



## GOLD SMART CREDIT BY UNICREDIT BULBANK

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	-	-	6 000	-	-	8 000	-	-	20 000
Cash withdrawals on ATM and POS terminal abroad	-	-	2 000	-	-	4 000	-	-	12 000
Payment at merchant locations on POS terminal	-	-	15 000	-	-	20 000	-	-	50 000
Total number of payments for the period	-	-	-	-	-	40	-	-	120

### MAIN FEES

Issuing	free of charge
Annual fee for servicing of a main card <sup>4</sup>	100.00 BGN/ 51.13 EUR
Delivery of a card to an address of the customer in the Republic of Bulgaria	free of charge
Delivery of a card to a Bank's branch	6.00 BGN/ 3.07 EUR
Cash withdrawal fee at Bank's and at UniCredit Group ATMs	1.50 EUR + 1.50%
Cash withdrawal fee at ATMs of other banks in Bulgaria and in EEA	4.00 EUR + 2.50%
Cash withdrawal fee at ATMs of other banks outside EEA	4.00 EUR + 3.00%
Balance inquiry on ATM in Bulgaria and ePay.bg/B-pay	1.00 BGN/ 0.51 EUR
Balance inquiry on ATM in Bulgaria for the last 5 transactions	1.00 BGN/ 0.51 EUR

### FEES FOR PURCHASE ON INSTALLMENTS

for 3 months	0%	for 12 months	12%
for 6 months	6%	for 18 months	18%
for 9 months	9%	for 24 months	24%
for 10 months	10%	for 36 months	36%

### FEES FOR ADDITIONAL OPERATIONS

Express reissuing of the card	100.00 BGN/ 51.13 EUR
Re-issuing of a card after the expiry date	free of charge
Re-issuing of a card before the expiry date <sup>1</sup>	10.00 EUR
Change of PIN code on ATM in Bulgaria	free of charge
Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and in EEA	4.00 EUR + 2.50%
Cash withdrawal on POS terminal outside EEA	4.00 EUR + 3.00%
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	0.50 BGN/ 0.26 EUR
Transactions at the systems ePay.bg/B-pay	free of charge
Change of card data	10.00 BGN/ 5.11 EUR
Receivig a card in other Bank's branches <sup>2</sup>	10.00 BGN/ 5.11 EUR
Transfer of amounts through a balance transfer operation per customer request	50.00 BGN/ 25.56 EUR
Fee for unreasonable dispute of transaction	15.00 EUR
SMS-notification - annual subscription <sup>3</sup>	5.00 BGN/ 2.56 EUR
SMS-notification on related to transactions performed on-line with bank cards <sup>3</sup>	0.15 BGN/ 0.08 EUR
Refund of amounts through International Card Organisation	1%



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### 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 fee is not charged in case of automatic blocking by the bank.
2. The fee is applied when the card is requested and delivered to the branch but the client demands the delivery in other branch.
3. The fee is due by the client to an external supplier.
4. No annual fee for servicing of a main card Gold Smart Credit by UniCredit Bulbank is charged, if the card is included in a plan "Max".