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TARIFF

LEGAL ENTITIES & SOLE TRADERS

as of 20.08.2026

SECTION

I. ACCOUNTS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
1.	CURRENT, LIQUIDATION AND INSOLVENCY ACCOUNT		
1.1.	Opening	**12.78 EUR**	**23.01 EUR**
1.2.	Monthly fee for maintenance with regular statements	**12.78 EUR**	**23.01 EUR**
1.3.	Account with Golden IBAN		
1.3.1.	Opening	**35.79 EUR**	**71.58 EUR**
1.3.2.	Monthly fee for maintenance with regular statements	**15.34 EUR**	**30.68 EUR**
1.4.	Fee for maintenance when the statements are distributed via more than one channel *(additionally to Art. 1.2 and Art. 1.3.2)*	**In case of two, the higher is applicable**	
1.5.	Opening an account (CBBM)(Cross-Border Business Management)	**153.39 EUR**	
1.6.	Closing	**15.34 EUR**	
1.7.	With possibility for electronic access and account management via online banking and/or mobile banking *(additionally to Art. 1.2 /1.3.2/1.4)*	**15.34 EUR**	
2.	OPENING, MAINTENANCE AND CLOSING OF TERM DEPOSIT AND DONATION ACCOUNTS	**Free of charged**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
3.	OPENING, MAINTENANCE AND CLOSING OF ACCOUNTS WITH SPECIAL REGIME	By arrangement	
3.1.	DVP/ DELIVERY VERSUS PAYMENT/ account		
3.1.1.	Opening	**10.23 EUR**	
3.1.2.	Monthly fee for maintenance with regular statements	**20.45 EUR**	**30.68 EUR**
3.1.3.	Closing	**15.34 EUR**	
4.	CAPITAL/ DONATION RAISING ACCOUNT		
4.1.	Opening/ Monthly fee for maintenance	**10.23 EUR**	
4.2.	Closing	**15.34 EUR**	
5.	CAPITAL RAISING ACCOUNT		
5.1.	Opening	**15.34 EUR**	
5.2.	Closing	**15.34 EUR**	
6.	MONTHLY FEE FOR MAINTENANCE OF BANK ACCOUNT IN CASE OF DISTRAINTS *(ADDITIONAL TO ART 1.2 AND ART. 1.3.2)*	**5.11 EUR**	

I. ACCOUNTS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

NOTES

1. Fees as per Art. 1.2, 1.3.2, 1.4 and 1.7 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing the account.

2. Customers using the additional options as per Art. 1.7 are charged one-off irrespective of the number and type of accounts serviced.

3. In case a new current account is opened on closing an existing cumulative, capital or donation account, both fees - for closing the accumulation, the capital or donation account and opening the current account - are not due by the customer.

4. Fees as per Art. 1.2, 1.3.2 and 1.4 are not collected for capital raising account.

5. Fee as per Art. 1.6 is not due upon closing of bank accounts that have been opened for more than twelve months.

6. The minimum average monthly balance per Art. 1.2 and Art. 1.3.2 is established in the Interest Bulletin of UniCredit Bulbank AD for legal entities and sole traders.

7. The fee under Art 1.5 is collected upon opening of account trough the Cross Border Account Opening process both for international clients in UniCredit Bulbank and when Bulgarian legal entity is advised on opening account with foreign bank of UniCredit Group. In cases where the account is opened with UniCredit Bulbank the fee is collected in addition to the fee as per 1.1.

8. Light version of the online banking with basic functionalities (Payments, Accounts and Cards, Loans, Corporate Services, Consents management) with 20% discount of the price in Art. 1.7. It should be precisely requested in branches. Applicable only in case of explicit customer request otherwise the conditions in Art.1.7 will be applied.

II. CASH OPERATIONS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
7.	CASH DEPOSITS	**0.90 %, min. 5.11 EUR**	
7.1.	Cash deposits by private individuals in favour of Bank's legal entities	**0.90 %, min. 5.11 EUR**	
8.	CASH WITHDRAWAL	**0.90 %, min. 5.11 EUR**	
8.1.	Preadvised but not withdrawn	**1%**	
9.	COUNTING OF COINS IN CASH TRANSACTIONS *(IN BGN AND EUR ONLY)*	**5 %, min. 3.07 EUR**	
9.1.	Exchange of damaged euro banknotes and coins	**Free of charge**	
10.	HANDLING OF VALUABLE SHIPMENT (PARCEL) PER PIECE *(ADDITIONALLY TO ART. 7)*	**25.56 EUR**	

NOTES

1. Transactions processed on holidays are booked with the next first working day value date as weel as the recalculated commissions.

2. Cash withdrawal applications are submitted to the Bank in writing until 3.00 p.m. of the previous working day.

3. The fee under Art. 8 is not collected when closing an account, in case the remaining amount is less than the applicable commission minimum.

4. The fee under Art. 8.1 is collected on the next day based on the not withdrawn part of amount.

5. The commission under Art. 9 is due for deposit and withdrawal of more than 10 coins irrespective of their amount and is collected additionally to the commission as per Art. 7, 7.1, respectively Art. 8 and 8.1.

6. The fee under Art. 10 is collected in the case of receipt of client valuable shipments in Bank branches by transport companies.

7. The commissions under Art. 7 and Art. 8 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made. The commission under Art. 7.1 shall be collected when the currency of the deposit is different from the currency of the account, to which the deposit was made.

8. The commission under art. 7.1 is not applicable for cash depositing into donation accounts.

III. TRANSFERS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
11.	INCOMING TRANSFERS IN EUR FROM EEA AND FROM THE COUNTRY	Free of charge	
12.	OUTGOING TRANSFERS IN EUR IN EEA AND IN THE COUNTRY		
12.1.	Internal transfers		
	12.1.1. Non-cash payment	0.41 EUR	4.09 EUR
	12.1.2. Between accounts of one and the same accountholder	Free of charge	4.09 EUR
12.2.	Standard transfer in EUR in EEA (SEPA)	0.87 EUR	4.09 EUR
12.3.	Express transfer in EUR in EEA (TARGET)	6.65 EUR	25.56 EUR
12.4.	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer	10.23 EUR	
13.	OUTGOING INSTANT PAYMENTS		
13.1.	Transfer in EUR in EEA	0.87 EUR	-
13.2.	Transfer in EUR otside EEA	0.12 %, min. 10 EUR, max. 300 EUR + 10 EUR Communication fee	-

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
14.	SALARY PAYMENTS		
14.1.	Internal payments in EUR and in foreign currency *(per order)*	0.15 EUR	-
14.2.	Transfer in EUR in the country *(per order)*	0.87 EUR	-
15.	PERIODIC AND UTILITY PAYMENTS		
15.1.	Internal transfers in EUR	0.41 EUR	
15.2.	Transfers in other currency	2.50 EUR	
15.3.	Intrabank payments *(only for periodic payments)*		
	15.3.1. In EUR in EEA	0.66 EUR	
	15.3.2. Outside EEA and non EUR currency in EEA	0.10 %, min. 10 EUR, max. 200 EUR + 10 EUR Communication fee	
15.4.	Service initiation	Free of charge	4.09 EUR
15.5.	Termination of service	Free of charge	7.67 EUR
15.6.	Standing instruction for purposes different than utility payments (within the bank) (monthly/ per account)	10.23 EUR	
15.7.	Single utility payments	0.36 EUR	-
15.8	Municipaliy Taxes and Fees payments	0.51 EUR	-

III. TRANSFERS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
16.	INTERNAL TRANSFERS IN NON-EUR CURRENCY		
16.1.	Non-cash payment	**2.50 EUR**	**4 EUR**
16.2.	Between different accounts of one and the same accountholder	**Free of charge**	**4 EUR**
17	INCOMING CROSS-BORDER TRANSFERS OUTSIDE EEA, INCL. INSTANT PAYMENTS AND TRANSFERS IN NON-EUR CURRENCY IN EEA	**0.10 %, min. 10 EUR, max. 200 EUR**	
18	OUTGOING CROSS-BORDER TRANSFERS AND TRANSFERS IN FOREIGN CURRENCY		
18.1.	Credit transfer outside EEA and in non-EUR currency in EEA - TOM value date (1 working day)	**0.12 %, min. 10 EUR, max. 300 EUR + 10 EUR Communication fee**	**0.25 %, min. 30 EUR, max. 400 EUR + 10 EUR Communication fee**
18.2.	Credit transfer outside EEA and in non-EUR currency in EEA - SAME DAY value date	**0.22 %, min. 30 EUR, max. 350 EUR + 10 EUR Communication fee**	**0.30 %, min. 50 EUR, max. 450 EUR + 10 EUR Communication fee**

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
18.3.	Customized processing of an outgoing cross-border transfer and transfer in FCY *(additional fee)*		
18.3.1.	Up to EUR 15 000 or its equivalent in other currency	**35 EUR**	
18.3.2.	Over EUR 15 000 or its equivalent in other currency	**55 EUR**	
18.4.	Processing upon customer's request *(additional fee)*		
18.4.1.	Urgent processing of a payment order submitted within the cut off time for execution of transfers within the same business day	**80 EUR**	
18.4.2.	Urgent execution of a payment order submitted after the cut off time for execution of transfers within the same business day	**300 EUR**	
18.4.3.	Incorrect/ insufficient payment data *(additional fee)*	**50 EUR**	

III. TRANSFERS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
18.5.	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified foreign currency transfer	**60 EUR**	
18.6.	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer in EUR	**10 EUR**	

19	TRANSFER OF CASH DEPOSITED FUNDS		
19.1.	Outgoing transfers in EUR in the country		
19.1.1.	Internal transfers	**0.85 %, min. 5.11 EUR**	
19.1.2.	Transfer in EUR in the country (next working day)	**1 %, min. 5.62 EUR**	
19.1.3.	Transfer in EUR in the country (same working day)	**1 %, min. 25.56 EUR**	
19.2.	Single utility payments	**0.30 %, min. 2.56 EUR**	
19.3.	Internal transfers in non-EUR currency	**0.15 %, min. 6 EUR**	

20	TRANSFER UNICORECT	**0.15 EUR**	

NOTES

1. The execution of a payment order under Art. 18.2. and/or Art. 18.4.2. is subject to the Bank's consent.
2. The return of an incoming customer transfer in FCY as per beneficiary's request is considered to be an outgoing customer transfer.
3. Outgoing transfer in FCY which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
4. Conditional payment orders are considered to be documentary letters of credit. Incoming credit transfers MT103 should not be used for conditional payments. If used, such payments shall be executed as clean payments without responsibility on the part of the Bank.
5. The fee under Art. 15.6 is not due in case the Standing instruction is placed for loan repayment.
6. SWIFT expenses under are collected in addition to Trade Finance services and investigations services under Art.18.5 and 18.6.
7. Transfers under Art. 19.1.1, 19.1.2, 19.1.3 and 19.2 are executed only by order of clients with at least one account opened with the Bank except for payments in favour of municipal/ state budget or municipal/ state organizations.
8. Due to the specific banking practices of US and Canadian banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 18.3.1 without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of the transfer.
9. Transfers in EUR from/to EEA are charged as cross-border transfers.
10. The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per Art. 18.3 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.

III. TRANSFERS

11. When closing an account and transferring the remaining amount to another account of the holder in the bank, when the remaining amount is less than the amount of the fee, no fee is collected for an intrabank transfer under Art. 12.1.
12. The Bank does not accept for execution and does not process budget-related SEPA instant credit transfers.
13. The service for SEPA Instant Credit Transfers is only available in EUR and applies exclusively for payment transactions where both the payer's bank and the beneficiary's bank are participants in the relevant SEPA Instant payment scheme at the time of initiation of the transaction.
14. The service for TARGET express transfers - payment transaction in euro processed and settled through the T2 real-time gross settlement (RTGS) system of the Eurosystem, primarily used for urgent, high-value payments.

IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
21	DOCUMENTS RECEIVED FOR COLLECTION		
21.1.	Documents against payment/ acceptance / free of payment	0.35 %, min. 75 EUR, max. 600 EUR	0.40 %, min. 100 EUR, max. 700 EUR
21.2.	Aval of promicery notes		
21.2.1.	With cash collateral *(per quarter or part thereof)*	0.35 %, min. 75 EUR	
21.2.2.	With other type of collateral *(per quarter or part thereof)*	By arrangement	
21.3.	Amendment of collection instructions (apart from increase of amount)/Tracer	40 EUR	50 EUR
21.4.	Return of unpaid documents	40 EUR	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
22	DOCUMENTS SENT FOR COLLECTION		
22.1.	Documents against payment/acceptance/free of payment	0.40 %, min. 100 EUR, max. 600 EUR	0.50 %, min. 150 EUR, max. 750 EUR
22.2.	Amendment of collection instructions (apart from increase of amount)/Tracer	40 EUR	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
23	RECEIVED DOCUMENTARY LETTERS OF CREDIT		
23.1.	Consultation/Technical support	By arrangement	
23.2.	LC Draft preparing	60 EUR	
23.3.	Advising	0.12 %, min. 50 EUR, max. 400 EUR	0.14 %, min. 75 EUR, max. 450 EUR
23.4.	Confirmation *(per quarter or part thereof)*	By arrangement	
23.5.	Transfer of a letter of credit without commitment	By arrangement	
23.6.	Advising of received notification for assignment of proceeds	50 EUR	60 EUR
23.7.	Assignment of proceeds	0.15 %, min. 50 EUR, max. 300 EUR	
23.8.	Advising of amendment (excluding amount increase and prolognation of validity)/ Cancellation prior to validity expiry	50 EUR	70 EUR
23.9.	Handling and payment for letter received by the following countries: EU, Canada, USA, Turkey, Switzerland; By arrangement for letters of credit received by other countries	0.18 %, min. 50 EUR	

IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
23.10.	Deferred payment or acceptance under a letter of credit		
23.10.1.	Confirmed by the Bank *(per quarter or part thereof)*	**By arrangement**	
23.10.2.	Non-confirmed by the Bank	**50 EUR**	
23.11.	Preliminary check-up of documents	**0.10 %, min. 150 EUR, max. 500 EUR**	
23.12.	Second examination of documents returned for correction	**100 EUR**	
23.13.	Purchase Fee *(taxable with VAT)*	**75 EUR**	
24	**ISSUED DOCUMENTARY LETTERS OF CREDIT**		
24.1.	Consultation/Technical support	**By arrangement**	
24.2.	LC Draft preparing	**60 EUR**	
24.3.	Issuance, handling and payment		
24.3.1.	With cash collateral	**0.35 %, min. 40 EUR**	**0.45 %, min. 100 EUR**
24.3.2.	With other type of collateral *(per quarter or a part thereof)*	**Minimum levels: 0.50 % per quarter or part thereof (min. 50 EUR)**	**Minimum levels: 0.60 % per quarter or part thereof (min. 75 EUR)**

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
24.4.	Deferred payment or acceptance *(per quarter or a part thereof)*	**Local transactions: 0.15 %, мин. 10.23 EUR Foreign transactions: 0.15 %, мин. 20 EUR**	
24.5.	Amendment *(excluding amount increase)*	**Local transactions: 25.56 EUR Foreign transactions: 50 EUR**	**Local transactions: 35.79 EUR Foreign transactions: 70 EUR**
24.6.	Change of collateral/ Cancellation prior to validity expiry	**Local transactions: 25.56 EUR Foreign transactions: 50 EUR**	
24.7.	Discrepancy fee	**Local transactions: 51.13 EUR Foreign transactions: 100 EUR**	
25	**FOR EXTRA WORK DUE TO UNUSUAL AND COMPLICATED TERMS OF DOCUMENTARY CREDITS *(TRANSFER, PROCESSING, PAYMENT AND ISSUANCE)*, THE COMMISSION UNDER IS INCREASED**	**By arrangement**	

IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
26	URGENT PROCESSING UPON CUSTOMER'S REQUEST AND IF FEASIBLE FOR THE BANK *(additional fee)*		
26.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank	**Local transactions: 30.68 EUR** **Foreign transactions: 60 EUR**	
26.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank	**Local transactions: 102.26 EUR** **Foreign transactions: 200 EUR**	

NOTES

1. The issuance, confirmation, deferred payment/acceptance, assignment of proceeds and transfer of a letter of credit commissions are collected one-off upon issuance, confirmation, undertaking for deferred payment/acceptance, assignment of proceeds and transfer of a letter of credit, respectively.

2. Under revolving letters of credit the respective commission is charged on the revolving amount as if on a new letter of credit.

3. Upon increase of the letter of credit/ documentary collection amount a commission as if on a new letter of credit/ documentary collection is charged on the amount of the increase.

4. If the letter of credit amount allowance is expressed as "about", the commission is calculated on the respective amount increased by 10 %, unless otherwise stated.

5. In case of validity extension of a letter of credit an Amendment fee is due, or a 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.

6. Issuance, Receipt Notification/Confirmation and Express Processing fees are payable regardless of whether the Documentary Credits is processed or not. Commissions collected are non-refundable.

7. For documents presented for handling under a letter of credit (a documentary bank guarantee), but settled via free transfer, the respective commissions for a letter of credit are collected on the amount of documents.

8. When both the applicant and the beneficiary under a letter of credit are customers of the Bank, the handling and payment commission is not collected from the beneficiary. It is considered as paid by the applicant as LC issuing commission. If for any reason the applicant has not paid the LC issuing commission, it is paid by the beneficiary as handling and payment commission.

9. The Paper ordered processing fee for Issuance, handling and payment, is due for orders for issuance of a new letter of credit, submitted on paper incl. signed with electronic signature; exempt are orders submitted via the electronic channel Bulbank Online.

V. BANK GUARANTEES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
27	RECEIVED GUARANTEES AND STANDBY LETTERS OF CREDIT		
27.1.	Consultation/Technical support	**By arrangement**	
27.2.	Advising without commitment	**Local transaction: 0.10 %, min. 25.56 EUR, max. 127.82 EUR Foreign transaction: 0.10 %, min. 50 EUR, max. 250 EUR**	**Local transaction: 0.12 %, min. 25.56 EUR, max. 178.95 EUR Foreign transaction: 0.12 %, min. 50 EUR, max. 350 EUR**
27.3.	Amendment *(excluding amount increase)*	**Local transaction: 25.56 EUR Foreign transaction: 50 EUR**	**Local transaction: 35.79 EUR Foreign transaction: 75 EUR**
27.4.	Assignment of proceeds	**Local transaction: 0.15 %, min. 15.34 EUR, max. 76.69 EUR Foreign transaction: 0.15 %, min. 50 EUR, max. 250 EUR**	
27.5.	Administration of a guarantee sent directly to the beneficiary	**Local transaction: 0.12 %, min. 25.56 EUR, max. 127.82 EUR Foreign transaction: 0.12 %, min. 50 EUR, max. 350 EUR**	
27.6.	Processing of a claim	**Local transaction: 25.56 EUR Foreign transaction: 50 EUR**	
27.7.	Issuance of a guarantee secured by a counterguarantee *(per quarter or part thereof)*	**By arrangement**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
28	GUARANTEES/COUNTERGUARANTEES/STANDBY LETTERS OF CREDIT ISSUED BY THE BANK		
28.1.	Consultation/Technical support	**By arrangement**	
28.2.	Issuance	**Collected upon issuance for the whole period of validity and is not subject to refund upon decrease of the Bank's commitment. In case of unlimited l/gs the commission is collected on an annual basis.**	
	28.2.1. With cash collateral *(per quarter or a part thereof)*	**Local: 0.35 %, min. 38.35 EUR Foreign: 0.40 %, min. 75 EUR**	**Local: 0.40 %, min. 51.13 EUR Foreign: 0.45 %, min. 100 EUR**

V. BANK GUARANTEES

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
28.2.2.	With other type of collateral *(per quarter or part thereof)*	**By arrangement Minimum levels: 0.50 % per quarter or part thereof (min. 51.13 EUR) - in the country 0.50 % per quarter or part thereof (min. 100 EUR) - abroad**	**By arrangement Minimum levels: 0.60 % per quarter or part thereof (min. 76.69 EUR) - in the country 0.60 % per quarter or part thereof (min. 150 EUR) - abroad**
28.3.	Amendment *(excluding amount increase)*	**Local transaction: 25.56 EUR Foreign transactions: 50 EUR**	**Local transaction: 35.79 EUR Foreign transactions: 75 EUR**
28.4.	Amendment of the collateral	**Local transaction: 25.56 EUR Foreign transactions: 50 EUR**	
28.5.	Cancellation of customer's application for issuance *(if already processed)*	**Local transaction: 76.69 EUR Foreign transactions: 150 EUR**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
28.6.	Processing of a claim	**Local transaction: 0.10 %, min. 51.13 EUR, max. 255.65 EUR Foreign transactions: 0.10 %, min. 100 EUR, max. 500 EUR**	
28.7.	Urgent processing upon customer's request and if feasible for the Bank *(additional fee)*		
28.7.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank	**Local transaction: 30.68 EUR Foreign transactions: 60 EUR**	
28.7.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank	**Local transaction: 102.26 EUR Foreign transactions: 200 EUR**	
29	WRITTEN CORRESPONDENCE RELATED TO TRADE FINANCE DEALS *(per bank transaction) (taxable with VAT)*		
29.1.	Free format correspondence	**Local transaction: 25.56 EUR Foreign transactions: 50 EUR**	
29.2.	Processing of a claim against a guarantee not administrated in the bank	**Local transaction: 409.03 EUR Foreign transactions: 400 EUR**	

V. BANK GUARANTEES

NOTES

1.1. The issuance commission is collected upon issuance of a bank guarantee for the whole period of validity. Commissions collected are not subject to refund upon amount decrease of the amount of the bank guarantee.

1.2. In case of mixed collateral the relevant issuance commission is applied on the amount of the guarantee, proportional to the respective collateral. The minimum commission is defined as the highest from the applicable minimum commissions.

2. Upon increase of the amount of a bank guarantee or extension of the validity, a commission as if on a new one is charged on the amount of the increase and extended validity.

3. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.

4. The Bank is responsible for processing claims for payment if they are submitted at least 5 working days before the specified deadline for submission - for claims to be submitted domestically and 7 working days for claims to be submitted abroad.

5. The fee for orders to issue new guarantees/counter-guarantees/standby letters of credit presented on paper, incl. signed with an electronic signature, does not apply only to orders submitted through the Bulbank Online electronic channel.

VI. LOANS

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
30	PRELIMINARY REVIEW OF A LOAN APLICATION	By arrangement	
31	LOAN APPLICATION REVIEW	0.20 %, min. 102.26 EUR, max. 2 556.46 EUR	0.20 %, min. 204.52 EUR, max. 2 556.46 EUR
32	COMMITMENT FEE (per annum)	By arrangement	
33	MANAGEMENT FEE	By arrangement	
34	AMENDMENT OF THE STRUCTURE OF A CREDIT TRANSACTION AT CLIENT'S REQUEST	By arrangement	
35	PENALTY FEE IN CASE OF PREPAYMENT AND/OR CANCELLATION OF A CREDIT CONTRACT PRIOR TO MATURITY		
35.1.	With notice less than 30 days and/or term to the maturity of the loan more than a year	4 %	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
35.2.	With notice more than 30 days and term to the maturity of the loan less than a year	2 %	
36.	PROCESSING OF A REQUEST FOR UTILIZATION OF REVOLVING LOAN (excluding credit lines)	Free of charge	23.01 EUR

NOTES

1. The loan application fee is calculated on the requested amount and is collected upon submission of the application and initial approval of the loan, as well as upon subsequent extension (renewal), respectively annual analysis of the financial standing.

2. The commitment fee is calculated on the difference between the approved for utilization loan amount and the actual daily used amount of the loan for the whole credit lifetime. The fee is collected monthly on the date of repayment of the interest due for the regular principal.

3. The commission under Art. 33 is calculated on the available for utilization amount of the loan.

4. The commission according to Art. 35 is calculated for loans with repayment instalments - on the current debt, for overdraft loans and revolving loans - on the amount of the credit limit at the repayment date.

5. The commission under Art. 36 is not charged for the first utilization request of a revolving credit loan.

VII. CARDS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
37.	**DEBIT CARDS**		
37.1.	Debit card Visa Business	**As per separate price list**	
37.2.	Debit card Mastecard World Business	**As per separate price list**	
37.3.	Debit card Visa Business Leader	**As per separate price list**	
37.4.	Debit card Mastercard Business Leader	**As per separate price list**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
38.	**CREDIT CARD Visa Business Revolving**	**As per separate price list**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
39.	**CREDIT CARD Mastercard Business Revolving**	**As per separate price list**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
40.	**DEPOSIT CARDS**		
40.1.	Mastercard Business Deposit	**As per separate price list**	
40.2.	Visa Business Deposit	**As per separate price list**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
41.	**FEE FOR NEGOTIATING/RENEGOTIATING A POS TERMINAL DEVICE WITH A DOCUMENT** *(per document)*		
41.1.	On paper	**5.11 EUR**	
41.2.	On electronically signature	**Free of charge**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
42.	**PAYMENTS THROUGH POS TERMINAL DEVICE**		
42.1.	Servicing of payments through POS terminal device	**As per separate price list**	
42.1.1.	Merchant service fee for a payment through a real POS terminal device with debit, prepaid, credit and corporate cards with UnionPay brand	**2.50 % of the transaction value**	
42.1.2.	Merchant Service Fee for payment at a POS terminal device with electronic food vouchers branded:		
42.1.2.1.	bCard, issued by the Bank	**0.99 %**	
42.1.2.2.	bCard, issued by other payment service providers	**1.20 %**	
42.1.2.3.	Visa or Mastercard, issued by the Bank	**0.99 %**	
42.1.2.4.	Visa or Mastercard, issued by other payment service providers	**2.60 %**	
42.2.	Monthly maintenance fee for GPRS card *(taxable with VAT)*	**2.13 EUR**	
42.3.	Fee for use of a POS terminal device with a monthly turnover up to 750 EUR inclusive/ *(taxable with VAT)*	**7.67 EUR**	
42.4.	Monthly maintenance fee per ePOS (up to 3 users) *(taxable with VAT)*	**2.13 EUR**	

VII. CARDS

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
42.5.	Monthly maintenance fee per ePOS (above 3 users) *(taxable with VAT)*	**By arrangement**	
43.	PAYMENT WITH A CARD ISSUED BY OTHER BANK DOMICILED IN THE EUROPEAN ECONOMIC AREA VIA THE SYSTEM FOR UTILITY AND PERIODIC PAYMENTS OF THE BANK	**1.50 %, min. 0.18 EUR**	
44.	PAYMENT WITH A CARD ISSUED BY OTHER BANK LOCATED OUTSIDE THE EUROPEAN ECONOMIC AREA VIA THE SYSTEM FOR UTILITY AND PERIODIC PAYMENTS OF THE BANK	**2.5 %, min. 0.33 EUR**	

NOTES

1. The fee under art. 42.3 does not apply to budget organizations and clients who own the POS terminal device.
2. The fee under Art. 42.1.2 is calculated of the transaction value.

VIII. SECURITIES AND CUSTODY

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
45. TRADES AND OPERATIONS WITH SECURITIES		
45.1. Trades with securities registered in Central Depository at market: regulated market BSE-Sofia (BSE and BaSE); SME Growth Market BEAM; and over-the-counter		
45.1.1. Execution of shares /rights/compensatory instruments orders		
45.1.1.1. Acceptance of orders fee	**1.53 EUR**	**3.07 EUR**
45.1.1.2. Commission for execution of trades for traded value:		
45.1.1.2.1. Up to 5 000 EUR	**1.50 %, min. 10.23 EUR**	**1.80 %, min. 12.78 EUR**
45.1.1.2.2. From 5 000.01 EUR to 50 000 EUR	**1 %**	**1.40 %**
45.1.1.2.3. From 50 000.01 EUR to 100 000 EUR	**0.70 %**	**0.90 %**
45.1.1.2.4. Above 100 000.01 EUR	**By arrangement**	
45.1.2. Execution of bonds orders on regulated market BSE:		
45.1.2.1. Acceptance of orders fee	**1.53 EUR**	**3.07 EUR**
45.1.2.2. Commission for execution of trades for traded value:		
45.1.2.2.1. Up to 40 000 EUR	**7.67 EUR**	**10.23 EUR**
45.1.2.2.2. From 40 000.01 EUR to 100 000 EUR	**0.15 %**	**0.20 %**
45.1.2.2.3. Above 100 000.01 EUR	**0.10 %**	**0.15 %**
45.1.3. Checking the balance of an account with the Central Depository	**5.11 EUR**	
45.1.4. Request for transferring res/rights/compensatory instruments to another investment intermediary or to the register of the Central Depository AD	**10.23 EUR**	
45.1.5. Request for issuing a depository receipt	**5.11 EUR**	
45.2. Trades with Govenrment bonds registered at Bulgarian National Bank		
45.2.1. Participation at primary auctions		
45.2.1.1. Acceptance of orders fee	**1.53 EUR**	**3.07 EUR**
45.2.1.2. Commission for execution of trades:		
45.2.1.2.1. For approved bids (*Commission is percentage of the notional value of the bonds)*	**0.10 %, min. 7.67 EUR**	
45.2.1.2.2. For not approved bids	**7.67 EUR**	
45.2.2. Secondary trading		
45.2.2.1. Acceptance of orders fee	**1.53 EUR**	**3.07 EUR**
45.2.2.2. Commission for trade with Government bonds where UCB is party to the transaction, not commissioner	**Free of charge**	
45.2.2.3. Commission for trade with Governement bonds with the intermediation of the Bank (commissioner) as percentage of the traded volume	**0.10 %, min. 10.23 EUR**	

VIII. SECURITIES AND CUSTODY

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
45.3.	For registration of bonds in case of:		
45.3.1.	Transfer of Government bonds to/from the register of the Bank to from/to the retister of another ESROT member	10.23 EUR	
45.3.2.	Ttransfer of Government bonds into the account of the Ministry of Finance for privatisation deals	10.23 EUR	
45.3.3.	Transfer of Government bonds to another primary dealer	10.23 EUR	
45.3.4.	Blocking and unblocking of Governments bonds in the bank's register (*percentage of the notional value of the bonds)*	0.03 %	
45.4.	Collection of principal for Bulgarian Government bonds at Bulgarian National Bank at maturity (*percentage of the notional value of the bonds)*	0.03 %	
45.5.	Excerpt from the bank's register	10.23 EUR	
45.6.	Trades with securities registered at FOREIGN DEPOSITORIES		
45.6.1.	Acceptance of orders fee	2 EUR	3 EUR
45.6.2.	Commission for execution of trades with shares at the corresponding regulated market (*Commissions are percentage ot the value of the trade)* :		
	Austria	0.40 %, min. 55 EUR	0.50 % min. 55 EUR
	Belgium	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR
	Denmark	0.40 %, min. 50 EUR	0.50 %, min. 50.00 EUR
	Finland	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR
	France	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
	Germany	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
	Italy	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR
	Luxembourg	0.40 %, min. 45 EUR	0.50 %, min. 45 EUR
	Netherlands	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
	Norway	0.40 %, min. 65 EUR	0.50 %, min. 65 EUR
	Portugal	0.40 %, min. 55 EUR	0.50 %, min. 55 EUR
	Spain	0.40 %, min. 55 EUR	0.50 %, min. 55 EUR
	Sweden	0.40 %, min. 65 EUR	0.50 %, min. 65 EUR

VIII. SECURITIES AND CUSTODY

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
	Switzerland	**0.40 %, min. 40 EUR**	**0.50 %, min. 40 EUR**
	United Kingdom *(note: an additional stamp duty applies on all purchases done in GBP)*	**0.40 %, min. 50 GBP/ 50 USD**	**0.50 %, min. 50 GBP/ 50 USD**
	USA	**0.40 %, min. 50 USD**	**0.50 %, min. 50 USD**
	Canada	**0.40 %, min. 70 CAD**	**0.50 %, min. 70 CAD**
	Australia	**0.70 %, min. 125 AUD**	**0.75 %, min. 125 AUD**
	Other regulated markets	**By arrangement**	
45.6.3.	Execution of orders for bonds, on regulated market, as follows (*Commissions are percentage of the value of the trade)*		
	Germany, Italy	**0.50 %, min. 40 EUR**	
45.6.4.	Commission for over-the-counter trades with bonds where UniCredit Bulbank does not act in capacity of commissioner, but it is party to the trade	**Free of charged**	
45.6.5.	Execution of orders for transactions with structured financial instruments		
45.6.5.1.	Primary market		

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
	Commisiion for execution of trades *(percentage ot the value of the trade):*	**According to the product - 0 %-5 %**	
45.6.5.2.	Secondary market		
	Commisiion for execution of trades *(percentage ot the value of the trade):*	**0.50 %, min. 50 EUR**	
45.6.6.	Request for transfering securities to another investment intermediary through foreign depositories	**10 EUR**	
45.7.	Other Fees And Commissions		
45.7.1.	Subscription at Private Offerings through another Investment Intermediary	**10.23 EUR**	
45.7.2.	Quoted on an annual basis, while the payment liability will be calculated and collected on a monthly basis on the grounds of the market value of the financial instruments, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month. The minimum regards the monthly commission. In case of lack of market value and (or it is 0 the pecentage rate is applied on the face value)		
45.7.2.1.	* Maintenance of securities account for securities registered at Central Depository AD and BNB (*for non-professional investor)*	**0.05 %, min. 1.53 EUR**	

VIII. SECURITIES AND CUSTODY

UniCredit Bulbank

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
45.7.2.2.	* Maintenance of securities account for securities registered at Central Depository AD and BNB (*for professional investor)*	**0.05 %, min. 1.53 EUR**	
45.7.2.3.	** Maintenance of securities account for securities registered at an international depository (for non-professional investor)*	**0.15 %, min. 1.53 EUR**	
45.7.2.4.	* Maintenance of securities account for securities registered at an international depository (*for professional investor)*	**0.10 %, min. 1.53 EUR**	

46.	REGISTRATION AGENT SERVICES	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
46.1.	Request for issuing a certificate of portfolio status		
46.1.1.	Fee for the financial or compensatory instruments on personal account		**71.58 EUR**
46.1.2.	Fee for the financial or compensatory instruments with data of the Central Depository member where kept (extended portfolio)		**81.81 EUR**
46.2.	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in acordance with RNRPA *(subject to VAT)*		**20.45 EUR**
46.3.	Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements *(delivery free of payment):*		
46.3.1.	Acceptance of orders fee		**3.07 EUR**
46.3.2.	Commission for execution of trades for traded value:		
46.3.2.1.	Up to 15 000 EUR		**0.80 %, min. 30.68 EUR**
46.3.2.2.	From 15 000.01 EUR to 50 000 EUR		**0.65 %**
46.3.2.3	From 50 000.01 EUR to 100 000 EUR		**0.50 %**
46.3.2.4.	Above 100 000.01 EUR		**By arrangement**
46.4.	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
46.4.1.	Acceptance of orders fee		**3.07 EUR**
46.4.2.	Commission for execution of trades for traded value:		
46.4.2.1.	Up to 15 000 EUR		**1 %, min. 30.68 EUR**
46.4.2.2.	From 15 000.01 EUR to 50 000 EUR		**0.85 %**

VIII. SECURITIES AND CUSTODY

UniCredit Bulbank

TARIFF LEGAL ENTITIES

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
46.4.2.3. From 50 000.01 EUR to 100 000 EUR	**0.60 %**	
46.4.2.4. Above 100 000.01 EUR	**By arrangement**	
46.5. Transfer of securities and compensatory instruments in case of endowment	**30.68 EUR**	
46.6. Request for changes in personal data	**10.23 EUR**	
46.7. Request for issuing a depository receipt duplicate	**7.67 EUR**	
47. CUSTODIAL AND DEPOSITORY SERVICES *(VAT taxable)*		
47.1. Applicable charges as regards shareholders in companies which have their registered office in a Member State and the shares of which are admitted to trading on a regulated market situated or operating within a Member State		
47.1.1. Disclosure of information regarding shareholder identity (Shareholder identification)	**By arrangement**	
47.1.2. Transmission of notices (Notifications) for general meetings	**By arrangement**	
47.1.3. Facilitation of the exercise of shareholder rights to participate (Voting/Proxy Voting) in general meetings	**By arrangement**	

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
47.1.4. Transmission of information (Notifications) for corporate events other than general meetings	**By arrangement**	
47.1.5. Income collection, including dividends	**By arrangement**	
47.1.6. Facilitation of the exercise of shareholder rights to participate in corporate events other than general meetings	**By arrangement**	

NOTES

1. The currency of the minimum fee in Art. 45.6.2. for United Kingdom is the same as the currency of the deal.

2. The account holders of UCB are exempt from fees and commissions in the following cases: when carrying out transfers with shares from the capital of the bank; buying/selling, inheritance, inheritance with donation; change of personal data; issuing a copy of a deposit receipt; opening, maintenance and closing of a current account, which is going to be used for receiving money from selling of their shares of the Bank. Deadline for closure: 30 days from the date of receipt of the money from the sales of the shares. In case the account was not closed, the fees of the currently valid tariff of the Bank will apply.

3. For the purposes of Art. 47.1 "Member State" is a State which is a Member of the European Union or another State which belongs to the European Economic Area.

IX. BANK PACKAGES

48.	BUSINESS LEADER PACKAGE PROGRAMME	MONTHLY	ANNUAL
48.1.	Business Leader Light	According to Annex 9	
48.2.	Business Leader Gold		
48.3.	Business Leader Premium		
48.4.	Business Leader Online		
48.5.	Business Leader Practice/Donna Practice		
48.6.	Account Plus		
48.7.	SWIFT Plus		
48.8.	Monthly fee for paperbased regular statements *(additionally to Art. 48.1./48.2./48.3./48.4./48.5)*	5.11 EUR	

NOTES

1. The fee under Art. 48.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.

2. Fees as per art. 48 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing.

3. The preferences on the bank products and services included in the contract for the Package Program are valid from the 26th of the current month to the 25th of the next month.

X. MISCELLANEOUS

OTHER BANK SERVICES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
49.	PRELIMINARY REVIEW OF DOCUMENTS REGARDING ESTABLISHMENT/ REFUSAL OF ESTABLISHMENT OF BUSINESS RELATIONSHIP *(taxable with VAT)*		
49.1.	With foreign legal persons or other foreign entities, or their branches/representative offices	**460.16 EUR**	
49.2.	With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more foreign entity/ies as intermediate owners	**357.90 EUR**	
49.3.	With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more beneficial owner/s who is/are not Bulgarian citizen/s	**76.69 EUR**	
50.	CHECKING THE AUTHENTICITY OF BANK DOCUMENTS AND AUTHORIZED SIGNATURES *(taxable with VAT)*	**25.56 EUR**	
51.	PUBLIC VAULT SERVICE (SAFES AND DEPOSIT BOXES) *(taxable with VAT)*	**As per separate price list**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
52.	POSTAGE RELATED TO BANK OPERATIONS *(taxable with VAT)*		
52.1.	Cross-border	**10 EUR**	
52.2.	Domestic	**2.57 EUR**	
53.	PERIODIC AND UTILITY PAYMENTS *(taxable with VAT)*		
53.1.	Initiation of the service for the supplier	**51.13 EUR**	
53.2.	Maintenance and servicing	**By arrangement**	
54.	SWIFT fee *(per item)*	**15 EUR**	
55.	MONTHLY FEE FOR INTEREST LIST PER ACCOUNT *(taxable with VAT)*	**10.23 EUR**	
56.	INFORMATION ABOUT CUSTOMERS IN COMPLIANCE WITH THE BULGARIAN LEGISLATION *(taxable with VAT)*	**38.35 EUR**	

X. MISCELLANEOUS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

OTHER BANK SERVICES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
57.	INFORMATION FOR AUDIT PURPOSES *(taxable with VAT)*		
57.1.	In Bulgarian language	76.69 EUR	127.82 EUR
57.2.	In English language	127.82 EUR	178.95 EUR
58.	BANK LETTER OF REFERENCE *(taxable with VAT)*		
58.1.	In Bulgarian language	25.56 EUR	51.13 EUR
58.2.	In English language	51.13 EUR	81.81 EUR
59.	WRITTEN CERTIFICATE (ACCOUNT MAINTENANCE AND/OR VAILABLE BALANCE) OR confirmation *(taxable with VAT)*		
59.1.	In Bulgarian language	12.78 EUR	25.56 EUR
59.2.	In English language	25.56 EUR	38.35 EUR
60.	PHOTOCOPIES OF DOCUMENTS FOR PAYMENT OPERATIONS, EXECUTED BY THE BANK/DOCUMENTS, ISSUED/SIGNED BY THE BANK, BY REQUEST OF A CLIENT *(per page) (taxable with VAT)*		
60.1.	Photocopies of documents executed/issued/signed by the Bank up to 2 years before the date of request	1.02 EUR	
60.2.	Photocopies of documents executed/issued/signed by the Bank over 2 years before the date of request	2.05 EUR	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
61.	INFORMATION ON ACCOUNTS SUBSCRIBED TO INFOBANK *(taxalbe with VAT)*		
61.1.	Initiation of the service	51.13 EUR	
61.2.	Monthly servicing and maintenance *(per account)*	6.14 EUR	
61.3.	Termination of the service *(per account)*	5.11 EUR	
62.	INFORMATION SERVICE INFODIRECT *(taxable with VAT)*		
62.1.	For notification via e-mail *(per month)*	7.67 EUR	
62.2.	For Electronic notification *(per notification)*	0.08 EUR	
63.	ADVANCED POS ACCOUNT STATEMENT (DAILY, WEEKLY AND MONTHLY BASIS) *(taxable with VAT)*		
63.1.	Daily statement	25.56 EUR	
63.2.	Weekly statement	20.45 EUR	
63.3.	Monthly statement	15.34 EUR	
64.	FEE FOR PROVIDING A STATEMENT OR INFORMATION ON BANK TRANSACTIONS FOR A PERIOD UPON REQUEST BY A CUSTOMER (PER STATEMENT/ REFERENCE) *(taxable with VAT)*		
64.1.	Up to 1 year from the date of request	25.56 EUR	38.35 EUR
64.2.	Over 1 year from the date of request	51.13 EUR	63.91 EUR

X. MISCELLANEOUS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

OTHER BANK SERVICES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
65.	MONTHLY SUBSCRIPTION TO RECEIVING A LETTER OF ADVICE VIA E-MAIL FOR INCOMING/OUTGOING TRANSFERS IN FOREIGN CURRENCY *(taxable with VAT)*	20 EUR	
66.	REPORT FOR VALUATION OF CLIENT DERIVATIVES (PER REQUEST) *(taxable with VAT)*	25.56 EUR	
67.	PREPARATION OF DOCUMENTS *(taxable with VAT)*		
67.1.	Notary deed for a contractual mortgage/application for registration of a legal mortgage		
67.1.1.	For loans up to 150 000 EUR inclusive	15.34 EUR	
67.1.2.	For loans above 150 000 EUR or the equivalent in other currency	38.35 EUR	
67.2.	Application for entry of a pledge contract	10.23 EUR	
68.	ACCEPTANCE AND PROCESSING OF AN INSURANCE POLICY FOR LOAN COLLATERAL	5.11 EUR	

ELECTRONIC CHANNEL | ON PAPER/ IN BANK OFFICE

NOTES

1. The fees in Art. 55, 61.2, 62.1 and Art. 63 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.

2. Statement for POS transactions requested via BBO is charged with the fee for daily statements as per Art. 63.1.

3. The fee under Art. 49 is collected when submitting documents for entering into business relations. In case of refusal to establish a business relations, the collected fee is not refundable.

4. An "intermediate owner" is an entity in the ownership structure that owns or controls, directly or indirectly, 25 % or more of the equity of the foreign legal persons or other foreign entities or their branches/representative offices.

5. "Beneficial owner" has the meaning given to that term in §2 of the Supplementary Provisions of the Measures Against Money Laundering Act. (MAMLA).

6. A "Bulgarian citizen" is a person who owns an identity card, passport, diplomatic passport, service passport, seafarer's passport, military identity card or temporary identity card replacing the identity card, as per Art. 13 of the Bulgarian Personal Documents Act.

7. VAT shall be charged on the fees referred to in Art. 49, except in the case of a preliminary review of documents regarding the acceptance/ refusal of establish a business relationship with foreign companies registered outside the EEA and for companies registered in the EEA with a valid tax number.

X. MISCELLANEOUS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

SPECIALIZED CASH MANAGEMENT SERVICES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
69.	SEPA DIRECT DEBIT		
69.1.	Set-up fee	12 EUR	
69.2.	Mandate maintenance monthly fee/ mandate	2 EUR	
70.	MT101 – INCOMING AND OUTGOING		
70.1.	Initiation of the service	50 EUR	
70.2.	Monthly service fee (per account)	25 EUR	
70.3.	Addition/ amendments/ cancellation of SWIFT addresses/ accounts	35 EUR	
70.4.	MT101 – incoming and outgoing – termination of the service	20 EUR	
71.	PACKAGE PAYMENTS THROUGH BULBANK ONLINE VIA API-INTEGRATION (Host2Host) *(taxable with VAT)*		
71.1.	Initiation of the service	102.26 EUR	
71.2.	Monthly maintenance	51.13 EUR	
72.	UniCoRecT		
72.1.	Initiation of the service	511.29 EUR	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
72.2.	Monthly servicing and maintenance *(per range)*	511.29 EUR	
72.3.	Range extension	255.65 EUR	
72.4.	Termination of the service (per range)	51.13 EUR	
73.	OUTGOING ACCOUNT STATEMENTS IN MT9xx and CAMT.05x FORMAT		
73.1.	Initiation, change or cancellation	30 EUR	
75.2.	Monthly fee for account statements via SWIFT/ European Gate (per account)	45 EUR	
73.3.	Monthly fee for account statements via e-mail (per account)	15 EUR	
73.4.	Monthly fee for customer-initiated statements at Bulbank Online (BBO) (per account)	5 EUR	
74.	INCOMING STATEMENTS MT940 *(per account)*		
74.1.	Initiation, change or cancellation	30 EUR	
74.2.	Monthly fee	25 EUR	
75.	OUTGOING MT900/910 *(per account)*		
75.1.	Initiation, change or cancellation	30 EUR	
75.2.	Monthly fee	45 EUR	

X. MISCELLANEOUS

SPECIALIZED CASH MANAGEMENT SERVICES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
76.	OUTGOING MESSAGES BANK SERVICE BILLING (BSB) CAMT.086 *(per account)*		
76.1.	Initiation, change or cancellation	**30 EUR**	
76.2.	Bank Service Billing (BSB) camt.086 via SWIFT/ European Gate	**45 EUR**	
76.3.	Bank Service Billing (BSB) camt.086 via e-mail	**30 EUR**	

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
77.	EU GATE		
77.1.	Initiation of the service	**100 EUR**	
77.2.	Monthly maintenance fee per account in participating country	**50 EUR**	
77.3.	Adding/ removing an account or user	**15 EUR**	
77.4.	Termination of the service	**100 EUR**	
78.	CASH POOLING - SETUP, MONTHLY FEE PER ACCOUNT, ADDING/REMOVING AN ACCOUNT IN THE CASH POOLING SCHEM, TERMINATION OF THE SERVICE	**By arrangement**	

NOTES

1. The fees in articles 73, 74, 75 и чл. 77.2 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.

XI. FACTORING

UniCredit Bulbank

TARIFF LEGAL ENTITIES

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
79. FACTORING	As per separate price list	

GENERAL PROVISIONS

UniCredit Bulbank

TARIFF LEGAL ENTITIES

GENERAL PROVISIONS
§ 1. The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. Specific services not included are subject to additional arrangement.
§ 2. The fees, commissions and other charges specified in the present Tariff apply to the various banking products and services in foreign and in local currency. Those items denominated in EUR are also converted in other basic currencies at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the day of execution.
§ 3. All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, including those of foreign correspondents, are collected in addition to the items specified in the present Tariff.
§ 4. Budget organizations and holders of donation accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.
§ 5. The Bank reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.
§ 6. The fees and commissions for the services taxable under the Value Added Tax Act are stated in the Tariff without Value Added Tax (VAT). § 7. This Tariff shall be applied for clients of the Bank - Bulgarian and Foreign Legal Entities including their branches, divisions and representative offices; Sole Traders; private individuals practicing a free profession or craft activity; unincorporated companies; budget organizations and their divisions.

§ 8. The Bank shall collect all due fees and commissions at the moment of performing of the service, at the end of the last working day of the month or as per a subscription under an agreement.
§ 9. Regardless of any changes in numbering, the articles in the present Tariff are a substitute for the respective previous ones referred to in outstanding agreements.
§ 10. The fees "through an electronic channel" under Art. 1.1, 31, 58.1, 58.2, 60.1, 64.1 and 64.2 are applicable to documents in the form of an electronic statement, signed with the QES, in the sense of EDETSA or via Online Banking when applicable.