



SPENDING LIMITS	FOR ONE TRANSACTION		DAILY LIMIT		WEEKLY LIMIT	
	USD	EUR	USD	EUR	USD	EUR
Cash withdrawals on ATM and POS terminal in Bulgaria	3 000	3 000	4 000	4 000	10 000	10 000
Cash withdrawals on ATM and POS terminal abroad	1 000	1 000	2 000	2 000	6 000	6 000
Amount of Cash Back at POS when a purchase is made <sup>1</sup>	25	25	1 000	1 000	1 500	1 500
Payment at merchant locations on POS terminal	7 500	7 500	10 000	10 000	25 000	25 000
Total number of payments for the period	-	-	40	40	120	120

MAIN FEES	
Issuing	free of charge
Annual fee for servicing of a main card	50.00 EUR
Annual fee for servicing of a supplementary card	35.00 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	0.51 EUR/ 1.00 BGN
Balance inquiry on ATM abroad	1.00 EUR
Balance inquiry on ATM in Bulgaria for the last 5 transactions	0.51 EUR/ 1.00 BGN

FEES FOR ADDITIONAL OPERATIONS	
Express reissuing of the card	50.00 EUR
Re-issuing of a card after the expiry date	free of charge
Re-issuing of a card before the expiry date <sup>2</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 in EEA	free of charge
Payment of goods and services at merchant locations and in Internet outside EEA	0.26 EUR/ 0.50 BGN
Cash back at POS when a purchase is made	0.15 EUR/ 0.30 BGN
Transactions at the systems ePay.bg/B-pay	free of charge
Change of card data	5.11 EUR/ 10.00 BGN
Receivig a card in other Bank's branches <sup>3</sup>	5.11 EUR/ 10.00 BGN
Transfer of amounts through a balance transfer operation per customer request	25.56 EUR/ 50.00 BGN
Fee for unreasonable dispute of transaction	15.00 EUR
SMS-notification - annual subscription <sup>4</sup>	2.56 EUR/ 5.00 BGN
SMS-notification on related to transactions performed on-line with bank cards <sup>4</sup>	0.08 EUR/ 0.15 BGN
Refund of amounts through International Card Organisation	1.00%
Fee upon transactions for betting and gambling purposes	1.00% min. 0.51 EUR/ 1.00 BGN



## NOTES

The items denominated in EUR 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. The fee is not charged in case of automatic blocking by the bank.
3. The fee is applied when the card is requested and delivered to the branch but the client demands the delivery in other branch.
4. The fee is due by the client to an external supplier.