

In force as of 31.07.2021:

In section I. ACCOUNTS, A. Current Accounts new tariff item is inserted:

I. ACCOUNTS				
A	Current Accounts		BGN	FOREIGN CURRENCY
New tariff item	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 within 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>			

The new tariff item changes the numbering and the current item "Closing" becomes item 6.

In section I. ACCOUNTS, D. Saving Accounts new tariff item is inserted:

I. ACCOUNTS				
D	Saving Accounts		BGN	FOREIGN
New tariff item	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 within 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>			

The new tariff item changes the numbering and the current item "Closing" becomes item 6.

In section II. COMPLEX BANKING SERVICES, D. Premium program, new tariff item is inserted:

II. COMPLEX BANKING SERVICES			
D	PREMIUM PROGRAM		BGN
New tariff item	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

The new tariff item changes the numbering and the current item "Closing of program Premium" becomes item 18.

In section **II. COMPLEX BANKING SERVICES, E. Premium Extra program**, new tariff item is inserted:

II. COMPLEX BANKING SERVICES			
E	PREMIUM EXTRA PROGRAM		BGN
New tariff item	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 2 000 000.	0.70% annually, applicable on the exceeding amount over the equivalence of BGN 2 000 000

The new tariff item changes the numbering of the current items that follows the newly added one.

In section **V. CASH OPERATIONS, E. Term Deposit Accounts**, the following changes are made:

V.CASH OPERATIONS				
E	Term Deposit Accounts		BGN	FOREIGN CURRENCY
Old	1	Depositing to a term deposit	free of charge	free of charge
New	1	Cash deposits from account holder, per day:		
		<ul style="list-style-type: none"> ▪ for the part up to 3 000 BGN, 1 500 EUR/USD on each transaction 	1.00 BGN	0.50 EUR/USD
		<ul style="list-style-type: none"> ▪ for the part above 3 000 BGN, 1 500 EUR/USD 	0.20% min. BGN 3.00 max BGN 300.00	0.30% min EUR/USD 3.00 max EUR/USD 200.00

In section **III. Payment account for basic operations**, the following changes are made:

III. PAYMENT ACCOUNT FOR BASIC OPERATIONS

1	Opening	
Old	▪ Without debit card	BGN 1.90
	▪ With debit card	BGN 1.40
New	▪ Without debit card	BGN 2.50
	▪ With debit card	BGN 1.50
2	Maintenance fee (per month)	
Old	▪ Without debit card	BGN 2.35
	▪ With debit card	BGN 2.20
New	▪ Without debit card	BGN 2.95
	▪ With debit card	BGN 2.40
3	Closing	free of charge
4	Depositing of amounts in account per day:	
	▪ up to 5 000 BGN	free of charge
5	Cash withdrawal per day	
Old	▪ up to 1 000.00 BGN on each transaction	BGN 2.25
New	▪ up to 1 000.00 BGN on each transaction	BGN 2.80
6	Cash withdrawal from ATM:	
Old	▪ ATM of the Bank	BGN 0.18
	▪ ATM of another bank in the country	BGN 0.95
New	▪ ATM of the Bank	BGN 0.24
	▪ ATM of another bank in the country	BGN 1.14
7	Payments through the debit card:	
	▪ payment through POS or Internet at a merchant of the Bank	free of charge
	▪ payment through POS or Internet at a merchant of another bank in the country	free of charge
8	Outgoing transfers:	
8.1	Within the the Bank system:	
Old	▪ Outgoing money transfers within the Bank in BGN:	
	□ Ordered in Branch	BGN 1.45
	□ Through E-banking*	BGN 0.42
	□ Internal standing order, ordered in Bank Branch	BGN 1.20
	*Internal transfers in BGN between own accounts through E - Banking are free of charge	
New	▪ Outgoing money transfers within the Bank in BGN:	
	□ Ordered in Branch	BGN 1.73
	□ Through E-banking*	BGN 0.43
	□ Internal standing order, ordered in Bank Branch	BGN 1.35
	*Internal transfers in BGN between own accounts through E - Banking are free of charge	
8.2	Interbank:	
Old	▪ Interbank outgoing money transfers in BGN:	
	□ via BISERA	BGN 3.20
	□ via BISERA ordered through e-banking	BGN 0.94
	□ executed standing order via BISERA set up in bank branch	BGN 2.40
New	▪ Interbank outgoing money transfers in BGN:	
	□ via BISERA	BGN 3.75
	□ via BISERA ordered through e-banking	BGN 0.94
	□ executed standing order via BISERA set up in bank branch	BGN 2.75
9	Direct debit	
Стара	▪ Within the bank system	BGN 1.70
	▪ Interbank	BGN 3.35
Нова	▪ Within the bank system	BGN 2.00
	▪ Interbank	BGN 3.90

Note: The fees from the other Tariff sections are applied in case of operations not specifically mentioned in Payment Account for basic operations section.