariff sections are applied in case the operations are not mentioned in section "Payment account with basic features". *The specified fees applicable to a payment account with basic features with a regular monthly income (marked as "account with payroll") are applicable in case the account receives funds from salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students and interest amounts on these funds under Article 120a of the Law on payment services and payment systems. The transactions from payment account with basic features with payroll (salaries, pensions, social security and social assistance benefits, scholarships for pupils, students and doctoral students) are free of charge only in case they are at the expense of the monthly income.</p>			

The amendments come into force as of 01.09.2023 for newly opened accounts and as of 03.11.2023 for Payment accounts with basic features without payroll, opened before 01.09.2023.