



Fee Information Document

Name of the account provider:	UniCredit Bulbank AD
Account Name:	Current (card) account
Date:	01.10.2020

* 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		
Current (card) account		1. Opening - BGN 2.00; 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.</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 5
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 for amounts up to BGN 100 000 (the equivalent in EUR)	BGN 5
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 for amounts up to BGN 100 000 (the equivalent in EUR)	BGN 1
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 for amounts above BGN 100 000 (the equivalent in EUR) or fast transfers* at customer's request for amounts under BGN 100 000 (equivalent in EUR)	BGN 20

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 for amounts above BGN 100 000 (the equivalent in EUR) or fast transfers at customer's request for amounts under BGN 100 000 (equivalent in EUR)	BGN 14	
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 transfers in FCY		
7.1	From payment service provider in EEA in EUR CCY	free of charge	
7.2.	From payment service provider outside EEA and non-EUR CCY in EEA		
7.2.1	up to EUR 100 inclusive	free of charge	
7.2.2	over EUR 100	0,1%, min.EUR 7, max. 200	
8.	Internal transfers in FCY		
8.1	Non-cash payment in EUR in UCB system		
8.1.1	paper ordered	BGN 2	
8.1.2	electronic ordered	BGN 0.50	
8.1.3	between own accounts on paper	BGN 2	
8.1.4	between own accounts through electronic channel	free of charge	
8.2.	Non-cash payment in non-EUR CCY in UCB system		
8.2.1	paper ordered	EUR 6	
8.2.2	electronic ordered	EUR 2	
8.2.3	between own accounts on paper	EUR 6	
8.2.4	between own accounts through electronic channel	free of charge	
Cards and cash			
Cash transaction			
1	Cash withdrawal	BGN	EUR
1.1.	up to BGN 1 000/EUR 500 inclusive	4	3
1.2.	from BGN 1 000/EUR 500 up to BGN 50 000/ EUR 25 000 (on the whole amount)	0.60%	0.60%
1.3.	over BGN 50 000/EUR 25 000 (on the whole amount)	0.70%	0.70%
1.4.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.60%, min.15	0.60%, min.10
Cards			
1.	Debit cards Visa Debit/V Pay/V Pay Lukoil/V Pay Donna/Debit Mastercard/Debit Mastercard Kids/ Debit Mastercard Teens/Debit Mastercard		
1.1	Monthly fee for maintenance and servicing	free of charge	
1.2	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	BGN 0.30	
1.4	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	BGN 1.50	
1.5	Cash withdrawal on ATMs of other banks outside EEA	EUR 3 + 1%	
1.6	Cash withdrawal on POS terminal at Bank's branch counters	BGN 3	
1.7	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	BGN 4 + 1%	
1.8	Cash withdrawal on ATMs of other banks outside EEA	EUR 3.00 + 1%	
1.9	Cash deposits at ATM up to BGN 4000 (incl.) with debit cards Visa Debit/V Pay/V Pay Lukoil/V Pay Donna/Debit Mastercard/Debit Mastercard Youngsters	free of charge	
1.10	Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000) with debit cards Visa Debit/V Pay/V Pay Lukoil/V Pay Donna/Debit Mastercard/Debit Mastercard Youngsters	0.15 %, min 1 BGN	
2	Debit card Visa Classic/ Visa Gold Debit		
2.1	Annual service of a main card	EUR 25	
2.2	Annual service of a supplementary card	EUR 18	
2.3	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	BGN 0.30	
2.4	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	EUR 3 + 1%	
2.5	Cash withdrawal on ATMs of other banks outside EEA	EUR 3.50 + 2.5%	
2.6	Cash withdrawal on POS terminal at Bank's branch counters	EUR 3 + 1%	
2.7	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	EUR 3 + 2%	
2.8	Cash withdrawal on ATMs of other banks outside EEA	EUR 3.50 + 2.5%	
2.9	Balance inquiry on ATM in Bulgaria and EEA with Debit Mastercard/Debit Mastercard Youngsters	BGN 0.50	
2.10	Balance inquiry on ATM in Bulgaria and EEA V Pay/V Pay Lukoil/V Pay Donna/Visa Electron/ Visa Debit/Visa Classic	BGN 0.50	
2.11	Balance inquiry on ATM of other banks outside EEA	EUR 1	
2.12	Cash deposits at ATM up to BGN 4000 (incl.)	free of charge	
2.13	Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000)	0.15 %, min 1 BGN	
3	Credit cards Mastercard Standard/Visa Classic/Visa Donna		
3.1	Annual service of a main credit card Visa Classic/Mastercard Standard	EUR 25	
3.2	Annual service of a supplementary credit card Visa Classic/Mastercard	EUR 18	
3.3	Annual service of a supplementary credit card Visa Donna	EUR 20	
3.4	Annual service of a supplementary credit card Visa Donna	EUR 15	
3.5	Cash withdrawal fee at Bank's ATMs with credit card Visa Classic/Visa Donna/Mastercard	1.5% + EUR 1.50	
3.6	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Visa Classic/Visa Donna	2.5% + EUR 4	
3.7	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Mastercard Standard	2.5% + EUR 4	
3.8	Cash withdrawal on ATMs of other banks outside EEA with c Visa Classic/Visa Donna/Mastercard Standard	3% + EUR 4	
3.9	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria with credit cards Visa Classic/Visa Donna/Mastercard Standard	1% + EUR 3	
3.10	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Visa Classic/Visa Donna	2.5% + EUR 4	
3.11	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Mastercard	2.5% + EUR 4	
3.12	Cash withdrawal on POS terminal outside EEA with credit cards Visa Classic/Visa Donna/Mastercard Standard	3% + EUR 4	
3.13	Balance inquiry on ATM in Bulgaria and EEA with credit cards Visa Classic/Visa Donna/Mastercard Standard	BGN 0.50	

3.14	Balance inquiry on ATM of other banks outside EEA Visa Classic/Visa Donna/Mastercard Standard	EUR 1
3.15	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA with credit cards Visa	Free of charge
3.16	Payment of goods and services at merchant locations and in Internet outside EEA with credit cards Visa	BGN 0.50
4	Credit cards Mastercard Gold/Visa Gold	
4.1	Annual service of a main credit card Mastercard Gold/Visa Gold	EUR 50
4.2	Annual service of a supplementary credit card Mastercard Gold/Visa Gold	EUR 35
4.3	Cash withdrawal fee at Bank's ATMs with credit card Mastercard Gold/Visa Gold	1.5% + EUR 1.50
4.4	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Visa Gold	2.5% + EUR 4
4.5	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Mastercard GOLD	2.5% + EUR 4
4.6	Cash withdrawal on ATMs of other banks outside EEA with c Mastercard Gold/Visa Gold	3% + EUR 4
4.7	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria with credit cards Mastercard Gold/Visa	1% + EUR 3
4.8	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Visa Gold	2.5% + EUR 4
4.9	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Mastercard Gold	2.5% + EUR 4
4.10	Cash withdrawal on POS terminal outside EEA with credit cards Mastercard Gold/Visa Gold	3% + EUR 4
4.11	Balance inquiry on ATM in Bulgaria and EEA with credit cards Mastercard Gold/Visa Gold	BGN 0.50
4.12	Balance inquiry on ATM of other banks outside EEA Mastercard Gold/Visa Gold	EUR 1
4.13	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA with credit cards Mastercard Gold/Visa Gold	Free of charge
4.14	Payment of goods and services at merchant locations and in Internet outside EEA with credit cards Mastercard	BGN 0.50
5	Credit cards Mastercard Platinum/Visa Platinum	
5.1	Annual service of a main credit card Mastercard Platinum/Visa Platinum	EUR 100
5.2	Annual service of a supplementary credit card Mastercard Platinum/Visa Platinum	EUR 75
5.3	Cash withdrawal fee at Bank's ATMs with credit card Mastercard Platinum/Visa Platinum	1.5% + EUR 1.50
5.4	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Visa Platinum	2.5% + EUR 4
5.5	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA with credit card Mastercard Platinum	2.5% + EUR 4
5.6	Cash withdrawal on ATMs of other banks outside EEA with c Mastercard Platinum/Visa Platinum	3% + EUR 4
5.7	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria with credit cards Mastercard	1% + EUR 3
5.8	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Visa Platinum	2.5% + EUR 4
5.9	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA with credit card Mastercard Gold	2.5% + EUR 4
5.10	Cash withdrawal on POS terminal outside EEA with credit cards Mastercard Platinum/Visa Platinum	3% + EUR 4
5.11	Balance inquiry on ATM in Bulgaria and EEA with credit cards Mastercard Platinum/Visa Platinum	BGN 0.50
5.12	Balance inquiry on ATM of other banks outside EEA Mastercard Platinum/Visa Platinum	EUR 1
5.13	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA with credit cards	Free of charge
5.14	Payment of goods and services at merchant locations and in Internet outside EEA with credit cards Mastercard	BGN 0.50
6	PAYMENT WITH CARDS ISSUED BY OTHER BANK	
6.1	Cash withdrawal at bank's counter with VISA, Mastercard cards issued by other banks	4%
6.2	Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks	1%, min. 2
6.3	Cash withdrawal at bank's counter with Diners Club	6%
Overdraft and related services		
1.	Fee for an overdraft application review/prolongation of an overdraft's term review	BGN 20
Package of services		
is not applicable		
Information on additional services		
Information on fees for exceeding the quantity of services covered by the package of services (excluding fees listed above)		
is not applicable		