

**V PAY / V PAY –Lukoil / V PAY Donna**

MINIMUM CARD ACCOUNT BALANCE							USD	EUR	BGN
(in a card account's currency)							0	0	0
SPENDING LIMITS ABROAD	Limit for one transaction			Daily limit			Weekly limit		
	USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal	1 500	1 500	3 000	1 600	1 600	3 200	3 800	3 800	7 600
Cash M transfer <sup>1</sup> in Bulgaria	200	200	400	1 600	1 600	3 200	3 800	3 800	7 600
Amount of Cash Back at POS when a purchase is made (limit of cash received)*	25	25	50	500	500	1 000	1 250	1 250	2 500
Payment at merchant locations on POS terminal	4 500	4 500	9 000	4 500	4 500	9 000	4 500	4 500	9 000
Total number of payments for the period	-	-	-	20	20	20	50	50	50

1 - The limit for a Cash M transfer is part of the limit for cash withdrawal from an ATM or POS terminal in Bulgaria.

FEES AND COMMISSIONS FOR ISSUING AND OPERATIONS	
Issuing and servicing of V PAY cards	
(1) Issuing	Free of charge
(2) Express issuing/reissuing of the card	BGN 10
(3) A fee for opening a current (card) 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 in Europe	EUR 3.00 + 1%
(7) Cash withdrawal on POS terminal in Europe	EUR 3.00 + 1%
(8) Cash M transfer up to 50 BGN	BGN 4
(9) Cash M transfer from 50.01 to 400 BGN	BGN 8
(10) Payment of goods and services at merchant locations in Bulgaria and in Europe	Free of charge
(11) Payment of goods and services in Internet	Free of charge
(12) Cash back at POS at merchant outlet	BGN 0.30
(13) Transactions at the systems ePay.bg/B-pay	BGN 0.20
Fees for additional operations	
(1) Refund of amounts through International Card Organisation	1%
(2) Card blocking on a cardholder request and reissuing ***	BGN 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 in Europe	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	BGN 5
(10) Change of card data	BGN 5
(11) Receive a card in other Bank's branches	BGN 10
(12) Fee for unreasonable dispute of transaction made in Bulgaria	BGN 15
(13) Fee for unreasonable dispute of transaction made abroad	EUR 15
(14) Fee for utilized unauthorized overdraft	BGN 10
(15) Fee for re-registration of the service "Secure Online Payments"	BGN 5
(16) SMS-notification - annual subscription	BGN 5
(17) SMS-notification on related to transactions performed on-line with bank cards ****	BGN 0.15
(18) 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

\*\*\*\*\* 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.

\*\*\*\*\* Fee is not applicable in the event that the account has been opened more than 12 months before the date of closure