

**In force as of 18.12.2019:**

In section I. **ACCOUNTS. A Current Accounts** the following fees are changed:

A		Current Accounts	BGN	FOREIGN CURRENCY
	1	Opening:		
Old		▪ standard current account*	BGN 2.00	EUR/USD 1.00
		* The fee is not applicable for accounts opened via the Banking System "Internet Banking" of the Bank		
New		▪ standard current account*	<b>BGN 2.50</b>	<b>EUR/USD 1.50</b>
		* The fee is not applicable for accounts opened via the Banking System "Internet Banking" of the Bank		
	2	Maintenance fee (per month):		
Old		▪ standard current account*	BGN 2.50	EUR/USD 1.30
		* The fee for joint current accounts opened in local or foreign currency is for the amount of BGN 5.00 or EUR/ USD 3.00 respectively.		
New		▪ standard current account <b>with issued debit card*</b>	BGN 2.50	EUR 1.30/ <b>USD 1.50</b>
		* The fee applicable for current accounts with issued debit card opened in Piraeus Bank Bulgaria AD is amounting of BGN 1.20 or EUR/USD 0.65		
		▪ <b>standard current account without issued debit card*</b>	<b>BGN 3.50</b>	<b>EUR 1.90/USD 2.10</b>
		* The fee applicable for current accounts without issued debit card opened in Piraeus Bank Bulgaria AD is amounting of BGN 2.00 or EUR/USD 1.00.		
		▪ joint current account*	BGN 5.00	EUR/USD 3.00
		* The fee applicable for joint current accounts is valid for joint current accounts opened in Piraeus Bank Bulgaria AD.		

In section V. **CASH OPERATIONS. A. Current Accounts** the following fees are changed:

A		Current Accounts	BGN	FOREIGN CURRENCY
Old	1	Depositing of amounts in account - for the part above 3 000 BGN, 3 000 EUR/USD per day	0.10% min. BGN 3.00 max BGN 100.00	0.20% min EUR/USD 5.00 max EUR/USD 100.00
	2	Cash withdrawal per day		
		▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	min. BGN 3.50 0.35% over the total amount	0.35% min EUR/USD 2.00 over the total amount
		▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
		□ upon request *	min. BGN 7.00 0.50% over the total amount	0.55% min EUR/USD 8.00 over the total amount
		* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	min BGN 15.00 0.55% over the total amount	0.60% min EUR/USD 15.00 over the total amount
		□ requested, not withdrawal amount **	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
	** The fee is calculated as a percentage of the non withdrawn amount.			
New	1	Depositing of amounts in account by account holder - for the part above 3 000 BGN, <b>1 500 EUR/USD</b> per day	<b>0.20%</b> min. BGN 3.00 <b>max BGN 300.00</b>	<b>0.30%</b> <b>min EUR/USD 3.00</b> <b>max EUR/USD 200.00</b>
	2	Cash withdrawal per day		
		▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	<b>min. BGN 4.00</b> <b>0.40% over the total amount</b>	<b>min EUR/USD 3.00</b> <b>0.40% over the total amount</b>
		▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
		□ upon request *	min. BGN 7.00 0.50% over the total amount	<b>0.60%</b> min EUR/USD 8.00 over the total amount
		* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
		□ without request (depending on the Bank's resources)	min BGN 15.00 <b>0.60%</b> over the total amount	<b>0.70%</b> min EUR/USD 15.00 over the total amount
		□ requested, not withdrawal amount **	0.50% min BGN 10.00	<b>0.60%</b> min EUR/USD 5.00
	** The fee is calculated as a percentage of the non withdrawn amount.			

In section **V. CASH OPERATIONS. D. Saving Accounts** the following fees are changed:

<b>D</b>	<b>Saving Accounts</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	1 Depositing of amounts in account * - for the part above 3 000 BGN, 3 000 EUR/USD per day * The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account	0.10% min. BGN 3.00 max BGN 100.00	0.20% min EUR/USD 5.00 max EUR/USD 100.00
	2 Cash withdrawal per day * * The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	min. BGN 3.50 0.35% over the total amount	0.35% min EUR/USD 2.00 over the total amount
	** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	□ upon request ***	min. BGN 7.00 0.50% over the total amount	0.55% min EUR/USD 8.00 over the total amount
	*** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	□ without request (depending on the Bank's resources)	min BGN 15.00 0.55% over the total amount	0.60% min EUR/USD 15.00 over the total amount
	□ requested, not withdrawal amount ****	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
	**** The fee is calculated as a percentage of the non withdrawn amount.		
<b>New</b>	1 Depositing of amounts in account by account holder* - for the part above 3 000 BGN, <b>1 500 EUR/USD</b> per day * The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account	<b>0.20%</b> min. BGN 3.00 <b>max BGN 300.00</b>	<b>0.30%</b> <b>min EUR/USD 3.00</b> <b>max EUR/USD 200.00</b>
	2 Cash withdrawal per day * * The fee is not collected from Prestige saving account for two cash withdrawals per month starting from the opening date of the account. In order the fee to be not collected a request must be submitted regardless the amount.		
	▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction	<b>min. BGN 4.00</b> <b>0.40% over the total amount</b>	<b>min EUR/USD 3.00</b> <b>0.40% over the total amount</b>
	** The fee is not collected from any of the Mega type saving accounts for one cash withdrawal (the first initiated withdrawal) up to 2 000 BGN, 1 000 EUR/USD per month starting from the opening date of the account.		
	▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:		
	□ upon request ***	min. BGN 7.00 0.50% over the total amount	<b>0.60%</b> min EUR/USD 8.00 over the total amount
	*** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	□ without request (depending on the Bank's resources)	min BGN 15.00 <b>0.60%</b> over the total amount	<b>0.70%</b> min EUR/USD 15.00 over the total amount
	□ requested, not withdrawal amount ****	0.50% min BGN 10.00	<b>0.60%</b> min EUR/USD 5.00
	**** The fee is calculated as a percentage of the non withdrawn amount.		

In section V. CASH OPERATIONS. E. Term Deposit Accounts the following fees are changed:

E	Term Deposit Accounts	BGN	FOREIGN CURRENCY
Old	2 Withdrawal from a term deposit:		
	<ul style="list-style-type: none"> <li>▪ On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)**</li> </ul>	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	<ul style="list-style-type: none"> <li>▪ Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	min. BGN 3.50 0.35% over the total amount	0.35% min EUR/USD 2.00 over the total amount
	<ul style="list-style-type: none"> <li>▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction:</li> </ul>		
	<ul style="list-style-type: none"> <li>□ upon request **</li> </ul>	min. BGN 7.00 0.50% over the total amount	0.55% min EUR/USD 8.00 over the total amount
	** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>	min BGN 15.00 0.55% over the total amount	0.60% min EUR/USD 15.00 over the total amount
<ul style="list-style-type: none"> <li>□ requested, not withdrawn amount ***</li> </ul>	0.50% min BGN 10.00	0.55% min EUR/USD 5.00	
*** The fee is calculated as a percentage of the non withdrawn amount.			
New	2 Withdrawal from a term deposit:		
	<ul style="list-style-type: none"> <li>▪ On a maturity date or in case the maturity date is a non-working day, on the first following working day * (for amounts above 2 000 BGN, 1 000 EUR/USD/CHF/GBP a written order is requested)**</li> </ul>	free of charge	free of charge
	* Regardless of the account from which the amount is withdrawn		
	<ul style="list-style-type: none"> <li>▪ Not on maturity date up to 2 000 BGN, BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	<b>min. BGN 4.00</b> <b>0.40% over the total amount</b>	<b>min EUR/USD 3.00</b> <b>0.40% over the total amount</b>
	<ul style="list-style-type: none"> <li>▪ Not on maturity date above 2 000 BGN, 1000 EUR/USD/CHF/GBP on each transaction:</li> </ul>		
	<ul style="list-style-type: none"> <li>□ upon request **</li> </ul>	min. BGN 7.00 0.50% over the total amount	<b>0.60%</b> min EUR/USD 8.00 over the total amount
	** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <li>□ without request (depending on the Bank's resources)</li> </ul>	min BGN 15.00 <b>0.60%</b> over the total amount	<b>0.70%</b> min EUR/USD 15.00 over the total amount
<ul style="list-style-type: none"> <li>□ requested, not withdrawn amount ***</li> </ul>	0.50% min BGN 10.00	<b>0.60%</b> min EUR/USD 5.00	
*** The fee is calculated as a percentage of the non withdrawn amount.			

In section **V. CASH OPERATIONS. F. Electronic money accounts** the following fees are changed:

<b>F</b>	<b>Electronic money accounts</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	2 Cash withdrawal per day (Redemption of electronic money)		
	<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	min. BGN 3.50 0.35% over the total amount	0.35% min EUR/USD 2.00 over the total amount
	<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:</li> </ul>		
	<ul style="list-style-type: none"> <li><input type="checkbox"/> upon request *</li> </ul>	min. BGN 7.00 0.50% over the total amount	0.55% min EUR/USD 8.00 over the total amount
	* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <li><input type="checkbox"/> without request (depending on the Bank's resources)</li> </ul>	min BGN 15.00 0.55% over the total amount	0.60% min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> <li><input type="checkbox"/> requested, not withdrawn amount **</li> </ul>	0.50% min BGN 10.00	0.55% min EUR/USD 5.00
** The fee is calculated as a percentage of the non withdrawn amount.			
<b>New</b>	2 Cash withdrawal per day (Redemption of electronic money)		
	<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction</li> </ul>	<b>min. BGN 4.00</b> <b>0.40% over the total amount</b>	<b>min EUR/USD 3.00</b> <b>0.40% over the total amount</b>
	<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR/USD/CHF/GBP on each transaction:</li> </ul>		
	<ul style="list-style-type: none"> <li><input type="checkbox"/> upon request *</li> </ul>	min. BGN 7.00 0.50% over the total amount	<b>0.60%</b> min EUR/USD 8.00 over the total amount
	* The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR/USD/CHF/GBP and for any amount in case of other foreign currency – two working days in advance.		
	<ul style="list-style-type: none"> <li><input type="checkbox"/> without request (depending on the Bank's resources)</li> </ul>	min BGN 15.00 <b>0.60%</b> over the total amount	<b>0.70%</b> min EUR/USD 15.00 over the total amount
	<ul style="list-style-type: none"> <li><input type="checkbox"/> requested, not withdrawn amount **</li> </ul>	0.50% min BGN 10.00	<b>0.60%</b> min EUR/USD 5.00
** The fee is calculated as a percentage of the non withdrawn amount.			

In section **V. CASH OPERATIONS. H. Current Accounts servicing consumer and mortgage loan** the following fees are changed:

<b>H</b>		<b>Current Accounts servicing consumer and mortgage loan</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	1	Depositing of amounts in account * - for the part above 3 000 BGN, 3 000 EUR/USD per day	0.10% min. BGN 3.00 max BGN 100.00	0.20% min EUR/USD 5.00 max EUR/USD 100.00
	* The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account			
	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR on each transaction</li> </ul>	min BGN 3.50 0.35% over the total amount	0.35% min EUR 2.00 over the total amount
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR on each transaction:</li> <li>□ upon request **</li> </ul>	min. BGN 7.00 0.50% over the total amount	0.55% min EUR 8.00 over the total amount
** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR and for any amount in case of other foreign currency – two working days in advance.				
	□ without request (depending on the Bank's resources)	min BGN 15.00 0.55% over the total amount	0.60% min EUR 15.00 over the total amount	
<b>New</b>	1	Depositing of amounts in account by account holder* - for the part above 3 000 BGN, <b>1 500 EUR/USD</b> per day	<b>0.20%</b> min. BGN 3.00 <b>max BGN 300.00</b>	<b>0.30%</b> min EUR/USD <b>3.00</b> <b>max EUR/USD 200.00</b>
	* The fee is not applicable to any of the Mega type saving accounts, "Active Money" saving accounts, Loyal saver saving accounts and Prestige saving account			
	2	Cash withdrawal per day		
		<ul style="list-style-type: none"> <li>▪ Up to 2 000 BGN, 1 000 EUR on each transaction</li> </ul>	<b>min BGN 4.00</b> <b>0.40% over the total amount</b>	<b>min EUR 3.00</b> <b>0.40% over the total amount</b>
		<ul style="list-style-type: none"> <li>▪ Above 2 000 BGN, 1 000 EUR on each transaction:</li> <li>□ upon request **</li> </ul>	min. BGN 7.00 0.50% over the total amount	<b>0.60%</b> min EUR 8.00 over the total amount
** The request must be submitted in written form not later than 12.00 pm as follows: - for amounts above 2 000 BGN – one working day in advance. - for amounts above 1 000 EUR and for any amount in case of other foreign currency – two working days in advance.				
	□ without request (depending on the Bank's resources)	min BGN 15.00 <b>0.60%</b> over the total amount	<b>0.70%</b> min EUR 15.00 over the total amount	
<b>I</b>		<b>Other Cash Services</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	9	Cash transfers for other banks ordered by individuals	0.80% min BGN 8.00	not offered
	10	Cash transfers for other banks ordered by individuals via RINGS	1.00% min BGN 20.00	-
<b>New</b>	9	Cash transfers for other banks ordered by individuals	<b>1.00% min BGN 10.00</b>	not offered
	10	Cash transfers for other banks ordered by individuals via RINGS	1.00% <b>min BGN 25.00</b>	-

In section **V. CASH OPERATIONS. I. Other Cash Services** the following fees are changed:

<b>I</b>		<b>Other Cash Services</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>
<b>Old</b>	9	Cash transfers for other banks ordered by individuals	0.80% min BGN 8.00	not offered
	10	Cash transfers for other banks ordered by individuals via RINGS	1.00% min BGN 20.00	-
<b>New</b>	9	Cash transfers for other banks ordered by individuals	<b>1.00% min BGN 10.00</b>	not offered
	10	Cash transfers for other banks ordered by individuals via RINGS	1.00% <b>min BGN 25.00</b>	-

In section **VI. TRANSFERS / PAYMENTS. B. Outgoing transfers** the following fees are changed:

<b>VI. TRANSFERS / PAYMENTS</b>				
<b>B</b>	<b>Outgoing transfers*</b>	<b>BGN</b>	<b>FOREIGN CURRENCY</b>	
<b>Old</b>	* The fees are applicable to standing orders			
	1	Within the the Bank system:		
		▪ Between accounts of two customers	BGN 1.50	EUR/USD 3.00
		▪ Between accounts of one and the same customer**	BGN 1.50	EUR/USD 3.00
	** In case of a transfer from term deposit account no commission is collected.			
	2	Interbank- ordinary value date:		-
		▪ in BGN (via BISERA)*	BGN 3.50	-
	3	Interbank express transfers (receiving of a S.W.I.F.T. copy within 2 hours):		
		▪ in BGN (via RINGS)	BGN 18.00	-
	6	Direct debit – initiation, payment, rejection		
▪ via BISERA		BGN 3.50	-	
▪ via RINGS		BGN 18.00	-	
<b>New</b>	* The fees are applicable to standing orders			
	1	Within the the Bank system:		
		▪ Between accounts of two customers	<b>BGN 2.50</b>	EUR/USD 3.00
		▪ Between accounts of one and the same customer**	<b>BGN 2.50</b>	EUR/USD 3.00
	** In case of a transfer from term deposit account no commission is collected.			
	2	Interbank- ordinary value date:		-
		▪ in BGN (via BISERA)*	<b>BGN 4.00</b>	-
	3	Interbank express transfers (receiving of a S.W.I.F.T. copy within 2 hours):		
		▪ in BGN (via RINGS)	<b>BGN 20.00</b>	-
	6	Direct debit – initiation, payment, rejection		
▪ via BISERA		<b>BGN 4.00</b>	-	
▪ via RINGS		<b>BGN 20.00</b>	-	