



Information leaflet

General Transactions Payment Account

Purpose

The general transactions payment account is available in BGN and is intended for local and foreign individuals legally residing in the EU for carrying out payment transactions on the territory of Bulgaria free of charge or at an acceptable price.

The general transactions payment account can be used to make an unlimited number of payment transactions.

The access to a general transactions payment account is not related to the purchase of additional services.

The Bank can refuse to open a general transactions payment account if the customer has another general transactions payment account or more than one payment account with an available payment transactions option with the same or another bank on the territory of the country.

The general transactions payment account can be opened within 10 days from providing the Bank with all the required documents for opening the account following the conclusion of an agreement.

Fees

UniCredit Bulbank AD charges a fee for servicing a general transactions payment account as follows:

Product / Service	Price
Opening	
1. Opening of "Payment account with basic features"	BGN 1.24
Maintenance	
2. Maintenance of "Payment account with basic features for clients with regular incomings"*	BGN 0.99
3. Maintenance of "Payment account with basic features for clients without regular incomings"**	BGN 1.50
Closing	
4. Closing of "Payment account with basic features", which has been opened less than 12 months before the date of closure	free
5. Closing of "Payment account with basic features", which has been opened more than 12 months before the date of closure	free
Cash deposits***	
6. Cash deposits into "Payment account with basic features", in branch**	up to BGN 5 000 - free for the amount over BGN 5 000 - 0.09% , max. BGN 195
Cash withdrawal	
7. Cash withdrawal in branch up to BGN 1 000 inclusive***	0.19%, min. BGN 1.30
8. Cash withdrawal in branch over BGN 1 000***	According to the Section II. Art. 2. of the Tariff
9. Cash withdrawal at Bank's ATMs	free
10. Cash withdrawal at ATMs of other banks in Bulgaria	BGN 0.88
Direct debit transactions	
11. Internal transfers	BGN 0.98
12. via BISERA	BGN 2.10
Transactions through a debit card, including Internet payments	
13. Transactions with debit card on Bank's POS terminals	free
14. Transactions with debit card on POS terminals of other banks in Bulgaria	free
Transfers in BGN	
15. Paper ordered internal transfer	BGN 0.95
16. Electronic ordered internal transfer	BGN 0.39
17. Paper ordered transfer via BISERA	BGN 2.10
18. Electronic ordered transfer via BISERA	BGN 0.79
19. Paper ordered internal transfer to State Budget	BGN 0.95
20. Electronic ordered internal transfer to State Budget	BGN 0.39
21. Paper ordered transfer via BISERA to State Budget	BGN 2.10
22. Electronic ordered transfer via BISERA to State Budget	BGN 0.79
Standing orders in BGN	
23. Internal standing orders in BGN	BGN 0.50
24. Interbank transfer (outgoing) in BGN	BGN 0.93

*Fees are collected on monthly basis and upon closing the account.

**Fees are collected for deposit of amounts by non-account holder.

*** 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.

Note:

1. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in this Appendix. Terms and conditions for issuing and servicing of a bank account to Payment account with basic features are as per Chapter VIII. Cards, Appendix 4.

2. Customer 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 customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of BGN 10.