



T A R I F F

for fees and commissions

of UniCredit Bulbank AD

applicable to INDIVIDUALS

in force since May 07th, 2007
amended as of August 04 2010

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Art.	Product / service	Price	
		BGN	EUR
I. Accounts			
1	Current, deposit, saving, donation and other accounts		
1.1.	opening of current accounts	2.50	2.50
1.2.	opening of joint accounts	12	6
1.3.	closing of current and joint accounts	12	6
2	Maintenance and servicing of current accounts		
2.1.	Maintenance and servicing of current accounts, including statements on demand by client in the bank's offices or monthly statements delivery by e-mail:	2.50	2.50
2.2.	Maintenance and servicing of current accounts, including monthly statements delivery to postal address:	5.00	3.50
2.3.	with possibility for express receipt on paper of documents and information for operations and balances	+ 1.5 EUR	+ 1.5 EUR
2.4.	maintenance and servicing of joint accounts	10	5
3	Opening, maintenance and closing of term deposit and donation accounts	free	free
4	Opening of saving accounts	free	free
5	Maintenance of saving accounts		
5.1.	with balance over required minimum	free	free
5.2.	with balance under required minimum	2	1
6	Closing of saving accounts	12	6
6.1	Closing of special saving product Vlog "Na smetka"	0.5% on the amount, min. 10	0.5% on the amount, min. .5
7	Opening, maintenance and closing of accounts with special regime	upon agreement	upon agreement
7.1.	Opening of account under condition	10	5
8	Blocking	3.00	2.00
Notes:	<p>1. Fees as per art. 2. are collected on monthly basis and upon closing the account.</p> <p>2. For bloking is submitted a written notice by account's holder/attorney.</p>		
II. Cash operations			
1.	Cash deposits		
1.1.	up to BGN 5 000 inclusive	free	free
1.2.	over BGN 5 000 (for the part exceeding BGN 5 000)	free	free
2.	Cash withdrawal		
2.1.	up to BGN 3 000/EUR 1 500 inclusive	free	free
2.2.	over BGN 3 000/EUR 1 500 (for the part exceeding BGN 3 000/EUR 1 500)	0,40%, max 600	0.60%
3.	Other cash operations		
3.1.	Counting coins (in BGN only)	1,5%, min. 5	
3.2.	Exchange of damaged notes	6%, min. 10	6%, min. 10
3.3.	Collection of damaged notes	4%, min. 10	4%, min. 10
4.	Collection and transportation of cash	by arrangement	by arrangement
Notes:	<p>1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each account separately.</p> <p>2. The commission under art. 3.1. is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 1./art. 2.</p> <p>3. Cash deposits to deposits, saving and donation accounts in BGN and foreign currency are free.</p> <p>4. The commission under art.2.2. is collected in case of premature withdrawal of deposit account, including withdrawal in a curency - diferent of the account's curency .</p>		

5. The commission under art.2.2. is collected for withdrawal of amounts in a currency that is different of the account's currency, in case that the transaction is going on "non-cash" rate of exchange.

6. The commission under art.2.2. is collected on the withdrawn amount in the currency of the cash operation, not in currency of the account

III. Transfers and Direct debit. Money Gram

1.	Incoming transfers in BGN	free	
2.	Single outgoing transfer in BGN		
2.1.	Internal transfers		
2.1.1.	non-cash payment		
2.1.1.a)	paper order	1.10	
2.1.1.b)	electronic order	0.50	
2.1.1.c)	between different accounts of one and the same accountholder	free	
2.1.2.	<i>transfer of cash deposited funds</i>	0,30%, min. 3	
2.2.	via BISERA		
2.2.1.	non-cash payment		
2.2.1.a)	paper order	2.00	
2.2.1.b)	electronic order	1.10	
2.2.2.	<i>transfer of cash deposited funds</i>	0,50%, min. 6	
2.3.	via RINGS		
2.3.1.	non-cash payment		
2.3.1.a)	paper order	18	
2.3.1.b)	electronic order	14	
2.3.2.	<i>transfer of cash deposited funds</i>	0,50%, min. 20	
2.4.	UniCoRecT transfers	0.30	
3.	Transfers to State Budget by multi-row payment order		
3.1.	Internal transfers		
3.1.1.	non-cash payment	1.50	
3.1.2.	<i>transfer of cash deposited funds</i>	0,30%, min. 6	
3.2.	via BISERA		
3.2.1.	non-cash payment	3	
3.2.2.	<i>transfer of cash deposited funds</i>	0,50%, min. 6	
3.3.	via RINGS		
3.3.1.	non-cash payment	30	
3.3.2.	<i>transfer of cash deposited funds</i>	0,50%, min. 40	
4.	Standing orders and utility payments in BGN		
4.1.	Internal transfers	0.50	
4.2.	via BISERA	1.00	
4.3.	Initiation/termination of the service	9.00	
5.	Direct Debit		
5.1.	Initiation		
5.1.1.	paper order	2.20	
5.1.2.	electronic order		
5.1.2.a)	against an account with another bank	1.80	
5.1.2.b)	against an account with the Bank	1.12	
5.2.	Payment		
5.2.1.	Internal transfers	0.75	
5.2.2.	via BISERA	2.50	
5.2.3.	via RINGS	18	
6.	Outgoing transfers in FCY		

6.1.	TOM value date (1 working day)		
6.1.a)	paper order		0,22%, min. 22, max 375
6.1.b)	electronic order		0,15%, min. 15, max 300
6.2.	SAME DAY value date		
6.2.a)	paper order		0,30%, min. 30, max 450
6.2.b)	electronic order		0,22%, min. 22, max 375
6.3.	Transfer of cash deposited funds - TOM value		0,4%, min. EUR 17
6.4.	Transfer of cash deposited funds - SAME DAY value		0,45%, min. EUR 22
6.5.	Outgoing tranfer in FCY with a clause "other banks charges - for applicant's account" - (additional fee)		
6.5.1.	up to EUR 2 500 or its equivalent in other currency, as well as payments in USD in favour of a beneficiary's account in the USA (regardless of the amount)		15
6.5.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		30
6.5.3.	over EUR 12 500 or its equivalent in other currency		45
6.6.	Urgent processing upon customer's request – additionally		
6.6.a)	urgent execution of a payment order submitted within the cut off time		30
6.6.b)	execution of a payment order submitted after the cut off time		60
6.7.	Incorrect/ insufficient payment data - additionally		15
6.8.	Inquiry/tracer		30
6.9.	Amendment/ cancellation of a transfer order		45
7.	Money Gram - express international transfers - fees for outgoing transfers	Application 1	as per application
8.	Incoming transfers in FCY, executed with SAME DAY value date		
8.1.1.	up to EUR 50 000 inclusive		0,1%, min. 7
8.1.2.	over EUR 50 000		0,07%, min. 45, max. 100
8.2.	Paid in cash		
8.2.1.	Cash commission paid by the beneficiary in case of BEN/SHA clauses (The expenses are paid by the beneficiary or are shared b/n the sender and the beneficiary.)		1%, min. EUR 10
8.2.2.	Cash commission paid by the beneficiary in case of OUR clauses (The expenses are paid by the sender) - cash withdrawal commission		0.60%
9.	Internal transfers in FCY, executed with SAME DAY value date		
9.1.	non-cash payment		
9.1.1.	paper order		6
9.1.2.	electronic order		4
9.1.3.	between different accounts of one and the same accountholder		free
9.2.	Paid in cash by the ordering party		0,3%, min. EUR 15
9.3.	Withdrawn in cash by the beneficiary		0,6%, min. EUR 15
9.4.	Paid-in and withdrawn in cash		0,8%, min. EUR 15
Notes:	<p>1. The execution of a payment order under Art. 6.2. and/or Art. 6.4. and/or 6.6.b). is subject to the Bank's consent.</p> <p>2. The return of an incoming customer transfer in FCY as per beneficiary's request is considered to be an outgoing customer transfer.</p> <p>3. Outgoing transfer in FCY which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.</p> <p>4. Conditional payment orders are considered to be documentary letters of credit. Incoming credit transfers MT103 should not be used for conditional payments. If used, such payments shall be executed as clean payments without responsibility on the part of the Bank.</p> <p>5. In addition to the fees under Art. 6.1., 6.2., 6.3., 6.4., 6.8. and 6.9. SWIFT expenses are also collected.</p> <p>6. The commission under Art.2.1.2. is applied in case of the depositor is not account holder of the accouts in which is cash deposited the amount.</p> <p>7. PORTO fee is collected in addition to the fees under Art. 6.1., 6.2., 6.8. and 6.9. transferred via Bisera 7 or in case of SEPA CT.</p> <p>8. Due to the specific banking practices of US banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in USD under Art. 6.5.1. without any deduction but the beneficiary's bank domiciled in the US may deduct some charges from the amount of transfer.</p> <p>9. Outgoing tranfers in FCY are transfers whose beneficiary's bank is not in Bulgaria or the beneficiary's bank is in Bulgaria and the transfer is in FCY.</p>		

IV. Cheques			
1.	Collection of cheques		
1.1.	Cheques, drawn on UniCredit Bulbank are collected immediately		
1.1.1.	(a) For credit to a customer's account:		0.2% min.10, max.300
1.1.2.	(b) Paid in cash		0.4% min.15, max.300
1.2.	Drawn on other Banks		
1.2.1	(a) For credit to a customer's account with UniCredit Bulbank		0.3% min.15, max.300
1.2.2.	(b) Paid in cash		0.4% min.15, max.300
1.3.	(c) Immediate payment of commercial cheques "Under reserve"upon agreement of the Bank - additional fee on face value		0.40%
2.	Collection of traveller's cheques		1,5%, min. EUR 3
2.1.	Upon return of unpaid cheques not by fault of the Bank, irrespective of their number in one consignment		15
2.2.	Sending a cheque for collection by courier upon customer's request		10
3.	Issue of bank cheques		
3.1	Cash		1% , min. 12 max. 150
3.2	Non- cash		0.5% , min. 10 max. 150
3.3	Cancellation of cheques upon customer's request		15
3.4	Cancellation and reissuance		20
3.5	Stop payment of issued bank check		15
3.6	Sending of an issued bank cheque by courier from the Bank upon customer's request		10
Notes:	<p>1. Expenses of the foreign correspondent bank are collected additionally.</p> <p>2. The commission for collection/issuance of cheques is per transaction and currency.</p> <p>3. In case of cheque cancellation the original cheque should be returned to the Bank.</p>		
V. Documentry operations			
1.	Documents received for collection		
1.1.	Documents against payment		0,25%, min 40, max 300
1.2.	Documents against acceptance		0,3%, min 40, max 300
1.3.	Aval of bills of exchange and promissory notes		
1.3.1.	with cash collateral (per quarter or part thereof)		0,30%, min 60
1.3.2.	with other type of collateral (per quarter or part thereof)		by arrangement, min 75
1.4.	Documents free of payment		0,2%, min 35, max 150
1.5.	Amendment of collection instruction		30
1.6.	Return of unpaid documents		35
1.7.	Tracer		15
2.	Documents sent for collection		
2.1.	Documents against payment/acceptance		0,25%, min 40, max 300
2.2.	Documents free of payment		0,2%, min 35, max 150
2.3.	Amendment of collection instructions		30
2.4.	Tracer		30
3.	Received Documentary Letters of Credit		
3.1.	Pre-advising	30	40
3.2.	Advising	0,1%, min 30, max 150	0,1%, min 50, max 300
3.3.	Confirmation (per quarter or part thereof)	by arrangement, min 100	by arrangement, min 100
3.4.	Transfer of a letter of credit without commitment	0,20%,min 50, max 250	0,2%, min 60, max 300
3.5.	Advising of received notification for assignment of proceeds	30	35
3.6.	Assignment of proceeds	0,15%, min 30, max 150	0,15%, min 50, max 300

3.7.	Amendment (excluding extension of validity of a confirmed L/C and amount increase)	30	50
3.8.	Handling and payment	0,15%, min 50	0,15%, min 50
3.9.	Deferred payment or acceptance under a letter of credit		
3.9.1.	confirmed by the Bank (per quarter or part thereof)	by arrangement, min 50	by arrangement, min 50
3.9.2.	non-confirmed by the Bank	30	35
3.10.	Preliminary check-up of documents	50	50
3.11.	Second examination of documents returned for correction	35	35
3.12.	Discrepant documents sent on approval basis	0,15%, min 50, max 250	0,15%, min 50, max 250
3.13.	Cancellation prior to validity expiry	30	50
3.14.	Urgent processing upon customer's request - additional fee	30	35
4.	Issued Documentary Letters of Credit		
4.1.	Pre-advising	30	40
4.2.	Issuance, handling and payment		
4.2.1.	with cash collateral (per quarter or a part thereof)	0,3%, min 60	0,3%, min 60
4.2.2.	with other type of collateral (per quarter or a part thereof)	by arrangement, min 75	by arrangement, min 75
4.3.	Deferred payment or acceptance (per quarter or a part thereof)	0,1%, min 20	0,1%, min 20
4.4.	Amendment (excluding amount increase and extension of validity)	50	50
4.5.	Cancellation prior to validity expiry	50	50
4.6.	Urgent processing upon customer's request - additional fee	50	50
4.7.	Discrepancy fee	35	35
5.	For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 25.4, art. 25.8 and art. 26.2 is increased by	by arrangement, min 0.05%	by arrangement, min 0.05%
Notes:	<p>1. The issuance, confirmation, deferred payment/acceptance, assignment of proceeds and transfer commissions are collected one-off upon issuance, confirmation, undertaking for deferred payment/acceptance, assignment of proceeds and transfer, respectively.</p> <p>2. Under revolving letters of credit the respective commission is charged on the revolving amount as if on a new letter of credit.</p> <p>3. Upon increase of the letter of credit amount a commission as if on a new letter of credit is charged on the amount of the increase.</p> <p>4. If the letter of credit amount allowance is expressed as "about", the commission is calculated on the respective amount increased by 10%, unless otherwise stated.</p> <p>5. An amendment fee is charged when the validity extension of a letter of credit is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilised balance as if on a new letter of credit. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.</p> <p>6. The commissions under art. art. 3.1., 3.2., 3.3., 3.4., 3.5., 3.6., 3.7., 3.13., 4.1., 4.2. and 4.4. are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.</p> <p>7. For documents presented for handling under a letter of credit (a documentary bank guarantee), but settled via free transfer, the respective commissions for letter of credit (a documentary bank guarantee) are collected (or additionally collected to the ones already paid) on the amount of documents.</p> <p>8. The fee under art. 4.7. is for beneficiary's account.</p> <p>9. In case the deal is processed through Unicredit Bulbank, 50% of the consultancy fee (art.11) is deducted from the processing commissions due, but not more than the latter.</p>		
VI. Bank Guarantees			
1.	Received guarantees and standby letters of credit		
1.1.	Pre-advising	30	30
1.2.	Advising without commitment	0,1%, min 30, max 150	0,1%, min 50, max 250

1.3.	Amendment (excluding amount increase)	30	50
1.4.	Assignment of proceeds	0,15%, min 30, max 150	0,15%, min 50, max 250
1.5.	Administration of a guarantee sent directly to the beneficiary	0,1%, min 30, max 150	0,1%, min 50, max 250
1.6.	Processing of a claim	30	30
1.7.	Confirmation/issuance of a guarantee secured by a counterguarantee (per quarter or part thereof)	by arrangement, min 45	by arrangement, min 75
2.	Guarantees/counterguarantees/standby letters of credit issued by the bank		
2.1.	Pre-advising	30	40
2.2.	Issuance		
2.2.1.	with cash collateral (per quarter or a part thereof)	0,30%, min 30	0,30%, min 60
2.2.2.	with other type of collateral (per quarter or part thereof)	by arrangement, min 45	by arrangement, min 75
2.3.	Amendment (excluding amount increase and extension of validity)	30	50
2.4.	Amendment of the collateral	15	15
2.5.	Cancellation of customer's application for issuance (if already processed)	30	30
2.6.	Processing of a claim	50	50
2.7.	Urgent processing upon customer's request - additional fee	50	50
Notes:	<p>1. The issuance/confirmation commission is collected upon issuance/confirmation of a bank guarantee for the whole period of validity. Commissions</p> <p>2. Upon increase of the amount of a bank guarantee, a commission as if on a new one is charged on the amount of the increase.</p> <p>3. An amendment fee is charged when the extension of validity of a bank guarantee is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee.</p> <p>5. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.</p> <p>6. In case the deal is processed through Unicredit Bulbank, 50% of the consultancy fee (art.11) is deducted from the processing commissions due, but not more than the latter.</p>		
VII. Loans			
1.	Fee for application of loan review		
1.1.	for loans up to BGN 1 000 inclusive	min. BGN 65	min. EUR 35
1.2.	for loans up to BGN 20 000 inclusive	min. BGN 85	min. EUR 45
1.3.	for loans up to BGN 50 000 inclusive	min. BGN 120	min. EUR 60
1.4.	for loans above BGN 50 000	min. BGN 220	min. EUR 110
1.5.	for loans with cash collateral	25 BGN	15 EUR
1.6.	Issuing of a Mortgage certificate	25 BGN	12 EUR
2.	Commitment fee	1,20%	1,20%
3	Fees for loan administration, maintenance, servicing and management		
3.1.	Fee for loan administration upon disbursement		
3.1.1.	Fee for mortgage loan administration upon disbursement	0,75%	0,75%
3.1.2.	Fee for consumer loan administration upon disbursement	1,50%	1,50%
3.2.	Fee for loan maintenance and servicing		
3.2.1.	Fee for mortgage loan maintenance and servicing	1,50%	1,50%
3.2.2.	Fee for consumer loan maintenance and servicing	1,80%	1,80%
3.3.	Management fee for Mortgage loan for each consecutive year or part of it	0.11% per quarter	0.11% per quarter
4.	Annual management fee for overdraft	BGN 20	EUR 10
5.	Renegotiation of the price		
5.1.	for loans with current debt up to BGN 20 000 inclusive	BGN 350	EUR 175
5.2.	for loans with current debt up to BGN 50 000 inclusive	BGN 700	EUR 350
5.3.	for loans with current debt up to BGN 100 000 inclusive	BGN 1400	EUR 700
5.4.	for loans with current debt above BGN 100 000	BGN 2100	EUR 1050
6.	Prepayment fee		
6.1.	Prepayment fee		
6.1.1.	when the prepayment is done during the first three years of the loan term	5,00%	5,00%

6.1.2.	when the prepayment is done after expiration of the first three years of the loan term	3,00%	3,00%	
6.2.	Overpayment fee (in case of accelerated payment)			
6.2.1.	when the overpayment is done during the second 1/5 part of the loan term	2,00%	2,00%	
6.2.2.	when the overpayment is done during the third 1/5 part of the loan term	1,00%	1,00%	
6.2.3.	when the overpayment is done during the fourth 1/5 part of the loan term	0,50%	0,50%	
Notes:	<p>1. Fee for application of loan review and amendments</p> <p>1.1. The loan application fee shall be calculated on the requested amount and is collected upon submission of the application.</p> <p>1.2. In case of amendments of the structure of a credit transaction /change of the loan deal terms and conditions/ except for price parameters, at client's request, a 50% of the paid fee for application of loan review is due.</p> <p>2. Commitment fee</p> <p>2.1. The commitment fee is accrued on the difference between the approved for utilization amount and the utilized loan amount for every day of the utilization period. The commission is payable every month during the utilization period at the due date for interest amount payment on the regular principal.</p> <p>2.2. The commitment fee is not applicable for overdraft loans.</p> <p>3. Fees for loan administration, maintenance, servicing and management</p> <p>3.1. The fee for loan administration upon disbursement and the maintenance and servicing fee are calculated on the contracted loan amount and have to be paid by the customer or may be deducted from the approved loan amount before loan disbursement.</p> <p>3.2. The management fee for each consecutive year or part of it is due after the first year of the loan term, collected for every three months and is calculated on the outstanding principal as of the first day of the period for which it is calculated and is to be paid at the same date.</p> <p>4. Renegotiation of the price</p> <p>4.1. The fee shall be collected upon submission of the application.</p> <p>5. Prepayment fee</p> <p>5.1. The prepayment fee shall be calculated over the prepaid amount and its payment shall represent the grounds for exerting the right of prepayment.</p> <p>5.2. The prepayment fee is not applicable during the term of the plan for accelerated payment.</p> <p>5.3. The overpayment fee shall be calculated annually over the difference between the contracted prepayment and really prepaid amount when the last is higher than the first.</p> <p>5.4. The prepayment fee as per this Tarif is not applicable for consumer loans. The respective fee shall be arranged in loan contract</p>			
	XIII. Cards			
	1.	Debit card V PAY	as per separate price list	Appendix № 1
	2.	Debit card Maestro	as per separate price list	Appendix № 2
	3.	Debit card VISA Electron	as per separate price list	Appendix № 3
	4.	Debit card Maestro Euro <26	as per separate price list	Appendix № 4
	5.	Debit card VISA Electron <26	as per separate price list	Appendix № 5
	6.	Debit card Master Card Standart and VISA Classic	as per separate price list	Appendix № 6
	7.	Debit card Master Card Gold	as per separate price list	Appendix № 7
	8.	Credit card CREDO	as per separate price list	Appendix № 8
9.	Credit card MasterCard Standard and VISA Classic	as per separate price list	Appendix № 9	
10.	Credit card MasterCard Gold and VISA GOLD	as per separate price list	Appendix № 10	
11.	Credit card MasterCard Platinum and VISA Platinum	as per separate price list	Appendix № 11	
12.	M-Tel VISA Classic	as per separate price list	Appendix № 12	
13.	M-Tel VISA Gold	as per separate price list	Appendix № 13	
14.	Servicing of card payments at POS	by arrangement	by arrangement	

14.1.	Cash withdrawal at bank's counter with VISA, MasterCard cards issued by other banks	4.00%	
14.2.	Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks	1.00%, min 2	
14.3.	Cash withdrawal at bank's counter with Diners Club cards issued by other banks/institutions	6.00%	
IX. Securities and Custody			
1.	Securities transactions	by arrangement	by arrangement
2.	Custody services	by arrangement	by arrangement
X. Bank Packages			
1.	Package Programme	monthly fee	
1.1.	UNICO Ligth	6	
1.2.	UNICO Classic	9	
1.3.	UNICO VIP	18	
1.4.	UNICO CEZ	2.00 monthly/ 18.00 annually	
1.5.	UNICO Professional	14	
1.6.	UNICO Lex	17	
1.7.	UNICO Notary	17.00 monthly/ 184.00 annually	
Notes:	1. The annually fee under art. 1.4. is calculate at a discount 25% for advance payment of PP UNICO CEZ and have to be paid at the beginning of every annual period or upon renewal.		
	2. The annually fee under art. 1.7. is calculate at a discount up to 10% for advance payment of PP UNICO Notary and have to be paid at the beginning of every annual period or upon renewal.		
XI. Order Execution and Transaction Services			
1.	Securities Settled through the Central Depository		
1.1.	Execution of equity (shares and compensatory instruments) orders		
1.1.1.	up to BGN 10,000.00	2.00%, min BGN 15.00	
1.1.2.	from BGN 10,000.01 to BGN 100,000.00	0.01	
1.1.3.	from BGN 100,000.01 to BGN 200,000.00	0.007	
1.1.4.	above BGN 200,000.01	negotiable	
	notes: a fee of BGN 3.00 is collected every time an order is filed, including cases when an order is cancelled and replaced with a new one. the fees are a percentage of the traded volume for shares and compensatory instruments		
1.2.	Execution of fixed income (bonds) orders		
1.2.1.	up to BGN 75,000.00	BGN 15.00	
1.2.2.	from BGN 75,000.01 to BGN 200,000.00	0.0002	
1.2.3.	above BGN 200,000.01	0.00015	
	note: the fees are a percentage of the traded value of the bonds		
1.3.	Checking the balance of an account with the Central Depository, if not connected with an order	BGN 5.00	
1.4.	Request for transferring securities and compensatory instruments to another investment intermediary	BGN 5.00	
1.5.	Request for issuing a depository receipt	BGN 5.00	
2.	Government Securities settled through Bulgarian National Bank		
2.1	Participation at primary auctions		
2.1.1	for approved bids	0.10%, min BGN 10.00	
2.1.2	for not approved bids	BGN 10.00	
2.2	Secondary trading		
2.2.1	for deals with non-primary dealers	BGN 10.00	
2.2.2	for registration of:		
2.2.2.1.	- purchase/sale of government securities to corporates and individuals	BGN 10.00	

2.2.2.2.	- transfer of government securities from/to our register to/from another primary dealer's register	BGN 10.00	
2.2.2.3.	- transfer of government securities into the account of the Ministry of Finance	BGN 10.00	
2.2.3.	transfers between clients whose register is held with the bank	BGN 5.00	
2.3.	Blocking and unblocking of governments securities in the bank's register	0.0003	
2.4.	Collection of principal at maturity	0.0003	
2.5.	Excerpt from the bank's register	BGN 10.00	
	note: the fees are a percentage of the face value of the government securities		
3.	Subscription at Private Offerings through another Investment Intermediary	BGN 15.00	
4.	Securities Settled through Foreign Depositories		
4.1.	Acceptance of orders	EUR 2.00	
4.2.	Execution of equity orders, depending on the market, as follows:		
4.2.1.	Austria, Belgium, Denmark, Finland, France, Germany, Italy, Luxembourg, Netherlands, Norway, Portugal, Spain, Sweden, Switzerland	0.50%, min EUR 40.00	
4.2.2.	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)	0.50%, min GBP 30.00	
4.2.3.	United States of America	0.50%, min USD 50.00	
4.2.4.	Canada	0.50%, min CAD 60.00	
4.2.5.	Australia	0.75%, min AUD 100.00	
4.2.6.	Other regulated markets	negotiable	
4.3.	Execution of fixed income orders	negotiable	
XII. Registration Agent Services			
1.	Request for issuing a certificate of portfolio status	BGN 40.00	
2.	Request for statement and pledge of securities and compensatory instruments in case of inheritance and transfers in such cases	BGN 50.00	
3.	Request for statement and pledge of securities and compensatory instruments in case of inheritance by will and transfers in such case	BGN 70.00	
4.	Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment):		
4.1.	up to BGN 20,000.00	0.80%, min BGN 50.00	
4.2.	from BGN 20,000.01 to BGN 100,000.00	0.65%	
4.3.	from BGN 100,000.01 to BGN 200,000.00	0.50%	
4.4.	above BGN 200,000.01	negotiable	
	note: the fees are a percentage of the volume transferred		
5.	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
5.1.	up to BGN 20,000.00	1.00%, min BGN 50.00	
5.2.	from BGN 20,000.01 to BGN 100,000.00	0.85%	
5.3.	from BGN 100,000.01 to BGN 200,000.00	0.60%	
5.4.	above BGN 200,000.01	negotiable	
	note: the fees are a percentage of the volume transferred		
6.	Transfer of securities and compensatory instruments in case of endowment	BGN 50.00	
7.	Transfer of securities and compensatory instruments in case of executing a court	BGN 50.00	
8.	Request for changes in personal data	BGN 15.00	
9.	Request for issuing a depository receipt duplicate	BGN 15.00	

	Note: Shareholders of the bank are exempted from paying fees in the following cases when effecting transfers with shares from the capital of the bank: purchase/sale, inheritance, inheritance by will or endowment change of personal data issuing a depository receipt duplicate opening, maintaining and closed current account where the amount of the sale will be deposited on the grounds of the respective documents signed of Investment Intermediary Supervision & SH capital Unit for the sale amount.		
XIII. Miscellaneous			
1.	Public vault service (taxable with VAT)		
1.1.	Safes	as per Branch price list	as per Branch price list
1.2.	Deposit boxes	as per Branch price list	as per Branch price list
2.	24-hour vault service (taxable with VAT)	as per Branch price list	as per Branch price list
3.	Regeneration of a password for online banking - Bulbank Online (taxable with VAT)	8	
4.	Information on exchange rates and interest rates (taxable with VAT)		
4.1.	upon request		
4.1.1.	information up to 1 year before (per unit of information)	10	
4.1.2.	information up to 3 years before (per unit of information)	40	
4.1.3.	information for a period over 3 years before (per unit of information)	120	
4.2.	upon subscription	as per separate price list	
5.	Information about customers in compliance with the Bulgarian legislation (taxable with VAT)	50	
6.	Information for audit purposes (taxable with VAT)	100	
7.	Bank letter of reference (taxable with VAT)		
7.1.	In Bulgarian language	20	
7.2.	In ENGLISH	60	
8.	Written certificate (account maintenance and/or available balance) or		
8.1.	In Bulgarian language	10	
8.2.	In ENGLISH	30	
9.	Information on bank operations other than the monthly statement delivery (taxable with VAT)		
9.1.	Up to 1 year from the date of request (per bank transaction)	20	
9.2.	Over 1 year from the date of request (per bank transaction, per each year)	40	
10.	Written correspondence related to bank operations (per bank transaction), (taxable with VAT)	20	
11.	Consultancy/technical assistance related to bank operations (per man hour), (taxable with VAT)	50	50
12.	Checking the authenticity of bank documents and authorized signatures (taxable with VAT)	30	
13.	Corrections related to payments, upon customer's request, which do not lead to other bank activities	5	5
14.	Fax services upon customer's request related to bank operations (taxable with VAT)		
14.1.	Cross-border (per page)		10
14.2.	Domestic (per page)	10	
15.	Postage related to bank operations (taxable with VAT)		
15.1.	Cross-border		5
15.2.	Domestic	2	
16.	Telex message (taxable with VAT)		

16.1.	Cross-border		15
16.2.	Domestic	5	
17.	SWIFT message (per item)		9
18.	PORTO fee (per item)		10
19.	Photocopy services (per page), (taxable with VAT)	1	
20.	SMS-notification (per message), (VAT applicable)		
20.1.	SMS-notification related to bank cards operations		
20.1.1	SMS-notification - annual subscription	5.00	
20.1.2.	SMS-notification related to operations performed by bank cards	0.15	
20.1.3.	SMS-notification for bank cards - receiving personal code for checking the available amounts	0.083	
20.2.	SMS-notification via the system for Internet banking Bulbank Online (SMS-notification and SMS-password) – for each separate SMS-message sent by the bank to the customer	0.1	
21.	Preparation of documents for legal registration of collateral		
21.1.	notary deed for contractual mortgage/application for registration of legal mortgage:		
21.1.1.	for loans up to BGN 300 000/EUR 150 000 (inclusive)	BGN 15	EUR 8
21.1.2.	for loans above BGN 300 000/EUR 150 000	BGN 50	EUR 25
21.2.	application for entry of pledge contract	BGN 10	EUR 5
22.	Electronic access and account management via online banking	free	free
XIV.GENERAL PROVISIONS			
§ 1.	The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. All the rest services not included are subject to additional arrangement.		
§ 2.	The fees, commissions and other charges specified in the present Tariff apply to the various banking products and services in foreign currency and Bulgarian Leva. Those items denominated in EUR are also converted in other basic currencies, including the BGN, at the exchange rate quoted by the Bulgarian National Bank of foreign currencies towards BGN valid at the day of execution.		
§ 3.	All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, including those of foreign correspondents, are collected in addition to the items specified in the present Tariff.		
§ 4.	Budget organizations and holders of donation accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.		
§ 5.	The Bank reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.		
§ 6.	The Value Added Tax, where applied, is not incorporated in the respective items.		
§ 7.	The sole traders are treated as corporates and not as private individuals in the present Tariff.		
§ 8.	The Bank collects its charges upon execution of the order or delivery of the service or at the end of the business day. It may, however, effect that on a subscription basis, subject to arrangement.		
§ 9.	Regardless of any changes in numbering, the articles in the present Tariff are a substitute for the respective previous ones referred to in outstanding agreements.		