

T A R I F F

for fees and commissions of UniCredit Bulbank AD

applicable to legal entities and sole traders

in force since May 7th, 2007
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Art.	Product / service	BGN	EUR
I. Accounts			
1.	Current, liquidation and insolvency accounts		
1.1.	opening	10	10
1.1.1.	opening an account with Golden IBAN	50	50
1.1.2.	opening an account (CBBM)	20	20
1.2.	closing	30	30
1.3.	maintenance and servicing, including regular electronic statements upon entries on the accounts		
1.3.1	monthly fee for maintenance	14	10
1.3.2.	monthly fee for maintenance of an account with Golden IBAN	25	20
1.4.	maintenance and servicing, including paperbased regular statements upon entries on the accounts		
1.4.1.	monthly fee for maintenance	17	15
1.4.2.	monthly fee for maintenance of an account with Golden IBAN	30	25
1.5.	monthly fee for maintenance when the statements are distributed via more than one channel	in case of two, the higher is applicable	
1.6.	With possibility for receipt on paper of documents and information for operations and balances in a bank cassette (additionally to art. 1.3. /1.4./1.5.)	EUR 1	1
1.7.	with possibility for electronic access and account management via Multicash (additionally to art. 1.3. /1.4./1.5.)	EUR 35	35
1.8.	with possibility for electronic access and account management via online banking and/or mobile banking (additionally to art. 1.3. /1.4./1.5.)	EUR 5	5
1.9.	Balance keeping fee on bank accounts (current accounts, deposit accounts, liquidations accounts, special accounts, etc.)	0.7% p.a. on the excess of 3 MBGN of the total account balance of the BGN accounts and the BGN equivalent of the account balance in EUR for the days when the threshold is exceeded.	

Art.	Product / service	BGN	EUR
2.	Opening, maintenance and closing of term deposit	free	free
3.	Opening, maintenance and closing of donation accounts	free	free
4.	Opening, maintenance and closing of accounts with special regime		
4.1.	DVP /Delivery Versus Payment/ account		
4.1.1.	opening	20	
4.1.2.	maintenance and servicing, including regular statements upon entries on the accounts sent by e-mail	40	
4.1.3.	maintenance and servicing, including paperbased regular statements upon entries on the accounts	60	
4.1.4.	closing	30	
5.	Monthly fee for maintenance of bank account in case of distraints (additional to 1.3.1., 1.3.2., 1.4.1, 1.4.2.) - Section I	5	2.5
6.	Capital/donation raising account - Section I		
6.1.	Opening	20	20
6.2.	monthly fee for maintenance	20	20
6.3.	Closing	30	30
7.	Capital raising account - Section I		
7.1.	Opening	20	20
7.2.	Closing	30	30
Notes:			
1. Fees as per art. 1.3. – 1.8 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. 1.6. and/or 1.7./1.8. 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.			

Art.	Product / service	BGN	EUR
4.	Fees as per art. 1.3. – 1.5. are not collected for capital raising account.		
5.	Fee as per art. 1.2. is not due upon closing of bank accounts that have been opened for more than twelve months.		
6.	The average monthly balance as per art. 1.4.1. - 1.4.4. is defined in the effective Interest rate bulletin of UniCredit Bulbank AD for legal entities and sole proprietors.		
7.	Balance keeping fee: <ul style="list-style-type: none"> • Will not accrue on balances in: <ul style="list-style-type: none"> ○ All bank accounts of budget organizations; ○ The accounts of the Bulgarian Deposit Insurance Fund, the Restructuring fund with the Bulgarian Deposit Insurance Fund, the Investor Compensation Fund, the Guarantee Fund under Article 287 of the Insurance Code; ○ Special accounts of notaries, lawyers, private judicial enforcers, insurance brokers/agents, investment intermediaries where third party funds are kept; ○ Escrow accounts; ○ Cumulative accounts, special accounts for subscription of capital; ○ LC accounts; ○ Donation accounts; • Fee is accrued only on the balances in BGN and EUR bank accounts; • Fee is payable monthly and will be deducted from client's current accounts with available balance starting from search in BGN accounts, if not available then in EUR accounts, if not available then accounts in other currencies. 		
II. Cash operations			
8.	Cash deposits	0,25% min.2	0,25% min.2
9.	Cash withdrawal	0,50% min.4	0,60% min.2
9.1	preadvised but not withdrawn	0,1%	0,1%
10.	Counting coins (in BGN only)	3%, min. 1	
11.	Other cash operations		
11.1.	Handling of valuable shipment (parcel) <i>per piece</i> <i>(additionally to art. 5.)</i>	20	
12.	Collection and transportation of cash	by arrangement	by arrangement
Notes:			

Art.	Product / service	BGN	EUR
1.	Transactions processed on holidays are booked with the next first working day value date as well 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. 9.1. is collected on the next day based on the not withdrawn part of amount.		
4.	The commission under art. 10 is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 8./art. 9.		
5.	The fee under art. 11.1. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies		
6.	The commission under art. 8 and art. 9 is collected for withdrawal of amounts in a currency that is different from the currency of the account, in case the transaction is performed with "non-cash" rate of exchange.		
III. Transfers and Direct debit			
13.	Incoming transfers in BGN	free	
14.	Single outgoing transfer in BGN		
14.1.	Internal transfers		
14.1.1.	non-cash payment		
14.1.1.a)	paper order	2,50	
14.1.1.b)	electronic order	0,60	
14.1.1.c)	between different accounts of one and the same accountholder on paper order	2,50	
14.1.1.d)	between different accounts of one and the same accountholder on electronic order	free	
14.1.2.	transfer of cash deposited funds	0,2%, min. 3	
14.2.	via BISERA		
14.2.1.	non-cash payment		
14.2.1.a)	paper order	5,00	
14.2.1.b)	electronic order	1,20	
14.2.2.	transfer of cash deposited funds	0,30%, min. 5	

Art.	Product / service	BGN	EUR
14.3.	via RINGS		
14.3.1.	non-cash payment		
14.3.1.a)	paper order	22,00	
14.3.1.b)	electronic order	10,00	
14.3.2.	transfer of cash deposited funds	0,30%, min. 20	
14.4.	transfer UniCoRecT	0,30	
15.	Transfers to State Budget by multi-row payment order		
15.1.	Internal transfers		
15.1.1.	non-cash payment	1,70	
15.1.2.	transfer of cash deposited funds	0,30%, min. 6	
15.2.	via BISERA		
15.2.1.	non-cash payment	7	
15.2.2.	transfer of cash deposited funds	0,30%, min. 30	
15.3.	via RINGS		
15.3.1.	non-cash payment	50	
15.3.2.	transfer of cash deposited funds	0,30%, min. 40	
16.	Salary payments in BGN and intrabank salary payments in FCY		
16.1.	Internal transfers		
16.1.1.	data storage device/electronic channel (per order)	0,30	
16.2.	via BISERA		
16.2.1.	data storage device/electronic channel (per transfer)	1,20	
17.	Standing orders and utility payments		
17.1.	Internal transfers		
17.1.1.	Internal transfers in BGN and EUR	0,60	
17.1.2.	Internal transfers non-EUR CCY		2,50

Art.	Product / service	BGN	EUR
17.2.	Intrabank payments		
17.2.1.	Intrabank payments in BGN and EUR in EEA (only for standing orders)	1,20	
17.2.2.	Intrabank payments outside EEA and non EUR CCY in EEA (only for standing orders)		0,10%, min. 10, max. 200+ 10 EUR Communication fee
17.3.	Initiation/termination of the service		
17.3.1.	for initiation		
17.3.1.a)	in Bank branches	8	
17.3.1.b)	via e-channel Bulbank Online	free	
17.3.2.	for termination		
17.3.2.a)	in Bank branches	15	
17.3.2.b)	via e-channel Bulbank Online	free	
17.4.	Standing instruction for purposes different than utility payments (within the bank) (monthly per account)	10	10
17.5.	Single utility payments		
17.5.1.	transfer of cash deposited funds	0,20%, min. 3	
17.5.2.	non-cash payment paper order	2,50	
17.5.3.	electronic order	0,60	
18.	Direct Debit		
18.1.	Initiation		
18.1.1.	paper order	5,00	
18.1.2.	electronic order		
18.1.2.a)	against an account with another bank	1,20	
18.1.2.b)	against an account with the Bank	0,60	
18.2.	Payment		

Art.	Product / service	BGN	EUR
18.2.1.	Internal transfers	0,60	
18.2.2.	via BISERA	5,00	
18.2.3.	via RINGS	22,00	
19.	Outgoing cross-border transfers and transfers in foreign currency		
19.1.	TOM value date (1 working day)		
19.1.1.	paper order		
19.1.1.1.	customer credit transfer in EUR CCY in EEA		
19.1.1.1.1.	up to the equivalent of BGN 100 000	5,00	
19.1.1.1.2.	above to the equivalent of BGN 100 000	22,00	
19.1.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,20%, min. 15, max. 250 + 10 EUR communication fee
19.1.2.	electronic order		
19.1.2.1.	customer credit transfer and direct debit in EUR CCY in EEA		
19.1.2.1.1.	up to the equivalent of BGN 100 000	1,20	
19.1.2.1.2.	above to the equivalent of BGN 100 000	10,00	
19.1.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min. 10, max. 200 + 10 EUR communication fee
19.1.3.	SEPA Direct Debit		
19.1.3.1.	set-up fee		12
19.1.3.2.	mandate maintenance monthly fee		2
19.1.3.3.	mandate amendment/cancellation		2
19.1.3.4.	mandate check		2
19.2.	SAME DAY value date		
19.2.1.	paper order		

Art.	Product / service	BGN	EUR
19.2.1.1.	customer credit transfer in EUR CCY in EEA	22,00	
19.2.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,30%, min. 25, max. 350 + 10 EUR communication fee
19.2.2.	electronic order		
19.2.2.1.	customer credit transfer in EUR CCY in EEA	10,00	
19.2.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,20%, min. 20, max. 300 + 10 EUR communication fee
19.3.	Urgent processing upon customer's request – additionally		
19.3.1.	processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day		80
19.3.2.	execution of a payment order submitted after the cut off time for execution of transfers within the same business day		300
19.4.	Incorrect/ insufficient payment data - additionally		30
19.5.	Inquiry/tracer for credit transfer		40
19.6.	Amendment/ cancellation of a payment order		60
19.7.	Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee)		
19.7.1.	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)		20
19.7.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		30
19.7.3.	over EUR 12 500 or its equivalent in other currency		45
20.	Incoming cross-border transfers and transfers in FCY		
20.1	executed with SAME DAY value date		
20.1.1.	customer credit transfer in CCY EUR from EEA	Free of charge	

Art.	Product / service	BGN	EUR
20.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min. 10, max. 100
20.2.	Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers <i>(taxable with VAT)</i>		20
21.	Internal transfers in FCY, executed with SAME DAY value date		
21.1.	Internal transfers in EUR CCY		
21.1.1.	non-cash payment		
21.1.1.1.	paper order	2,50	
21.1.1.2.	electronic order	0,60	
21.1.1.3.	between different accounts of one and the same accountholder on paper order	2,50	
21.1.1.4.	between different accounts of one and the same accountholder on electronic order	Free	
21.1.2.	transfer of cash deposited funds	0,15%, min. 3	
21.2.	Internal transfers in non-EUR CCY		
21.2.1.	non-cash payment		
21.2.1.1.	paper order		4,00
21.2.1.2.	electronic order		2,50
21.2.1.3.	between different accounts of one and the same accountholder on paper order		4,00
21.2.1.4.	between different accounts of one and the same accountholder on electronic order		free of charge
21.2.2.	transfer of cash deposited funds		0,15%, min. 6
22.	MT101 – incoming and outgoing		
22.1.	MT101 incoming - initiation of the service		50
22.2.	MT101 incoming - monthly servicing		25 per account
22.3.	MT101 outgoing - initiation of the service		35

Art.	Product / service	BGN	EUR
22.4.	MT101 outgoing - monthly servicing		25 per account
22.5.	Addition/ amendments/cancellation of SWIFT addresses/accounts		35
22.6.	MT101 incoming and outgoing - service cancellation		20
Notes:			
1. The execution of a payment order under Art. 19.2. and/or Art. 19.3.2. 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. 17.4. is not due in case the Standing instruction is placed for loan repayment.			
6. SWIFT expenses under article 64 are collected in addition to Trade Finance services and investigations services under art.19.5 and 19.6.			
7. Transfers under Art. 14.1.2., 14.2.2., 14.3.2., 15.1.2., 15.2.2., 15.3.2. и 21.2. 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. 19.7.1. 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 BGN from/to abroad are charged as cross-border transfers.			
10. Intrabank FCY payroll payments, ordered via payroll functionality in Bulbank Online and e-Cash are charged as bulk internal payments in BGN – art. 16.1.1.			
IV. Letters of Credit and Documentary collections			
23.	Documents received for collection		
23.1.	Documents against payment		0,35%, min. 75, max. 350
23.2.	Documents against acceptance		0,35%, min. 75, max. 350
23.3.	Documents free of payment		0,3%, min. 50, max. 300

Art.	Product / service	BGN	EUR
23.3.1.	with cash collateral (per quarter or part thereof)		0,3%, min. 75
23.3.2.	with other type of collateral (per quarter or part thereof)		by arrangement
23.4.	Documents free of payment		0,25%, min. 50, max. 250
23.5.	Amendment of collection instructions		40
23.6.	Return of unpaid documents		40
23.7.	Tracer		40
24.	Documents sent for collection		
24.1.	Documents against payment/acceptance		0,3%, min. 75, max. 350 – electronic order 0,35%, min. 75, max. 350 – paper order
24.2.	Documents free of payment		0,25%, min. 50, max. 250, electronic order 0,3%, min. 50, max. 300 - paper order
24.3.	Amendment of collection instructions		40
24.4.	Tracer		40
25.	Received Documentary Letters of Credit		
25.1.	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
25.2.	Advising	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order

Art.	Product / service	BGN	EUR
25.3.	Confirmation (per quarter or part thereof)	by arrangement	by arrangement
25.4.	Transfer of a letter of credit without commitment	by arrangement	by arrangement
25.5.	Advising of received notification for assignment of proceeds	50	50
25.6.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 300
25.7.	Amendment (excluding extension of validity of a confirmed L/C and amount increase)	50	50
25.8.	Handling and payment	0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. By arrangement for letters of credit received by other countries	0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. By arrangement for letters of credit received by other countries
25.9.	Deferred payment or acceptance under a letter of credit		
25.9.1.	confirmed by the Bank (per quarter or part thereof)	by arrangement	by arrangement
25.9.2.	non-confirmed by the Bank	50	50
25.10.	Preliminary check-up of documents	300	150
25.11.	Second examination of documents returned for correction	75	75
25.12.	Cancellation prior to validity expiry	50	50
25.13.	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
25.13.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50

Art.	Product / service	BGN	EUR
25.13.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
25.14.	Purchase Fee <i>(taxable with VAT)</i>		75
26.	Issued Documentary Letters of Credit		
26.1.	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
26.2.	Issuance, handling and payment		
26.2.1.	with cash collateral <i>(per quarter or a part thereof)</i>	0.35%, min. BGN 75	0.35%, min. EUR 75
26.2.2.	with other type of collateral <i>(per quarter or a part thereof)</i>	By arrangement. Minimum levels: 0.5% per quarter or part thereof min BGN 100	By arrangement. Minimum levels: 0.5% per quarter or part thereof min EUR 100
26.3.	Deferred payment or acceptance <i>(per quarter or a part thereof)</i>	0,15%, min. 20	0,15%, min. 20
26.4.	Amendment <i>(excluding amount increase and extension of validity)</i>	50	50
26.5.	Change of collateral	50	50
26.6.	Cancellation prior to validity expiry	50	50
26.7.	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
26.7.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50
26.7.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
26.8.	Discrepancy fee	100	100
27.	For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 25.4, art. 25.8 and art. 26.2 is increased	by arrangement	by arrangement

Art.	Product / service	BGN	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 amount a commission as if on a new letter of credit 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. An amendment fee is charged when the validity extension of a letter of credit is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilized balance as if on a new letter of credit. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.			
6. The commissions under art. art. 25.1., 25.2., 25.3., 25.4., 25.5., 25.6., 25.7., 25.13., 26.1., 26.2. и 26.4. are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.			
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 (a documentary bank guarantee) are collected (or additionally collected to the ones already paid) on the amount of documents.			
8. The fee under art. 25.7. is for beneficiary's account.			
9. When both the applicant and the beneficiary under a letter of credit are customers of the Bank, the commission under art. 25.8 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 26.2. If for any reason the applicant has not paid the commission under art. 26.2, it is paid by the beneficiary under art 25.8.			
V. Bank Guarantees			
28.	Received guarantees and standby letters of credit		
28.1.	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
28.2.	Advising without commitment	0,1%, min. 50, max. 250 - electronic order	0,1%, min. 50, max. 250 – electronic order

Art.	Product / service	BGN	EUR
		0,12%, min. 50, max. 350 – paper order	0,12%, min. 50, max. 350 – paper order
28.3.	Amendment (<i>excluding amount increase</i>)	50	50
28.4.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 250
28.5.	Administration of a guarantee sent directly to the beneficiary	0,12%, min. 50, max. 250	0,12%, min. 50, max. 350
28.6.	Processing of a claim	50	50
28.7.	Issuance of a guarantee secured by a counterguarantee (per quarter or part thereof)	by arrangement	by arrangement
29.	Guarantees/counterguarantees/standby letters of credit issued by the bank		
29.1.	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
29.2.	Issuance		
29.2.1.	with cash collateral (<i>per quarter or a part thereof</i>)	0.35%, min. BGN 75	0.35%, min. EUR 75
29.2.2.	with other type of collateral (<i>per quarter or part thereof</i>)	By arrangement. Minimum levels: 0.5% per quarter or part thereof min BGN 100 Issuance on the basis of a counter-guarantee – by arrangement	By arrangement. Minimum levels: 0.5% per quarter or part thereof min EUR 100 Issuance on the basis of a counter-guarantee – by arrangement
29.3.	Amendment (<i>excluding amount increase and extension of validity</i>)	50	50
29.4.	Amendment of the collateral	50	50
29.5.	Cancellation of customer's application for issuance (<i>if already processed</i>)	150	150

Art.	Product / service	BGN	EUR
29.6.	Processing of a claim	0,1%, min. 100, max. 500	0,1%, min. 100, max. 500
29.7.	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
29.7.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50
29.7.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
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 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, a commission as if on a new one is charged on the amount of the increase.			
3.1. An amendment fee is charged when the extension of validity of a bank guarantee is within the period for which a commission has already been collected.			
3.2. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee.			
3.3. In case the commission as per note 3.2 is not due at the moment of validity extension, a fee for amendment is collected.			
4. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.			
5. The Bank is liable for processing claims according to art. 28.6 if these claims are presented at least 5 working days before stipulated latest date for presentation – for claims which should be presented in the country and 7 working days before stipulated latest date for presentation – for claims which should be presented abroad.			
VI. Loans			
30.	Preliminary review of a loan application	by arrangement	by arrangement
31.	Loan application review	0,15%, min. 300, max. 5000	0,15%, min. 150, max. 2500
32.	Commitment fee (per annum)	by arrangement	by arrangement
33.	Management fee	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
34.	Amendment of the structure of a credit transaction at client's request	by arrangement	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%	4%
35.2.	with notice more than 30 days and term to the maturity of the loan less than a year	2%	2%
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.			
VII. Cards			
36.	VISA Business Electron Debit Card		as per separate price list
37.	Debit Cards		
37.1.	Visa Business Debit Card		as per separate price list
37.2.	MasterCard Bussiness Debit Card		as per separate price list
38.	METROPlus		as per separate price list
39.	VISA Business Revolving		as per separate price list
40.	MasterCard Business Revolving		as per separate price list
41.	VISA Business Deposit Card		as per separate price list
42.	Payments through POS terminal device		
42.1.	Servicing of payments through POS terminal device	by arrangement	as per separate price list

Art.	Product / service	BGN	EUR
42.2.	Monthly maintenance fee for GPRS card (taxable with VAT)	4,17	
43.	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	
44.	Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB	2,50%, min. 0,65	
VIII. Securities and Custody			
45.	Securities transactions	by arrangement	by arrangement
45.1.	Securities Settled through the Central Depository		
45.1.1.	Execution of equity (shares and compensatory instruments) orders		
45.1.1.1.	up to BGN 10000	1,50%, min. 15	
45.1.1.2.	from BGN 10000,01 to BGN 100000	1,00%	
45.1.1.3.	from BGN 100000,01 to BGN 200000	0,70%	
45.1.1.4.	above BGN 200000	by arrangement	
45.1.2.	Execution of fixed income (bonds) orders		
45.1.2.1.	up to BGN 75000	15	
45.1.2.2.	from BGN 75000,01 to BGN 200000,00	0,02%	
45.1.2.3.	above BGN 200000	0,015%	
45.1.3.	Checking the balance of an account with the Central Depository, if not connected with an order	5	
45.1.4.	Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD.	10	
45.1.5.	Request for issuing a depository receipt	5	
45.2.	Government Securities settled through Bulgarian National Bank		
45.2.1.	Participation at primary auctions		
45.2.1.1.	for approved bids	0,10%, min. 10	

Art.	Product / service	BGN	EUR
45.2.1.2.	for not approved bids	10	
45.2.2.	Secondary trading		
45.2.2.1.	for trade with Government Securities where Unicredit Bulbank is party to the transaction	free	
45.2.2.2.	for trade with Government Securities with the intermediation of Unicredit Bulbank	0,05%, min.15	
45.2.3.	For registration of:		
45.2.3.1.	transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member	10	
45.2.3.2.	transfer of government securities into the account of the Ministry of Finance	10	
45.2.4.	Transfer of Government Securities to another primary dealer	10	
45.2.5.	Blocking and unblocking of governments securities in the bank's register	0,03%	
45.2.6.	Collection of principal at maturity	0,03%	
45.2.7.	Excerpt from the bank's register	10	
45.3.	Subscription at Private Offerings through another Investment Intermediary	15	
45.4.	Securities Settled through Foreign Depositories		
45.4.1.	Acceptance of orders		2
45.4.2.	Execution of equity orders, depending on the market, as follows:		
	Austria		0,50%, min. 55
	Belgium		0,50%, min. 50
	Denmark		0,50%, min. 50
	Finland		0,50%, min. 50
	France		0,50%, min. 40
	Germany		0,50%, min. 40
	Italy		0,50%, min. 50
	Luxembourg		0,50%, min. 45
	Netherlands		0,50%, min. 40
	Norway		0,50%, min. 65
	Portugal		0,50%, min. 55

Art.	Product / service	BGN	EUR
	Spain		0,50%, min. 55
	Sweden		0,50%, min. 65
	Switzerland		0,50%, min. 40
	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)		0,50%, min. GBP 50/USD 50
	United States of America		0,50%, min. USD 50
	Canada		0,50%, min. CAD 70
	Australia		0,75%, min. AUD 125
	Other regulated markets		by arrangement
45.4.3.	Execution of orders for bonds , depending on the market, as follows:		
	Germany		0.50%, min. 40
	Italy		0.50%, min. 40
45.4.4.	Execution of orders for bonds with the intermediation of UniCredit Bulbank	by arrangement	
45.4.5.	Request for transferring securities to another investment intermediary through foreign depositories		10
45.5.	Safekeeping fee for Non-professional clients (subject to VAT)	0,05%	
46.	Registration Agent Services		
46.1.	Request for issuing a certificate of portfolio status		
46.1.1.	Fee for issuance of statement for the financial or compensatory instruments on personal account	140	
46.1.2.	Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/	160	
46.2.	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)	40	
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.	up to BGN 20000	0,80%, min. 50	
46.3.2.	from BGN 20000,01 to BGN 100000	0,65%	
46.3.3.	from BGN 100000,01 to BGN 200000	0,50%	
46.3.4.	above BGN 200000	by arrangement	

Art.	Product / service	BGN	EUR
46.4.	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
46.4.1.	up to BGN 20000	1,00%, min. 50	
46.4.2.	from BGN 20000,01 to BGN 100000	0,85%	
46.4.3.	from BGN 100000,01 to BGN 200000	0,60%	
46.4.4.	above BGN 200000	by arrangement	
46.5.	Transfer of securities and compensatory instruments in case of endowment	50	by arrangement
46.6.	Request for changes in personal data	15	
46.7	Request for issuing a depository receipt duplicate	15	
47.	Custody services <i>(taxable with VAT)</i>	by arrangement	by arrangement
1. The commission in art. 45.1. is percentage of the traded volume of securities and compensatory instruments.			
2. The commission in art. 45.1.2. is percentage of the nominal value of bonds.			
3. The currency of the minimum fee in art. 45.4.2. for United Kingdom is the same as the currency of the deal.			
4. For deals with bonds in which UCB does not act as a commission agent but is an involved party in the deal no commission is applied.			
5. The commissions in art. 46 are percentage of the transferred volumes.			
6. 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.			
7. The safekeeping fee in Article 45.5, 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.			
IX. Bank Packages			
48.	Business Leader Package Programme		
48.1.	Business Leader Light Package Program	As per separate attachment for the conditions and the fees and commissions for the service	

Art.	Product / service	BGN	EUR
48.2.	Business Leader Gold Package Program	As per separate attachment for the conditions and the fees and commissions for the service	
48.3.	Business Leader Premium Package Program	As per separate attachment for the conditions and the fees and commissions for the service	
48.4.	Business Leader Online Package Program	As per separate attachment for the conditions and the fees and commissions for the service	
48.5.	Business Leader Practice/ Donna Practice	As per separate attachment for the conditions and the fees and commissions for the service	
48.6.	Account plus	As per separate attachment for the conditions and the fees and commissions for the service	
48.7.	SWIFT plus	As per separate attachment for the conditions and the fees and commissions for the service	
48.8.	Monthly fee for paperbased regular statements (additionally to art. 48.1./48.2./48.3./48.4./48.5.)	5	
Notes:			
1. The annual fees under art. 48.1.1 and 48.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP			
2. The annual fees under art. 48.2.1 and 48.2.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Gold PP			
3. The annual fees under art. 48.3.1 and 48.3.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Premium PP			
4. The annual fees under art. 48.4.1 and 48.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP			
5. The annual fee under art. 48.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP			
6. The fee under article 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.			
7. 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.			
8. The preferences on the bank products and services included in the contract for the Package Program are valid from the 26 th of the current month to the 25 th of the next month.			

Art.	Product / service	BGN	EUR
X. Miscellaneous			
49.	Public vault service		
49.1.	Safes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
49.2.	Deposit boxes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
50.	24-hour vault service <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
51.	Additional consultancy and technical assistance for pc banking - Multicash <i>(per hour or part thereof)</i> <i>(taxable with VAT)</i>		30
51.1.	Monthly fee for international access to bank account information in Multicash		30
52.	Report for valuation of client derivatives (per request, taxable with VAT)	50	
53.	Login2Pay – accept bank transfer payments from customers on the merchant’s website		
53.1.	Fee for initiation/termination (Taxable with VAT)	200	
53.2.	Monthly maintenance fee (Taxable with VAT)	by arrangement, min 100	
54.	Information about customers in compliance with the Bulgarian legislation <i>(taxable with VAT)</i>	60	
55.	Information for audit purposes <i>(taxable with VAT)</i>	100	
55.1.	for financial institutions	150	
55.2.	in foreign language	200	

Art.	Product / service	BGN	EUR
56.	Bank letter of reference <i>(taxable with VAT)</i>		
56.1.	In Bulgarian language	35	
56.2.	In foreign language	70	
57.	Written certificate (account maintenance and/or available balance) or confirmation <i>(taxable with VAT)</i>		
57.1.	In Bulgarian language	20	
57.2.	In foreign language	40	
58.	Information on bank operations other than the daily statement <i>(taxable with VAT)</i>		
58.1.	Up to 1 year from the date of request <i>(per request)</i>	30	
58.2.	Over 1 year from the date of request <i>(per request)</i>	100	
59.	Preparation of documents as follows:		
59.1.	notary deed for a contractual mortgage/application for registration of a legal mortgage <i>(taxable with VAT)</i>		
59.1.1.	for loans up to BGN 300 000/EUR 150 000 <i>(inclusive)</i>	30	BGN 30
59.1.2.	for loans above BGN 300 000/EUR 150 000	75	BGN 75
59.2.	application for entry of a pledge contract <i>(taxable with VAT)</i>	20	BGN 20
60.	Written correspondence related to Trade finance deals <i>(per bank transaction) (taxable with VAT)</i>		
60.1.	free format correspondence	50	50
60.2.	processing of a claim against a guarantee not administrated in the bank	250	350
61.	Consultancy/technical assistance related to bank operations <i>(per man hour) (taxable with VAT)</i>		50

Art.	Product / service	BGN	EUR
62.	Checking the authenticity of bank documents and authorized signatures	50	
63.	Postage related to bank operations <i>(taxable with VAT)</i>		
63.1.	Cross-border		5
63.2.	Domestic	2	
64.	SWIFT fee per item		10
65.	Photocopy services (per page)	1	
66.	SMS notification about account balance <i>(per item)</i> <i>(taxable with VAT)</i>	0,30	
67.	Correction to a payment transaction which does not lead to other activities - upon customer's request	5	5
68.	Buldirect	as per separate price list	
68.1.	Initiation of the service	500	
68.2.	Monthly servicing	by arrangement	
68.3.	Termination of the service	500	
69.	Bulcollect	as per separate price list	as per separate price list
69.1.	Initiation of the service	100	
69.2.	Monthly servicing	By arrangement	
69.3.	Termination of the service	100	
70.	Account statements in MT940 format	by arrangement	by arrangement
71.	Standing orders and utility payments in BGN		
71.1.	initiation of the service for the supplier <i>(taxable with VAT)</i>	100	

Art.	Product / service	BGN	EUR
71.2.	maintenance and servicing (taxable with VAT)	by arrangement	
72.	Information on accounts subscribed to InfoBank		
72.1.	Initiation of the service (taxable with VAT)	100	
72.2.	Monthly servicing and maintenance (per account) (taxable with VAT)	12	
72.3.	Termination of the service (per account) (taxable with VAT)	10	
73.	UniCoRecT		
73.1.	Initiation of the service	1000	
73.2.	Monthly servicing and maintenance (per range)	1000	
73.3.	Range extension	500	
73.4.	Termination of the service (per range)	100	
74.	EU Gate		
74.1.	Monthly maintenance fee per account in participating country		50
74.2.	Adding/removing an account or user EU Gate		5
74.3.	Termination of the service		100
75.	Cash pooling within the Bank		
75.1.	Setup		by arrangement
75.2.	Monthly fee per account		by arrangement
75.3.	Adding/removing an account in the cash pooling scheme		by arrangement
75.4.	Termination of the service		by arrangement
76.	Information service InfoDirect		
76.1.	For notification via e-mail	1,67	

Art.	Product / service	BGN	EUR
	<i>(taxable with VAT)</i>		
76.2.	For notification via SMS <i>(taxable with VAT)</i>	0,10	
77.	Account statements in MT942 format	by arrangement	by arrangement
78.	Monthly fee for Interest list per account (taxable with VAT)	10	
79.	Monthly fee for incoming MT940 per account		7
80.	Monthly fee for outgoing MT900/910 per account		35
81.	Invoice processing fee <i>(taxable with VAT)</i>	25	25
82.	Advanced POS account statement		
82.1.	Daily statement	30	
82.2.	Weekly statement	30	
82.3.	Monthly statement	30	
Notes:			
1. The Bank is liable for processing claims according to art. 60.2 if these claims are presented at least 5 working days before stipulated latest date for presentation – for claims which should be presented in the country and 7 working days before stipulated latest date for presentation – for claims which should be presented abroad.			
2. The fees in articles 53, 68.2., 69.2., 70, 72.2., 73.2., 74.1., 75.2., 76.1., 77, 78, 79, 80, 82.1., 82.2., 82.3. 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.			

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 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 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 and Sole Traders.
- § 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.