

**Terms and conditions for issuing and servicing of a bank card**  
**VISA BUSINESS / MASTERCARD BUSINESS**

MINIMUM CARD ACCOUNT BALANCE (in a card account's currency)	USD	EUR	BGN
	50	50	100

SPENDING LIMITS	Limit for one transaction			Daily limit			Weekly limit		
	USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal	1 000	1 000	2 000	4 000	4 000	8 000	7 000	7 000	14 000
Amount of Cash Back at POS when a purchase is made (limit of cash received)-for Visa Business only*	25	25	50	2 000	2 000	4 000	3 500	3 500	7 000
Payment at merchant locations on POS terminal	4 000	4 000	8 000	13 000	13 000	26 000	18 000	18 000	36 000
Total number of payments for the period	-	-	-	80	80	80	140	140	140

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

FEES AND COMMISSIONS FOR ISSUING AND OPERATIONS	
Issuing and servicing of Visa Business / MasterCard Business	
(1) Issuing	Free of charge
(2) Express issuing/reissuing of the card	EUR 40
(3) Re-issuing of a card after the expiry date	Free of charge
(4) Re-issuing of a card before the expiry date	EUR 10
(5) Annual service of a main card	EUR 50
(6) Annual service of a supplementary card	EUR 35
Transactional fees	
(1) Cash withdrawal fee at Bank's ATMs	Free of charge
(2) Cash withdrawal fee at ATMs of other banks in Bulgaria	EUR 3 + 1%
(3) Cash withdrawal on POS terminal at Bank's branch counters	EUR 3 + 1%
(4) Cash withdrawal on POS terminal at other bank's branch counters	EUR 3 + 2%
(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 3.50 + 2.5%
(7) Cash withdrawal on POS terminal abroad	EUR 3.50 + 2.5%
(8) Payment of goods and services in Bulgaria and abroad	Free of charge
(9) Cash back at POS when a purchase is made (for Visa Business)	BGN 0.30
(10) Insurance package on a card	Free of charge
Fees for additional operations	
(1) Refund of amounts through International Card Organisation	1%
(2) Card blocking on a cardholder request and reissuing	EUR 15
(3) Change of PIN code on ATM in Bulgaria	Free of charge
(4) Balance inquiry on ATM in Bulgaria	BGN 0.20
(5) Balance inquiry on ATM abroad (for Visa Business)	EUR 1
(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	EUR 5
(9) Change of card data	EUR 5
(10) Receiving a card in other Bank's branches	EUR 5
(11) Insurance package on a card	Free of charge
(12) Fee for re-registration of the service "Secure Online Payments"	BGN 5
(13) SMS-notification - annual subscription	BGN 5
(14) SMS-notification on related to transactions performed on-line with bank cards **	BGN 0.18
(15) Checking available account balance via SMS-notification (by using personal access code) **	BGN 0.10
INTEREST RATES	
1. Preferential interest rate as applied interest rate for clients current accounts in USD, EUR and BGN.	
2. Interest calculation period - annually, at the end of each month	
3. Interest basis - 360/360	

Note: The items denominated in EUR and BGN are converted in card account currency at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the accounting day

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