



## NOTIFICATION

Dear Clients,

We hereby inform you that as of 16.10.2019 UniCredit Bulbank AD shall change the Tariff for the Fees and Commissions for Legal Entities and Sole Traders as follows:

1. *In section I. Accounts , the name of item 1.changes into “Current, liquidation and insolvency accounts”.*
2. *In section I. Accounts item 1.3.3. monthly fee for maintenance when the average monthly balance is below the minimum; item 1.3.4. monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN; item 1.9. with possibility for electronic access and account management via e-Cash (additionally to art. 1.3. /1.4./1.5.) will be removed.*
3. *In section I. Accounts item 1.3.1. monthly fee for maintenance when the average monthly balance is above the minimum; item 1.3.2. monthly fee for maintenance for account with Golden IBAN; item 1.8. with possibility for electronic access and account management via online banking and/or mobile banking(additionally to art. 1.3. /1.4./1.5), will be changed as follows:*

		BGN	EUR
1.	<i>Current,liquidation and insolvency accounts</i>		
1.3.1.	<i>monthly fee for maintenance</i>	12	10
1.3.2.	<i>monthly fee for maintenance for account with Golden IBAN</i>	25	20
1.8.	<i>with possibility for electronic access and account management via online banking and/or mobile banking(additionally to art. 1.3. /1.4./1.5)</i>	EUR 5	5

4. *In section I. Accounts item 4.1.1. opening, will be changed as follows:*

		BGN	EUR
4.1.	<i>Delivery Versus Payment accounts</i>		
4.1.1.	<i>opening</i>	20	

5. *In section I. Accounts new fee will be introduced, as follows:*

		BGN	EUR
5.	<i>Monthly fee for maintenance of bank account in case of distraints (additional to 1.3.1.) - Sction I</i>	5	2.5



6. In section I. Accounts new fee will be introduced, as follows:

		BGN	EUR
6.	Capital/donation raising account		
6.1.	Opening	20	20
6.2.	monthly fee for maintenance	20	20
6.3.	Closing	30	30

7. In section I. Accounts new fee will be introduced, as follows:

		BGN	EUR
7.	Capital raising account		
7.1.	Opening	20	20
7.2.	Closing	30	30

8. In section III. Transfers and Direct debit, item 11.2.1.a) paper order; item 11.3.1.a) paper order; item 11.3.1.b) electronic order, will be changed, as follows:

		BGN	EUR
11.	Single outgoing transfer in BGN		
11.2.	via BISERA		
11.2.1.	non-cash payment		
11.2.1.a)	paper order	3.50	
11.3.	via RINGS		
11.3.1.	non-cash payment		
11.3.1.a)	paper order	18	
11.3.1.b)	electronic order	10	

9. In section III. Transfers and Direct debit, item 12.2. non-cash payment; item 12.2.2. transfer of cash deposited funds; item 12.3.1. non-cash payment, will be changed, as follows:

		BGN	EUR
12.	Transfers to State Budget by multirow payment order		
12.2.	via BISERA		
12.2.1.	non-cash payment	7	
12.2.2.	transfer of cash deposited funds	0,30% min.30	
12.3.	via RINGS		
12.3.1.	non-cash payment	50	

10. In section III. Transfers and Direct debit, item 14.5.2. non-cash payment paper order, will be changed, as follows:

		BGN	EUR
14.	Standing orders and utility payments		
14.5.	Single utility payments		
14.5.2.	non-cash payment paper order	2	



11. In section III. Transfers and Direct debit, item 15.1.1 paper order; 15.2.2. via BISERA; 15.2.3. via RINGS will be changes, as follows:

		BGN	EUR
15	Direct debit		
15.1.	Initiation		
15.1.1.	paper order	3.50	
15.2.	Payment		
15.2.2.	via BISERA	3.50	
15.2.3.	via RINGS	20	

12. In section III. Transfers and Direct debit, item 16.3.1. processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day; item 16.3.2. execution of a payment order submitted after the cut off time for execution of transfers within the same business day ; 16.4. Incorrect/ insufficient payment data - additionally, item 16.5. Inquiry/tracer for credit transfer, item 16.6. Amendment/ cancellation of a payment order, will be changed, as follows:

		BGN	EUR
16	Outgoing cross-border transfers and transfers in foreign currency - Section III		
16.3.	Urgent processing upon customer's request – additionally		
16.3.1.	processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day		80
16.3.2.	execution of a payment order submitted after the cut off time for execution of transfers within the same business day		300
16.4	Incorrect/ insufficient payment data - additionally		30
16.5	Inquiry/tracer for credit transfer		40
16.6	Amendment/ cancellation of a payment order		60

13. In section III. Transfers and Direct debit, item 17.2. will be changed, as follows:

		BGN	EUR
17.	Incoming cross-border transfers and transfers in FCY		
17.2.	Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers (taxable with VAT)		20

14. In section III. Transfers and Direct debit, item 19.2. MT101 incoming - monthly servicing; item 19.4. MT101 outgoing - monthly servicing, will be changed, as follows:

		BGN	EUR
19.	MT101 – incoming and outgoing - Section III		
19.2.	MT101 incoming - monthly servicing		25 (per account)
19.4.	MT101 outgoing - monthly servicing		25 (per



			account)
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15. Section IV. Cheques will be removed.

16. In section XI. Miscellaneous new fees will be introduced, as follows:

		BGN	EUR
54	Information for audit purposes	100	
54.1.	for financial institutions	150	
54.2.	in foreign language	200	

17. In section XI. Miscellaneous, item.63 SWIFT fee per item ; item. 81.1. Daily statement, item.81.2. Weekly statement ; item. 81.3. Monthly statement , will be changed, as follows:

		BGN	EUR
63	SWIFT fee per item		15
81.	Advanced POS account statement		
81.1	Daily statement	30	
81.2	Weekly statement	30	
81.3	Monthly statement	30	

**Apart from the texts concerning the tariff there are changes in the “Notes”:**

18. In section II. Cash operations, Notes, item 6 will become:

6. The commission under art. 5 and art. 6 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account.

19. 14. In section III. Transfers and Direct debit, Notes, item 10 will become:

10. Intrabank FCY payroll payments, ordered via payroll functionality in Bulbank Online are charged as bulk internal payments in BGN – art. 13.1.1.

**By giving this notification the Bank fulfills its obligation as a payment service provider pursuant to art. 62 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 a continuous success in your future activities and looks forward to work with you!**