

**Terms and conditions for issuing and servicing of a bank card
MAESTRO**

MINIMUM CARD ACCOUNT BALANCE (in a card account's currency)		BGN	
		0	
SPENDING LIMITS ABROAD	Limit for one transaction	Daily limit	Weekly limit
	BGN	BGN	BGN
Cash withdrawals on ATM and POS terminal	2 000	3 200	7 600
Payment at merchant locations on POS terminal	9 000	9 000	9 000
Total number of payments for the period	-	20	50
SPENDING LIMITS IN BULGARIA	Limit for one transaction	Daily limit	Weekly limit
	BGN	BGN	BGN
ATM Cash withdrawals	400	400	2 800
Cash withdrawals on POS terminals at banks' counters	9 000	9 000	9 000
Payment at merchants locations on POS terminals	9 000	9 000	9 000
Amount of Cash Back at POS when a purchase is made (limit of cash received)*	50	1 000	2 500
FEES AND COMMISSIONS			
Issuing and servicing of Maestro cards			
(1) Issuing	Free of charge		
(2) Express issuing/reissuing of the card	BGN 10		
(3) A fee for opening an account	BGN 1		
(4) Re-issuing of a card after the expiry date	Free of charge		
(5) Re-issuing of a card before the expiry date **	BGN 5		
(6) Monthly fee for servicing of a card	Free of charge		
(7) Monthly fee for maintenance and servicing for clients with regular incomings*****	BGN 1		
(8) Monthly fee for maintenance and servicing for clients without regular incomings*****	BGN 1.5		
(9) A fee for closing current account	BGN 12		
Transactional fees			
(1) Cash withdrawal fee at Bank's ATMs	Free of charge		
(2) Cash withdrawal fee at ATMs of other banks in Bulgaria	BGN 0.98		
(3) Cash withdrawal on POS terminal at Bank's branch counters	BGN 3		
(4) Cash withdrawal on POS terminal at other bank's branch counters	BGN 4.00 + 1%		
(5) Cash withdrawal abroad on ATMs of banks in UniCredit Group	Free of charge		
(6) Cash withdrawal abroad on ATMs of other banks outside UniCredit Group	EUR 3.00 + 1%		
(7) Cash withdrawal on POS terminal abroad	EUR 3.00 + 1%		
(8) Payment of goods and services at merchant locations in Bulgaria and abroad	BGN 0.20		
(9) Payment of goods and services in Internet	Free of charge		
(10) Transactions at the systems ePay.bg/B-pay	BGN 0.20		
(11) Commission for transferring of amounts between current and card account at ATM in Bulgaria	BGN 0.20		
(12) Cash back at POS at merchant outlet	BGN 0.30		
Fees for additional operations			
(1) Refund of amounts through International Card Organisation	1%		
(2) Change of PIN code on ATM in Bulgaria	Free of charge		
(3) Card blocking on a cardholder request and reissuing ***	BGN 15		
(4) Balance inquiry on ATM in Bulgaria	Free of charge		
(5) Balance inquiry via ePay.bg/B-pay	Free of charge		
(6) Balance inquiry on ATM in Bulgaria for the last 5 transactions	BGN 0.20		
(7) Monthly fee for statement delivered via post	BGN 2		
(8) Extra statement for a period different from the standard one defined by the cardholder	BGN 5		
(9) Change of card data	BGN 5		
(10) Receiving a card in other Bank's branches	BGN 10		
(11) Fee for unreasonable dispute of transaction made in Bulgaria	BGN 10		
(12) Fee for unreasonable dispute of transaction made abroad	EUR 10		
(13) Fee for utilized unauthorized overdraft	BGN 10		
(14) SMS-notification - annual subscription	BGN 5		
(15) SMS-notification on related to transactions performed on-line with bank cards ****	BGN 0.18		
(16) Checking available account balance via SMS-notification (by using personal access code) ****	BGN 0.10		
TIMES OF FUNDS TRANSFER BETWEEN THE CARD AND CURRENT ACCOUNT VIA ATM			
Transfer order time	Withdrawal time		
Transfer ordered till 11a.m.	Withdrawal possible after 4 p.m.on the same working day		
Transfer ordered after 11a.m.	Withdrawal possible after 4 p.m.on the next working day		
INTEREST RATES			
1. Preferential interest rate as applied interest rate for clients current accounts in BGN			
2. Interest calculation period - annually, at the end of each year			
3. Interest basis - 360/360			

* The limit is a part of the limit for Cash withdrawals on ATM and POS terminal

** The fee is not charged in case of reissuance by recommendation of the bank out of security considerations

*** The fee is not charged in case of automatic blocking by the bank

**** The fee is due and payable by the client of external provider

***** Customers with regular incomings in the Bank are customers- private individuals receiving incoming transfers from other parties on one and the same current (card) account of the customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of BGN 10.