



NOTIFICATION

Dear Clients,

We hereby inform you that as of 30.03.2020 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 item 1.3.1 Monthly fee for maintenance will be changed as follows:*

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
1.	Current, liquidation and insolvency accounts				
1.3.	maintenance and servicing, including regular electronic statements upon entries on the accounts				
1.3.1.	monthly fee for maintenance	12,00	10,00	14,00	No change

2. *In section II. Cash Operations, item 8 Cash Deposits and item 9 Cash Withdrawals will be changed as follows:*

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
8.	Cash Deposits	0,20%, min. 1	0,20%, min. 1	0,25%, min. 2	0,25%, min. 2
9.	Cash Withdrawal	0,40%, min. 2	0,60%, min. 2	0,50%, min. 4	No change

3. *In section III. Transfers and direct debit, item 14.1.1.a) paper order; item 14.1.1.b) electronic order will be changed; a new fee is introduced in: item 14.1.1.c) between different accounts of one and the same accountholder on paper order; item 14.1.1.d) between different accounts of one and the same accountholder on electronic order is added; item 14.2.1.a) paper order, item 14.2.1 b) electronic channel item 14.3.1.a) paper order will be changed, as follows:*

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
14	Single outgoing transfer in BGN				
14.1.	Internal transfers				
14.1.1.	non-cash payment				



14.1.1.a)	Paper order	1,50		2,50	
14.1.1.b)	Electronic order	0,50		0,60	
14.1.1.c)	between different accounts of one and the same accountholder on paper order	Free		2,50	
14.1.1.d)	between different accounts of one and the same accountholder on electronic order	Free		Free	
14.2.	via BISERA				
14.2.1.	Non-cash payment				
14.2.1.a)	paper order	3,50		5,00	
14.2.1.b)	electronic order	1,10		1,20	
14.3.	Via RINGS				
14.3.1.	Non-cash payment				
14.3.1.a)	Paper order	18,00		22,00	

4. In Section III. Transfers and Direct Debit, item 17.1.1. internal transfers in BGN and EUR; item 17.2.1 Interbank payments in BGN and EUR in EEA (only for standing orders); item 17.2.2. Interbank payments outside EEA and non EUR CCY in EEA (only for standing orders); item 17.5.2. non-cash payment paper order; item 17.5.3. electronic order, will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
17	Standing orders and utility payments				
17.1.	Internal transfers				
17.1.1.	Internal transfers in BGN and EUR	0,50		0,60	
17.2.	Interbank payments				
17.2.1.	Interbank payments in BGN and EUR in EEA (only for standing orders)	1,00		1,20	
17.2.2.	Interbank payments outside EEA and non EUR CCY in EEA (only for standing orders)		0,10%, min. EUR 10, max. EUR 200		0,10%, min. EUR 10, max. EUR 200 + 10 EUR Communication fee
17.5.	Single utility payments				
17.5.2.	non-cash payment paper order	2,00		2,50	
17.5.3.	electronic order	0,50		0,60	



5. In Section III. Payments and Direct Debit, item 18.1.1. paper order; item 18.1.2.b) against an account with the Bank; item 18.2.1. Internal transfers; item 18.2.2. via BISERA; item 18.2.3. via RINGS, will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
18	Direct Debit				
18.1.	Initiation				
18.1.1.	Paper order	3,50		5,00	
18.1.2.	Electronic order				
18.1.2.b)	against an account with the Bank	0,50		0,60	
18.2.	Payment				
18.2.1.	Internal transfers	0,50		0,60	
18.2.2.	Via BISERA	3,50		5,00	
18.2.3.	Via RINGS	20,00		22,00	

6. In Section III. Payments and Direct Debit, item 19.1.1.1.1. up to the equivalent of BGN 100 000; item 19.1.1.1.2. above to the equivalent of BGN 100 000; item 19.1.1.2. customer credit transfer outside EEA and non-EUR CCY in EEA; item 19.1.2.1.1. up to the equivalent of BGN 100 000; item 19.1.2.1.2. above to the equivalent of BGN 100 000; item 19.2.1.1. customer credit transfer in EUR CCY in EEA; item 19.2.1.2. customer credit transfer outside EEA and non-EUR CCY in EEA, will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
19	Outgoing cross-border transfers and transfers in foreign currency				
19.1.	TOM value date (1 working day)				
19.1.1.	Paper order				
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	3,50		5,00	
19.1.1.1.2.	above to the equivalent of BGN 100 000	18,00		22,00	
19.1.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,15%, min. 15, max. 250 + 10 EUR communication fee		0,20%, мин. 15, макс. 250 + 10 EUR communication fee
19.1.2.	Electronic order				



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	1,10		1,20	
19.2.	SAME DAY value date				
19.2.1.	Paper order				
19.2.1.1.	customer credit transfer in EUR CCY in EEA	18,00		22,00	
19.2.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,25%, min. 25, max. 350 + 10 EUR communication fee		0,30%, min. 25, max. 350 + 10 EUR communication fee

7. In Section III. Payments and Direct Debit charging differentiation based on the amount of the customer credit transfer is removed and item 20.1.2. customer credit transfer outside EEA and non-EUR CCY in EEA up to EUR 50 000 inclusive and item 20.1.3. customer credit transfer outside EEA and non-EUR CCY in EEA over EUR 50 000 are merged in one item 20.1.2. customer credit transfer outside EEA and non-EUR CCY in EEA:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
20	Incoming cross-border transfers and transfers in FCY				
20.1	executed with SAME DAY value date				
20.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA up to EUR 50 000 inclusive		0,10%, min. EUR 7		0,10%, min. EUR 10, max EUR 100
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		

8. In Section III. Payments and Direct Debit, item 21.1.1.1. paper order; item 21.1.1.2. electronic channel will be changed; a new fee is added in item 21.1.1.3. between different accounts of one and the same accountholder on paper order; item 21.1.1.4. between different accounts of one and the same accountholder on electronic order will be added; a new fee is added in item 21.2.1.3. between different accounts of one and the same accountholder on paper order; item 21.2.1.4. between different accounts of one and the same accountholder on electronic order will be added, as follows:



		AS IS		TO BE	
		BGN	EUR	BGN	EUR
21.	Internal transfers in FCY, executed with SAME DAY value date				
21.1.	Internal transfers in EUR CCY				
21.1.1.	Non-cash payment				
21.1.1.1.	Paper order	1,50		2,50	
21.1.1.2.	Electronic channel	0,50		0,60	
21.1.1.3.	between different accounts of one and the same accountholder on paper order	Free		2,50	
21.1.1.4.	between different accounts of one and the same accountholder on electronic order	Free		Free	
21.1.2.	transfer of cash deposited funds	0.15%, min. 3		No change	
21.2.	Internal transfers in non-EUR CCY				
21.2.1.	Non-cash payment				
21.2.1.3.	between different accounts of one and the same accountholder on paper order		Free		4,00
21.2.1.4.	between different accounts of one and the same accountholder on electronic order		Free		Free

9. Section IV. Letters of Credit and Documentary collections

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
23	Documents received for collection				
23.1.	Documents against payment		0,3%, min. 75, max. 300		0,35%, min. 75, max. 350
23.2.	Documents against acceptance		0,35%, min. 75, max. 300		0,35%, min. 75, max. 350
23.3.	Documents free of payment		0,25%, min. 50, max. 250		0,3%, min. 50, max. 300
24	Documents sent for collection				



24.1.	Documents against payment/acceptance		0,3%, min. 75, max. 300		0,3%, min. 75, max. 350 – electronic order 0,35%, min. 75, max. 350 – paper order
24.2.	Documents free of payment		0,25%, min. 50, max. 250		0,25%, min. 50, max. 250, electronic order 0,3%, min. 50, max. 300 - paper order
25	Received Documentary Letters of Credit				
25.1.	Consultation/Technical support	New item	New item	By arrangement, max. 1500	By arrangement, max. 1500
25.2.	Advising	0,12%, min. 50, max. 350	0,12%, min. 50, max. 350	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order
25.8.	Handling and payment	0,18%, min. 50	0,18%, min. 50	0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. By arrangement for letters of credit received by other countries	
25.10.	Preliminary check of documents	75	75	300	150
26	Issued Documentary Letters of Credit				
26.1.	Consultation/Technical support	New item	New item	By arrangement, max. 1500	By arrangement, max. 1500
26.2.	Issuance, handling and payment				



26.2.1	with cash collateral	0,3%, min. 75 (per quarter or part thereof)	0,3%, min. 75 (per quarter or part thereof)	0.35%, min. BGN 75 (per quarter or part thereof)	0.35%, min. EUR 75 (per quarter or part thereof)
26.2.2	with other type of collateral (credit line)	By arrangement (per quarter or part thereof)	By arrangement (per quarter or part thereof)	By arrangement. Minimum levels: 0.5% per quarter or part thereof (min BGN 100/EUR 100)	
26.8.	Discrepancy fee	70	70	100	100

10. Section V Bank Guarantees

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
28	Received guarantees and standby letters of credit				
28.1.	Consultation/Technical support	New item	New item	By arrangement, max. 1500	By arrangement, max. 1500
28.2.	Advising without commitment	0,10%, min. 30, max. 150	0,10%, min. 50, max. 250	0,1%, min. 50, max. 250 - electronic order 0,12%, min. 50, max. 350 – paper order	0,1%, min. 50, max. 250 – electronic order 0,12%, min. 50, max. 350 – paper order
28.3.	Amendment (excluding amount increase)	30	50	50	50
28.5.	Administration of a guarantee sent directly to the beneficiary	0,1%, min. 30, max. 150	0,1%, min. 50, max. 250	0,12%, min. 50, max. 250	0,12%, min. 50, max. 350
29.	Guarantees/counter-guarantees/standby letters of credit issued by the bank				
29.1.	Consultation/Technical support	New item	New item	By arrangement, max. 1500	By arrangement, max. 1500
29.2.	Issuance				
29.2.1.	with cash collateral	0.3%, min. BGN 45 (per quarter or a part thereof)	0.3%, min. EUR 75 (per quarter or a part thereof)	0.35%, min. BGN 75 (per quarter or part thereof)	0.35%, min. EUR 75 (per quarter or part thereof)



29.2.2.	with other type of collateral (credit line, counter-guarantee)	By arrangement	By arrangement	By arrangement. Minimum levels: 0.5% per quarter or part thereof (min BGN 100/EUR 100) Issuance on the basis of a counter-guarantee – by arrangement	
29.5.	Cancellation of customer's application for issuance (if already processed)	100	100	150	150
		25.13, 26.7 and 29.7 Urgent processing upon customer's request - additional fee		25.13, 26.7 and 29.7 Urgent processing upon customer's request and if feasible for the Bank- additional fee	

11. Article VII Cards:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
Section VII, 36, 37.1, 37.2	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	free		0,30	
Section VII, 36	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	0,98		1,50	
Section VII, 37.1,	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA (debit cards)		1% + EUR 3		1% + EUR 3.5
Section VII, 39,	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA (credit cards)		2.5% + EUR 3.5		2.5% + EUR 4
Section VII, 37.1,	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA (debit cards)		1% + EUR 3		1% + EUR 3.5
Section VII, 39	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA (credit cards)		2.5% + EUR 3.5		2.5% + EUR 4
Section VII, 37.2, 40	Balance inquiry on ATM abroad (for Mastercard)		free		EUR 1



12. Article IX Bank Packages

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
Section IX, 48.1, 48.2, 48.3	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA (Package Programs)	free		1,50	

13. [Additional changes:](#)

A change of Domestic and International limits - an increase in the Cash withdrawals limits at ATM and POS terminals, an increase in the Payment limits at Real and Virtual POS and an increase of the total number of allowed payments for all Debits and Credit cards. Detailed information, which specify the changes about the transaction limits, will be published on the Bank's corporate website or upon request in the branch network.

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.