

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
amended as of June 5th , 2015

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| Art. | Product / service | BGN | EUR |
|--------------------|--|--|-----|
| I. Accounts | | | |
| 1. | Current, cumulative, capital/donation, 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 when the average monthly balance is above the minimum | 10 | 5 |
| 1.3.2. | monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN | 17 | 10 |
| 1.3.3. | monthly fee for maintenance when the average monthly balance is below the minimum | 15 | 10 |
| 1.3.4. | monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN | 25 | 20 |
| 1.4. | maintenance and servicing, including paperbased regular statements upon entries on the accounts with | | |
| 1.4.1. | monthly fee for maintenance when the average monthly balance is above the minimum | 15 | 10 |
| 1.4.2. | monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN | 20 | 15 |
| 1.4.3. | monthly fee for maintenance when the average monthly balance is below the minimum | 20 | 15 |
| 1.4.4. | monthly fee for maintenance when the average monthly balance is below the minimum under 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 express receipt on paper of documents and information for operations and balances (<i>additionally to art. 1.3. /1.4./1.5.)in a cassette</i> | EUR 1 | 1 |

| Art. | Product / service | BGN | EUR |
|---|--|----------------|----------------|
| 1.7. | with possibility for electronic access and account management via Multicash (<i>additionally to art. 1.3. /1.4./1.5.</i>) | EUR 35 | 35 |
| 1.8. | with possibility for electronic access and account management via online banking and/or mobile banking (<i>additionally to art. 1.3. /1.4./1.5.</i>) | EUR 3 | 3 |
| 1.9. | with possibility for electronic access and account management via e-Cash (<i>additionally to art. 1.3. /1.4./1.5.</i>) | EUR 25 | 25 |
| 1.10. | One-off fee for electronic access and account management via mobile banking (<i>additionally to art. 1.3. /1.4. /1.5.</i>) (<i>taxable with VAT</i>) | 15 | BGN 15 |
| 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 | by arrangement | by arrangement |
| 4.1. | DVP account | | |
| 4.1.1. | opening | 10 | |
| 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 | |
| Notes: | | | |
| 1. Fees as per art. 1.3. – 1.10. are collected on monthly basis and upon closing the account. | | | |
| 2. Customers using the additional options as per art. 1.6. and/or 1.7./1.8./1.9. 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. | | | |
| 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. | | | |
| II. Cash operations | | | |

| Art. | Product / service | BGN | EUR |
|-----------|--|------------------------|------------------------|
| 5. | Cash deposits | | |
| 5.1. | up to BGN 5 000/EUR 2 500 inclusive | free | free |
| 5.2. | for the part exceeding BGN 5 000/EUR 2 500 | 0,2%, min. 2, max. 200 | 0,2%, min. 2, max. 200 |
| 6. | Cash withdrawal | | |
| 6.1. | up to BGN 3 000/EUR 1 500 inclusive | 0,1%, min. 1 | 0,1%, min. 1 |
| 6.2. | over BGN 3 000/EUR 1 500 (for the part exceeding BGN 3 000/EUR 1 500) | 0,40%, max. 600 | 0,60% |
| 6.3. | preadvised but not withdrawn | 0,1% | 0,1% |
| 7. | Counting coins (in BGN only) | 1,50%, min. 5 | |
| 8. | Other cash operations | | |
| 8.1. | Exchange of damaged and unfit notes (taxable with VAT) | 6%, min. 10 | 6%, min. 10 |
| 8.2. | Collection of damaged and unfit notes (taxable with VAT) | 4%, min. 10 | 4%, min. 10 |
| 8.3. | Handling of valuable shipment (parcel) per piece (additionally to art. 5.) | 20 | |
| 9. | Collection and transportation of cash | by arrangement | by arrangement |

Notes:

1. The amount of the commission on cash deposits/withdrawals is calculated on the total amount of the cash transactions within the working day for each account separately. In case of exceed of the daily limit a commission under art 5.2/6.2 is collected. 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 for amounts ordered but not withdrawn is collected on the next day based on the not withdrawn part of amount.

4. The commission under art. 7 is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 5./art. 6.

| Art. | Product / service | BGN | EUR |
|---|--|----------------|-----|
| 5. The fee under art. 8.3. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies | | | |
| III. Transfers and Direct debit | | | |
| 10. | Incoming transfers in BGN | free | |
| 11. | Single outgoing transfer in BGN | | |
| 11.1. | Internal transfers | | |
| 11.1.1. | non-cash payment | | |
| 11.1.1.a) | paper order | 1,00 | |
| 11.1.1.b) | electronic order | 0,50 | |
| 11.1.1.c) | between different accounts of one and the same accountholder | free | |
| 11.1.2. | transfer of cash deposited funds | 0,2%, min. 3 | |
| 11.2. | via BISERA | | |
| 11.2.1. | non-cash payment | | |
| 11.2.1.a) | paper order | 2,20 | |
| 11.2.1.b) | electronic order | 1,00 | |
| 11.2.2. | transfer of cash deposited funds | 0,30%, min. 5 | |
| 11.3. | via RINGS | | |
| 11.3.1. | non-cash payment | | |
| 11.3.1.a) | paper order | 15 | |
| 11.3.1.b) | electronic order | 9 | |
| 11.3.2. | transfer of cash deposited funds | 0,30%, min. 20 | |
| 11.4. | transfer UniCoRecT | 0,30 | |
| 12. | Transfers to State Budget by multi-row payment order | | |
| 12.1. | Internal transfers | | |
| 12.1.1. | non-cash payment | 1,70 | |
| 12.1.2. | transfer of cash deposited funds | 0,30%, min. 6 | |

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|------------|--|----------------|--------------------------|
| 12.2. | via BISERA | | |
| 12.2.1. | non-cash payment | 4,50 | |
| 12.2.2. | transfer of cash deposited funds | 0,30%, min. 6 | |
| 12.3. | via RINGS | | |
| 12.3.1. | non-cash payment | 30 | |
| 12.3.2. | transfer of cash deposited funds | 0,30%, min. 40 | |
| 13. | Salary payments in BGN and intrabank salary payments in FCY | | |
| 13.1. | Internal transfers | | |
| 13.1.1. | data storage device/electronic channel (per order) | 0,30 | |
| 13.2. | via BISERA | | |
| 13.2.1. | data storage device/electronic channel (per transfer) | 1,20 | |
| 14. | Standing orders and utility payments | | |
| 14.1. | Internal transfers | 0,50 | 2,50 |
| 14.2. | via BISERA (only for standing orders) | 1,00 | 0,10%, min. 10, max. 200 |
| 14.3. | Initiation/termination of the service | | |
| 14.3.1. | for initiation | | |
| 14.3.1.a) | in Bank branches | 8 | |
| 14.3.1.b) | via e-channel Bulbank Online | free | |
| 14.3.2. | for termination | | |
| 14.3.2.a) | in Bank branches | 15 | |
| 14.3.2.b) | via e-channel Bulbank Online | free | |
| 14.4. | Standing instruction for purposes different than utility payments (within the bank) (monthly per account) | 10 | 10 |
| 14.5. | Single utility payments | | |

| Art. | Product / service | BGN | EUR |
|------------|---|---------------|--------------------------|
| 14.5.1. | transfer of cash deposited funds | 0,20%, min. 3 | |
| 14.5.2. | non-cash payment paper order | 1,00 | |
| 14.5.3. | electronic order | 0,50 | |
| 15. | Direct Debit | | |
| 15.1. | Initiation | | |
| 15.1.1. | paper order | 2,00 | |
| 15.1.2. | electronic order | | |
| 15.1.2.a) | against an account with another bank | 1,20 | |
| 15.1.2.b) | against an account with the Bank | 0,50 | |
| 15.2. | Payment | | |
| 15.2.1. | Internal transfers | 0,50 | |
| 15.2.2. | via BISERA | 2,00 | |
| 15.2.3. | via RINGS | 18 | |
| 16. | Outgoing cross-border transfers and transfers in FCY | | |
| 16.1. | TOM value date (<i>1 working day</i>) | | |
| 16.1.a) | paper order | | 0,15%, min. 15, max. 250 |
| 16.1.b) | electronic order | | 0,10%, min. 10, max. 200 |
| 16.1.1. | SEPA Direct Debit | | |
| 16.1.1.1. | set-up fee | | 12 |
| 16.1.1.2. | mandate maintenance monthly fee | | 2 |
| 16.1.1.3. | mandate amendment/cancellation | | 2 |
| 16.1.1.4. | mandate check | | 2 |
| 16.2. | SAME DAY value date | | 2 |
| 16.2.a) | paper order | | 0,25%, min. 25, max. |

| Art. | Product / service | BGN | EUR |
|------------|---|-----|--------------------------|
| | | | 350 |
| 16.2.b) | electronic order | | 0,20%, min. 20, max. 300 |
| 16.3. | Urgent processing upon customer's request – additionally | | |
| 16.3.1. | processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day | | 40 |
| 16.3.2. | execution of a payment order submitted after the cut off time for execution of transfers within the same business day | | 200 |
| 16.4. | Incorrect/ insufficient payment data - additionally | | 20 |
| 16.5. | Inquiry/tracer | | 25 |
| 16.6. | Amendment/ cancellation of a payment order | | 50 |
| 16.7. | Outgoing cross-border transfer and transfer in FCY with a clause "other banks charges - for applicant's account" - (<i>additional fee</i>) | | |
| 16.7.1. | 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 |
| 16.7.2. | from EUR 2 500 to EUR 12 500 or its equivalent in other currency | | 30 |
| 16.7.3. | over EUR 12 500 or its equivalent in other currency | | 45 |
| 17. | Incoming cross-border transfers and transfers in FCY | | |
| 17.1 | executed with SAME DAY value date | | |
| 17.1.1. | up to EUR 50 000 inclusive | | 0,10%, min. 7 |
| 17.1.2. | over EUR 50 000 | | 0,07%, min. 45, max. 100 |
| 17.2. | Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers (<i>taxable with VAT</i>) | | 10 |
| 18. | Internal transfers in FCY, executed with SAME DAY value date | | |
| 18.1. | non-cash payment | | |

| Art. | Product / service | BGN | EUR |
|--|---|-----|---------------|
| 18.1.1. | paper order | | 4 |
| 18.1.2. | electronic order | | 2,50 |
| 18.1.3. | between different accounts of one and the same accountholder | | free |
| 18.2. | transfer of cash deposited funds | | 0,15%, min. 6 |
| 19. | MT101 – incoming and outgoing | | |
| 19.1. | MT101 incoming - initiation of the service | | 50 |
| 19.2. | MT101 incoming - monthly servicing | | 25 |
| 19.3. | MT101 outgoing - initiation of the service | | 35 |
| 19.4. | MT101 outgoing - monthly servicing | | 25 |
| 19.5. | Addition/ amendments/cancellation of SWIFT addresses/accounts | | 35 |
| 19.6. | MT101 incoming and outgoing - service cancellation | | 20 |
| Notes: | | | |
| 1. The execution of a payment order under Art. 16.2. and/or Art. 16.3.2. 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. 14.4. is not due in case the Standing instruction is placed for loan repayment. | | | |
| 6. In addition to the fees under Art. 16.1., 16.2., 16.5. and 16.6. SWIFT expenses are also collected. | | | |
| 7. PORTO fee is collected in addition to the fees under Art. 16.1., 16.2., 16.5. and 16.6. transferred via Bisera 7 or in case of SEPA CT. | | | |
| 8. Transfers under Art. 11.1.2., 11.2.2., 11.3.2., 12.1.2., 12.2.2., 12.3.2. and 18.2. 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. | | | |
| 9. 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. 16.7.1. without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of the transfer. | | | |
| 10. Transfers in BGN from/to abroad are charged as cross-border transfers. | | | |

| Art. | Product / service | BGN | EUR |
|--|--|-----|------------------------|
| 11. Same day value date is not applicable for cross-border payments in Japanese yen (JPY). | | | |
| IV. Cheques | | | |
| 20. | Collection of cheques | | |
| 20.1. | Drawn on the Bank (<i>collected <u>immediately</u></i>) | | 0,25%, min.15, max.350 |
| 20.2 | Drawn on other Banks | | 0,35%, min.20, max.350 |
| 20.2.1 | Immediate payment of commercial cheques "Under reserve" upon agreement with the Bank (additionally to art. 19.2. on face value) | | by arrangement |
| 20.3. | Collection of traveller's cheques endorsed in favour of corporate customers, treated as commercial cheques (<i>payment after collection</i>) | | 0,35%, min.20, max.350 |
| 20.4. | Upon return of unpaid cheques not by fault of the Bank, irrespective of their number in one consignment | | 30 |
| 20.5. | Sending a cheque for collection by courier upon customer's request | | 20 |
| 21. | Issuance of bank cheques | | |
| 21.1. | Issuance | | 0,50%, min.20, max.200 |
| 21.2. | Cancellation of cheques upon customer's request | | 30 |
| 21.3. | Cancellation and reissuance | | 40 |
| 21.4. | Stop payment of issued bank cheque | | 30 |
| 21.5. | Sending of an issued bank cheque by courier from the Bank upon customer's request | | 20 |
| Notes: | | | |
| 1. Expenses of the foreign correspondent bank are collected additionally. | | | |
| 2. The commission for collection/issuance, stop payment/cancellation of cheques is per cheque. | | | |
| 3. In case of cheque cancellation the original cheque should be returned to the Bank. | | | |
| V. Letters of Credit and Documentary collections | | | |
| 22. | Documents received for collection | | |

| Art. | Product / service | BGN | EUR |
|------------|---|--------------------------|--------------------------|
| 22.1. | Documents against payment | | 0,3%, min. 75, max. 300 |
| 22.2. | Documents against acceptance | | 0,35%, min. 75, max. 300 |
| 22.3. | Aval of bills of exchange and promissory notes | | |
| 22.3.1. | with cash collateral <i>(per quarter or part thereof)</i> | | 0,3%, min. 75 |
| 22.3.2. | with other type of collateral <i>(per quarter or part thereof)</i> | | by arrangement |
| 22.4. | Documents free of payment | | 0,25%, min. 50, max. 250 |
| 22.5. | Amendment of collection instructions | | 40 |
| 22.6. | Return of unpaid documents | | 40 |
| 22.7. | Tracer | | 40 |
| 23. | Documents sent for collection | | |
| 23.1. | Documents against payment/acceptance | | 0,3%, min. 75, max. 300 |
| 23.2. | Documents free of payment | | 0,25%, min. 50, max. 250 |
| 23.3. | Amendment of collection instructions | | 40 |
| 23.4. | Tracer | | 40 |
| 24. | Received Documentary Letters of Credit | | |
| 24.1. | Pre-advising | 30 | 40 |
| 24.2. | Advising | 0,12%, min. 50, max. 350 | 0,12%, min. 50, max. 350 |
| 24.3. | Confirmation <i>(per quarter or part thereof)</i> | by arrangement | by arrangement |
| 24.4. | Transfer of a letter of credit without commitment | by arrangement | by arrangement |
| 24.5. | Advising of received notification for assignment of proceeds | 50 | 50 |

| Art. | Product / service | BGN | EUR |
|------------|---|--------------------------|--------------------------|
| 24.6. | Assignment of proceeds | 0,15%, min. 30, max. 150 | 0,15%, min. 50, max. 300 |
| 24.7. | Amendment (<i>excluding extension of validity of a confirmed L/C and amount increase</i>) | 50 | 50 |
| 24.8. | Handling and payment | 0,18%, min. 50 | 0,18%, min. 50 |
| 24.9. | Deferred payment or acceptance under a letter of credit | | |
| 24.9.1. | confirmed by the Bank (<i>per quarter or part thereof</i>) | by arrangement | by arrangement |
| 24.9.2. | non-confirmed by the Bank | 50 | 50 |
| 24.10. | Preliminary check-up of documents | 75 | 75 |
| 24.11. | Second examination of documents returned for correction | 75 | 75 |
| 24.12. | Cancellation prior to validity expiry | 50 | 50 |
| 24.13. | Urgent processing upon customer's request - additional fee | | |
| 24.13.1. | Urgent processing upon customer's request within 1 working day - additional fee | 50 | 50 |
| 24.13.2. | Urgent processing upon customer's request within 4 hours – additional fee | 150 | 150 |
| 24.14. | Purchase Fee (<i>taxable with VAT</i>) | | 75 |
| 25. | Issued Documentary Letters of Credit | | |
| 25.1. | Pre-advising | 30 | 40 |
| 25.2. | Issuance, handling and payment | | |
| 25.2.1. | with cash collateral (<i>per quarter or a part thereof</i>) | 0,3%, min. 75 | 0,3%, min. 75 |
| 25.2.2. | with other type of collateral (<i>per quarter or a part thereof</i>) | by arrangement | by arrangement |
| 25.3. | Deferred payment or acceptance (<i>per quarter or a part thereof</i>) | 0,15%, min. 20 | 0,15%, min. 20 |

| Art. | Product / service | BGN | EUR |
|--|---|----------------|----------------|
| 25.4. | Amendment (<i>excluding amount increase and extension of validity</i>) | 50 | 50 |
| 25.5. | Change of collateral | 50 | 50 |
| 25.6. | Cancellation prior to validity expiry | 50 | 50 |
| 25.7. | Urgent processing upon customer's request - additional fee | 50 | 50 |
| 25.7.1. | Urgent processing upon customer's request within 1 working day - additional fee | 50 | 50 |
| 25.7.2. | Urgent processing upon customer's request within 4 hours – additional fee | 150 | 150 |
| 25.8. | Discrepancy fee | 70 | 70 |
| 26. | For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 23.4, art. 23.8 and art. 24.2 is increased by | by arrangement | by arrangement |
| 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. 23.1., 23.2., 23.3., 23.4., 23.5., 23.6., 23.7., 23.13., 24.1., 24.2. and 24.4. 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. 24.7. is for beneficiary's account. | | | |

| Art. | Product / service | BGN | EUR |
|---|--|--------------------------|--------------------------|
| 9. When both the applicant and the beneficiary under a letter of credit are customers of the Bank, the commission under art. 23.8 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 24.2. If for any reason the applicant has not paid the commission under art. 24.2, it is paid by the beneficiary under art 23.8. | | | |
| VI. Bank Guarantees | | | |
| 27. | Received guarantees and standby letters of credit | | |
| 27.1. | Pre-advising | 30 | 30 |
| 27.2. | Advising without commitment | 0,10%, min. 30, max. 150 | 0,10%, min. 50, max. 250 |
| 27.3. | Amendment (<i>excluding amount increase</i>) | 30 | 50 |
| 27.4. | Assignment of proceeds | 0,15%, min. 30, max. 150 | 0,15%, min. 50, max. 250 |
| 27.5. | Administration of a guarantee sent directly to the beneficiary | 0,10%, min. 30, max. 150 | 0,10%, min. 50, max. 250 |
| 27.6. | Processing of a claim | 50 | 50 |
| 27.7. | Confirmation/issuance of a guarantee secured by a counterguarantee (per quarter or part thereof) | by arrangement | by arrangement |
| 28. | Guarantees/counterguarantees/standby letters of credit issued by the bank | | |
| 28.1. | Pre-advising | 30 | 40 |
| 28.2. | Issuance | | |
| 28.2.1. | with cash collateral (<i>per quarter or a part thereof</i>) | 0,3%, min. 45 | 0,3%, min. 75 |
| 28.2.2. | with other type of collateral (<i>per quarter or part thereof</i>) | by arrangement | by arrangement |
| 28.3. | Amendment (<i>excluding amount increase and extension of validity</i>) | 50 | 50 |
| 28.4. | Amendment of the collateral | 50 | 50 |
| 28.5. | Cancellation of customer's application for issuance (<i>if already processed</i>) | 100 | 100 |
| 28.6. | Processing of a claim | 0,1%, min. 100, max. | 0,1%, min. 100, max. |

| Art. | Product / service | BGN | EUR |
|--|---|----------------------------|----------------------------|
| | | 500 | 500 |
| 28.7. | Urgent processing upon customer's request - additional fee | 50 | 50 |
| 28.7.1. | Urgent processing upon customer's request within 1 working day - additional fee | 50 | 50 |
| 28.7.2. | Urgent processing upon customer's request within 4 hours – additional fee | 150 | 150 |
| Notes: | | | |
| 1.1. The issuance/confirmation commission is collected upon issuance/confirmation 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. 27.6 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. | | | |
| VII. Loans | | | |
| 29. | Preliminary review of a loan application | by arrangement | by arrangement |
| 30. | Loan application review | 0,15%, min. 300, max. 5000 | 0,15%, min. 150, max. 2500 |
| 31. | Commitment fee (<i>per annum</i>) | by arrangement | by arrangement |
| 32. | Management fee | by arrangement | by arrangement |
| 33. | Amendment of the structure of a credit transaction at client's request | by arrangement | by arrangement |
| 34. | Penalty fee in case of prepayment and/or cancellation of a credit contract prior to maturity | | |

| Art. | Product / service | BGN | EUR |
|---|--|--|----------------|
| 34.1. | with notice less than 30 days and/or term to the maturity of the loan more than a year | 4% | 4% |
| 34.2. | 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. 31 is calculated on the available for utilization amount of the loan. | | | |
| VIII. Cards | | | |
| 35. | Maestro Business/VISA Business Electron Debit Card | as per separate price list | |
| 36. | Debit Cards | | |
| 36.1. | Visa Business Debit Card | as per separate price list | |
| 36.2. | MasterCard Bussiness Card | as per separate price list | |
| 37. | METROPlus | as per separate price list | |
| 38. | VISA Business Revolving | as per separate price list | |
| 39. | MasterCard Business Revolving | as per separate price list | |
| 40. | bauMax business credit card | as per separate price list | |
| 41. | Payments through POS | | |
| 41.1. | Servicing of payments through POS | by arrangement | by arrangement |
| 41.2. | Monthly maintenance fee for GPRS card <i>(taxable with VAT)</i> | 4,17 | |
| 42. | 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 | |
| 43. | Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB | 2,50%, min. 0,65 | |

| Art. | Product / service | BGN | EUR |
|-----------------------------------|--|----------------|----------------|
| IX. Securities and Custody | | | |
| 44. | Securities transactions | by arrangement | by arrangement |
| 44.1. | Securities Settled through the Central Depository | | |
| 44.1.1. | Execution of equity (shares and compensatory instruments) orders | | |
| 44.1.1.1. | up to BGN 10000 | 1,50%, min. 15 | |
| 44.1.1.2. | from BGN 10000,01 to BGN 100000 | 1,00% | |
| 44.1.1.3. | from BGN 100000,01 to BGN 200000 | 0,70% | |
| 44.1.1.4. | above BGN 200000 | by arrangement | |
| 44.1.2. | Execution of fixed income (bonds) orders | | |
| 44.1.2.1. | up to BGN 75000 | 15 | |
| 44.1.2.2. | from BGN 75000,01 to BGN 200000,00 | 0,02% | |
| 44.1.2.3. | above BGN 200000 | 0,015% | |
| 44.1.3. | Checking the balance of an account with the Central Depository, if not connected with an order | 5 | |
| 44.1.4. | Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD. | 10 | |
| 44.1.5. | Request for issuing a depository receipt | 5 | |
| 44.2. | Government Securities settled through Bulgarian National Bank | | |
| 44.2.1. | Participation at primary auctions | | |
| 44.2.1.1. | for approved bids | 0,10%, min. 10 | |
| 44.2.1.2. | for not approved bids | 10 | |
| 44.2.2. | Secondary trading | | |
| 44.2.2.1. | for trade with Government Securities where Unicredit Bulbank is party to the transaction | free | |
| 44.2.2.2. | for trade with Government Securities with the intermediation of Unicredit Bulbank | 0,05%, min.15 | |
| 44.2.3. | For registration of: | | |

| Art. | Product / service | BGN | EUR |
|-----------|--|-------|------------------------------|
| 44.2.3.1. | transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member | 10 | |
| 44.2.3.2. | transfer of government securities into the account of the Ministry of Finance | 10 | |
| 44.2.4. | Transfer of Government Securities to another primary dealer | 10 | |
| 44.2.5. | Blocking and unblocking of governments securities in the bank's register | 0,03% | |
| 44.2.6. | Collection of principal at maturity | 0,03% | |
| 44.2.7. | Excerpt from the bank's register | 10 | |
| 44.3. | Subscription at Private Offerings through another Investment Intermediary | 15 | |
| 44.4. | Securities Settled through Foreign Depositories | | |
| 44.4.1. | Acceptance of orders | | 2 |
| 44.4.2. | 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 |
| | Spain | | 0,50%, min. 55 |
| | Sweden | | 0,50%, min. 65 |
| | Swizerland | | 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 |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------|---------------------|
| | Australia | | 0,75%, min. AUD 125 |
| | Other regulated markets | | by arrangement |
| 44.4.3. | Execution of orders for bonds , depending on the market, as follows: | | |
| | Germany | | 0.50%, min. 40 |
| | Italy | | 0.50%, min. 40 |
| 44.4.4. | Execution of orders for bonds with the intermediation of UniCredit Bulbank | by arrangement | |
| 44.4.5. | Request for transferring securities to another investment intermediary through foreign depositories | | 10 |
| 44.5. | Safekeeping fee for Non-professional clients (subject to VAT) | 0,05% | |
| 45. | Registration Agent Services | | |
| 45.1. | Request for issuing a certificate of portfolio status | | |
| 45.1.1. | Fee for issuance of statement for the financial or compensatory instruments on personal account | 140 | |
| 45.1.2. | Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/ | 160 | |
| 45.2. | Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT) | 40 | |
| 45.3. | Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment): | | |
| 45.3.1. | up to BGN 20000 | 0,80%, min. 50 | |
| 45.3.2. | from BGN 20000,01 to BGN 100000 | 0,65% | |
| 45.3.3. | from BGN 100000,01 to BGN 200000 | 0,50% | |
| 45.3.4. | above BGN 200000 | by arrangement | |
| 45.4. | Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment): | | |
| 45.4.1. | up to BGN 20000 | 1,00%, min. 50 | |
| 45.4.2. | from BGN 20000,01 to BGN 100000 | 0,85% | |
| 45.4.3. | from BGN 100000,01 to BGN 200000 | 0,60% | |
| 45.4.4. | above BGN 200000 | by arrangement | |

| Art. | Product / service | BGN | EUR |
|-------------------------|--|-----------------------------------|----------------|
| 45.5. | Transfer of securities and compensatory instruments in case of endowment | 50 | by arrangement |
| 45.6. | Request for changes in personal data | 15 | |
| 45.7 | Request for issuing a depository receipt duplicate | 15 | |
| 46. | Custody services <i>(taxable with VAT)</i> | by arrangement | by arrangement |
| X. Bank Packages | | | |
| 47. | Business Leader Package Programme | | |
| 47.1. | Business Leader Light Package Program | | |
| 47.1.1. | fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013 | 21,00 monthly/ 226,80 annually | |
| 47.1.2. | fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013 | 16,00 monthly/ 172,80 annually | |
| 47.1.3. | monthly fee for an average monthly balance below the minimum for main package account | 21 | |
| 47.2. | Business Leader Gold Package Program | | |
| 47.2.1. | fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013 | 38,00 monthly/ 387,60 annually | |
| 47.2.2. | fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013 | 30,00 monthly/ 306,00 annually | |
| 47.2.3. | monthly fee for an average monthly balance below the minimum for main package account | 35 | |
| 47.3. | Business Leader Premium Package Program | | |
| 47.3.1. | fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013 | 53,00 monthly/ 508,80 annually | |
| 47.3.2. | fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013 | 45,00 monthly/ 432,00 annually | |
| 47.3.3. | monthly fee for an average monthly balance below the minimum for main package account | 50 | |

| Art. | Product / service | BGN | EUR |
|--|--|--------------------------------|-----|
| 47.4. | Business Leader Online Package Program | | |
| 47.4.1. | fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013 | 17,95 monthly/ 193,86 annually | |
| 47.4.2. | fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013 | 13,95 monthly/ 150,66 annually | |
| 47.4.3. | monthly fee for an average monthly balance below the minimum for main package account | 18,95 | |
| 47.5. | Business Leader Practice/ Donna Practice | 8,50 monthly / 96,90 annually | |
| 47.5.1. | monthly fee for an average monthly balance below the minimum for main package account | 11,50 | |
| 47.6. | Account plus | 15 | |
| 47.7. | SWIFT plus | | 10 |
| 47.8. | Monthly fee for paperbased regular statements (additionally to art. 47.1./47.2./47.3./47.4./47.5.) | 5 | |
| Notes: | | | |
| 1. The annual fees under art. 47.1.1 and 47.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP | | | |
| 2. The annual fees under art. 47.2.1 and 47.2.2 are calculated with a 15% discount in the event of an advance payment on Business Leader Gold PP | | | |
| 3. The annual fees under art. 47.3.1 and 47.3.2 are calculated with a 20% discount in the event of an advance payment on Business Leader Premium PP | | | |
| 4. The annual fees under art. 47.4.1 and 47.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP | | | |
| 5. The annual fee under art. 47.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP | | | |
| 6. The fees under art.47.1.3, 47.2.3., 47.3.3., 47.4.3 and 47.5.1. are payable in case this is provided in the Business Leader Package Programme | | | |
| 7. The fee under article 47.8 is payable only if stipulated in the agreement for PP Business Leader. | | | |
| XI. Miscellaneous | | | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------------------|--------------------------|
| 48. | Public vault service | | |
| 48.1. | Safes <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 48.2. | Deposit boxes <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 49. | 24-hour vault service <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 50. | Additional consultancy and technical assistance for pc banking - Multicash <i>(per hour or part thereof)</i> <i>(taxable with VAT)</i> | | 30 |
| 50.1. | Monthly fee for international access to bank account information in Multicash | | 30 |
| 51. | Regeneration of a username and/or password for online banking - Bulbank Online <i>(taxable with VAT)</i> | 10 | |
| 52. | Information on exchange rates and interest rates <i>(taxable with VAT)</i> | | |
| 52.1. | upon request | | |
| 52.1.1. | information up to 1 year before <i>(per unit of information)</i> | 10 | |
| 52.1.2. | information up to 3 years before <i>(per unit of information)</i> | 40 | |
| 52.1.3. | information for a period over 3 years before <i>(per unit of information)</i> | 120 | |
| 52.2. | upon subscription | as per separate price list | |
| 53. | Information about customers in compliance with the Bulgarian legislation <i>(taxable with VAT)</i> | 60 | |
| 54. | Information for audit purposes <i>(taxable with VAT)</i> | 100 | 100 |
| 55. | Bank letter of reference | | |

| Art. | Product / service | BGN | EUR |
|------------|--|-----|--------|
| | <i>(taxable with VAT)</i> | | |
| 55.1. | In Bulgarian language | 35 | |
| 55.2. | In foreign language | 70 | |
| 56. | Written certificate (account maintenance and/or available balance) or confirmation <i>(taxable with VAT)</i> | | |
| 56.1. | In Bulgarian language | 20 | |
| 56.2. | In foreign language | 40 | |
| 57. | Information on bank operations other than the daily statement <i>(taxable with VAT)</i> | | |
| 57.1. | Up to 1 year from the date of request <i>(per bank transaction)</i> | 30 | |
| 57.2. | Over 1 year from the date of request <i>(per bank transaction)</i> | 100 | |
| 58. | Preparation of documents as follows: | | |
| 58.1. | notary deed for a contractual mortgage/application for registration of a legal mortgage <i>(taxable with VAT)</i> | | |
| 58.1.1. | for loans up to BGN 300 000/EUR 150 000 <i>(inclusive)</i> | 30 | BGN 30 |
| 58.1.2. | for loans above BGN 300 000/EUR 150 000 | 75 | BGN 75 |
| 58.2. | application for entry of a pledge contract <i>(taxable with VAT)</i> | 20 | BGN 20 |
| 59. | Written correspondence related to Trade finance deals <i>(per bank transaction) (taxable with VAT)</i> | | |
| 59.1. | free format correspondence | 50 | 50 |
| 59.2. | processing of a claim against a guarantee not administrated in the bank | 250 | 350 |
| 60. | Consultancy/technical assistance related to bank operations <i>(per man hour) (taxable with VAT)</i> | | 50 |

| Art. | Product / service | BGN | EUR |
|-------|--|----------------------------|----------------------------|
| 61. | Checking the authenticity of bank documents and authorized signatures | 50 | |
| 62. | Postage related to bank operations <i>(taxable with VAT)</i> | | |
| 62.1. | Cross-border | | 5 |
| 62.2. | Domestic | 2 | |
| 63. | SWIFT message (per item) | | 10 |
| 64. | PORTO 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 | 100 | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------|----------------|
| | <i>(taxable with VAT)</i> | | |
| 71.2. | maintenance and servicing <i>(taxable with VAT)</i> | by arrangement | |
| 72. | Information on accounts subscribed to InfoBank | | |
| 72.1. | Initiation of the service <i>(taxable with VAT)</i> | 100 | |
| 72.2. | Monthly servicing and maintenance (per account) <i>(taxable with VAT)</i> | 12 | |
| 72.3. | Termination of the service (per account) <i>(taxable with VAT)</i> | 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 | | |

| Art. | Product / service | BGN | EUR |
|--|---|----------------|----------------|
| 76.1. | For notification via e-mail <i>(taxable with VAT)</i> | 1,67 | |
| 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 | 20 | |
| 82.2. | Weekly statement | 15 | |
| 82.3. | Monthly statement | 10 | |
| 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. | | | |

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.