



NOTIFICATION

Dear Clients,

We hereby inform you that as of 27.05.2020 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 monthly fees for maintenance will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
1.	Current, liquidation and insolvency accounts				
1.4.	Maintenance and servicing, including paperbased regular statements upon entries on the accounts				
1.4.1.	monthly fee for maintenance	17	15	30	20
1.4.2.	monthly fee for maintenance of an account with Golden IBAN	30	25	40	35
4.	Opening, maintenance and closing of accounts with special regime				
4.1.	DVP /Delivery Versus Payment/ account				
4.1.1.	opening	20		20	10
4.1.2.	maintenance and servicing, including regular statements upon entries on the accounts sent by e-mail	40		40	20
4.1.3.	maintenance and servicing, including paperbased regular statements upon entries on the accounts	60		60	30
4.1.4.	closing	30		30	15
5.	Monthly fee for maintenance of bank account in case of distraints (additional to 1.3.1., 1.3.2., 1.4.1, 1.4.2.)	5	2.5	10	5



2. In section II. Cash Operations, item 8 Cash Deposits and item 9 Cash Withdrawals introduce new commissions for Cash deposit and Cash withdrawals above the equivalent of BGN 100 000 will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
8.	Cash deposits	0,25%, min.2	0,25%, min.2		
8.1.	up to the equivalent of BGN 100 000			0,25%, min. 2	0,25%, min. 2
8.2.	for the amount or the equivalent above BGN 100 000			0.40%	0.40%
9.	Cash withdrawal	0,50%, min.4	0,60%, min.2		
9.1.	up to the equivalent of BGN 100 000			0,50%, min.4	0,60%, min.2
9.2.	for the amount or the equivalent above BGN 100 000			0,70%	0,70%
9.3.	preadvised but not withdrawn			0.10%	0.10%

3. In section III. Transfers and direct debit, item 14.1.internal transfer of cash deposited funds; item 14.2.2. transfer of cash deposited funds via BISERA; item 14.3.2 transfer of cash deposited funds via RINGS will be changed, as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
14	Single outgoing transfer in BGN				
14.1.	Internal transfers				
14.1.2.	transfer of cash deposited funds	0,20%, min. 3		0,50%, min. 4	
14.2.	via BISERA				
14.2.2.	transfer of cash deposited funds	0,30%, min. 5		0,50%, min. 8	
14.3.	via RINGS				
14.3.2.	transfer of cash deposited funds	0,30%, min. 20		0,50%, min. 30	



4. In Section III. Transfers and Direct Debit, transfers to State Budget by multirow payment order will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
15	Transfers to State Budget by multirow payment order				
15.1.	Internal transfers				
15.1.1.	non-cash payment	1,70		5,00	
15.1.2.	transfer of cash deposited funds	0,30%, min. 6		0,50%, min. 10	
15.2.	via BISERA				
15.2.1.	non-cash payment	7		10	
15.2.2.	transfer of cash deposited funds	0,30%, min. 30		0,50%, min.40	
15.3	via RINGS				
15.3.2.	transfer of cash deposited funds	0,30%, min. 40		0,50%, min. 60	

5. In Section III. Payments and Direct Debit, item 19.4. incorrect/ insufficient payment data-additionally, will be changed as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
19.	Outgoing cross-border transfers and transfers in foreign currency				
19.4.	Incorrect/ insufficient payment data - additionally		30		50

6. In Section III. Payments and Direct Debit, add note for the art. 19.7. Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee) as follows:

Note 11.	The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per art 19.7, art.19.7.2, art.19.7.3., regardless of the amount of fees that will actually be paid in order to credit the payee's account with the amount indicated by the payer in the payment order.
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7. In section IV. Letters of Credit and Documentary collections, changes art.25.7, art.26.4 and notes 5 and 8 as follows:



	AS IS	TO BE
25.	Received Documentary Letters of Credit	Received Documentary Letters of Credit
25.7.	Amendment (excluding extension of validity of a confirmed L/C and amount increase) BGN 50 / EUR 50	Amendment (excluding amount increase) BGN 50 / EUR 50
26.	Issued Documentary Letters of Credit	Issued Documentary Letters of Credit
26.4.	Amendment (excluding amount increase and extension of validity) BGN 50 / EUR 50	Amendment (excluding amount increase) BGN 50 / EUR 50
Note section:		
5.	An amendment fee is charged when the validity extension of a letter of credit is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilized balance as if on a new letter of credit. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.	In case of validity extension of a letter of credit an Amendment fee is due, as well as commission as if on a new letter of credit in case the extension refers to another quarter or part thereof. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.
8.	The fee under art. 26.7. is for beneficiary's account.	The fee for Advising an Amendment is for beneficiary's account.

8. Article IX. Bank Packages as follows:

		AS IS		TO BE	
		Monthly	Annually	Monthly	Annually
48.	Business Leader Package Programme				
48.6.	Account plus				
48.6/1.1	Fee for use of additional package Account +	15 BGN	162 BGN	25 BGN	270 BGN

		BGN	EUR	BGN	EUR
48.	Business Leader Package Programme				
48.8.	Monthly fee for paperbased regular statements (addit. to art. 48.1./48.2./48.3./48.4./48.5.)	5		10	



9. Article IX. Bank Packages, changes in the supplement to art.48.1/2.1;art. 48.2/2.1; art. 48.3/2.1, 2.2, 2.3; art. 48.4/2.1; art. 48.5/2.1 as follows:

	AS IS	TO BE
2	Bank products and services included in the package programme	Bank products and services included in the package programme
48.1/2.1; 48.2/2.1; 48.3/2.1, 2.2, 2.3; 48.4/2.1; 48.5/2.1	Free-of-charge opening of a current account in BGN or in foreign currency, maintained without a monthly fee for maintenance and providing of regular electronic statements of account, after submission of the documents necessary for its opening.	Current account in BNG or in foreign currency, maintained without a monthly fee for maintenance and servicing and providing of regular electronic statements, after submission of the documents necessary for its opening.

10. Article X. Miscellaneous as follows:

		AS IS		TO BE	
		BGN	EUR	BGN	EUR
56.	Bank letter of reference (taxable with VAT)				
56.1.	In Bulgarian language	35		50	
56.2.	In foreign language	70		100	
57.	Written certificate (account maintenance and/or available balance) or confirmation (taxable with VAT)				
57.1.	In Bulgarian language	20		30	
57.2.	In foreign language	40		50	
58.	Information on bank operations other than the daily statement (taxable with VAT)				
58.1.	Up to 1 year from the date of request (per request)	30		50	



		AS IS		TO BE	
		BGN	EUR	BGN	EUR
63.	Postage related to bank operations (taxable with VAT)				
63.1.	Cross-border		5		10
63.2.	Domestic	2		5	
67.	Correction to a payment transaction which does not lead to other activities - upon customer's request	5	5	10	10

11. Changes in the section Miscellaneous – removal of art. 69. Bulcollect, as this service is already included in the Tariff as art.71 Standing orders and utility payments in BGN:

		BGN	EUR
69	Bulcollect	as per separate price list	as per separate price list
69.1.	Initiation of the service	100	
69.2.	Monthly servicing	By arrangement	
69.3.	Termination of the service	100	

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.