

Terms and conditions for issuing and servicing of a bank card to payment account with basic features

Visa Debit

| MINIMUM CARD ACCOUNT BALANCE (in a card account's currency) | | | | | | | | USD | EUR | BGN |
|---|-------------|---------------------------|-------|--------|-------------|-------|--------|-------------------|--------|--------|
| | | | | | | | | 0 | 0 | 0 |
| SPENDING LIMITS | | Limit for one transaction | | | Daily limit | | | Weekly limit | | |
| | | USD | EUR | BGN | USD | EUR | BGN | USD | EUR | BGN |
| Cash withdrawals on ATM and POS terminal | In Bulgaria | 2 000 | 2 000 | 4 000 | 2 000 | 2 000 | 4 000 | 3 500 | 3 500 | 7 000 |
| | Abroad | 500 | 500 | 1 000 | 2 000 | 2 000 | 4 000 | 3 500 | 3 500 | 7 000 |
| Cash M transfer ¹ in Bulgaria | In Bulgaria | 200 | 200 | 400 | 2 000 | 2 000 | 4 000 | 3 500 | 3 500 | 7 000 |
| Amount of Cash Back at POS when a purchase is made (limit of cash received) ² | | 25 | 25 | 50 | 1 000 | 1 000 | 2 000 | 1 500 | 1 500 | 3 000 |
| Payment at merchant locations on POS terminal | | 5 500 | 5 500 | 11 000 | 5 500 | 5 500 | 11 000 | 10 000 | 10 000 | 20 000 |
| Total number of payments for the period | | - | - | - | 40 | 40 | 40 | 60 | 60 | 60 |
| FEES AND COMMISSIONS FOR ISSUING AND OPERATIONS | | | | | | | | | | |
| Issuing and servicing of Visa Debit | | | | | | | | | | |
| (1) Issuing | | | | | | | | Free of charge | | |
| (2) Express issuing/reissuing of the card | | | | | | | | BGN 10 | | |
| (3) A fee for opening a payment account with basic features ³ | | | | | | | | BGN 1.50 | | |
| (4) Re-issuing of a card after the expiry date | | | | | | | | Free of charge | | |
| (5) Re-issuing of a card before the expiry date | | | | | | | | BGN 5 | | |
| (6) Fee for card issuing/re-issuing with delivery to client's address in Bulgaria | | | | | | | | Free of charge | | |
| (7) Fee for card issuing/re-issuing with delivery to the branch | | | | | | | | BGN 2 | | |
| (7) Re-issuing of a PIN | | | | | | | | BGN 3 | | |
| (8) Monthly fee for servicing of a card | | | | | | | | Free of charge | | |
| (9) Monthly fee for maintenance and servicing for clients with regular incomings ⁵ | | | | | | | | BGN 1.45 | | |
| (10) Monthly fee for maintenance and servicing for clients without regular incomings ⁵ | | | | | | | | BGN 2.40 | | |
| Transactional fees | | | | | | | | | | |
| (1) Cash withdrawal fee at Bank's and at UniCredit Group ATMs | | | | | | | | BGN 0.24 | | |
| (2) Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA | | | | | | | | BGN 1.14 | | |
| (3) Cash withdrawal on POS terminal at Bank's branch counters | | | | | | | | BGN 3 | | |
| (4) Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA | | | | | | | | BGN 4 + 1% | | |
| (5) Cash withdrawal on ATMs of other banks outside EEA | | | | | | | | EUR 3 + 1% | | |
| (6) Cash withdrawal on POS terminal outside EEA | | | | | | | | EUR 3 + 1% | | |
| (7) Cash deposits at ATM up to BGN 4000 (incl.) ⁶ | | | | | | | | Free of charge | | |
| (8) Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000) ⁶ | | | | | | | | 0.15 %, min 1 BGN | | |
| (9) Cash M transfer up to 50 BGN | | | | | | | | BGN 4 | | |
| (10) Cash M transfer from 50.01 to 400 BGN | | | | | | | | BGN 8 | | |
| (11) Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA | | | | | | | | Free of charge | | |
| (12) Payment of goods and services at merchant locations and in Internet outside EEA | | | | | | | | Free of charge | | |
| (13) Transactions at the systems ePay.bg/B-pay | | | | | | | | BGN 0.20 | | |
| (14) Cash back at POS at merchant outlet | | | | | | | | BGN 0.20 | | |
| Fees for additional operations | | | | | | | | | | |
| (1) Refund of amounts through International Card Organisation | | | | | | | | 1% | | |
| (2) Change of PIN code on ATM in Bulgaria | | | | | | | | Free of charge | | |
| (3) Card blocking on a cardholder request and reissuing ⁴ | | | | | | | | BGN 15 | | |
| (4) Balance inquiry on ATM in Bulgaria | | | | | | | | Free of charge | | |
| (5) Balance inquiry via ePay.bg/B-pay | | | | | | | | Free of charge | | |
| (6) Balance inquiry on ATM in Bulgaria for the last 5 transactions | | | | | | | | BGN 0.20 | | |
| (7) Monthly fee for statement delivered via post | | | | | | | | BGN 2 | | |
| (8) Extra statement for a period different from the standard one defined by the cardholder | | | | | | | | BGN 5 | | |
| (9) Change of card data | | | | | | | | BGN 5 | | |
| (10) Receiving a card in other Bank's branches | | | | | | | | BGN 10 | | |
| (11) Fee for unreasonable dispute of transaction made in Bulgaria | | | | | | | | BGN 15 | | |
| (12) Fee for unreasonable dispute of transaction made abroad | | | | | | | | EUR 15 | | |
| (13) Payment through the system for utility and periodic payments of UCB | | | | | | | | BGN 0.25 | | |
| (14) Fee for utilized unauthorized overdraft | | | | | | | | BGN 10 | | |
| INTEREST RATES | | | | | | | | | | |
| 1. Preferential interest rate as applied interest rate for clients current accounts in USD, EUR and BGN | | | | | | | | | | |
| 2. Interest calculation period - annually, at the end of each year | | | | | | | | | | |
| 3. Interest basis - 360/360 | | | | | | | | | | |

Note: The items denominated in EUR and BGN are converted in card account currency at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the accounting day

¹ The limit for a Cash M transfer is part of the limit for cash withdrawal from an ATM or POS terminal in Bulgaria.

² The limit is a part of the limit for Cash withdrawals on ATM and POS terminal

³ The fee shall not be collected with regard to accounts opened via electronic channels

⁴ The fee is not charged in case of automatic blocking by the bank

⁵ Customers with regular incomings in the Bank are customers- private individuals receiving incoming transfers from other parties on one and the same current (card) account of the

⁶ The amount of the commission on cash deposits is calculated on the total amount of the cash transactions within the working day on account level. For the amount of the exceeded daily limit a commission is collected. Transactions processed on holidays are booked with the next first working day value date. The commission for cash deposit is recalculated on the first working day on the total amount of the transactions within the holidays together with the transactions on the first working day at account level and is booked on the second working day after the holidays.