

Dear Clients,

We would like to inform you of the amendments of the **Tariff of Eurobank Bulgaria AD in force as of 13.12.2019**, as follows:

For Individuals clients

In section **IV. ELECTRONIC MONEY ACCOUNTS** are implemented the following changes:

IV. ELECTRONIC MONEY ACCOUNTS		
A. WITH MASTERCARD PREPAID		BGN
4.2	Issuance of electronic money, when the amounts are received as an incoming transfer on the electronic money account:	
	Incoming transfer from another bank:	
	▪ in BGN and in EUR, ordered from a country from EEA*	BGN 2.00
	▪ ordered from a country outside EEA* or non-EUR credit transfer from EEA*:	
	▪ In foreign currency up to EUR/ USD 50:	EUR/USD 1.00
	▪ In foreign currency above EUR/USD 50:	0.10 % on the whole amount, min. EUR/USD 10, max. EUR/USD 100
16	Cash withdrawal from ATM:	
	▪ ATM of the Bank	3% on the amount, min 1.00 BGN
	▪ ATM of another bank in the country	3% on the amount, min 1.00 BGN
	▪ ATM abroad in a country in EEA* in EUR	3% on the amount, min 1.00 BGN
	▪ ATM abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 5.00 + 1.5% on the amount
17	Cash advance at POS:	
	▪ POS at the Bank's branch	BGN 3.00 + 1.00% on the amount
	▪ POS at a branch of another bank in the country	BGN 4.00 + 1.00% on the amount
	▪ POS at a branch of another bank abroad in a country in EEA* in EUR	BGN 4.00 + 1.00% on the amount
	▪ POS at a branch of another bank abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 5.00 + 1.5% on the amount

In section **VI. TRANSFERS / PAYMENTS** are implemented the following changes:

VI. TRANSFERS / PAYMENTS			
A	Incoming transfers*	BGN	FOREIGN CURRENCY
	* Incoming transfers into donation accounts are free of charge.		
1	Interbank - incoming transfers in BGN and incoming transfer in EUR, ordered from a country from EEA*	free of charge	free of charge
2	Interbank - incoming credit transfer outside EEA* and non-EUR credit transfer from EEA*:		
	▪ up to EUR/USD 50	-	free of charge
	▪ over EUR/USD 50– for the total amount	-	0.10% min EUR/USD 10.00 max EUR/USD 100.00
	▪ Interbank incoming – same day value date (upon the Bank's consent)	-	0.30% min EUR/USD 50.00 max EUR/USD 300.00
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		

B		Outgoing transfers*	BGN	FOREIGN CURRENCY
		* The fees are applicable to standing orders		
1	Within the the Bank system:			
		▪ Between accounts of two customers	BGN 1.50	EUR 1.80/USD 3.00
		▪ Between accounts of one and the same customer**	BGN 1.50	EUR 1.80/USD 3.00
	** In case of a transfer from term deposit account no commission is collected.			
2	Interbank transfers in BGN:			
2.1	Ordinary value date (via BISERA)*		BGN 3.50	-
	* In case of multiple-transaction payment order to the state budget, only one fee is collected.			
2.2	Super express (via RINGS)		BGN 18.00	-
3	Interbank transfers in foreign currency:			
3.1.	Credit transfer in EUR ordered to a member of EEA*:			
		▪ ordinary value date for amounts up to the equivalence of BGN 100 000	-	According to p. 2.1.
		▪ same day value date (super express) or for amounts over the equivalence of BGN 100 000	-	According to p. 2.2.
3.2.	Credit transfer outside EEA* and non-EUR credit transfer in EEA*:			
		▪ ordinary value date		
		Up to 1 000 EUR/USD	-	14 EUR/USD
		Over 1 000 EUR/USD	-	0.22% min EUR/USD 22.00 max EUR/USD 200.00
		▪ express transfers		
		Up to 1 000 EUR	-	16 EUR/USD
		Over 1 000 EUR	-	0.22% min EUR/USD 30.00 max EUR/USD 235.00
		▪ same day value date (super express)		0.30% min EUR/USD 40.00 max EUR/USD 300.00
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.			
9	Return of a transfer received in favor of a bank's client, regardless of who the ordering party is:			
9.1	Credit transfer in EUR ordered from a member of EEA:			
		▪ for amounts up to the equivalence of BGN 100 000	-	According to p. 2.1.
		▪ for amounts over the equivalence of BGN 100 000	-	According to p. 2.2.
9.2	Credit transfer, ordered from a country outside EEA and non-EUR credit transfer, ordered from a country in EEA			0.22% min EUR/USD 22.00 max EUR/USD 200.00

In section VIII. BANK CARDS are implemented the following changes:

VIII. BANK CARDS												
A Debit cards												
Debit cards:	Maestro and Visa ¹				MasterCard							
	Maestro BGN/ EUR Visa Electron BGN/USD	Maestro Golden Time Visa Electron Golden Time	Visa Classic	Debit MasterCard ⁴	Debit MasterCard Golden Time ⁵	MasterCard Virtual ²	Debit MasterCard Gold	Debit MasterCard World ⁶				
19	Payment through POS or Internet:											
	▪ at merchant of the Bank				free of charge			-	-	free of charge		
	▪ at merchant of another Bulgarian bank				free of charge			-	-	free of charge		
	▪ at merchant abroad*				0.50% on the amount	0.50% on the amount	0.50% on the amount	0.50% on the amount	0.50% on the amount	0.50% on the amount	0.50% on the amount	free of charge
The fee is not applicable for POS payments in EUR in EEA												

23	Cash withdrawal from ATM:											
	• ATM of the Bank	BGN 0.30	EUR 0.15	free of charge	BGN 0.30	BGN 0.30	EUR 0.15	free of charge	-	-	free of charge	free of charge
	• ATM of another bank in the country	BGN 1.10	EUR 0.55	BGN 1.1	BGN 1.1	BGN 1.1	EUR 0.55	BGN 1.1	-	-	free of charge	free of charge
	• ATM abroad in a country in EEA* in EUR	BGN 1.10	EUR 0.55	BGN 1.1	BGN 1.1	BGN 1.1	EUR 0.55	BGN 1.1	-	-	free of charge	free of charge
	• ATM abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 5.00 + 1.50% on the amount	2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	2.50 EUR + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	-	-	BGN 6.00 + 1.50% on the amount, min. BGN 10.00	BGN 8.00 + 1.50% on the amount, min. BGN 10.00
25	Cash advance at POS:											
	• POS at the Bank's branch	BGN 3.00 + 1.00% on the amount	EUR 1.50 + 1.00% on the amount	BGN 3.00 + 1.00% on the amount	BGN 3.00 + 1.00% on the amount	BGN 3.00 + 1.00% on the amount	EUR 1.50 + 1.00% on the amount	BGN 3.00 + 1.00% on the amount	-	-	0.50% on the amount	0.50% on the amount
	• POS at a branch of another bank in the country	BGN 4.00 + 1.00% on the amount	EUR 2.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	EUR 2.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	-	-	BGN 6.00 + 1.50% on the amount, min. BGN 10.00	BGN 8.00 + 1.50% on the amount, min. BGN 10.00
	• POS at a branch of another bank abroad in a country in EEA* in EUR	BGN 4.00 + 1.00% on the amount	EUR 2.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	EUR 2.00 + 1.00% on the amount	BGN 4.00 + 1.00% on the amount	-	-	BGN 6.00 + 1.50% on the amount, min. BGN 10.00	BGN 8.00 + 1.50% on the amount, min. BGN 10.00
	• POS at a branch of another bank abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 5.00 + 1.50% on the amount	EUR 2.50 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	EUR 2.50 + 1.50% on the amount	BGN 5.00 + 1.50% on the amount	-	-	BGN 6.00 + 1.50% on the amount, min. BGN 10.00	BGN 8.00 + 1.50% on the amount, min. BGN 10.00

B Credit Cards

Euroline BGN, American Express BGN, Visa BGN		Euroline and Euroline AMEX	AMEX Green	AMEX Gold	Visa Electron	Visa Classic	Visa Gold	Visa Premium
16	Card usage fee:							
	• for purchase	free of charge	free of charge	без такса	free of charge	free of charge	free of charge	free of charge
	• for cash withdrawal from ATM of the Bank	BGN 3.00 + 3.00% of the transaction amount			BGN 3.00 + 3.00% of the transaction amount			
	• for cash withdrawal from ATM of another bank in Bulgaria	BGN 6.00 + 3.00% of the transaction amount			BGN 6.00 + 3.00% of the transaction amount			
	• for cash withdrawal from ATM of another bank in EEA* in EUR	BGN 6.00 + 3.00% of the transaction amount			BGN 6.00 + 3.00% of the transaction amount			
	• for cash withdrawal from ATM abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 10.00 + 3.00% of the transaction amount			BGN 10.00 + 3.00% of the transaction amount			
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.							

B Credit Cards

Mastercard Standard BGN, Mastercard World BGN, Mastercard Cash BGN, MasterCard World Premium		MasterCard Standard	MasterCard World	MasterCard Cash	MasterCard World Premium
16	Card usage fee:				
	• for purchase	free of charge	free of charge	free of charge	free of charge
	• for cash withdrawal from ATM of the Bank	BGN 3.00 + 3.00% of the transaction amount		BGN 3.00 + 4.00% of the transaction amount	BGN 3.00 + 3.00% of the transaction amount
	• for cash withdrawal from ATM of another bank in Bulgaria	BGN 6.00 + 3.00% of the transaction amount		BGN 6.00 + 5.00% of the transaction amount	BGN 6.00 + 3.00% of the transaction amount
	• for cash withdrawal from ATM of another bank in EEA* in EUR	BGN 6.00 + 3.00% of the transaction amount		BGN 6.00 + 5.00% of the transaction amount	BGN 6.00 + 3.00% of the transaction amount
	• for cash withdrawal from ATM abroad in a country outside EEA* or non-EUR in a country in EEA*	BGN 10.00 + 3.00% of the transaction amount		BGN 10.00 + 5.00% of the transaction amount	BGN 10.00 + 3.00% of the transaction amount
	* EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.				

In section IX. E-BANKING / MOBILE BANKING are implemented the following changes:

IX. E-BANKING / MOBILE BANKING		
1	Registration and maintenance	free of charge
2	Transfers in BGN:	
2.1	Within the Bank system:	
	<input type="checkbox"/> Between accounts of two customers	BGN 0.50
	<input type="checkbox"/> Between accounts of one and the same customer	free of charge
	2.2 Interbank outgoing:	
	2.2.1 <input type="checkbox"/> via BISERA	BGN 0.95
	2.2.2 <input type="checkbox"/> via RINGS(obligatory for transfers above BGN 100 000)	BGN 12.00
2.3	Mass payments - to/from multiple accounts *	
3	Transfers in foreign currency:	
3.1	Within the Bank system:	
	<input type="checkbox"/> Between accounts of two customers	EUR 0.90/USD 1.50
3.2	Interbank outgoing credit transfer in EUR ordered to a member of EEA*:	
	<input type="checkbox"/> ordinary value date up to the equivalence of BGN 100 000	According to p. 2.2.1
3.3	Interbank outgoing credit transfers outside EEA and non-EUR credit transfer in EEA*:	
	<input type="checkbox"/> Next day value date – express:	
	<input type="checkbox"/> Up to and including 1 000 EUR/USD	10 EUR/USD
	<input type="checkbox"/> Over 1 000 EUR/USD	0.16% min EUR/USD 20.00 max EUR/USD 200.00
	<input type="checkbox"/> Same day value date (in case the order is accepted not later	0.22% min EUR/USD 30.00 max EUR/USD 300.00
Note: EEA means European Economic Area. EEA includes EU member states and the following European Free Trade Association (EFTA) states - Iceland, Liechtenstein, and Norway.		

In section XVII. GENERAL PROVISIONS are implemented the following changes:

XVII. GENERAL PROVISIONS	
7	FX transfers:
<ul style="list-style-type: none"> - Payment orders for outgoing transfers are processed as follows: <ul style="list-style-type: none"> <input type="checkbox"/> with ordinary value date: <ul style="list-style-type: none"> - For FX transfers in EUR to a country from EEA: <ul style="list-style-type: none"> » confirmed in a branch of the bank or via the internet banking, are executed with value date next working day (D+1); - For all other FX transfers: <ul style="list-style-type: none"> » confirmed via the internet banking until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2); » confirmed in a branch of the bank until 16.00, are executed with value date two working days (D+2); transfers, confirmed after 16.00, are executed with value date three working days (D+3); <input type="checkbox"/> with express value date: <ul style="list-style-type: none"> - For FX transfers in EUR to a country from EEA - no option. - For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date next working day (D+1); transfers, confirmed after 16.00, are executed with value date two working days (D+2) <input type="checkbox"/> with super-express value date: <ul style="list-style-type: none"> - For FX transfers in EUR to a country from EEA - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1); - For all other FX transfers - those confirmed via the internet banking or in a branch of the bank until 16.00, are executed with value date same working day (D); transfers, confirmed after 16.00, are executed with value date next working day (D+1). 	

