

## NOTIFICATION

Dear Clients,

We hereby inform you that as of **12.04.2018** UniCredit Bulbank AD shall change the Tariff for the Fees and Commissions for Legal Entities and Sole Traders as follows:

1. *Section I Accounts: a fee shall be waived pursuant to art. 1.10 One-off fee for electronic access and account/s management via Bulbank Mobile (in addition to the fee under art. 1.3./1.4./1.5.);*

*Article 1.10 shall be amended as follows: a new fee for cash funds keeping shall be implemented.*

		BGN	EUR
1.10	<i>Cash funds keeping fee (current, deposit, liquidation, special accounts, etc.)</i>	<i>0.6% per annum of the amount exceeding BGN 3,000,000 of the total accounting balance of clients' bank accounts in BGN and the BGN equivalence of the accounting balance of clients' bank accounts in EUR recalculated as per BNB's fixed exchange rate for the days of excess.</i>	

NOTIFICATION OF THE IMPLEMENTATION OF A NEW FEE IN THE TARIFF FOR THE FEES AND COMMISSIONS FOR LEGAL ENTITIES AND SOLE TRADERS EFFECTIVE AS OF 12.04.2018



Announcement  
Balance keeping fee

2. *Section I Accounts, Notes: a new item 7 shall be added as follows:*
  7. *Cash funds keeping fee:*
    - *Not applicable for the balances of the following accounts:*
      - *Any budget organisations' accounts;*
      - *Accounts of the Bulgarian Deposit Insurance Fund, resolution fund to the Bulgarian Deposit Insurance Fund, Investor Compensation Fund, Guarantee Fund under the Insurance Code.*
      - *Special accounts of notaries, lawyers, private enforcement agents, insurance brokers/agents, investment intermediaries keeping third parties' funds;*
      - *Escrow accounts;*
      - *Cumulative accounts and special accounts for capital/donation keeping;*
      - *Letter of credit accounts;*
      - *Donation accounts*
    - *The fee applies only to balances on accounts in BGN and EUR.*

- *The fee is due every month and is withdrawn from the first client account with an available balance, starting with the available balance on the accounts in BGN. If there is no available amount, the fee shall be withdrawn from the accounts in EUR. If no balance is available, the amount shall be withdrawn from the accounts in other foreign currencies.*

3. *Section II Cash-desk Transactions: art.5.1. and 5.2 shall be deleted; item 5 Cash Deposit shall be amended as follows:*

		BGN	EUR
5.	Cash deposit	0.20% min.1	0.20% min.1

4. *Section II Cash-desk Transactions: art. 6.1. and 6.2 shall be deleted; item 6 Cash Withdrawal shall be amended as follows:*

		BGN	EUR
6.	Cash withdrawal	0.40% min.2	0.60% min.2

5. *Section II Cash-desk Transactions: item 7 Coin Counting in cash deposit (available only for national currencies) shall be amended as follows:*

		BGN	EUR
7.	Coin counting in cash deposit (available only for national currencies)	3% min.1	

6. *Section III Payments and Direct Debit: item 11.2.1.a) on paper shall be amended as follows:*

		BGN	EUR
11.	Outgoing transfers in BGN		
11.2.	via BISERA		
11.2.1	On account transfer		
11.2.1.a)	On paper	2.50	

7. *Section X Package Programmes: item 47 shall be amended as follows:*

47.	Business Leader package programme	Monthly	Annually
47.1/1.1	Business Leader Light Fee for the use of a package of products and services included in the programme under an agreement concluded before 15.04.2013	36	388.80
47.2/1.1	Business Leader Gold Fee for the use of a package of products and services included in the programme under an agreement concluded before	53	540.60

	15.04.2013		
47.3/1.1	<i>Business Leader Premium Fee for the use of a package of products and services included in the programme under an agreement concluded before 15.04.2013</i>	68	652.80
47.4/1.1	<i>Business Leader Online Fee for the use of a package of products and services included in the programme under an agreement concluded before 15.04.2013</i>	22.95	247.86

8. *Section XI Other Services: a fee shall be waived pursuant to art. 51 Reissuing a new Bulbank Online user name and/or password at the client's request (subject to VAT).*

*Article 51 shall be amended as follows: a new fee for client derivatives assessment statement shall be implemented:*

51.	<i>Client derivatives assessment statement (upon request, subject to VAT)</i>	<i>BGN</i>	<i>EUR</i>
		50	

9. *Section XI Other Services: a fee is waived pursuant to art. 52 Providing Information about Exchange Rates and Interest Rates (subject to VAT).*

*Art. 52 shall be amended as follows: a new Login2pay fee shall be implemented – client bank payment acceptance on a retailer's website.*

<i>52. Login2Pay – client bank payment acceptance on a retailer's website:</i>			
		<i>BGN</i>	<i>EUR</i>
52.1.	<i>Application/termination fee (subject to VAT)</i>	200	
52.2.	<i>Monthly maintenance fee (subject to VAT)</i>	<i>To be negotiated, min. 100</i>	

Apart from the texts concerning the tariff there are changes aiming to achieve greater clarity and transparency without this resulting in a change of the amount or fee arrangements:

10. *Section I Accounts, item 1 Current, cumulative, special capital/donation account, liquidation and special account: item 1.6 shall be amended as follows:*

*1.6. Possibility to receive documents and information about transactions and balances on paper in a safety deposit box (in addition to the fee under item 1.3./1.4./1.5.)*

11. *Section I Accounts, Notes: item 1 shall be amended as follows:*
  1. *The fees under art. 1.3.–1.9 shall be collected for a particular month or part of it, on a monthly basis, at the end of the month which they refer to, including upon termination.*
12. *Section I Accounts, Notes: a new item 6 shall be added as follows:*
  6. *The minimum average monthly balance concerning items from 1.3.1.–1.3.4. and from 1.4.1. – 1.4.4. is set in the Interest Bulletin of UniCredit Bulbank AD for legal entities and sole traders;*
13. *Section II. Cash Desk Transactions, Notes: a new item 6 shall be added as follows:*
  6. *Upon withdrawal/credit in a currency other than the currency of the account the provisions of the General Terms and Conditions of UniCredit Bulbank AD for the sale and purchase of foreign currencies shall apply.*
14. *Section III. Payments and Direct Debit, item 16 Outgoing Cross-border Transfer and Transfer in a Foreign Currency: item 16.5 shall be amended as follows:*
  - 16.5. *Inquiry/complaint about a transfer*
15. *Section VII. Loans: item 4 shall be amended as follows:*
  4. *With regard to loans with repayment installments of the outstanding debt, overdraft loans and revolving loans: an early repayment fee shall be levied on the credit limit authorized as of the repayment date.*
16. *Section X Package Programmes, Notes: item 7 shall be amended as follows:*
  7. *A fee is due under art. 47.8 in case it is stipulated in the Business Leader Package Programme agreement for each separate account included in the package.*
17. *Section X Package Programmes, Notes: a new item 8 shall be added as follows:*
  8. *The monthly fees under art. 47 shall be collected for a particular month or part of it on a monthly basis at the end of the month which they refer to, including upon termination.*
18. *Section XI Other Services, item 57 Providing Information about Bank Transactions other than Daily Statements (subject to VAT): item 57.1. shall be amended as follows:*
  - 57.1. *Up to 1 year back as of the application date (upon request)*
19. *Section XI Other Services, item 57 Providing Information about Bank Transactions other than Daily Statements (subject to VAT): item 57.2. shall be amended as follows:*

*57.2. Over 1 year back as of the application date (upon request)*

*20. Section XI. Other Services, Notes: a new item 2 shall be added as follows:*

*2. The fees under art. 52, 67.2., 68.2., 69, 71.2., 72.2., 73.1., 74.2., 75.1., 76, 77, 78, 79, 81.1., 81.2., 81.3. shall be collected for a particular month or part of it on a monthly basis at the end of the month which they refer to, including upon termination.*

By giving this notification the Bank fulfills its obligation as a payment service provider pursuant to art. 43 of the Law on Payment Services and Payment Systems to notify its clients (payment service users) within two months of any changes in the framework agreement between them. Payment service users are hereby notified as follows: The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. If payment service users do not accept the changes, the Bank shall inform them about their right to terminate the framework agreement and the supporting agreements immediately before the date on which it is proposed that the changes take effect without their being liable for any costs and compensations.

*UniCredit Bulbank wishes you every success in your professional career and fruitful collaboration.*