

NOTIFICATION

Dear Clients,

We hereby inform you that as of **18.10.2022 UNICREDIT BULBANK AD** amends the Tariff for Fees and Commissions applicable to Legal Entities and Sole Traders in the following way:

1. Amendment in the fees concerning Accounts:

I. Accounts		As Is	
		BGN	EUR
1	Current, liquidation and insolvency accounts		
1.1	Opening	10	10
I. Accounts		To Be	
		BGN	EUR
1	Current, liquidation and insolvency accounts		
1.1	Opening		
1.1.a)	electronically signed request	10	10
1.1.b)	paper request	20	20

2. Removal of Art. 1.6. Related to the usage of a cassette to obtain statements. Such a service is no longer available:

I. Accounts		As Is		To Be	
		BGN	EUR	BGN	EUR
1	Current, liquidation and insolvency accounts				
1.6.	With possibility for receipt on paper of documents and information for operations and balances in a bank cassette (additionally to art. 1.3. /1.4./1.5.)	EUR 1	1		N/A

3. Amendments concerning possibility for electronic access and account management via online banking and/or mobile banking and adding a new note:

I. Accounts		As Is		To Be	
		BGN	EUR	BGN	EUR
1	Current, liquidation and insolvency accounts				
1.8	with possibility for electronic access and account management via online banking and/or mobile banking (additionally to art. 1.3. /1.4./1.5.)	EUR 5	5	EUR 10	10
Notes:					
Light version of the online banking with basic functionalities (Payments, Accounts and Cards, Loans, Corporate Services, Consents management) with 50% discount of the price in art. 1.8. It should be precisely requested in branches. Applicable only in case of explicit customer request otherwise the conditions in Art.1.8 will be applied.					

4. Amendment in the fees concerning Art. 1.11, Fee for providing of irregular account statement:

I. Accounts		As Is	
		BGN	EUR
1	Current, liquidation and insolvency accounts		
1.11	Fee for providing of irregular account statement	20 (taxable with VAT)	10 (taxable with VAT)
I. Accounts		To Be	
		BGN	EUR
1	Current, liquidation and insolvency accounts (taxable with VAT)		
1.11	Fee for providing of irregular account statement		
1.11.a)	electronically signed request	20	10
1.11.b)	paper request	30	15

5. Amendment in commissions concerning cash deposit operations:

II. Cash operations		As Is		To Be	
		BGN	EUR	BGN	EUR
8	Cash deposits				
8.1	up to the equivalent of BGN 100 000/EUR 50 000	0,30 % min.3	0,35 % min.3	0,50 % min. 5	0,50 % min.5
8.2	for the amount or the equivalent above BGN 100 000/EUR 50 000	0.40%	0.40%		

6. Amendments concerning cash withdrawal, counting of coins and other cash operations and other:

II. Cash operations		As Is		To Be	
		BGN	EUR	BGN	EUR
9	Cash withdrawal				
9.1.	up to the equivalent of BGN 100 000/EUR 50 000	0,55% min. 6	0,65% min. 3	0,60 % min. 10	0,70 % min. 3
9.3	preadvised but not withdrawn	0,1 %	0,1 %	0,70 %	0,70 %
9.4.	Cash withdrawal of certain banknotes by denominations	N/A		0,4 % on the total amount in addition to the commission in p. 9.1. and 9.2	0,4 % on the total amount in addition to the commission in p. 9.1. and 9.2
10	Counting of coins in cash transactions (in BGN only)	3%, min. 1	-	5%, min. 5	-



II. Cash operations		As Is		To Be	
		BGN	EUR	BGN	EUR
11	Other cash operations				
11.1	Handling of valuable shipment (parcel) per piece (additionally to art. 8.)	20	-	40	-

7. Amendment in commission concerning Single outgoing transfer in BGN, pointed in Art. 14:

III. Transfers and Direct debit		As Is		To Be	
		BGN	EUR	BGN	EUR
14.1	Internal transfers				
14.1.1	non-cash payment				
14.1.1.a)	paper order	2,50	-	4,50	-
14.1.1.b)	electronic order	0,60	-	0,70	-
14.1.1.c)	between different accounts of one and the same accountholder on paper order	2,50	-	4,50	-
14.1.2	transfer of cash deposited funds	0,60%, min. 6	-	0,85%, min. 10	-
14.2	via BISERA				
14.2.1	non-cash payment				
14.2.1.a)	paper order	6,00	-	7,00	-
14.2.1.b)	electronic order	1,20	-	1,30	-
14.2.2	transfer of cash deposited funds	0,60%, min. 9	-	1%, min. 11	-
14.3	via RINGS				
14.3.1	non-cash payment				
14.3.1.a)	paper order	25	-	40	-
14.3.1.b)	electronic order	10,00	-	12,00	-
14.3.2	transfer of cash deposited funds	0,60%, min. 30	-	1%, min. 40	-

8. Proposal related to Art. 16 concerning salary payments:



- Introduction a new fee (additionally to Art. 16.1.1 and Art. 16.2.1);
- Adding a new note, 12:

III. Transfers and Direct debit		As Is		To Be	
		BGN	EUR	BGN	EUR
16	Salary payments in BGN and intrabank salary payments in FCY				
16.3	Processing of an electronic file (additionally to art. 16.1.1 and 16.2.1)	N/A		30	-
Notes:					
12. The fee under art 16.3 is collected for processing of mass payment under art 16.1.1 and 16.2.1 of the data storage device.					

9. Amendment in commission concerning Direct Debit payment, pointed in Art. 18, via Bisera and via Rings:

III. Transfers and Direct debit		As Is		To Be	
		BGN	EUR	BGN	EUR
18	Direct Debit				
18.2	Payment				
18.2.1	Internal transfers	0,60	-	0,70	-
18.2.2	via BISERA	6,00	-	7,00	-
18.2.3	via RINGS	25,00	-	40,00	-

10. Amendment in commission concerning Outgoing cross-border transfers and transfers in foreign currency, pointed in Art. 19 and Incoming cross-border transfers and transfers in foreign currency, as well as intrabank transfers in EUR, pointed it Art. 20 and Art. 21:

III. Transfers and Direct debit		As Is		To Be	
		BGN	EUR	BGN	EUR
19	Outgoing cross-border transfers and transfers in foreign currency				
19.1	TOM value date (1 working day)				
19.1.1	paper order				
19.1.1.1	customer credit transfer in EUR CCY in EEA				
19.1.1.1.1	up to the equivalent of BGN 100 000	6,00	-	7,00	-

19.1.1.1.2	above to the equivalent of BGN 100 000	25,00	-	40,00	-
19.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	-	0,20%, min. 15, max. 250 + 10 EUR communication fee	-	0,25%, min. 30, max. 400 + 10 EUR communication fee
19.1.2	electronic order				
19.1.2.1	customer credit transfer and direct debit in EUR CCY in EEA				
19.1.2.1.1	up to the equivalent of BGN 100 000	1,20	-	1,30	-
19.1.2.1.2	above to the equivalent of BGN 100 000	10,00	-	12,00	-
19.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	-	0,10%, min. 10, max. 200 + 10 EUR communication fee	-	0,12%, min. 10, max. 300 + 10 EUR communication fee
19.2	SAME DAY value date				
19.2.1	paper order				
19.2.1.1	customer credit transfer in EUR CCY in EEA	25,00	-	40,00	-
19.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	-	0,30%, min. 25, max. 350 + 10 EUR communication fee	-	0,30%, min. 50, max. 450 + 10 EUR communication fee
19.2.2	electronic order				
19.2.2.1	customer credit transfer in EUR CCY in EEA	10,00	-	12,00	-
19.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	-	0,20%, min. 20, max. 300 + 10 EUR communication fee	-	0,22%, min. 30, max. 350 + 10 EUR communication fee
20	Incoming cross-border transfers and transfers in FCY				
20.1	executed with SAME DAY value date				



20.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	-	0,10%, min. 10, max. 100	-	0,10%, min. 10, max. 200
21	Internal transfers in FCY, executed with SAME DAY value date				
21.1	Internal transfers in EUR CCY				
21.1.1	non-cash payment				
21.1.1.1	paper order	2.50	-	4,50	-
21.1.1.2	electronic order	0.60	-	0,70	-
21.1.1.3	between different accounts of one and the same accountholder on paper order	2.50	-	4,50	-

11. Changing of Art. 20.2 (III. Transfers and Direct debit) aiming clarification purpose:

III. Transfers and Direct debit	
As Is	To Be
20.2. Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers (taxable with VAT)	20.2. Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers in FCY (taxable with VAT)

12. Introduction of new fees for Trade Finance paper orders and adding new notes concerning Art. IV. Letters of Credit and Documentary collections and Art. V. Bank Guarantees:

IV. Letters of Credit and Documentary collections		As Is		To Be	
		BGN	EUR	BGN	EUR
27	Issued Documentary Letters of Credit				
27.2.3	Paper order processing fee	N/A	N/A	100	50

Notes:

10. The fee under art. 27.2.3 is due for orders for issuance of a new letter of credit, submitted on paper incl. signed with electronic signature; exempt are orders submitted via the electronic channel Bulbank Online.

V. Bank Guarantees		As Is		To Be	
		BGN	EUR	BGN	EUR
30	Guarantees/counterguarantees/standby letters of credit issued by the bank				
30.2.3	Paper order processing fee	N/A	N/A	100	50

Notes:

5. The fee under art. 30.2.3 is due for orders for issuance of a new Guarantee/counterguarantee/standby letter of credit submitted on paper incl. signed with electronic signature; exempt are orders submitted via the electronic channel Bulbank Online.



13. Amendment in the fees concerning Art. 32, Loan application review:

VI. Loans		As Is		To Be	
		BGN	EUR	BGN	EUR
32	Loan application review				
32.1	Paper order	0,15%, min. 300, max 5000	0,15%, min. 150, max 2500	0,20%, min. 300, max 5000	0,20%, min. 150, max 2500

14. Amendments in fees concerning POS terminal devices and in Price list for business bank cards:

14.1. Introduction of new fees for signing documents for POS :

VII. Cards		To Be	
		BGN	EUR
44.	Fee for signing of documents for POS terminal device related to initiation, change or termination of an agreement (per document)		
44.1	on paper	10 BGN	5 EUR
44.2	on electronically signature	free of charged	free of charged

14.2. Proposals related to separate card price lists:

VII. Cards		As Is		To Be	
		BGN	EUR	BGN	EUR
Appendix № 38.1, 38.2, 38.3	Cash withdrawal fee at Bank's and at UniCredit Group ATMs (only for DC)	0.30		0,16%, min. BGN 0.30	
Appendix № 38.3	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA (only for DC)	1.50		0,20 %, min. BGN 1.50	
Appendix № 38.1, 38.2, 38.3, 40, 41	Cash withdrawal on POS terminal at Bank's branch counters	EUR 3 + 1%		Suspend the services	
Appendix № 38.1, 38.2, 38.3	Re-issuing of PIN for Business Debit Cards	3		5	
Appendix № 38.1, 38.2, 38.3	Fee for card issuing/re-issuing with delivery to the branch	2		6	
Appendix № 38.1, 38.2, 38.3, 40, 41	Balance inquiry on ATM in Bulgaria for the last 5 transactions	0.20		1	
Appendix № 38.1, 38.2, 38.3,	Balance inquiry on ATM in Bulgaria	0.20		1	



40, 41					
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14.3. Introduction of a new fee for Cash deposits at ATM from debit cards – Appendixes (37, 38.1, 38.2, 38.3 and 42):

Transactional Fees		Fee	
As Is	To Be	As Is	To Be
Cash deposits at ATM	Cash deposits at ATM	Free of charge	BGN 0,30

* For each deposit made, a commission is due according to the Bank's tariff. Bank operations accepted on weekends and holidays are posted with the value of the first business day.

14.4. Adjustment the wording of the texts concerning Art. 44 and Art. 45:

VII. Cards	
As Is	To Be
44. Payment with a card issued by other bank in Bulgaria via the system for utility and periodic payments of UCB	44. Payment with a card issued by other bank domiciled in the European Economic Area via the system for utility and periodic payments of the Bank
45. Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB	45. Payment with a card issued by other bank located outside the European Economic Area via the system for utility and periodic payments of the Bank

15. Proposal for placement in the Tariff as sub-articles and Note of Custody services:

VIII. Securities and Custody		As Is		To Be	
		BGN	EUR	BGN	EUR
48	Custody services (taxable with VAT)				
48.1	Applicable charges as regards shareholders in companies which have their registered office in a Member State and the shares of which are admitted to trading on a regulated market situated or operating within a Member State				
48.1.1	Disclosure of information regarding shareholder identity (Shareholder identification)	N/A		by arrangement	by arrangement
48.1.2	Transmission of notices (Notifications) for general meetings	N/A		by arrangement	by arrangement
48.1.3	Facilitation of the exercise of shareholder rights to participate (Voting/Proxy Voting) in general meetings	N/A		by arrangement	by arrangement
48.1.4	Transmission of information (Notifications) for corporate events other than general meetings	N/A		by arrangement	by arrangement
48.1.5	Income collection, including dividends	N/A		by arrangement	by arrangement
48.1.6	Facilitation of the exercise of shareholder rights to participate in corporate events other than general meetings	N/A		by arrangement	by arrangement



Notes:

For the purposes of Art. 48.1 "Member State" is a State which is a Member of the European Union or another State which belongs to the European Economic Area.

16. Amendments in Section IX. Bank Packages article 50.1. Business Leader Light, article 50.2. Business Leader Gold, article 50.3. Business Leader Premium, article 50.4. Business Leader Online, as follows:

		AS IS		TO BE	
		Monthly	Annually	Monthly	Annually
50.	Business Leader Package Programme				
50.1.	Business Leader Light Package Program				
	Products and services included as per separate attachment for the conditions and the fees and commissions for the service				
1.1.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded before 15.04.2013	72 BGN	777,60 BGN	90 BGN	972 BGN
1.2.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded after 15.04.2013	18 BGN	194,40 BGN	24 BGN	259 BGN
50.2.	Business Leader Gold Package Program				
1.1.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded before 15.04.2013	106 BGN	1 144,80 BGN	132,50 BGN	1 431 BGN
1.2.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded after 15.04.2013	45 BGN	486 BGN	55 BGN	594 BGN
50.3.	Business Leader Premium Package Program				
1.1.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded before 15.04.2013	136 BGN	1 468,80 BGN	170 BGN	1 836 BGN
50.4.	Business Leader Online Package Program				
	Products and services				



	included as per separate attachment for the conditions and the fees and commissions for the service				
1.1.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded before 15.04.2013	45,90 BGN	495,72 BGN	57 BGN	615,60 BGN
1.2.	Fee for use of a package of products and services included in the programme pursuant to an Agreement concluded after 15.04.2013	16 BGN	172 BGN	19 BGN	205 BGN

17. Amendment in the fees concerning Art. 56, Information for audit purposes:

X. Miscellaneous		As Is	
		BGN	EUR
56	Information for audit purposes (taxable with VAT)	100	-
56.1	for financial institutions	150	-
56.2	in foreign language	200	-
X. Miscellaneous		To Be	
		BGN	EUR
56	Information for audit purposes (taxable with VAT)		
56.1	in Bulgarian language		
56.1.a)	electronically signed request	150	-
56.1.b)	paper request	200	-
56.2	in English language		
56.2.a)	electronically signed request	250	-
56.2.b)	paper request	300	-

18. Amendment in the fees concerning Art. 57, Bank letter of reference and introduction a new sub-articles:

- Placement a new sub-articles (Art. 57.3 and Art. 57.4);
- Additional clarifications according to the channel of providing the reference:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
57	Bank letter of reference (taxable with VAT)				



57.1	In Bulgarian language, requested via branch	50	-	60	-
57.2	In English language, requested via branch	100	-	120	-
57.3	In Bulgarian language, requested via Bulbank Online	N/A		50	-
57.4	In English language, requested via Bulbank Online	N/A		100	-

19. Amendment in the fees concerning Art. 58, Written certificate (account maintenance and/or available balance) or conformation:

X. Miscellaneous		As Is	
		BGN	EUR
58	Written certificate (account maintenance and/or available balance) or confirmation (taxable with VAT)		
58.1	In Bulgarian language	30	-
58.2	In foreign language	50	-
X. Miscellaneous		To Be	
		BGN	EUR
58	Written certificate (account maintenance and/or available balance) or confirmation (taxable with VAT)		
58.1.	In Bulgarian language		
58.1.a)	electronically signed request	30	-
58.1.b)	paper request	50	-
58.2	In English language		
58.2.a)	electronically signed request	50	-
58.2.b)	paper request	70	-

20. Amendment in the fees concerning Art. 59, Information on bank operations other than the daily statement:

X. Miscellaneous		As Is	
		BGN	EUR
59	Information on bank operations other than the daily statement (taxable with VAT)		
59.1	Up to 1 year from the date of request (per request)	50	-
59.2	Over 1 year from the date of request (per request)	100	-
X. Miscellaneous		To Be	
		BGN	EUR
59	Information on bank operations other than the daily statement (taxable with VAT)		
59.1.	Up to 1 year from the date of request (per request)		
59.1.a)	electronically signed request	50	-



59.1.b)	paper request	80	-
59.2	Over 1 year from the date of request (per request)		
59.2.a)	electronically signed request	100	-
59.2.b)	paper request	130	-

21. Proposals related to Art. 67 and Art. 75.2 concerning Viber/SMS informational services:

X. Miscellaneous	
As Is	To Be
67. SMS notification about account balance (per item) (taxable with VAT)	67. Electronic notification about account balance (per item) (taxable with VAT)
75. Information service InfoDirect	
75.2. For notification via SMS	75.2. For Electronic notification

22. Proposal related to Art. 69 and Art. 78 concerning account statements in MT940 format and camt.053 format:

- Introduction of new fee for statements camt.053 (included in Art. 69);
- Placement a new sub-article (Art. 69.1 and Art. 69.2) according to the channel of sending the statement;
- Amendment in the existing fees:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
69	Account statements in MT940 format and camt.053 format	by arrangement		N/A	
69.1	Account statements (in MT940 format) via SWIFT	N/A		-	45
69.2	Account statements (in MT940 format) via e-mail	N/A		-	15
78	Monthly fee for incoming MT940 per account	-	7	-	25

23. Proposal related to Art. 73 concerning European Gate:

- Introduction of new initiation service fee;
- Amendment in the fee concerning Art. 74.3:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
74	EU Gate				
74.1	Initiation of the service	N/A		-	100
74.3	Adding/removing an account or user EU Gate	-	5	-	15

24. Amendment in the fee for Information service InfoDirect:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR

75	Information service InfoDirect (taxable with VAT)				
75.1	For notification via e-mail	1.67 (taxable with VAT)	-	15	-

25. Proposal related to Art. 76 concerning account statements in MT942 format and camt.052 format:

- Introduction of new fee for statements camt.052;
- Placement a new sub-articles (Art. 76.1 and Art. 76.2) according to the channel of sending the statement;
- Amendment in the fees:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
76	Account statements in MT942 format and camt.052 format	by arrangement		N/A	
76.1	Account statements (in MT942 format) via SWIFT	N/A			45
76.2	Account statements (in MT942 format) via e-mail	N/A			15

26. Amendment in monthly fee for Interest list per account:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
77	Monthly fee for Interest list per account (taxable with VAT)	10	-	20	-

27. Amendment in the fee included in Art. 79:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
79	Monthly fee for outgoing MT900/910 per account	-	35	-	45

28. Removal the Invoice processing fee Art. 80 because it is no longer active:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
80	Invoice processing fee (taxable with VAT)	25	25	N/A	

29. Placement a new note regarding the tariff Art. 81:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
81	Advanced POS account statement (daily, weekly and monthly basis) (taxable with VAT)				

Notes:

3. Statement for POS transactions requested via BBO is charged with the fee for daily statements as per Art. 81.1

30. Introduction of a new fee for providing by request of a client photocopies of documents for payment operations, executed by the Bank/documents, issued/signed by the Bank:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
82	Photocopies of documents for payment operations, executed by the Bank/documents, issued/signed by the Bank, by request of a client (taxable with VAT)	N/A			
82.1	Photocopies of documents executed/issued/signed by the Bank up to 2 years before the date of request (per page)	N/A		2	
82.2	Photocopies of documents executed/issued/signed by the Bank over 2 years before the date of request (per page)	N/A		4	

31. Proposal for placement in the Tariff as new article/sub-articles of Bank Service Billing (BSB) camt.086:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
83	Bank Service Billing (BSB) camt.086				
83.1	Bank Service Billing (BSB) camt.086 via SWIFT	N/A		-	45
83.2	Bank Service Billing (BSB) camt.086 via e-mail	N/A		-	30

32. Introduction of new fee for preliminary review of documents regarding the acceptance/ refusal of establish a business relationship:

X. Miscellaneous		As Is		To Be	
		BGN	EUR	BGN	EUR
84	Preliminary review of documents regarding establishment/ refusal of establishment of business relationship (taxable with VAT)				
84.1	with foreign legal persons or other foreign entities, or their branches/representative offices	N/A	N/A	900	450
84.2	with Bulgarian legal persons or other Bulgarian entities having one or more foreign entity/ies as intermediate owners	N/A	N/A	700	350
84.3	with Bulgarian legal persons or other Bulgarian entities, having one or more beneficial owner/s who is/are not Bulgarian citizen/s	N/A	N/A	150	75

Notes:

The fee is collected when submitting documents for entering into business relations. In case of refusal to establish a business relations, the collected fee is not refundable.



An "intermediate owner" is an entity in the ownership structure that owns or controls, directly or indirectly, 25% or more of the equity of the foreign legal persons or other foreign entities or their branches/representative offices.
"Beneficial owner" has the meaning given to that term in §2 of the Supplementary Provisions of the Measures Against Money Laundering Act. (MAMLA).
A "Bulgarian citizen" is a person who owns an identity card, passport, diplomatic passport, service passport, seafarer's passport, military identity card or temporary identity card replacing the identity card, as per Article 13 of the Bulgarian Personal Documents Act.
VAT shall be charged on the fees referred to in Art. 84, except in the case of a preliminary review of documents regarding the acceptance/ refusal of establish a business relationship with foreign companies registered outside the EEA and for companies registered in the EEA with a valid tax number.

The fees and commissions for the services taxable under the Value Added Tax Act are stated without Value Added Tax (VAT).

By giving this notification the Bank fulfills its obligation as a payment service provider pursuant to art. 62 of the Law on Payment Services and Payment Systems to notify its clients (payment service users) within two months of any changes in the framework agreement between them. Payment service users are hereby notified as follows: The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. If payment service users do not accept the changes, the Bank shall inform them about their right to terminate the framework agreement and the supporting agreements immediately before the date on which it is proposed that the changes take effect without their being liable for any costs and compensations.

UniCredit Bulbank wishes you a continuous success in your future activities and looks forward to work with you!