



V PAY / Лукойл /
Donna

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

SPENDING LIMITS	FOR ONE TRANSACTION			DAILY LIMIT			WEEKLY LIMIT		
	USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal in Bulgaria	2 000	2 000	4 000	2 000	2 000	4 000	7 500	7 500	15 000
Cash withdrawals on ATM and POS terminal abroad	1 000	1 000	2 000	2 000	2 000	4 000	5 000	5 000	15 000
Amount of Cash Back at POS when a purchase is made ¹	25	25	50	1 000	1 000	2 000	1 500	1 500	3 000
Payment at merchant locations on POS terminal	5 500	5 500	11 000	5 500	5 500	11 000	10 000	10 000	20 000
Total number of payments for the period	-	-	-	20	20	20	80	80	80

MAIN FEES	
Monthly fee for servicing of a card	free of charge
Cash withdrawal fee at Bank's and at UniCredit Group ATMs	0.16%, min 0.30 BGN/ 0.15 EUR
Cash withdrawal fee at ATMs of other banks in Bulgaria and in EEA	0.20%, min 1.50 BGN/ 0.77 EUR
Cash withdrawal fee at ATMs of other banks outside EEA	3.00 EUR + 1.00%
Cash deposits at ATM ²	0.30 BGN/ 0.15 EUR
Cash deposits at ATM over BGN 4000 ³	0.15%, min 1.00 BGN/ 0.51 EUR
Balance inquiry on ATM in Bulgaria and ePay.bg/B-pay	1.00 BGN/ 0.51 EUR
Balance inquiry on ATM abroad	1.00 EUR
Balance inquiry on ATM in Bulgaria for the last 5 transactions	1.00 BGN/ 0.51 EUR

FEES FOR ADDITIONAL OPERATIONS	
Express reissuing of the card	10.00 BGN/ 5.11 EUR
Re-issuing of a card after the expiry date	free of charge
Re-issuing of a card before the expiry date ⁴	5.00 BGN/ 2.56 EUR
Change of PIN code on ATM in Bulgaria	free of charge
Re-issuing of PIN	5.00 BGN/ 2.56 EUR
Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and in EEA	2.50 EUR + 1.00%
Cash withdrawal on POS terminal outside EEA	3.00 BGN/ 1.53 EUR + 1.00%
Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA	free of charge
Payment of goods and services at merchant locations and in Internet outside EEA	free of charge
Cash back at POS when a purchase is made	0.30 BGN/ 0.15 EUR
Transactions at the systems ePay.bg/B-pay	0.50 BGN/ 0.26 EUR
Change of card data	10.00 BGN/ 5.11 EUR
Fee for unreasonable dispute of transaction	15.00 EUR
SMS-notification - annual subscription ⁵	5.00 BGN/ 2.56 EUR
SMS-notification on related to transactions performed on-line with bank cards ⁵	0.15 BGN/ 0.08 EUR
Checking available account balance via SMS-notification (by using personal access code) ⁵	0.10 BGN/ 0.05 EUR
Refund of amounts through International Card Organisation	1.00%



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INTEREST RATES

1. Interest rate according to the Interest bulletin for business clients and sole traders for current and card accounts in USD, EUR and BGN.
2. Interest calculation period - annually, at the end of each year.
3. Interest basis: 360/360



NOTES

The items denominated in EUR and BGN are converted in card account currency at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the accounting day.

1. The limit is a part of the limit for Cash withdrawals on ATM and POS terminal.
2. For each deposit made, a commission is due according to the Bank's tariff. Bank operations accepted on weekends and holidays are posted with the value of the first business day.
3. The amount of the commission on cash deposits is calculated on the total amount of the cash transactions within the working day on account level. For the amount of the exceeded daily limit a commission is collected. Transactions processed on holidays are booked with the next first working day value date. The commission for cash deposit is recalculated on the first working day on the total amount of the transactions within the holidays together with the transactions on the first working day at account level and is booked on the second working day after the holidays.
4. The fee is not charged in case of automatic blocking by the bank.
5. The fee is due by the client to an external supplier.

MINIMUM CARD ACCOUNT BALANCE

USD

EUR

BGN

In a card account's currency

0

0

0