UniCredit Bulbank

TARIFF

INDIVIDUALS

in force since 20.08.2026

select one of the categories for more information

SECTIONS

- Accounts
- Cash operations
- Transfers
- Documentary operations
- Bank guarantees
- Loans
- Bank package
- Cards
- Securities and custody
- Order execution and transaction services
- Registration agent services
- Miscellaneous
- General provisions

I. ACCOUNTS

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TARIFF FOR INDIVIDUALS

1	OPPENING OF ACCOUNT	IN BANK OFFICE	ELECTRONIC CHANNEL
1.1.	Current (card) saving account	4.09 EUR	free of charge
1.2.	Term deposit	free of charge	
1.3.	Charity account	free of charge	
1.4.	Account with special regime, incl. account under condit	uppon agreement	

2	MAINTANCE AND SERVICING OF ACCOUNT	FEES AND COMMISINS
2.1.	Savings Account /Current Account without a debit card /Current Account without regular incomings with a debit card	2.56 EUR
2.2.	Current account with regular incomings and with a debit card / Digital current account with Digital Debit Card / Digital savings account	1.53 EUR
2.3.	Joint account	10.23 EUR
2.4.	Term deposit	free of charge
2.5.	Charity account	free of charge
2.6.	Account with special regime, incl. account under condition	upon agreement

3	CLOSING, BLOCKING, ACCOUNT'S INFORMATION	FEES AND COMMISINS
3.1.	Closing of accounts	free of charge
3.2.	Blocking of accounts (with a writen notice by account's holder/attorney)	2.05 EUR
3.3.	Monthly fee for receipt of a paper account statement to an address	3.07 EUR

4	PAYMENT ACCOUNT WITH BASIC FEATURES	FEES AND COMMISINS
	Payment account with basic features	APPENDIX 1

NOTES

1. The provision of account statements via electronic channel is free of charge.
2. The fee under art. 1.1. is not applicable to an account with a minor account holder, a Digital savings account that can be open only with plan Start, Plus and Max /of an account holder, to which the terms of the plan shall apply, as well as to a Digital current (Digital debit card) account that can be open only through Bulbank Mobile by issuing of a Digital Debit card.

I. ACCOUNTS

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NOTES

3. The fees under art. 2 are collected on monthly basis and upon closing the account.
4. The fee under art. 2.1. is not applicable to an account with a minor account holder.
5. The fee under art. 2.2. is not applicable to Digital savings account in case of Plus or Max Plan /application the terms of plan, as well as a Digital current (Digital debit card) account in cases of Plus, Max or Private Plan /application the terms of plan and when the conditions of Digital current accounts number are met, specified in the respective plan.
6. The fee under art. 3.3. is apply in addition to the fee in art. 2.
7. Regular incomings are transfers of funds to a current account with an account holder private individual from a person, other than the account holder, for at least 3 of the last 4 months, with a minimum amount of 5.11 EUR per regular monthly incomings.
8. A savings account opened for a minor shall be payable to a monthly service and maintenance fee upon the holder's reaching the age of 18 years in accordance with art. 2.1.
9. A current account opened for a minor under an open-ended agreement shall continue to be maintained, serviced and used under the pricing and other terms of the plan Plus when the holder reaches the age of 18.

II. CASH OPERATIONS

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TARIFF FOR INDIVIDUALS

1	CASH DEPOSITS	FEES AND COMMISSIONS
1.1.	In case of the depositor is account holder	0.30%, min. 1.53 EUR
1.2.	In case of the depositor is not account holder	0.50%, min. 2.56 EUR
1.3.	Cash deposit for repayment of loan, credit card as well as on the account of UNICREDIT CONSUMER FINANCING SMJSC, or repayment to UniCredit Leasing SMJSC	1.02 EUR

2	CASH WITHDRAWAL	FEES AND COMMISSIONS
2.1.	On the whole amount	0.80%, min. 5.11 EUR
2.2.	Previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.90%, min. 10.23 EUR

3	OTHER CASH OPERATIONS	FEES AND COMMISSIONS
3.1.	Counting coins (in EUR only)	5%, min. 5.11 EUR
3.2.	Exchange of damaged notes	free of charge
3.3.	Currency exchange in cash	7.67 EUR

NOTES

1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day - cash deposits and cash withdrawals from each account separately. The commission on cash transactions at weekends /holidays are accounted on the first following working day.
2. The commission under art. 1 is not applicable for cash depositing into children accounts and charity accounts.
3. The fee under art. 1.3. is colected for each transaction, therefore repayment shall be made in one instalment.
4. The commission under art. 1.1 and art. 2.1 is not collectable when the currency of the deposit or withdrawal is different from the currency of the account.
5. The commission under art. 1 and art. 2 is collected for cash deposits /withdrawals to /from term deposits, including on the maturity date.
6. The commission under art. 2 is not collected upon account closure, in case the residual balance is less than the specified minimum for the fee.
7. The commission under art. 3.1. is due for counting more than 10 coins irrespective of their amount and is collected additionally to art. 1, incl.depositing to children accounts.
8. The commission under art. 1.1. and art. 3.3. there will be no charged on cash deposits of banknotes and coins in Bulgarian leva to a euro account, nor for cash exchange of banknotes and coins from Bulgarian leva to euro up to 30.09.2026.

III. TRANSFERS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

1	TRANSFERS IN UCB SYSTEM	IN BANK OFFICE	ELECTRONIC CHANNEL
1.1.	Transfers between own accounts	3.58 EUR	free of charge
1.2.	Transfers to other accounts	3.58 EUR	0.36 EUR
1.3.1.	Transfers to a mobile number in EUR via Bulbank Mobile up to 150 EUR (inc.)		free of charge
1.3.2.	Transfers to a mobile number in EUR via Bulbank Mobile above 150 EUR		0.36 EUR
1.4.	UniCoRecT transfers	0.15 EUR	

2	EUR TRANSFERS TO AND FROM PAYMENT SERVICE PROVIDERS IN EEA AND DOMESTIC TRANSFERS	IN BANK OFFICE	ELECTRONIC CHANNEL
2.1.	Transfers from other banks	free of charge	
2.2.	Credit transfers to other banks		
2.2.1.	Standard transfer in EUR in EEA (SEPA)	3.58 EUR	0.61 EUR
2.2.2.	Express transfer in EUR in EEA (TARGET)	11.25 EUR	7.16 EUR
2.2.3.	Instant transfers via electronic channel		0.61 EUR
2.2.4.1	Mobile number Blink P2P up to 150 EUR (inc.)		free of charge
2.2.4.2	Mobile number Blink P2P above 150 EUR		0.61 EUR

3	TRANSFERS OUTSIDE EEA - INCL. INSTANT PAYMENTS AND IN NON-EUR CCY IN EEA	IN BANK OFFICE	ELECTRONIC CHANNEL
3.1.	Transfers from other banks		
3.1.1.	up to EUR 100, inclusive	free of charge	
3.1.2.	over EUR 100	0.10%, min. 7 EUR, max. 200 EUR	
3.2.	Credit transfers to other banks		
3.2.1.	TOM value date (1 working day)	0.30%, min. 30 EUR, max. 450 EUR + 9 EUR communication fee	0.22%, min 22 EUR, max 375 EUR + 9 EUR communication fee
3.2.2.	SAME DAY value date	0.40%, min 50 EUR, max 500 EUR + 9 EUR communication fee	0.30%, min 30 EUR, max 450 EUR + 9 EUR communication fee
3.2.3.	Instant transfer		0.22%, min 22 EUR, max 375 EUR + 9 EUR communication fee

III. TRANSFERS

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TARIFF FOR INDIVIDUALS

4	UTILITY PAYMENTS AND STANDING ORDERS. MUNICIPALITY TAXES AND FEES	IN BANK OFFICE	ELECTRONIC CHANNEL
4.1.	Registration /cancellation fee	1.53 EUR	free of charge
4.2.	Utility internal payments		
4.2.1.	Cash payments	1.53 EUR	
4.2.2.	Non-cash payments		0.13 EUR
4.3.	Standing orders payment	According to the fees for transfers in Section III, paras 1.1.,1.2, 2.2.1, 2.2.2. and 3.2.1 hrough electronic channel	
4.4.	Municipality taxes and fees payment		0.51 EUR

5	ADDITIONAL FEES FOR TRANSFERS	IN BANK OFFICE	ELECTRONIC CHANNEL
5.1.	Outgoing cross-border transfers outside the EEA, with the option “Charges at the payer's expense (OUR)”		
5.1.1.	up to EUR 15 000 or its equivalent in other	35 EUR	
5.1.2.	over EUR 15 000 or its equivalent in other	55 EUR	
5.2.	Urgent processing of cross-border transfer orders at client's request		
5.2.1.	submitted within the cut off time	30 EUR	
5.2.2.	submitted after the cut off time	60 EUR	
6.3.	Correspondence, inquiry for transfer order / amendment / request for return of an ordered transfer in foreign currency	30 EUR	
6.4.	Correspondence, inquiry for transfer order / amendment / request for return of an ordered transfer in EUR	5.11 EUR	
6.5.	Communication fee (SWIFT)	9 EUR	

NOTES

1. The commissions under art. 1.1 is not collected: (a) for internal transfer from /to own deposit accounts; (b) for any transfers submitted through the Evrotrust platform; (c) upon account closure and transferring the remaining amount to other own account.
2. The fees under art. 4. are not due for local standing orders and utility payments provided within Bank Packages programme according Section VII.
3. The execution of a payment order under Art. 3.2.2. and/or Art. 6.2. is subject to the Bank's consent.
4. The return of an incoming customer cross-border transfer as per beneficiary's request is considered to be an outgoing customer transfer.
5. Outgoing cross-border transfer which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
6. Conditional payment orders are considered to be documentary letters of credit. Incoming cross-border transfers MT103 should not be used for conditional payments. If used, such payments shall be executed as standard payments without responsibility on the part of the Bank.

III. TRANSFERS

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NOTES

7. In addition to the fees under Art. 5.3. and Art 5.4. communic. service fee according Art. 5.5. is also collected.
8. Due to the specific banking practices of US or Canadian banks, UCB guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 5.1. without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the transfer's amount.
9. With option “Charges at the payer's expense (OUR)”, the payer does not pay other fees beyond the transfer fee and the additional transfer fee under Art. 5.1. and the recipient receives the amount indicated by the payer in the payment order.
10. The Bank does not accept for execution and does not process budget-related SEPA instant credit transfers.
11.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.
12. 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.

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TARIFF FOR INDIVIDUALS

IV. DOCUMENTARY OPERATIONS

DOCUMENTARY OPERATIONS	FEES AND COMMISSIONS
	According to the Tariff of UCB AD applicable to legal entities and sole traders

V. BANK GUARANTES

BANK GUARANTEES	FEES AND COMMISIONS
	According to the Tariff of UCB AD applicable to legal entities and sole traders

VI. LOANS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

1	FEES FOR LOANS WITH CONTRACTS SIGNED BEFORE 23.07.2014	FEES AND COMMISSIONS
1.1.	Fee for changing conditions upon borrower`s request	
1.1.1	Change of price parameters	1% on outstanding debt
1.1.2.	Change of non-price parameters	30.68 EUR
1.1.3.	Modification of pricing and non-pricing parameters of a cash-secured loan agreement	15.34 EUR
1.2.	Service and management commission	
1.2.1.	For consumer credit servicing	2.35%
1.2.2.	For mortgage loan for each month or part of it	0.043% monthly
1.3.	Annual overdraft management fee	10.23 EUR

NOTES

1. The change fee shall be collected at the time of administration.
2. The commission referred to in Subarticle 1.2.1 shall be payable annually on the date on which the credit was drawn down.
3. The commission referred to in Subarticle 1.2.2 shall be due monthly, starting from the first month after the drawdown of the loan, shall be charged on the current loan debt and shall be paid by the borrower on the due date of the monthly repayment instalment due.

VI. LOANS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

2	FEES FOR LOANS WITH CONTRACTS SIGNED AFTER 23.07.2014	FEES AND COMMISSION
2.1.	Fee for a loan application processing	
2.1.1	Digitally signed loan application	free of charge
2.1.2	Signed on paper mortgage loan application	40.90 EUR
2.1.3.	Signed on paper overdraft application	10.23 EUR
2.2.	Fee for a collateral documentation reconcilement	
2.2.1.	for a credit up to 51 129.19 EUR	153.39 EUR
2.2.2.	for a credit above 51 129.19 EUR up to 102 258.38 EUR	230.08 EUR
2.2.3.	for a credit above 102 258.38 EUR	409.03 EUR
2.3.	Fee for term overdraft extension	10.23 EUR
2.4.	Fee for changing conditions upon borrower`s request	
2.4.1.	Change price parameters	1% on outstanding debt
2.4.2.	Change of non-price parameters	30.68 EUR
2.5.	Issuing of a Bank Certificate for a concluded loan agreement for the purchase of property (taxable with VAT)	10.23 EUR

NOTES

1. The fees referred to in Subarticle 2.1.2 and 2.1.3 shall be payable upon deposit of the Credit Application.
2. The fee referred to in Art. 2.4 shall be collected upon administration of the change.
3. The bank certificate referred to in Art. 2.5 is issued to confirm that the customer has been granted a mortgage loan for the purchase of a property. The fee referred to in Art. 2.5 shall be payed upon the request for a issuing of a bank certificate.

VII. BANK PACKAGES

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TARIFF FOR INDIVIDUALS

1	PACKAGE PROGRAMME	FEES AND COMMISSONS
1.1.	PLAN START	
1.2.	PLAN PLUS	APPENDIX 7
1.3.	PLAN MAX	
1.4.	PLAN PRIVATE	APPENDIX 7.1

VIII. CARDS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

1 DEBIT CARDS

Debit Mastercard
APPENDIX 8.1.1

Debit Mastercard
APPENDIX 8.1.2

for Payment account with basic features

Digital Debit Card
APPENDIX 8.1.3

Mastercard Gold Debit
APPENDIX 8.1.4

Visa Gold Debit
APPENDIX 8.1.1A

Mastercard World Elite
APPENDIX 8.1.5

Debit Mastercard Kids
APPENDIX 8.1.6

Debit Mastercard Teens
APPENDIX 8.1.7

Debit Mastercard Youngsters
APPENDIX 8.1.8

VIII. CARDS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

2 CREDIT CARDS

UniCredit Shopping Card
APPENDIX 8.2.1

Gold Smart Credit
by UniCredit Bulbank
APPENDIX 8.2.2

Mastercard Platinum
APPENDIX 8.2.3

Platinum Smart Credit
APPENDIX 8.2.4

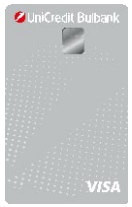
VIII. CARDS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

3 BANK CARDS SUSPENDED FROM NEW SALES

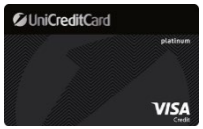
VISA Classic Donna (credit card)
APPENDIX 8.3.1



VISA Debit
APPENDIX 8.3.2

VISA Classic
APPENDIX 8.3.3

VISA Gold
APPENDIX 8.3.4



VISA Platinum
APPENDIX 8.3.5

Mastercard Standard
APPENDIX 8.3.6

Mastercard Gold
APPENDIX 8.3.7

IX. SECURITIES AND CUSTODY

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TARIFF FOR INDIVIDUALS

IX. SECURITIES AND CUSTODY	FEES AND COMMISSIONS
	BY ARRANGEMENT

X. ORDER EXECUTION AND TRANSACTION SERVICES

X. ORDER EXECUTION AND TRANSACTION SERVICES	FEES AND COMMISSIONS
	APPENDIX 10

XI. REGISTRATION AGENT SERVICES

XI. REGISTRATION AGENT SERVICES	FEES AND COMMISSIONS
	APPENDIX 11

XII. MISCELLANEOUS

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1.	PUBLIC VAULT (fees incl. VAT)	FEES AND COMMISSIONS
	Safes and deposit boxes	APPENDIX 12

2.	CERTIFICATES, STATEMENTS AND TRANSCRIPTS (taxable with VAT)	FEES AND COMMISSIONS
2.1.	Written certificate in Bulgarian and English about	
2.1.1.	Account maintenance, movements in the account, available balance, including certificate of repaid loan	15.34 EUR
2.1.2.	Information about active loans, including UniCredit Consumer Financing loans	25.56 EUR
2.1.3.	Issued under Art.22a of the Personal Income Tax Low (issued to young families for a tax rebate)	9.20 EUR
2.2.	Photocopy or transcript of document for executed bank operations, bank non-regular statements on the client's request, for a period	
2.2.1.	Up to 1 year before the date of request (per document /statement)	10.23 EUR
2.2.2.	Over 1 year before the date of request (per document /statement)	20.45 EUR
2.3.	Electronic notification via the system for Internet banking Bulbank Online and Infodirect system	0.05 EUR

XIII. GENERAL PROVISIONS

UniCredit Bulbank

TARIFF FOR INDIVIDUALS

1 GENERAL PROVISIONS

§ 1. The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. All the rest services not included are subject to additional arrangement.

§ 2. The fees and commissions specified in this Tariff apply to the various types of bank products and services, both in foreign and in national currency. The fees and commissions that are specified in EUR may be paid in another currency as per its exchange rate to the Euro, published by the Bulgarian National Bank on the day of the transaction, except for the fees and commissions which shall be converted as per the respective on-account exchange rate of the Bank, when they have to be calculated in another currency, unless the parties have agreed

§ 3. hen concluding agreements for bank servicing of enterprises, state budget organisations, as well as in cases of conducting a policy with regard to a specific segment, the Bank reserves its right to negotiate with the clients conditions (fees, commissions on client accounts, etc.) that are different from those indicated in the current Tariff. In such cases the Bank shall be represented by the authorised managers of the relevant bank divisions.

§ 4. All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, incl. those of foreign correspondents, are collected in addition to the items specified in the present Tariff.

§ 5. Budget organizations and holders of charity accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.

§ 6. The Value Added Tax, where applied, is not incorporated in the respective items.

§ 7. The Bank collects its charges upon execution of the order or delivery of the service or at the end of the business day. It may, however, effect that on a subscription basis, subject to

§ 8. 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.

§ 9. The Bank preserves its right to amend the current Tariff with two months preliminary notification to clients.