

# TARIFF

## INDIVIDUALS

in force since 22.03.2024



### SECTIONS



Accounts



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*select one of the categories for more information*



## I. ACCOUNTS

1	OPPENING OF ACCOUNT	IN BANK OFFICE	ELECTRONIC CHANNEL
1.1.	Current (card) saving account:	8 BGN	free of charge
1.2.	Term deposit		free of charge
1.3.	Charity account		free of charge
1.4.	Account with special regime, incl. account under conditic		upon agreement

2	MAINTANCE AND SERVICING OF ACCOUNT	FEES AND COMMISINS
2.1.	Current/saving account without debit card and with debit cart without regular incomings	5 BGN
2.2.	Current account with debit card and regular inomings / <a href="#">digital accountwith debit card</a>	3 BGN
2.3.	Joint account	20 BGN
2.4.	Term deposit	free of charge
2.5.	Charity account	free of charge
2.6.	Account with special regime, incl. account under condition	upon agreement

3	CLOSING, BLOCKING, ACCOUNT'S INFORMATION	FEES AND COMMISINS
3.1.	Closing of accounts	free of charge
3.2.	Blocking of accounts (with a written notice by account's holder/attorney)	4 BGN
3.3.	Additional monthly fee for monthly statements delivery to postal address:	6 BGN

4	PAYMENT ACCOUNT WITH BASIC FEATURES	FEES AND COMMISINS
	Payment account with basic features	<a href="#">APPENDIX 1</a>

**i** **NOTES**

- The fees under art. 1.1 and 2.1 are not applicable to children accounts, as well as to a current (Digital debit card) account that can be open only through Bulbank Mobile by issuing of a Digital Debit card
- The fee under art. 2.2 is not applicable to a current (Digital debit card) account in cases of Plus/ Max / Private Plan and when the conditions of Digital current accounts number are met, specified in the respective plan.
- The fee under art. 3.3 is apply in addition to art. 2.
- The provision of account statements via electronic channel is free of charge.



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## II. CASH OPERATIONS

1 CASH DEPOSITS	FEES AND COMMISSIONS
1.1. In case of the depositor is account holder :	0.30%, min. 3 BGN
1.2. In case of the depositor is not account holder :	0.50%, min. 5 BGN
1.3. Cash deposit for repayment of loan, credit card as well as on the account of UNICREDIT CONSUMER FINANCING SMJSC, or repayment to UniCredit Leasing SMJSC	2 BGN

2 ТЕГЛЕНЕ НА СУМИ	FEES AND COMMISSIONS
2.1. On the whole amount	0.80%, min. 10 BGN
2.2. Previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.90%, min. 20 BGN

3 ДРУГИ КАСОВИ ОПЕРАЦИИ	FEES AND COMMISSIONS
3.1. Counting coins (in BGN only)	5 %, min. 5 BGN
3.2. Exchange of damaged notes	free of charge
3.3. Currency exchange in cash	15 BGN



### NOTES

- The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day - cash deposits and cash withdrawals from each account separately. The commission on cash transactions at weekends/holidays are accounted on the first following working day.
- The commission under art. 1 is not applicable for cash depositing into children accounts and charity accounts.
- The fee under art. 1.3. is collected for each transaction, therefore repayment shall be made in one instalment.
- The commission under art. 1.1 and art. 2.1 is not collectable when the currency of the deposit or withdrawal is different from the currency of the account.
- The commission under art. 1 and art. 2 is collected for cash deposits/withdrawals to/from term deposits, including on the maturity date.
- The commission under art. 2 is not collected upon account closure, in case the residual balance is less than the specified minimum for the fee.
- The commission under art. 3.1. is due for counting more than 10 coins irrespective of their amount and is collected additionally to art. 1, incl. depositing to children accounts.
- The fee under art. 3.3. is not applicable for clients having an account with the Bank.



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## III. TRANSFERS AND DIRECT DEBIT

1 TRANSFERS IN UCB SYSTEM	IN BANK OFFICE	ELECTRONIC CHANNEL
1.1. Transfers between own accounts	7 BGN	free of charge
1.2. Transfers to other accounts	7 BGN	0.70 BGN
1.3. Transfers to a phone payment in BGN via Bulbank Mobile		0.70 BGN
1.4. UniCoRecT transfers	0.30 BGN	

2 TRANSFERS IN LOCAL CURRENCY AND EUR IN EEA	IN BANK OFFICE	ELECTRONIC CHANNEL
2.1. Transfers from other banks	free of charge	
2.2. Credit transfers to other banks		
2.2.1. Standard payments /BISERA, SEPA/	7 BGN	1.20 BGN
2.2.2. Fast payments on client's demand /RINGS, TARGET	22 BGN	14 BGN
2.2.3. Instant transfers for amounts up to BGN 30 000 /Blink/		1.20 BGN
2.2.4. Phone payment Blink P2P		1.20 BGN
2.2.5. Cash transfers BISERA	1%, min. 11 BGN	
2.2.6. Cash transfers RINGS	1%, min. 30 BGN	

### **i** NOTES

- The commissions under art. 1.1 is not collected: (a) for internal transfer from/to own deposit accounts; (b) for any transfers submitted through the Evrotrust platform; (c) upon account closure and transferring the remaining amount to other own account.
- The fees under art. 4. are not due for local standing orders and utility payments provided within Package/Modula programme according Section VII.
- The execution of a payment order under Art. 3.2.2. and/or Art. 6.2. is subject to the Bank's consent.

3 TRANSFERS OUTSIDE EEA AND IN NON-EUR CCY IN EEA	IN BANK OFFICE	ELECTRONIC CHANNEL
3.1. Transfers from other banks		
3.1.1. up to EUR 100, inclusive		free of charge
3.1.2. over EUR 100		0.10%, min. 7 EUR, max. 200 EUR
3.2. Credit transfers to other banks		
3.2.1. TOM value date (1 working day)	0.30%, min. 30 EUR, max. 450 EUR + 9 EUR communication fee	0.22%, min 22 EUR, max 375 EUR + 9 EUR communication fee
3.2.2. SAME DAY value date	0.40%, min 50 EUR, max 500 EUR + 9 EUR communication fee	0.30%, min 30 EUR, max 450 EUR + 9 EUR communication fee

4 UTILITY PAYMENTS AND STANDING ORDERS	IN BANK OFFICE	ELECTRONIC CHANNEL
4.1. Registration/cancellation fee	3 BGN	free of charge
4.2. Utility internal payments		
4.2.1. Cash payments	3 BGN	
4.2.2. Non-cash payments	2 BGN	0.25 BGN
4.3. Standing orders payment	According to the fees for transfers in Section III, paras 1.1.,1.2, 2.2.1, 2.2.2. and 3.2.1 through electronic channel	
4.4. Municipality taxes and fees payment		1 BGN



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## III. TRANSFERS AND DIRECT DEBIT

5 DIRECT DEBIT	IN BANK OFFICE	ELECTRONIC CHANNEL
5.1. Initiation/refusal		
5.1.1. again	7	2
5.1.2. again	7	1.20
5.2. Direct debit payment		
5.2.1. Internal transfers	3 BGN	
5.2.2. via BISERA	7 BGN	
5.2.3. via RINGS	22 BGN	

### **i** NOTES

4. The return of an incoming customer cross-border transfer as per beneficiary's request is considered to be an outgoing customer transfer.
5. Outgoing cross-border transfer which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
6. Conditional payment orders are considered to be documentary letters of credit. Incoming cross-border 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.
7. In addition to the fees under Art. 6.3 communic. service fee according Art. 6.5. is also collected.
8. Due to the specific banking practices of US or Canadian banks, UCB guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 6.1. without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the transfer's amount.

6 ADDITIONAL FEES FOR TRANSFERS	IN BANK OFFICE	ELECTRONIC CHANNEL
6.1. Outgoing cross-border transfers outside the EEA, with the option "Charges at the payer's expense (OUR)":		
6.1.1. up to EUR 15 000 or its equivalent in other currency		35 EUR
6.1.2. over EUR 15 000 or its equivalent in other currency		55 EUR
6.2. Urgent processing of cross-border transfer orders at client's request:		
6.2.1. submitted within the cut off time		30 EUR
6.2.2. submitted after the cut off time		60 EUR
6.3. Corre		30 EUR
6.4. Corre		10 BGN
6.5. Communication fee (SWIFT)		9 EUR

9. Cross-border transfers include both currency and BGN transfers in favor of beneficiaries/ from ordering customers whose banks are not in Bulgaria, as well as currency transfers (excluding BGN) in favor of beneficiaries/ from ordering customers whose banks are in Bulgaria.
10. With option "Charges at the payer's expense (OUR)", the payer does not pay other fees beyond the transfer fee and the additional transfer fee under Art. 6.1. and the recipient receives the amount indicated by the payer in the payment order.



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## IV. DOCUMENTARY OPERATIONS

DOCUMENTARY OPERATIONS

FEES AND COMMISSIONS

According to the Tariff of UCB AD applicable to legal entities and sole traders



## V. BANK GUARANTEES

BANK GUARANTEES

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According to the Tariff of UCB AD applicable to legal entities and sole traders



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1 FEES FOR LOANS WITH CONTRACTS SIGNED BEFORE 23.07.2014		FEES AND COMMISSIONS
1.1.	Fee for changing conditions upon borrower's request:	
1.1.1.	Change of price parameters:	1% on outstanding debt
1.1.2.	Change of non-price parameters:	60 BGN
1.1.3.	Modification of pricing and non-pricing parameters of a cash-secured loan agreement:	30 BGN
1.2.	Service and management commission:	
1.2.1.	For consumer credit servicing:	2.35%
1.2.2.	For consumer credit servicing:	0.043% monthly
1.3.	Annual overdraft management fee	20 BGN

### NOTES

1. The change fee shall be collected at the time of administration.
2. The commission referred to in Subarticle 1.2.1 shall be payable annually on the date on which the credit was drawn down.
3. The commission referred to in Subarticle 1.2.2 shall be due monthly, starting from the first month after the drawdown of the loan, shall be charged on the current loan debt and shall be paid by the borrower on the due date of the monthly repayment instalment due.



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2	FEES FOR LOANS WITH CONTRACTS SIGNED AFTER 23.07.2014	FEES AND COMMISSION
2.1.	Fee for a loan application	
2.1.1.	Digitally signed loan application	free of charge
2.1.2.	Signed on paper mortgage loan application	80 BGN
2.1.3.	Signed on paper overdraft application	20 BGN
2.2.	Fee for a collateral documentation reconciliation:	
2.2.1.	for a credit up to BGN 100 000, or the equivalent in EUR	300 BGN
2.2.2.	for a credit above BGN 100 000 up to BGN 200 000, or the equivalent in EUR	450 BGN
2.2.3.	for a credit above BGN 200 000, or the equivalent in EUR	800 BGN
2.3.	Fee for term overdraft extension	20 BGN
2.4.	Fee for changing conditions upon borrower's request:	
2.4.1.	Change price parameters:	1% on outstanding debt
2.4.2.	Change of non-price parameters:	60 BGN
2.5.	Early repayment fee when the repayment is done before repayment of twelve monthly repayment installments as from the disbursement of the mortgage loan.	1%
2.6.	Issuing of a Mortgage certificate	25 BGN
2.7.	Issuing of a Bank Certificate for a concluded loan agreement for the purchase of property (taxable with VAT)	20 BGN
2.8.	Fee for transfer of documents for UniCredit Consumer Financing loan application in case the client applies in the branch (taxable with VAT)	12.50 BGN

## **i** NOTES

1. The fees referred to in Subarticle 2.1.2 and 2.1.3 shall be payable upon deposit of the Credit Application.
2. The fee referred to in Art. 2.4 shall be collected upon administration of the change.
3. The early repayment commission shall not be due if the repayment is made after payment of 12 monthly repayment installments from the utilization of the loan, as well as in the case referred to in Art. 25, Subarticle 8 of the Consumer Credits Related to Immovable Property Act.
4. Early repayment fee is not applicable for loans covered by the Consumer Credit Act.
5. The fee under Art. 4.1 is due upon signing a Declaration for personal data processing consent related to client's expressed willingness to apply for UniCredit Consumer Financing loan in the branch. The fee is not due in case the client applies for UniCredit Consumer Financing loan via phone or any other alternative channel.
6. The fee referred to in Art. 2.7 shall be paid upon the request for a issuing of a bank certificate.



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## VII. BANK PACKAGES. MODULA PROGRAMME

1	PACKAGE PROGRAMME	FEES AND COMMISSIONS
1.1.	DIGITAL PACKAGE CLICK	1.60 BGN
1.2.	PLAN START	
1.3.	PLAN PLUS	<a href="#">APPENDIX 7</a>
1.4	PLAN MAX	
1.5.	PLAN PRIVATE	<a href="#">APPENDIX 7.1</a>

2	MODULA PROGRAMME	FEES AND COMMISSIONS
2.1.	Cash withdrawals at ATMs of other banks in Bulgaria	4.94 BGN
2.2.	Utility / periodic payments in BGN - 7 payments per month	3.50 BGN
2.3.	SMS notification through the Infodirect information system (taxable with VAT)	1.75 BGN
2.4.	Service fee under art. 2 is applicable only when the relevant service is included in an agreement and this service is included in the formation of the monthly subscription fee.	2 BGN



### NOTES

1. Package Programme under art. 1.1 is closed for new sales.
2. Service fee under art. 2 is applicable only when the relevant service is included in an agreement and this service is included in the formation of the monthly subscription fee.



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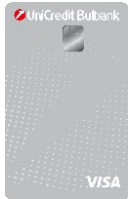
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## 1 DEBIT CARDS



**VISA Debit**  
APPENDIX 8.1.1



**Debit Mastercard**  
APPENDIX 8.1.2  
for Payment account with basic features



**Mastercard Gold Debit**  
APPENDIX 8.1.3



**Mastercard World Elite**  
APPENDIX 8.1.4



**Debit Mastercard**  
APPENDIX 8.1.5



**Digital Debit Card**  
APPENDIX 8.1.9



**Debit Mastercard Kids**  
APPENDIX 8.1.6



**Debit Mastercard Teens**  
APPENDIX 8.1.7



**Debit Mastercard Youngsters**  
APPENDIX 8.1.8



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## 2 CREDIT CARDS



**UniCredit** Shopping Card  
APPENDIX 8.2.1



**VISA** Classic  
APPENDIX 8.2.2



**VISA** Gold  
APPENDIX 8.2.3



**VISA** Platinum  
APPENDIX 8.2.4



**Mastercard** Standard  
APPENDIX 8.2.5



**Mastercard** Gold  
APPENDIX 8.2.6



**Mastercard** Platinum  
APPENDIX 8.2.7



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# VIII. CARDS

## 3 BANK CARDS SUSPENDED FROM NEW SALES



**V PAY** (debit card)  
APPENDIX 8.3.1



**V PAY** Lukoil (debit card)  
APPENDIX 8.3.1



**V PAY** Donna (debit card)  
APPENDIX 8.3.1



**VISA** Electron (debit card)  
APPENDIX 8.3.2



**VISA** Classic (debit card)  
APPENDIX 8.3.3



**VISA** Classic Donna (credit card)  
APPENDIX 8.2.4



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# IX. SECURITIES AND CUSTODY

IX. SECURITIES AND CUSTODY	FEES AND COMMISSIONS
BY ARRANGEMENT	



# X. ORDER EXECUTION AND TRANSACTION SERVICES

X. ORDER EXECUTION AND TRANSACTION SERVICES	FEES AND COMMISSIONS
APPENDIX 10	



# XI. REGISTRATION AGENT SERVICES

XI. REGISTRATION AGENT SERVICES	FEES AND COMMISSIONS
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## XII. MISCELLANEOUS

1	PUBLIC VAULT (taxable with VAT)	FEES AND COMMISSIONS
1.1.	Safes	as per Branch price list
1.2.	Deposit boxes	as per Branch price list

2	CERTIFICATES, STATEMENTS AND TRANSCRIPTS (taxable with VAT)	FEES AND COMMISSIONS
2.1.	Written certificate in Bulgarian and English about:	
2.1.1.	Account maintenance, movements in the account, available balance, including certificate of repaid loan	30 BGN
2.1.2.	Information about active loans, including UniCredit Consumer Financing loans	50 BGN
2.1.3.	Issued under Art.22a of the Personal Income Tax Law (issued to young families for a tax rebate)	18 BGN
2.2.	Photocopy or transcript of document for executed bank operations, bank non-regular statements on the client's request, for a period:	
2.2.1.	Up to 1 year before the date of request (per document/statement)	20 BGN
2.2.2.	Over 1 year before the date of request (per document/statement)	40 BGN
2.3.	Electronic notification via the system for Internet banking Bulbank Online and Infodirect system	0.10 BGN



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## XIII. GENERAL PROVISIONS

### 1 GENERAL PROVISIONS

- § 1. The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. All the rest services not included are subject to additional arrangement.
- § 2. The fees and commissions specified in this Tariff apply to the various types of bank products and services, both in foreign and in national currency. The fees and commissions that are specified in EUR may be paid in another currency as per its exchange rate to the Bulgarian lev, published by the Bulgarian National Bank on the day of the transaction, except for the fees and commissions which shall be converted as per the respective on-account exchange rate of the Bank, when they have to be calculated in another currency, unless the parties have agreed otherwise.
- § 3. When concluding agreements for bank servicing of enterprises, state budget organisations, as well as in cases of conducting a policy with regard to a specific segment, the Bank reserves its right to negotiate with the clients conditions (fees, commissions on client accounts, etc.) that are different from those indicated in the current Tariff. In such cases the Bank shall be represented by the authorised managers of the relevant bank divisions.
- § 4. All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, incl. those of foreign correspondents, are collected in addition to the items specified in the present Tariff.
- § 5. Budget organizations and holders of charity accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.
- § 6. The Value Added Tax, where applied, is not incorporated in the respective items.

- § 7. The Bank collects its charges upon execution of the order or delivery of the service or at the end of the business day. It may, however, effect that on a subscription basis, subject to arrangement.
- § 8. 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.
- § 9. The Bank preserves its right to amend the current Tariff with two months preliminary notification to clients.



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