

In force as of 20.01.2022:

In section I. ACCOUNTS, A. Current Accounts and D. Saving Accounts the following changes are made:

Old	I. ACCOUNTS			
	A	Current Accounts	BGN	FOREIGN
	5	Monthly fee for safekeeping of funds in payment accounts (current and saving) in BGN and EUR, for each day when all customer's accounts total balance exceeds the equivalence of BGN 400 000*	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 400 000 of the customer's payment accounts total balance for the days when the threshold is exceeded.	
	<p>*The scope of the total daily balance includes standard current accounts, current accounts opened for complex banking services programs, payroll current accounts, including "Super Account", "Golden Time" current accounts, joint current accounts, current accounts for mutual funds, Payment accounts for basic operations, as well as all no longer offered current accounts, including accounts opened with acquired banks. The BNB exchange rate is used when calculating the BGN equivalence of the euro accounts' balances.</p> <p>The scope of the total daily balance does not include balances on: deposits, current accounts with minors, all special purpose accounts or accounts in which funds of third parties are kept, such as donation accounts, special accounts of notaries, lawyers, private bailiffs, escrow accounts, etc.</p> <p>The fee is collected monthly, in BGN from the current/ respectively from a saving account in BGN in case of availability of BGN accounts of the client; if there are no BGN accounts or there is not enough available balance in them - the fee is collected from the current / respectively saving account in EUR with conversion of the amount due, according to the BNB exchange rate.</p>			
New	I. ACCOUNTS			
	A	Current Accounts	BGN	FOREIGN CURRENCY
	5	Monthly fee for safekeeping of funds in payment accounts (current and saving) in BGN and EUR, for each day when all customer's accounts total balance exceeds the equivalence of BGN 200 000*	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 200 000 of the customer's payment accounts total balance for the days when the threshold is exceeded.	
	<p>*The scope of the total daily balance includes standard current accounts, current accounts opened for complex banking services programs, payroll current accounts, including "Super Account", "Golden Time" current accounts, joint current accounts, current accounts for mutual funds, Payment accounts for basic operations, as well as all no longer offered current accounts, including accounts opened with acquired banks. The BNB exchange rate is used when calculating the BGN equivalence of the euro accounts' balances.</p> <p>The scope of the total daily balance does not include balances on: deposits, current accounts with minors, all special purpose accounts or accounts in which funds of third parties are kept, such as donation accounts, special accounts of notaries, lawyers, private bailiffs, escrow accounts, etc.</p> <p>The fee is collected monthly, in BGN from the current/ respectively from a saving account in BGN in case of availability of BGN accounts of the client; if there are no BGN accounts or there is not enough available balance in them - the fee is collected from the current / respectively saving account in EUR with conversion of the amount due, according to the BNB exchange rate.</p>			
Old	I. ACCOUNTS			
	D	Saving Accounts	BGN	FOREIGN
	5	Monthly fee for safekeeping of funds in payment accounts (current and saving) in BGN and EUR, for each day when all customer's accounts total balance exceeds the equivalence of BGN 400 000*	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 400 000 of the customer's payment accounts total balance for the days when the threshold is exceeded.	
	<p>*The scope of the total daily balance includes standard saving accounts, all type saving accounts Mega, joint saving accounts, as well as all no longer offered saving accounts, including accounts opened with acquired banks. The BNB exchange rate is used when calculating the BGN equivalence of the euro accounts' balances.</p> <p>The scope of the total daily balance does not include balances on: deposits, saving accounts with minors, all special purpose accounts or accounts in which funds of third parties are kept, such as donation accounts, child saving accounts, etc.</p> <p>The fee is collected monthly, in BGN from the current/ respectively from a saving account in BGN in case of availability of BGN accounts of the client; if there are no BGN accounts or there is not enough available balance in them - the fee is collected from the current / respectively saving account in EUR with conversion of the amount due, according to the BNB exchange rate.</p>			
New	I. ACCOUNTS			
	D	Saving Accounts	BGN	FOREIGN
	5	Monthly fee for safekeeping of funds in payment accounts (current and saving) in BGN and EUR, for each day when all customer's accounts total balance exceeds the equivalence of BGN 200 000*	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 200 000 of the customer's payment accounts total balance for the days when the threshold is exceeded.	
	<p>*The scope of the total daily balance includes standard saving accounts, all type saving accounts Mega, joint saving accounts, as well as all no longer offered saving accounts, including accounts opened with acquired banks. The BNB exchange rate is used when calculating the BGN equivalence of the euro accounts' balances.</p> <p>The scope of the total daily balance does not include balances on: deposits, saving accounts with minors, all special purpose accounts or accounts in which funds of third parties are kept, such as donation accounts, child saving accounts, etc.</p> <p>The fee is collected monthly, in BGN from the current/ respectively from a saving account in BGN in case of availability of BGN accounts of the client; if there are no BGN accounts or there is not enough available balance in them - the fee is collected from the current / respectively saving account in EUR with conversion of the amount due, according to the BNB exchange rate.</p>			

In section II. COMPLEX BANKING SERVICES, D. Premium Program and E. Premium Extra Program the following changes are made:

Old	II. COMPLEX BANKING SERVICES		
	D	PREMIUM PROGRAM	BGN
	17	The monthly fee for safekeeping of funds in payment accounts in BGN and EUR, according to section I.ACCOUNT from the current Tariff is applied to Premium program customers whose account's total balance exceeds the equivalence of BGN 2 000 000	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 2 000 000
	E	PREMIUM EXTRA PROGRAM	BGN
New			
	II. COMPLEX BANKING SERVICES		
	D	PREMIUM PROGRAM	BGN
	17	The monthly fee for safekeeping of funds in payment accounts in BGN and EUR, according to section I.ACCOUNT from the current Tariff is applied to Premium program customers whose account's total balance exceeds the equivalence of BGN 1 000 000	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 1 000 000
E	PREMIUM EXTRA PROGRAM	BGN	
17	The monthly fee for safekeeping of funds in payment accounts in BGN and EUR, according to section I.ACCOUNT from the current Tariff is applied to Premium Extra program customers whose account's total balance exceeds the equivalence of BGN 1 000 000	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 1 000 000	