



Fee Information Document

Name of Account Provider:	UniCredit Bulbank AD
Account Name:	Programa Modula
Date:	16.10.2019

* 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		Fee
General account services		
Program Modula Basic Package program Modula including: - Current (card account) - Bulbank Online; - Bulbank Mobile		1. Opening - free of charge; 2. Maintenance - BGN 1.50 (for regular incomings)/ BGN 2.50 (for non-regular incomings); 3. Closing - free of charge <small>* Clients with regular incomings in the Bank are individuals who receive transfers on the same client's current (card) account from other persons at least 3 of the last 4 months with a minimum amount of regular monthly income of BGN 10. * All services except those listed in the "Service Pack" are not included in the Basic Module Package and are subject to additional charges as outlined in the "Payments," "Cards and Cash" * Additional services can be added to the basic package according to the customer's needs: 1. Opening - free of charge; 2. Maintenance - BGN 1.00 (for regular incomings) / BGN 2.00 (for non-regular incomings); 3. Closing - free of charge</small>
Payments (excluding cards)		
1	Internal Transfers in BGN	
1.1	paper ordered	BGN 2
1.2.	electronic ordered	BGN 0.50
1.3	between own accounts on paper	BGN 2
1.4	between own accounts through electronic channel	free of charge
2.	Interbank transfers via BISERA	
2.1	paper ordered	BGN 4
2.2.	electronic ordered	BGN 1
2.3	Transfers of cash deposited funds via BISERA	0,80%, min. BGN 8
3.	Interbank transfers via RINGS	
3.1	paper ordered	BGN 20
3.2	electronic ordered	BGN 14
3.3	Transfers of cash deposited funds via RINGS	0,80%, min. BGN 25
4.	Utility payments / Standing orders	
4.1.	Registration/cancellation fee	
4.1.1.	In bank office	BGN 3
4.1.2.	through electronic channel	free of charge
4.2.	Transactional fee	
4.2.1.	Utility payments (Automatic internal transfers)	BGN 0.25
4.2.2.	Single utility payment	
4.2.2.a)	Cash payments	BGN 3
4.2.2.b)	From account in bank branch	BGN 2
4.2.2.c)	From account through channel	BGN 0.25
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	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee
5.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee
5.1.2	electronic ordered	
5.1.2.1	customer credit transfer in EUR CCY in EEA	0,10%, min. EUR 10, max. 200 + 9 EUR communication service fee
5.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,10%, min. EUR 10, max. 200 + 9 EUR communication service fee
5.2	SAME DAY value date	
5.2.1	paper ordered	
5.2.1.1	customer credit transfer in EUR CCY in EEA	0,30%, min. EUR 30, max. 450 + 9 EUR communication service fee

5.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. 450 + 9 EUR communication service fee	
5.2.2	electronic ordered		
5.2.2.1	customer credit transfer in EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee	
5.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee	
6.	Communication service fee	EUR 9	
7.	Incoming cross-border transfers, executed with SAME DAY value date		
7.1.1	up to EUR 100 inclusive	free of charge	
7.1.2	over EUR 100	0,1%, min.EUR 7, max. 200	
8.	Internal transfers in FCY, executed with SAME DAY value date		
8.1	Non-cash payment		
8.1.1	paper ordered	EUR 6	
8.1.2	electronic ordered	EUR 2	
8.1.3	between own accounts on paper	EUR 6	
8.1.4	between own accounts through electronic channel	free of charge	
Cards and cash			
Cash transaction			
2.	Cash withdrawal	BGN	EUR
2.1.	up to BGN 1 000/EUR 500 inclusive	4	3
2.2.	over BGN 1 000/EUR 500 (on the whole amount)	0,50%	0.60%
Cards			
1.	Debit cards V Pay/V Pay Lukoil/V Pay Donna/Debit MasterCard/Visa Electron		
1.1	Monthly fee for maintenance and servicing	free of charge	
1.2	Cash withdrawal fee at Bank's ATMs	free of charge	
1.3	Cash withdrawal fee at ATMs of other banks in Bulgaria	BGN 1.10	
2	Debit card Visa Classic		
2.1	Annual service of a main card	EUR 25.00	
2.1	Annual service of a supplementary card	EUR 18.00	
2.2	Cash withdrawal fee at Bank's ATMs	free of charge	
2.3	Cash withdrawal fee at ATMs of other banks in Bulgaria with Visa	EUR 3 + 1%	
3	Payment of goods and services in Bulgaria and abroad	free	
4	Balance inquiry on ATM in Bulgaria	BGN 0.50	
5	Balance inquiry on ATM in Europe /applicable only to Visa cards/	EUR 1.00	
6	Credit cards MasterCard Standard/Visa Classic		
6.1	Annual service of a main credit card Visa Classic/MasterCard Standard	EUR 25.00	
6.2	Annual service of a supplementary credit card Visa Classic/MasterCard	EUR 18.00	
6.3	Cash withdrawal fee at Bank's ATMs with credit card Visa Classic/MasterCard Standard	1.5% + EUR 1.50	
6.4	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card MasterCard Standard	2.5% + EUR 4.00	
6.5.	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card Visa Classic	2.5% + EUR 3.50	
7	Credit cards MasterCard Gold/Visa Gold		
7.1	Annual service of a main credit card MasterCard Gold/Visa Gold	EUR 50.00	
7.2	Annual service of a supplementary credit card MasterCard Gold/Visa Gold	EUR 35.00	
7.3	Cash withdrawal fee at Bank's ATMs with credit card Visa Gold/MasterCard Gold	1.5% + EUR 1.50	
7.4.	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card Visa Gold	2.5% + EUR 3.50	
7.5	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card MasterCard Gold	2.5% + EUR 4.00	
8	Annual service of a main credit card MasterCard Platinum/Visa Platinum	EUR 100.00	
8.1	Annual service of a supplementary credit card MasterCard Platinum/Visa Platinum	EUR 75.00	
8.2	Cash withdrawal fee at Bank's ATMs with credit card MasterCard Platinum/Visa Platinum	1.5% + EUR 1.50	
8.3	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card Visa Platinum	2.5% + EUR 3.50	
8.4	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card MasterCard Platinum	2.5% + EUR 4.00	
9	Credit card Visa Classic Donna		
9.1	Annual service of a main credit card Visa Classic Donna	EUR 20.00	
9.2	Annual service of a supplementary credit card Visa Classic Donna	EUR 15.00	
9.3	Cash withdrawal fee at Bank's ATMs with credit card Visa Classic Donna	1.5% + EUR 1.50	
9.4	Cash withdrawal fee at ATMs of other banks in Bulgaria with credit card Visa Classic Donna	2.5% + EUR 3.50	
10	Payment of goods and services at merchant locations and in Internet in Bulgaria	free	
11	Payment of goods and services at merchant locations and in Internet abroad	BGN 0.50	
12	Balance inquiry on ATM in Bulgaria	BGN 0.50	
13	Balance inquiry on ATM in Europe /applicable only to Visa cards/	EUR 1.00	
14	Cash withdrawal at bank's counter with VISA, MasterCard cards issued by other banks	4.00%	
15	Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks	1.00%, min. 2	
Overdraft and related services			
1.	Annual application fee for overdraft review /creditworthiness assessment/	BGN 20	
Package of services			
1.	Package Modula - basic program Modula	BGN 1.50/ BGN 2.50	
1.1	Cash withdrawal fee at ATMs of other banks in Bulgaria	BGN 2.94	
1.2	Utility payments / Standing orders - 7 per month	BGN 2.50	
1.3	SMS-notification via information system Infodirect	BGN 1.00	
1.4	Outgoing internal transfers in BGN electronic ordered - unlimited	BGN 1.65	
Services beyond these quantities will be charged separately.			
Information on additional services			
Information on fees for exceeding the quantity of services covered by the package of services(excluding fees listed above)			
1.	Utility payments / Standing orders - 7 per month	BGN 0.25	
2.	SMS-notification via information system Infodirect (VAT taxable)	BGN 0.15	

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