

Terms and conditions for issuing and servicing of a bank card

VISA CLASSIC / MASTERCARD STANDARD

MINIMUM CARD ACCOUNT BALANCE (in a card account's currency)	USD	EUR	BGN
	0	0	0

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	2 000	2 000	4 000	2 000	2 000	4 000	3 500	3 500	7 000
Amount of Cash Back at POS when a purchase is made (limit of cash received)-for Visa Classic only*	25	25	50	1 000	1 000	2 000	1 500	1 500	3 000
Payment at merchant locations on POS terminal	5 500	5 500	11 000	5 500	5 500	11 000	10 000	10 000	20 000
Total number of payments for the period	-	-	-	40	40	40	60	60	60

FEES AND COMMISSIONS FOR ISSUING AND OPERATIONS	
Issuing and servicing of Visa Classic / MasterCard Standard	
(1) Issuing	Free of charge
(2) Express issuing/reissuing of the card	EUR 25
(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 25
(6) Annual service of a supplementary card	EUR 18
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) Payment of goods and services in Internet	Free of charge
(10) Cash back at POS at merchant outlet (when a purchase is made with Visa Classic)	BGN 0.30
(11) Transactions at the systems ePay.bg/B-pay	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 Classic)	EUR 1
(6) Balance inquiry via ePay.bg/B-pay	BGN 0.20
(7) Balance inquiry on ATM in Bulgaria for the last 5 transactions	BGN 0.20
(8) Monthly fee for statement delivered via post	BGN 2
(9) Extra statement for a period different from the standard one defined by the cardholder	EUR 5
(10) Change of card data	EUR 5
(11) Receiving a card in other Bank's branches	EUR 5
(12) Fee for unreasonable dispute of transaction made in Bulgaria	BGN 10
(13) Fee for unreasonable dispute of transaction made abroad	EUR 10
(14) Fee for utilized unauthorized overdraft	BGN 10
(15) Insurance package on a card	Free of charge
(16) Fee for re-registration of the service "Secure Online Payments"	BGN 5
(17) SMS-notification - annual subscription	BGN 5
(18) SMS-notification on related to transactions performed on-line with bank cards ****	BGN 0.18
(19) 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 year	
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 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