

Dear Clients,

We hereby inform you that as of **15.12.2019** UniCredit Bulbank AD amends its Tariff for the fees and commissions for Legal Entities and Sole Traders:

1. According to the requirements of Regulation (EC) No 924/2009 of 16 September 2009 and Regulation (EU) No 2019/518 of 19 March 2019 of the European Parliament and of the Council:

The amendments are in Section III. Transfers and direct debit, as follows:

Product/ service	AS IS		Product/ service	TO BE	
	BGN	EUR		BGN	EUR
17. Standing orders and utility payments			17. Standing orders and utility payments		
17.1 Internal transfers	0,50	2,50	17.1 Internal transfers		
			17.1.1. Internal transfers in BGN and EUR	BGN 0,50	
			17.1.2. Internal transfers non-EUR CCY		EUR 2.50
17.2. via BISERA (only for standing orders)	1,00	0,10%, min. 10, max. 200	17.2. Intrabank payments		
			17.2.1. Intrabank payments in BGN and EUR in EEA (only for standing orders)	BGN 1,00	
			17.2.2. Intrabank payments outside EEA and non EUR CCY in EEA (only for standing orders)		0,10%, min. EUR 10, max. EUR 200
19. Outgoing cross-border transfers and transfers in foreign currency			19. Outgoing cross-border transfers and transfers in foreign currency		
19.1. TOM value date (1 working day)			19.1. TOM value date (1 working day)		
19.1.1. paper order			19.1.1. paper order		
19.1.1.1. customer credit transfer in EUR CCY in EEA		0,15%, min. 15, max. 250 + 10 EUR communication fee	19.1.1.1. customer credit transfer in EUR CCY in EEA		

			19.1.1.1.1. up to the equivalent of BGN 100 000	BGN 3,50	
			19.1.1.1.2. above the equivalent of BGN 100 000	BGN 18	
19.1.2 electronic order			19.1.2 electronic order		
19.1.2.1. customer credit transfer and direct debit in EUR CCY in EEA		0,10%, min. 10, max. 200 + 10 EUR communication fee	19.1.2.1. customer credit transfer and direct debit in EUR CCY in EEA		
			19.1.2.1.1. up to the equivalent of BGN 100 000	BGN 1.10	
			19.1.2.1.2. above the equivalent of BGN 100 000	BGN 10	
19.2. SAME DAY value date			19.2. SAME DAY value date		
19.2.1 paper order			19.2.1 paper order		
19.2.1.1. customer credit transfer in EUR CCY in EEA		0,25%, min. 25, max. 350 + 10 EUR communication fee	19.2.1.1. customer credit transfer in EUR CCY in EEA	BGN 18	
19.2.2 electronic order			19.2.2 electronic order		
19.2.2.1 customer credit transfer in EUR CCY in EEA		0,20%, min. 20, max. 300 + 10 EUR communication fee	19.2.2.1 customer credit transfer in EUR CCY in EEA	BGN 10	
20. Incoming cross-border transfers and transfers in FCY			20. Incoming cross-border transfers and transfers in FCY		
20.1. executed with SAME DAY value date			20.1. executed with SAME DAY value date		
20.1.1 up to EUR 50 000 inclusive		0,10%, min. EUR 7	20.1.1. customer credit transfer in CCY EUR from EEA	Free of charge	
20.1.2 over EUR 50 000		0,07%, min. EUR	20.1.2 customer credit transfer outside EEA and		0,10%, min. EUR

		45, max. EUR 100	non-EUR CCY in EEA up to EUR 50 000 inclusive		7
			20.1.3 customer credit transfer outside EEA and non-EUR CCY in EEA over EUR 50 000		0,07%, min. EUR 45, max. EUR 100
21. Internal transfers in FCY, executed with SAME DAY value date			21. Internal transfers in FCY, executed with SAME DAY value date		
			21.1. Internal transfers in EUR		
21.1 non-cash payment			21.1.1 non-cash payment		
21.1.1 paper order		EUR 4.00	21.1.1.1 paper order	BGN 1.50	
21.1.2 electronic order		EUR 2.50	21.1.1.2 electronic order	BGN 0.50	
21.1.3 between different accounts of one and the same accountholder		Free of charge	21.1.1.3 between different accounts of one and the same accountholder	Free of charge	
21.2 transfer of cash deposited funds		0.15%, min. EUR 6	21.1.2 transfer of cash deposited funds	BGN 0.15%, min.3	
			21.2 Internal transfers in non-EUR CCY		
			21.2.1 non-cash payment		
			21.2.1.1 paper order		EUR 4.00
			21.2.1.2 electronic order		EUR 2.50
			21.2.1.3 between different accounts of one and the same accountholder		Free of charge
			21.2.2 transfer of cash deposited funds		0.15%, min. EUR 6

The amendments are presented also in Section VII. Cards from art. 36 to art. 41 where in the separate price lists for card products the transactional fees for cash withdrawals on ATM and POS terminals in EEA, as well as the payments with credit cards at merchants locations and in Internet in EEA are equalized to the valid values for the territory of Bulgaria.

In regard with the above presented amendments there will be a renumbering of some Tariff's articles.

2. According to BNB Regulation No 18 of 3 October 2019 on the Control of the Quality of Banknotes and Coins in Cash Circulation:

The amendments are in Section II. Cash operations: art. 11.1. and art. 11.2. will be repealed, art. 11.3 will be renumbered as art. 11.1:

	AS IS		TO BE
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Product / service	BGN	EUR	Product / service	BGN	EUR
11.1. Exchange of damaged and unfit notes	6%, min. 10	6%, min. 10	11.1. Processing of a valuable shipment (in cash) (in addition to the commission under art. 8)	20	
<i>(taxable with VAT)</i>					
11.2. Collection of damaged and unfit notes	4%, min. 10	4%, min. 10			
<i>(taxable with VAT)</i>					