



T A R I F F

for fees and commissions

of UniCredit Bulbank AD

applicable to INDIVIDUALS

in force since May 08, 2019

TABLE OF CONTENT:

Chapter	Page
I. Accounts	3
II. Cash operations	3
III. Transfers	4
IV. Cheques	6
V. Documentary operations	7
VI. Bank Guarantees	8
VII. Loans	9
VIII. Cards	10
IX. Securities and Custody	11
X. Bank Packages. Modula Programme	11
XI. Order Execution and Transaction Services	12
XII. Registration Agent Services	13
XIII. Miscellaneous	14
General Provisions	15

Art.		Price	
I. Accounts			
	Product / Service	BGN	EUR
1	Current, deposit, saving, charity account and other accounts		
1.1.	opening of current accounts	2.50	2.50
1.2.	opening of joint accounts	12	6
2	Maintanance and servicing of current accounts		
2.1.	Maintanance and servicing of current accounts, including statements on demand by client in the bank's offices or monthly statements delivery by electronic way:	2.50	2.50
2.2.	Maintanance and servicing of current accounts, including monthly statements delivery to postal address:	5.00	3.50
2.3.	with possibility for express receipt on paper of documents and information for operations and balances	+ 1.5 EUR	+ 1.5 EUR
2.4.	maintanance and servicing of joint accounts	10	5
3	Opening, maintenance and closing of term deposit and charity accounts	free	free
4	Opening of saving accounts	2.50	2.50
5	Maintenance of saving accounts	2.00	2.00
6	Closing of accounts	free	free
7	Opening, maintenance and closing of accounts with special regime	upon agreement	upon agreement
7.1.	Opening of account under condition	10	5
8	Blocking	3.00	2.00
9	Payment account with basic features	as per separate price list	Appendix 1
Notes:	1. Fees as per art. 2. and art. 5 are collected on monthly basis and upon closing the account.		
	2. For bloking is submitted a written notice by account's holder/attorney.		
	3. Fees as per art. 1.1, art. 1.2, and art. 4 are not applicable in case of opening the account through electronic channel.		
II. Cash operations			
	Product / Service	BGN	EUR
1.	Cash deposits		
1.1.	in case of the depositor is account holder of the accouts in which is cash deposited the amount	free	free
1.1.1	up to BGN 3 000/EUR 1 500 inclusive	free	free
1.1.2	over BGN 3 000/EUR 1 500 (for the part exceeding BGN 3 000/EUR 1 500)	0,10%, макс. 200	0,20%, макс. 150
1.2.	in case of the depositor is not account holder of the accouts in which is cash deposited the amount		
1.2.1	up to BGN 5 000/EUR 2 500 inclusive	0,30%, min. 3	0,30%, min. 3
1.2.2	over BGN 5 000/EUR 2 500 (for the part exceeding BGN 5 000/EUR 2 500)	0,50%, max. 300	0,50%, max. 300
2.	Cash withdrawal		
2.1.	up to BGN 1 000/EUR 500 inclusive	3.00	3.00
2.2.	over BGN 1 000/EUR 500 (for the part exceeding BGN 1 000/EUR 500)	0,50%, max 600	0,50%, max. 600
3.	Other cash operations		
3.1.	Counting coins (in BGN only)	3%, min. 1	
3.2.	Exchange of damaged notes	6%, min. 10	6%, min. 10
3.3.	Collection of damaged notes	4%, min. 10	4%, min. 10
4.	Collection and transportation of cash	by arrangement	by arrangement
Notes:	1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each account separately.		
	2. The commission under art. 3.1. is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 1.		

3. The commission under art. 1. is collectable in case of cash deposit in an account in the Bank (incl. State Budget) and it is determined by the currency of the deposited amount, regardless the account currency.
The commission is not collected:
- for local transfers of cash deposited funds to State Budget by multi-row payment order. (in case of local transfers of cash deposited funds to State Budget by multi-row payment order is applicable art. 3.1.2. "Transfer of cash deposited funds at Bank's cashier" under section III. Transfers and Direct debit);
- for cashin to donation accounts;
- for repayment of UCB loans, UCF loans and UniCredit Leasing in BGN and foreign currency.
In case of repayments in favour of UniCredit Consumer Financing the commission would be BGN 1.00 for each transaction.
4. The commission under art.2 is collected in case of premature withdrawal of deposit account, including withdrawal in a currency - diferent of the account's currency .
5. The commission under art.2 is collected for withdrawal of amounts in a currency that is diferent of the account's currency, in case that the transaction is going on "non-cash" rate of exchange.
6. The commission under art.2 is collected on the withdrawn amount in the currency of the cash operation, not in currency of the account.

III. Transfers and Direct debit

	Product / Service	BGN	EUR
1.	Incoming local transfers in BGN	free	
2.	Single outgoing local transfer in BGN		
2.1.	Internal transfers		
2.1.1.	non-cash payment		
2.1.1.a)	paper order, including transfers between own accounts	1.50	
2.1.1.b)	electronic order	0.50	
2.1.1.c)	between own accounts through electronic channel	free	
2.2.	via BISERA		
2.2.1.	non-cash payment		
2.2.1.a)	paper order	3.50	
2.2.1.b)	electronic order	1.00	
2.2.2.	transfer of cash deposited funds	0,50%, min. 6	
2.3.	via RINGS		
2.3.1.	non-cash payment		
2.3.1.a)	paper order	18	
2.3.1.b)	electronic order	14	
2.3.2.	transfer of cash deposited funds	0,50%, min. 20	
2.4.	UniCoRecT transfers	0.30	
3.	Local transfers to State Budget by multi-row payment order		
3.1.	Internal transfers		
3.1.1.	non-cash payment	1.80	
3.1.2.	transfer of cash deposited funds	0,30%, min. 6	
3.2.	via BISERA		
3.2.1.	non-cash payment	3	
3.2.2.	transfer of cash deposited funds	0,50%, min. 6	
3.3.	via RINGS		
3.3.1.	non-cash payment	30	
3.3.2.	transfer of cash deposited funds	0,50%, min. 40	
4.	Utility payments and Standing orders		
4.1.	Registration/cancellation fee		
4.1.1.	in branch	2.50	
4.1.2.	through channel	free	
4.2.	Transactional fee		
4.2.1.	Utility payments (Automatic internal transfers)	0.25	
4.2.2.	Single utility payment		
4.2.2.a)	Cash payments	0.55	
4.2.2.b)	From account in bank branch	1.20	
4.2.2.c)	From account through channel	0.25	

4.2.3.	Standing orders		
4.2.3.a)	between different accounts of one and the same accountholder in the bank	free	free
4.2.3.b)	Internal standing orders in BGN	0.55	
4.2.3.c)	Interbank transfer (outgoing) in BGN	1.20	
4.2.3.d)	Internal standing orders in FC		According to the Chapter III. Art. 10.1.2.
4.2.3.e)	Outgoing cross-border standing orders		According to the Chapter III. Art. 6.1.2
5.	Local Direct Debit		
5.1.	Initiation		
5.1.1.	paper order	2.20	
5.1.2.	electronic order		
5.1.2.a)	against an account with another bank	1.80	
5.1.2.b)	against an account with the Bank	1.12	
5.2.	Payment		
5.2.1.	Internal transfers	1.50	
5.2.2.	via BISERA	3.00	
5.2.3.	via RINGS	18	
6.	Outgoing cross-border transfers and transfers in foreign currency		
6.1.	TOM value date (1 working day)		
6.1.1	paper order		
6.1.1.1	customer credit transfer in EUR CCY in EEA		0,22%, min. 22, max 375 + 9 EUR communication fee
6.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,22%, min. 22, max 375 + 9 EUR communication fee
6.1.2	electronic order		
6.1.2.1	customer credit transfer in EUR CCY in EEA		0,10%, min.10, max 200 + 9 EUR communication fee
6.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min.10, max 200 + 9 EUR communication fee
6.2.	SAME DAY value date		
6.2.1	paper order		
6.2.1.1	customer credit transfer in EUR CCY in EEA		0,30%, min. 30, max 450 + 9 EUR communication fee
6.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,30%, min. 30, max 450 + 9 EUR communication fee
6.2.2	electronic order		
6.2.2.1	customer credit transfer in EUR CCY in EEA		0,22%, min. 22, max 375 + 9 EUR communication fee
6.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,22%, min. 22, max 375 + 9 EUR communication fee
6.3.	Customized processing of an outgoing cross-border transfer and transfer in FCY - (additional fee)		
6.3.1.	up to EUR 2 500 or its equivalent in other currency, as well as payments in USD or CAD in favour of a beneficiary's account in the USA or Canada (regardless of the amount)		15
6.3.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		30
6.3.3.	over EUR 12 500 or its equivalent in other currency		45
6.4.	Urgent processing upon customer's request – additionally		
6.4.a)	urgent execution of a payment order submitted within the cut off time		30
6.4.b)	execution of a payment order submitted after the cut off time		60
6.5.	Incorrect/ insufficient payment data - additionally		15
6.6.	Inquiry/tracer		30
6.7.	Amendment/ cancellation of a transfer order		45
7.	Communication service fee		9
8.	Incoming cross-border transfers, executed with SAME DAY value date		

8.1.1.	up to EUR 100 inclusive		free
8.1.2.	over EUR 100		0,1%, min. 7, max. 200
9.	Internal transfers in FCY, executed with SAME DAY value date		
9.1.	non-cash payment		
9.1.1.	paper order, including transfers between own accounts		6
9.1.2.	electronic order		2
9.1.3	between own accounts through electronic channel		free
Notes:	1. The execution of a payment order under Art. 6.2. and/or Art. 6.4. and/or 6.6.b). is subject to the Bank's consent.		
	2. The return of an incoming customer cross-border transfer as per beneficiary's request is considered to be an outgoing customer transfer.		
	3. Outgoing cross-border transfer 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 cross-border 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. In addition to the fees under Art. 6.6. and 6.7. communication service fee according Art. 7 is also collected.		
	6. Due to the specific banking practices of US or Canadian banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 6.3.1. without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of transfer.		
	7. Cross-border transfers include both currency and BGN transfers in favor of beneficiaries/ from ordering customers whose banks are not in Bulgaria, as well as currency transfers (excluding BGN) in favor of beneficiaries/ from ordering customers whose banks are in Bulgaria.		
	8. The fees under art. 4. are not due for local standing orders and utility payments provided within Bank Packages/Modula Programme according Section X.		
	9. The fee under art. 4.2.3.e) depends on outgoing cross-border's special conditions.		
	10. The commissions under art. 2.1.1 a) and art. 9.1.1 is not collected for internal transfer from/to own deposit accounts, as well as for any transfers submitted through the Evrotrust platform.		
IV. Cheques			
	Product / Service	BGN	EUR
1.	The service is not offered under standard terms and conditions		
V. Documentry operations			
	Product / Service	According to the Tariff for fees and commissions of UniCredit Bulbank AD applicable to legal entities and sole traders	
VI. Bank Guarantees			
	Product / Service	According to the Tariff for fees and commissions of UniCredit Bulbank AD applicable to legal entities and sole traders	
VII. Loans			
	Product / Service	BGN	EUR
7.1. Fees and commissions for loans with contracts signed before 23/07/2014			
1.	Fee for application of loan review		
1.1.	for loans up to BGN 1 000	65	35
1.2.	for loans up to BGN 20 000	85	45
1.3.	for loans up to BGN 50 000	120	60
1.4.	for loans above BGN 50 000	220	110
1.5.	for loans with cash collateral	25	15
1.6.	Issuing of a Mortgage certificate	25	12
2.	Commitment fee annually	1,20%	1,20%
3.	Fees for loan administration, maintenance, servicing and management		
3.1.	Fee for loan administration upon disbursement		
3.1.1.	Fee for mortgage loan administration upon disbursement	0,95%	0,95%
3.1.2.	Fee for consumer loan administration upon disbursement	0,95%	0,95%
3.2.	Fee for consumer loan maintenance and servicing	2,35%	2,35%
3.3.	Management fee for Mortgage loan for each month or part of it	0,043 % месечно	0,043 % месечно
4.	Annual management fee for overdraft	20	10
5.	Renegotiation of the price		
5.1.	for loans with current debt up to BGN 20 000	BGN 350	EUR 175
5.2.	for loans with current debt up to BGN 50 000	BGN 700	EUR 350
5.3.	for loans with current debt up to BGN 100 000	BGN 1400	EUR 700

5.4.	for loans with current debt above BGN 100 000	BGN 2100	EUR 1050
6.	Prepayment fee in case the prepayment is done during the first year of the mortgage loan tenor	1.00%	1.00%
Notes:	<p>1. Fee for application of loan review and amendments</p> <p>1.1. The loan application fee shall be calculated on the requested amount and is collected upon submission of the application.</p> <p>1.2. In case of amendments of the structure of a credit transaction /change of the loan deal terms and conditions/ except for price parameters, at client's request - 50% of the paid fee for application of loan review is due.</p> <p>2. Commitment fee</p> <p>2.1. The commitment fee is accrued on the difference between the approved for utilization amount and the utilized loan amount for every day of the disbursement period agreed. The commission is payable every month during the disbursement period at the due date for interest amount payment on the regular principal.</p> <p>2.2. The commitment fee is not applicable for overdraft loans.</p> <p>3. Fees for loan administration, maintenance, servicing and management</p> <p>3.1. The fee for loan administration upon disbursement and the maintenance and servicing fee are calculated on the contracted loan amount and have to be paid by the customer or may be deducted from the approved loan amount before loan disbursement.</p> <p>3.2. The management fee for each month or part of it is due since the first month of the loan disbursement, it is calculated on the outstanding principal and is to be paid at the date for payment of the due monthly installments.</p> <p>4. Renegotiation of the price.</p> <p>4.1. The fee shall be collected upon submission of the application.</p> <p>5. Prepayment fee</p> <p>5.1. The prepayment fee shall be calculated over the prepaid amount only during the first year of the loan tenor and its payment shall represent the grounds for exerting the right of prepayment.</p> <p>5.2. The prepayment fee as per this Tariff is not applicable for consumer loans. The respective fee shall be arranged in loan contract.</p> <p>6. The fees and commissions in Section VII are applicable for the specific loan products too in case that:</p> <p>6.1. they are not especially prohibit for one or more specific loans;</p> <p>6.2. there aren't any specified different fees and commissions.</p>		
7.2. Fees and commissions for loans with contracts signed after 22/07/2014			
1.	Fee for assessment of the credit risk	0.30%	0.30%
1.1.	Issuing of a Mortgage certificate	BGN 25	EUR 12
2.	Annual application fee for overdraft review /creditworthiness assessment and renegotiation	BGN 20	EUR 10
3.	Renegotiation of the price	1.00%	1.00%
4.	Prepayment fee in case the prepayment is done during the first year of the mortgage loan tenor	1.00%	1.00%
Notes:	<p>1. Fee for assessment of the credit risk</p> <p>1.1. The fee shall be calculated on the loan amount and will be collected after assessment of the credit risk but not later than the loan is granted.</p> <p>1.2. In case of amendments of the structure of a credit transaction /change of the loan deal terms and conditions/ except for price parameters according to client's request - 20% of the paid fee for assessment of the credit risk.</p> <p>2. Renegotiation of the price</p> <p>2.1. The fee shall be collected upon submission of the application.</p> <p>3. Prepayment fee</p> <p>3.1. The prepayment fee shall be calculated over the prepaid amount only during the first 12 months of the loan tenor and its payment shall represent the grounds for exerting the right of prepayment.</p> <p>3.2. The prepayment fee as per this Tariff is not applicable for consumer loans.</p> <p>4. The fees and commissions in Section VII are applicable for the specific loan products too in case that:</p> <p>4.1. they are not especially prohibit for one or more specific loans;</p> <p>4.2. there aren't any specified different fees and commissions.</p>		
VIII. Cards			
	Product / Service	BGN	EUR
1.	Debit card V PAY / V PAY - Lukoil/ V PAY Donna	as per separate price list	Appendix № 1
2.	Debit card Debit MasterCard	as per separate price list	Appendix № 2
3.	Debit card Debit MasterCard for Payment account with basic features	as per separate price list	Appendix № 3

4.	Debit card Debit MasterCard Kids	as per separate price list	Appendix № 4
5.	Debit card Debit MasterCard Teens	as per separate price list	Appendix № 5
6.	Debit card Debit MasterCard Youngsters	as per separate price list	Appendix № 6
7.	Debit card VISA Electron	as per separate price list	Appendix № 7
8.	Debit card VISA Classic	as per separate price list	Appendix № 8
9.	Debit card MasterCard World Elite	as per separate price list	Appendix № 9
10.	Credit card VISA Classic	as per separate price list	Appendix № 10
11.	Credit card MasterCard Standard	as per separate price list	Appendix № 11
12.	Credit card VISA Classic Donna	as per separate price list	Appendix № 12
13.	Credit card VISA GOLD	as per separate price list	Appendix № 13
14.	Credit card MasterCard Gold	as per separate price list	Appendix № 14
15.	Credit card VISA Platinum	as per separate price list	Appendix № 15
16.	Credit card MasterCard Platinum	as per separate price list	Appendix № 16
17.	Cash withdrawal at bank's counter with VISA, MasterCard cards issued by other banks	4.00%	
18.	Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks	1.00%, min 2	
19.	Cash withdrawal at bank's counter with Diners Club cards issued by other banks/institutions	6.00%	
20.	Payment with a card issued by other bank in Bulgaria via the system for utility and periodic payments of UCB	1.50%, min 0.35	
21.	Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB	2.50%, min 0.65	
IX. Securities and Custody			
	Product / Service	BGN	EUR
1.	Securities transactions	by arrangement	by arrangement
2.	Custody services	by arrangement	by arrangement
X. Bank Packages. Modula Programme			
	Product / Service	BGN	EUR
1.	Package Programme	monthly fee	
1.1.	UNICO Ligth	6	
1.2.	UNICO Classic	9	
1.3.	UNICO VIP	18	
1.4.	UNICO CEZ	2.00 monthly/ 18.00 annually	
1.5.	UNICO Professional	14	
1.6.	UNICO Lex	17	
1.7.	UNICO Notary	17.00 monthly/ 184.00 annually	
1.8.	UNICO DONNA	15.00 monthly/ 162.00 annually	
1.9.	Expat		5.00 monthly/ 50.00 annually
2.	Modula programme		
2.1.	Cash withdrawals at ATMs of other banks in Bulgaria	2.94	
2.2.	Utility / periodic payments in BGN - 7 payments per month	2.50	
2.3.	SMS notification through the Infodirect information system (taxable with VAT)	1	
2.4.	Outgoing domestic transfers (on-account and intrabank) in BGN ordered via an electronic channel unlimited number	1.65	
Notes:	<p>1. The annually fee under art. 1.4. is calculate at a discount 25% for advance payment of PP UNICO CEZ and have to be paid at the beginning of every annual period upon renewal.</p> <p>2. The annually fee under art. 1.7. and art. 1.8. is calculate at a discount up to 10% for advance payment of PP UNICO Notary and PP UNICO DONNA and have to be paid at the beginning of every annual period upon renewal.</p> <p>3. The annual fee under art. 1.9. is calculated at a discount of 17% for advance payment of Package program Expat and have to be paid at the beginning of every annual period.</p> <p>4. Service fee under art. 2 is applicable only when the relevant service is included in an agreement with the client for Modula programme and this service is included in the formation of the monthly subscription fee.</p>		

	5. Package Programme under art. 1.1 - art. 1.8 including are closed for new sales.		
XI. Order Execution and Transaction Services			
	Product / Service	BGN	EUR
1.	Securities Settled through the Central Depository		
1.1.	Execution of equity (shares and compensatory instruments) orders		
1.1.1.	up to BGN 10,000.00	1.50%, min. 15	
1.1.2.	from BGN 10,000.01 to BGN 100,000.00	1.00%	
1.1.3.	from BGN 100,000.01 to BGN 200,000.00	0.70%	
1.1.4.	above BGN 200,000.01	negotiable	
Notes:	a fee of BGN 3.00 is collected every time an order is filed, including cases when an order is cancelled and replaced with a new one. the fees are a percentage of the traded volume for shares and compensatory instruments		
1.2.	Execution of fixed income (bonds) orders		
1.2.1.	up to BGN 75,000.00	BGN 15	
1.2.2.	from BGN 75,000.01 to BGN 200,000.00	0.020%	
1.2.3.	above BGN 200,000.01	0.015%	
Notes:	the fees are a percentage of the traded value of the bonds		
1.3.	Checking the balance of an account with the Central Depository, if not connected with an order	BGN 5	
1.4.	Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD.	BGN 10	
1.5.	Request for issuing a depository receipt	BGN 5	
2.	Government Securities settled through Bulgarian National Bank		
2.1	Participation at primary auctions		
2.1.1	for approved bids	0.10%, min BGN 10	
2.1.2	for not approved bids	BGN 10	
2.2	Secondary trading		
2.2.1	- for trade with Government Securities where Unicredit Bulbank is party to the transaction.	no commission	
2.2.2	- for trade with Government Securities with the intermediation of Unicredit Bulbank	0.05%, min.15	
2.2.3	For registration of:		
2.2.3.1	- transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member	BGN 10	
2.2.3.2	- transfer of government securities into the account of the Ministry of Finance	BGN 10	
2.2.4	Transfer of Government Securities to another primary dealer	BGN 10	
2.3	Blocking and unblocking of governments securities in the bank's register	0.03%	
2.4	Collection of principal at maturity	0.03%	
2.5	Excerpt from the bank's register	BGN 10	

Notes:	the fees are a percentage of the face value of the government securities		
3.	Subscription at Private Offerings through another Investment Intermediary	BGN 15	
4.	Securities Settled through Foreign Depositories		
4.1.	Acceptance of orders		EUR 2
4.2.1.	Execution of equity orders, depending on the market, as follows:		
	Austria		0.50%, min. EUR 55
	Belgium		0.50%, min. EUR 50
	Denmark		0.50%, min. EUR 50
	Finland		0.50%, min. EUR 50
	France		0.50%, min. EUR 40
	Germany		0.50%, min. EUR 40
	Italy		0.50%, min. EUR 50
	Luxembourg		0.50%, min. EUR 45
	Netherlands		0.50%, min. EUR 40
	Norway		0.50%, min. EUR 65
	Portugal		0.50%, min. EUR 55
	Spain		0.50%, min. EUR 55
	Sweden		0.50%, min. EUR 65
	Switzerland		0.50%, min. EUR 40
	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)		0.50%, min. GBP 50/USD* 50
	USA		0.50%, min. USD 50
	Canada		0.50%, min. CAD 70
	Australia		0.75%, min. AUD 125
4.2.2.	Other regulated markets		negotiable
4.3.	Execution of orders for bonds , depending on the market, as follows:		
4.3.1	Germany		0.50%, min. EUR 40
4.3.2	Italy		0.50%, min. EUR 40
4.4	Execution of orders for bonds with the intermediation of the UniCredit Bulbank**	negotiable	
4.5	Request for transferring securities to another investment intermediary through foreign depositories		EUR 10
Notes:	*The currency of the minimum commission corresponds to the currency of the trade.		
	**Trades with bonds, where UniCredit Bulbank does not act in capacity of commissioner/agent but it is party to the trade commission does not apply.		
5.	Safekeeping fee for Non-professional clients (subject to VAT)	0.05%	
Notes:	The safekeeping fee in Article 5, is 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 securities, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month.		
XII. Registration Agent Services			
	Product / Service	BGN	EUR
1.	Request for issuing a certificate of portfolio status		

1.1	Fee for issuance of statement for the financial or compensatory instruments on	BGN 40	
1.2	Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/	BGN 50	
2.	Request for statement and pledge of securities and compensatory instruments in case of inheritance and transfers in such cases	BGN 50	
3.	Request for statement and pledge of securities and compensatory instruments in case of inheritance by will and transfers in such case	BGN 70	
4	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)	BGN 20	
5	Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment):		
5.1	up to BGN 20,000.00	0.80%, min BGN 50	
5.2	from BGN 20,000.01 to BGN 100,000.00	0.65%	
5.3	from BGN 100,000.01 to BGN 200,000.00	0.50%	
5.4	above BGN 200,000.01	negotiable	
Notes:	the fees are a percentage of the volume transferred		
6	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
6.1.	up to BGN 20,000.00	1.00%, min BGN 50	
6.2.	from BGN 20,000.01 to BGN 100,000.00	0.85%	
6.3.	from BGN 100,000.01 to BGN 200,000.00	0.60%	
6.4.	above BGN 200,000.01	negotiable	
Notes:	the fees are a percentage of the volume transferred		
7.	Transfer of securities and compensatory instruments in case of endowment	BGN 50	
8.	Request for changes in personal data	BGN 15	
9.	Request for issuing a depository receipt duplicate	BGN 15	
Notes:	Shareholders of the Bank are exempted from paying fees in the following cases when effecting transfers with shares from the capital of the bank: purchase/sale, inheritance, inheritance by will or endowment change of personal data issuing a depository receipt duplicate opening, maintaining and savings account where the amount of the sale will be deposited. In case the account is not closed, the terms and conditions according to the Tariff of the Bank will apply.		
XIII. Miscellaneous			
	Product / Service	BGN	EUR
1.	Public vault service (taxable with VAT)		
1.1.	Safes	as per Branch price list	as per Branch price list
1.2.	Deposit boxes	as per Branch price list	as per Branch price list
2.	24-hour vault service (taxable with VAT)	as per Branch price list	as per Branch price list
3.	Regeneration of a password for online banking - Bulbank Online (taxable with VAT)	free	
4.	Information on exchange rates and interest rates (taxable with VAT)		
4.1.	upon request		
4.1.1.	information up to 1 year before (per unit of information)	10	
4.1.2.	information up to 3 years before (per unit of information)	40	
4.1.3.	information for a period over 3 years before (per unit of information)	120	
4.2.	upon subscription	as per separate price list	
5.	Information about customers in compliance with the Bulgarian legislation (taxable with VAT)	50	
6.	Information for audit purposes (taxable with VAT)	100	
7.	Bank letter of reference (taxable with VAT)		
7.1.	In Bulgarian	20	
7.2.	In English	60	

8.	Written certificate in Bulgarian and English about: account maintenance, available balance, information about loans (including UniCredit Consumer Financing loans submitted through the banking channel), ets. or confirmation (taxable with VAT)	30	
9.	Information on bank operations other than the monthly statement delivery (taxable with VAT)		
9.1.	Up to 1 year from the date of request (per bank transaction)	20	
9.2.	Over 1 year from the date of request (per bank transaction, per each year)	40	
10.	Written correspondence related to bank operations (per bank transaction), (taxable with VAT)	20	
11.	Consultancy/technical assistance related to bank operations (per man hour), (taxable with VAT)	50	50
12.	Checking the authenticity of bank documents and authorized signatures (taxable with VAT)	30	
13.	Corrections related to payments, upon customer's request, which do not lead to other bank activities	5	5
14.	Fax services upon customer's request related to bank operations (taxable with VAT)		
14.1.	Cross-border (per page)		10
14.2.	Domestic (per page)	10	
15.	Postage related to bank operations (taxable with VAT)		
15.1.	Cross-border		5
15.2.	Domestic	2	
16.	Telex message (taxable with VAT)		
16.1.	Cross-border		15
16.2.	Domestic	5	
17.	Photocopy services (per page), (taxable with VAT)	1	
18.	SMS-notification (per message), (VAT applicable)		
18.1.	SMS-notification related to bank cards operations		
18.1.1.	SMS-notification - annual subscription	5.00	
18.1.2.	SMS-notification related to operations performed by bank cards	0.15	
18.1.3.	SMS-notification for bank cards - receiving personal code for checking the available amounts	0.083	
18.2.	SMS-notification via the system for Internet banking Bulbank Online (SMS-notification and SMS-password) – for each separate SMS-message sent by the bank to the customer	0.1	
18.3.	SMS-notification via the information system Infodirect – for each separate SMS-message sent by the bank to the customer	0.1	
19.	Preparation of documents for legal registration of collateral		
19.1.	notary deed for contractual mortgage/application for registration of legal mortgage:		
19.1.1.	for loans up to BGN 300 000/EUR 150 000 (inclusive)	BGN 15	EUR 8
19.1.2.	for loans above BGN 300 000/EUR 150 000	BGN 50	EUR 25
19.2.	application for entry of pledge contract	BGN 10	EUR 5
20.	Electronic access and account management via online banking	free	free
21.	Electronic access and account management via mobile banking (taxable with VAT)		
21.1.	Subscription or redistribution of the mobile banking application made in a branch of the Bank/UCB Contact center	free	free
21.2.	Subscription or redistribution of the mobile banking application made through the customer's account in Bulbank Online	free	free
22.	Fee for transfer of documents for UniCredit Consumer Financing loan application in case the client applies in the branch (VAT taxable)	8	
Notes:	1. The fee under item.22 is due upon signing a Declaration for personal data processing consent related to client's expressed willingness to apply for UniCredit Consumer Financing loan in the branch. The fee is not due in case the client applies for UniCredit Consumer Financing loan via phone or any other alternative channel.		
	2. The commission under art.8 for UniCredit Consumer Financing loans related to client's applications via the bank branch.		

XIV.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, commissions and other charges specified in the present Tariff apply to the various banking products and services in foreign currency and Bulgarian Leva. Those items denominated in EUR are also converted in other basic currencies, including the BGN, at the exchange rate quoted by the Bulgarian National Bank of foreign currencies towards BGN 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 Value Added Tax, where applied, is not incorporated in the respective items.
§ 7.	The sole traders are treated as corporates and not as private individuals in the present Tariff.
§ 8.	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 arrangement.
§ 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 Bank preserves its right to amend the current Tariff with two months preliminary notification to clients.