



Fee Information Document

Name of the account provider:	UniCredit Bulbank AD
Account Name:	PLAN PRIVATE
Date:	01.01.2026

* This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

* Fees may also apply for using of services linked to the account which are not listed here. Full information is available in the Tariff for individuals as well as in the General Terms and Conditions for opening, servicing and closing of bank accounts of individuals and for providing payment services and instruments

* A Glossary of the terms used in this document is available free of charge

Service/Products		Fee
General account services/products		
Includes a package of services consisting of: - Current account in EUR; - International Premium debit card in EUR; - Two additional current accounts (in EUR and USD); - International Digital debit card in EUR; - Bulbank Mobile e-banking service; - Internal transfers in EUR to a mobile number, ordered in Bulbank Mobile from the main account included in the plan; - Internal trasfers in EUR, ordered via an electronic channel of the Bank from the main account included in the plan; - Interbank transfers in EUR from all customer's accounts to the European Economic Area ordered via an electronic channel of the Bank; - ATM cash withdrawals of UniCredit Bulbank AD and UniCredit Group and other banks on the territory of the Republic of Bulgaria and the European Economic Area with the main debit card issued to the main account included in the plan; - Utility payments from the main account included in the plan via an electronic channel of the Bank		. Opening a plan: - with electronic signature - free of charge; - on paper - free of charge; 2. Maintenance - 46.02 EUR/ 90 BGN; 3. Closing - free of charge All services except those listed in the "General account services/products" are not included in the plan Private and are subject to additional charges as outlined in the "Payments," "Cards and Cash"
Payments (excluding cards)		
1.	Internal Transfers in EUR	
1.1.	paper ordered	EUR 3.58/ BGN 7
1.2.	electronic ordered	free of charge
1.3.	between own accounts on paper	EUR 3.58/ BGN 7
1.4.	between own accounts through electronic channel	free of charge
1.5.	to a phone payment in EUR via Bulbank Mobile	free of charge
2.	Interbank transfers in EUR	
2.1.	TOM value date (1 working day)	
2.1.1.	paper ordered	EUR 3.58/ BGN 7
2.1.2.	electronic ordered	free of charge
2.2.	SAME DAY value date	
2.2.1.	paper ordered	EUR 11.25/ BGN 22
2.2.2.	electronic ordered	EUR 7.16/ BGN 14
3.	Interbank transfers in EUR to State Budget	
3.1.	TOM value date (1 working day)	
3.1.1.	paper ordered	EUR 3.58/ BGN 7
3.1.2.	electronic ordered	free of charge
3.2.	SAME DAY value date	
3.2.1.	paper ordered	EUR 11.25/ BGN 22
3.2.2.	electronic ordered	EUR 7.16/ BGN 14
4.	Utility payments / Standing orders	
4.1.	Registration/cancellation fee	
4.1.1.	In bank office	EUR 1.53/ BGN 3
4.1.2.	through electronic channel	free of charge
4.2.	Transctional fee	
4.2.1.	Cash payments	EUR 1.53/ BGN 3
4.2.2.	From account through channel	free of charge
5.	Outgoing cross-border transfers and transfers in foreign currency	
5.1.	TOM value date (1 working day)	
5.1.1.	paper ordered	

5.1.1.1.	customer credit transfer in EUR CCY in EEA (SEPA)	EUR 3.58/ BGN 7
5.1.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 communication fee
5.1.2.	electronic ordered	
5.1.2.1.	customer credit transfer in EUR CCY in EEA (SEPA)	free of charge
5.1.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. EUR 375 + EUR 9 commun. fee
5.2.	SAME DAY value date	
5.2.1.	paper ordered	
5.2.1.1.	customer credit transfer in EUR CCY in EEA (TARGET)	EUR 11.25/ BGN 22
5.2.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,40%, min. EUR 50, max. EUR 500 + EUR 9 commun. fee
5.2.2.	electronic ordered	
5.2.2.1.	customer credit transfer in EUR CCY in EEA (TARGET)	EUR 7.16/ BGN 14
5.2.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 commun. fee
5.3.	Communication service fee	EUR 9
6.	Incoming transfers in FCY	
6.1.	From payment service provider in EEA in EUR CCY	free of charge
6.2.	From payment service provider outside EEA and non-EUR CCY in EEA	
6.2.1.	up to EUR 100 inclusive	free of charge
6.2.2.	over EUR 100	0,1%, min. EUR 7, max. EUR 200
7.	Internal transfers in FCY	
7.1.	Non-cash payment in non-EUR CCY in UCB system	
7.1.1.	paper ordered	EUR 3.58/ BGN 7
7.1.2.	electronic ordered	EUR 0.36/ BGN 0.70
7.1.3.	between own accounts on paper	EUR 3.58/ BGN 7
7.1.4.	between own accounts through electronic channel	free of charge
Cards and cash		
Cash transaction		
1.	Cash withdrawal	
1.1.	on the whole amount	0.80%, min. EUR 5.11/ BGN 10
1.2.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.90%, min. EUR 10.23/ BGN 20
Cards		
1.	Premium debit card	
1.1.	Annual service of a main card	free of charge
1.2.	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	free of charge
1.3.	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	free of charge
1.4.	Cash withdrawal on ATMs of other banks outside EEA	4.00 EUR + 3.00%
1.5.	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	4.00 EUR + 2.50%
1.6.	Cash withdrawal on POS terminal outside EEA	4.00 EUR + 3.00%
1.7.	Cash deposits at ATM	free of charge
1.8.	Cash deposits at ATM over EUR 2050 (for the amount exceeding EUR 2050)	0.15 %, min EUR 0.51/ BGN 1
1.9.	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA	free of charge
1.10.	Payment of goods and services at merchant locations and in Internet outside EEA	free of charge
1.11.	Balance inquiry on ATM in Bulgaria	EUR 0.51/ BGN 1.00
Overdraft and related services		
1.	Fee for an overdraft application review/prolongation of an overdraft's term review	EUR 10.23/ BGN 20
Package of services		
is not applicable		
Information on additional services		
is not applicable		