

**In force as of 20.02.2024:**

In section I. **Accounts** the following changes are made:

		<b>A. Current Accounts</b>	<b>BGN</b>	<b>Foreign currency</b>
<b>Old</b>	1	Opening:		
		➤ standard current account without debit card*	BGN 5.00	EUR/USD 2.50
		* The fee is not applicable for accounts opened via the Banking System "Internet Banking" of the Bank		
		➤ standard current account with debit card	BGN 2.50	EUR/USD 1.50
<b>New</b>	1	Opening:		
		➤ <b>standard current account*</b>	<b>BGN 6.00</b>	<b>EUR/USD 3.07</b>
		* The fee is not applicable for accounts opened via the Banking System "Internet Banking" of the Bank		
<b>Old</b>	2	Maintenance fee (per month):		
		➤ standard current account with issued debit card	BGN 2.55	EUR 1.30/ USD 1.50
		➤ standard current account without issued debit card	BGN 4.50	EUR 2.30/ USD 2.50
		➤ joint current account	BGN 12.00	EUR/USD 6.00
<b>New</b>	2	Maintenance fee (per month):		
		➤ standard current account with issued debit card	BGN 2.55	EUR 1.30/ USD 1.50
		➤ standard current account without issued debit card	<b>BGN 4.99</b>	<b>2.55 EUR/ 2.75 USD</b>
		➤ joint current account	<b>BGN 13.69</b>	<b>EUR/USD 7.00</b>
<b>D. Saving Accounts</b>				
<b>Old</b>	1	Opening:		
		➤ standard saving accounts and "Mega Plus" without debit card	BGN 3.50	EUR/USD 2.00
		➤ standard saving accounts and "Mega Plus" with debit card	BGN 2.00	EUR/USD 1.25
<b>New</b>	1	Opening:		
		➤ <b>standard saving accounts and "Mega Plus"</b>	<b>BGN 6.00</b>	<b>EUR/USD 3.07</b>
<b>Old</b>	2	Maintenance fee:		
		➤ standard saving accounts, „Active money" and "Mega" without debit card (monthly)	BGN 3.52	EUR 1.80/ USD 2.00
		➤ standard saving accounts and "Mega" with debit card (monthly)	BGN 2.55	EUR 1.30/ USD 1.50
		➤ "Loyal saver" saving accounts (per quarter)	BGN 9.00	EUR 4.50/ USD 5.40
		➤ "Prestige" saving account (monthly) *	BGN 10.00	EUR/ USD 5.00
		* The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above BGN/EUR 50 000 or USD 25 000.		
➤ joint saving account (monthly)	BGN 12.00	EUR/USD 6.00		
<b>New</b>	2	Maintenance fee:		
		➤ standard saving accounts, „Active money" and "Mega" without debit card (monthly)	<b>BGN 3.91</b>	<b>EUR 2.00/ USD 2.20</b>
		➤ standard saving accounts and "Mega" with debit card (monthly)	BGN 2.55	EUR 1.30/ USD 1.50
		➤ "Loyal saver" saving accounts (per quarter)	<b>BGN 11.73</b>	<b>EUR 6.00/ USD 6.40</b>
		➤ "Prestige" saving account (monthly) *	<b>BGN 15.65</b>	<b>EUR/ USD 8.00</b>
		* The fee is not collected from accounts whose average daily balance for the previous calendar month (the sum of each daily closing balance throughout the month divided by the number of days in the month) is above BGN/EUR 50 000 or USD 25 000.		
➤ joint saving account (monthly)	<b>BGN 13.69</b>	<b>EUR/USD 7.00</b>		

In section V. Cash operations the following changes are made:

		A. Current accounts C. Current accounts for private bailiffs and lawyers D. Saving accounts	BGN	Foreign currency
Old	1	Cash deposits from account holder, per day:		
		<input type="checkbox"/> for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction	BGN 2	EUR/USD 1
		<input type="checkbox"/> for the part above 2 000 BGN, 1 000 EUR/USD	0.20% min BGN 3, max BGN 300	0.30% min EUR/USD 3, max EUR/USD 200
New	1	Cash deposits from account holder on each transaction	0.25%, min BGN 2, max BGN 300	0.30%, min EUR/USD 1.50, max EUR/USD 200
		E. Term deposits	BGN	Foreign currency
Old	1	Cash deposits from account holder, per day*:		
		<input type="checkbox"/> for the part up to 2 000 BGN, 1 000 EUR/USD on each transaction	BGN 2	EUR/USD 1
		<input type="checkbox"/> for the part above 2 000 BGN, 1 000 EUR/USD	0.20% min BGN 3, max BGN 300	0.30% min EUR/USD 3, max EUR/USD 200
*Cash deposits are free of charge when opening a term deposit.				
New	1	Cash deposits from account holder on each transaction*	0.25%, min BGN 2, max BGN 300	0.30%, min EUR/USD 1.50, max EUR/USD 200
*Cash deposits are free of charge when opening a term deposit.				
		H. Current Accounts servicing consumer and mortgage loan	BGN	Foreign currency
Old	1	Depositing of amounts in account by account holder* - for the part above 2 000 BGN, 1 000 EUR/USD per day	0.20% min BGN 3, max BGN 300	0.30% min EUR/USD 3, max EUR/USD 200
		*Not due for deposits related to loan monthly installment and other matured debts.		
New	1	Depositing of amounts in account by account holder* - for the part above 2 000 BGN, 1 000 EUR/USD on each transaction	0.25%, min BGN 3, max BGN 300	0.30% min EUR/USD 3, max EUR/USD 200
*Not due for deposits related to loan monthly installment and other matured debts.				
		I. Other cash services	BGN	Foreign currency
Old	11	Cash deposit from third parties (paid from the depositor):		
		➤ In favor of clients who are not registered as individuals in the system of the Bank *	0.45% min BGN 4.50	0.30% min EUR 3
		* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of the company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.		
		➤ In favor of clients who are registered as individuals in the system of the Bank **	0.45% min BGN 4.50	0.30% min EUR 3
		** The fee is not applied in case of depositing on Child Savings accounts, as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments.		
New	11	Cash deposit from third parties (paid from the depositor):		
		➤ In favor of clients who are not registered as individuals in the system of the Bank *	0.50% min BGN 4.50	0.35% min EUR 3
		* The fee is not applied when the depositor is an employee of the company whose account is credited. In case the depositor is an employee of the company whose account is credited, fees and commissions according to Tariff for customers legal entities, sole proprietors, companies are applicable as per the obligations and liabilities act, budget funded enterprises and foreign commercial representatives.		
		➤ In favor of clients who are registered as individuals in the system of the Bank **	0.50% min BGN 4.50	0.35% min EUR 3
		** The fee is not applied in case of depositing on Child Savings accounts, as well as current accounts opened for servicing of consumer loans repayments and mortgage loans repayments and Credit Cards installments.		

In section VIII. Bank cards / A. Debit cards the following changes are made:

A. Debit cards									
		Visa <sup>1</sup>			Mastercard				
		Visa Classic <sup>5</sup> Golden time	Visa Classic <sup>5</sup>	Debit Mastercard <sup>5</sup>		Debit Mastercard Golden time <sup>3</sup>	Debit Mastercard Gold	Debit Mastercard World <sup>4</sup>	
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
1	Issuance:								
	➤ Express (up to 15 minutes)*								
	• Main card	BGN-60	BGN-60	BGN-60	EUR-30	BGN-60	BGN-60	без такса	
	• Extra and/or following card	BGN-60	BGN-60	BGN-60	EUR-30	BGN-60	BGN-60	без такса	
*Услугата се предлага в избрани финансови центрове на Банката, списък с които е публикуван на сайта на Банката.									
2	Re-issuance:								
	➤ Express (up to 15 minutes)*	BGN-60	BGN-60	BGN-60	EUR-30	BGN-60	BGN-60	без такса	
*The service is available in certain bank offices. The list with the offices is published on the bank website.									

A. Debit cards									
		Visa <sup>1</sup>			Mastercard				
		Visa Classic <sup>5</sup> Golden time	Visa Classic <sup>5</sup>	Debit Mastercard <sup>5</sup>		Debit Mastercard Golden time <sup>3</sup>	Debit Mastercard Gold	Debit Mastercard World <sup>4</sup>	
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
Old	20	Cash withdrawal from ATM:							
		➤ ATM of another bank in the country	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20%min. EUR 0.70	0.20 %min. BGN 1.40	Free of charge	
		➤ ATM abroad in a country in EEA in EUR	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20%мин. EUR 0.70	0.20 %min. BGN 1.40	Free of charge	
	21	Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:							
		➤ ATM of another bank in the country	-	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	0.20 %min. BGN 1.40	-	-	-

A. Debit cards									
		Visa <sup>1</sup>			Mastercard				
		Visa Classic <sup>5</sup> Golden time	Visa Classic <sup>5</sup>	Debit Mastercard <sup>5</sup>		Debit Mastercard Golden time <sup>3</sup>	Debit Mastercard Gold	Debit Mastercard World <sup>4</sup>	
		BGN	BGN	BGN	EUR/USD	BGN	BGN	BGN	
New	20	Cash withdrawal from ATM:							
		➤ ATM of another bank in the country	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20%min. EUR 0.75	0.20 %min. BGN 1.50	Free of charge	
		➤ ATM abroad in a country in EEA in EUR	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20%min. EUR 0.75	0.20 %min. BGN 1.50	Free of charge	
	21	Cash withdrawal from ATM for payroll clients with current account in BGN and saving account "Mega Plus" with Payroll:::							
		➤ ATM of another bank in the country	-	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	0.20 %min. BGN 1.50	-	-	-

In section VIII. Bank cards/ B. Credit cards the following changes are made:

B. Credit cards					
		Visa Electron	Visa Classic	Visa Gold	Visa Premium
1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*	-		BGN-100	

\*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.

<b>B. Credit cards</b>							
		<i>Mastercard Standard</i>	<i>Mastercard World</i>	<i>Mastercard Cash</i>	<i>Mastercard Cash Momento</i>	<i>Mastercard World Premium</i>	<i>Mastercard Universe (brand World Elite)</i>
1	Express issuing/ reissuing of a credit card of a primary cardholder (up to 1 hour)*	BGN 100					-
*The service is available at certain bank offices. The list with the offices is published on the bank website. The fee is charged upon requesting a new credit card issued by the Bank. In case the application is not approved or the card cannot be issued for up to 1 hour, the Bank will refund the fee amount to the customer.							

<b>B. Credit cards</b>					
		<i>Visa Electron</i>	<i>Visa Classic</i>	<i>Visa Gold</i>	<i>Visa Premium</i>
Old	8 Paper statement fee (VAT included)	BGN 3			

<b>B. Credit cards</b>					
		<i>Visa Electron</i>	<i>Visa Classic</i>	<i>Visa Gold</i>	<i>Visa Premium</i>
New	8 Paper statement fee (VAT included)	BGN 5.87			

<b>B. Credit cards</b>							
		<i>Mastercard Standard</i>	<i>Mastercard World</i>	<i>Mastercard Cash</i>	<i>Mastercard Cash Momento</i>	<i>Mastercard World Premium</i>	<i>Mastercard Universe (brand World Elite)</i>
Old	8 Paper statement fee (VAT included)	BGN 3					

<b>B. Credit cards</b>							
		<i>Mastercard Standard</i>	<i>Mastercard World</i>	<i>Mastercard Cash</i>	<i>Mastercard Cash Momento</i>	<i>Mastercard World Premium</i>	<i>Mastercard Universe (brand World Elite)</i>
New	8 Paper statement fee (VAT included)	BGN 5.87					

<b>B. Credit cards</b>					
		<i>Visa Electron</i>	<i>Visa Classic</i>	<i>Visa Gold</i>	<i>Visa Premium</i>
17	Monthly fee for the credit card program „Travel&Fun“ *				
	➤ Main cardholder	-	-	BGN 9.90	BGN 19.90
	➤ Additional cardholder	-	-	BGN 9.90	BGN 19.90
*The monthly fee is due only in cases when there is an additional agreement for joining in program „Travel&Fun“, in this case annual fee for payment instrument is not due from the client.					

**B. Credit cards**

	<i>Mastercard Standard</i>	<i>Mastercard World</i>	<i>Mastercard Cash</i>	<i>Mastercard Cash Momento</i>	<i>Mastercard World Premium</i>	<i>Mastercard Universe (brand World Elite)</i>
<b>17</b>	Monthly fee for the credit card program „Travel&Fun“*					
	➤ Main cardholder	-	BGN 9.90	-	BGN 19.90	-
	➤ Additional cardholder	-	BGN 9.90	-	BGN 19.90	-
*The monthly fee is due only in cases when there is an additional agreement for joining in program „Travel&Fun“, in this case annual fee for payment instrument is not due from the client.						