

Terms and conditions for servicing of a bank card

VISA ELECTRON

Effective from June 20, 2019 the issuance and reissue of Visa Electron debit cards has been suspended

MINIMUM CARD ACCOUNT BALANCE (in a card account's currency)								USD	EUR	BGN
								0	0	0
SPENDING LIMITS		Limit for one transaction			Daily limit			Weekly limit		
		USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal	In Bulgaria	2 000	2 000	4 000	3 000	3 000	6 000	7 500	7 500	15 000
	Abroad	1 000	1 000	2 000	2 000	2 000	4 000	5 000	5 000	10 000
Cash M transfer ¹	In Bulgaria	200	200	400	2 000	2 000	4 000	3 500	3 500	7 000
Amount of Cash Back at POS when a purchase is made (limit of cash received) ²		25	25	50	1 000	1 000	2 000	1 500	1 500	3 000
Payment at merchant locations on POS terminal		5 500	5 500	11 000	5 500	5 500	11 000	10 000	10 000	20 000
Total number of payments for the period		-	-	-	20	20	20	80	80	80
FEES AND COMMISSIONS FOR OPERATIONS										
Servicing of Visa Electron cards										
(1) Express reissuing of the card								BGN 10		
(2) A fee for opening a current (card) account ³								BGN 2		
(3) Re-issuing of a card after the expiry date								Free of charge		
(4) Re-issuing of a card before the expiry date ⁴								BGN 5		
(5) Re-issuing of a PIN								BGN 5		
(6) Monthly fee for servicing of a card								Free of charge		
(7) Monthly fee for maintenance and servicing for clients with regular incomings ⁷								BGN 1.80 ⁹		
(8) Monthly fee for maintenance and servicing for clients without regular incomings ⁷								BGN 3.00 ⁹		
Transactional fees										
(1) Cash withdrawal fee at Bank's and at UniCredit Group ATMs								0.16% min. 0.30 BGN		
(2) Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA								0.20% min. 1.50 BGN		
(3) Cash withdrawal on POS terminal at Bank's branch counters								BGN 3		
(4) Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA								BGN 4 + 1%		
(5) Cash withdrawal on ATMs of other banks outside EEA								EUR 3 + 1%		
(6) Cash withdrawal on POS terminal outside EEA								EUR 3 + 1%		
(7) Cash deposits at ATM up to BGN 4000 (incl.) ⁸								Free of charge		
(8) Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000) ⁸								0.15 %, min 1 BGN		
(9) Cash M transfer up to 50 BGN								BGN 4		
(10) Cash M transfer from 50.01 to 400 BGN								BGN 8		
(11) Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA								Free of charge		
(12) Payment of goods and services at merchant locations and in Internet outside EEA								Free of charge		
(13) Cash back at POS at merchant outlet								BGN 0.30		
(14) Transactions at the systems ePay.bg/B-pay								BGN 0.50		
Fees for additional operations										
(1) Refund of amounts through International Card Organisation								1%		
(2) Card blocking on a cardholder request and reissuing ⁵								BGN 15		
(3) Change of PIN code on ATM in Bulgaria								Free of charge		
(4) Balance inquiry on ATM in Bulgaria								BGN 1		
(5) Balance inquiry on ATM abroad								EUR 1		
(6) Balance inquiry via ePay.bg/B-pay								BGN 0.50		
(7) Balance inquiry on ATM in Bulgaria for the last 5 transactions								BGN 1		
(8) Monthly fee for statement delivered via post								BGN 2		
(9) Extra statement for a period different from the standard one defined by the cardholder								BGN 5		
(10) Change of card data								BGN 5		
(11) Receiving a card in other Bank's branches								BGN 10		
(12) Fee for unreasonable dispute of transaction made in Bulgaria								BGN 15		
(13) Fee for unreasonable dispute of transaction made abroad								EUR 15		
(14) Payment through the system for utility and periodic payments of UCB								BGN 0.25		
(15) Fee for utilized unauthorized overdraft								BGN 10		
(16) SMS-notification - annual subscription								BGN 5		
(17) SMS-notification on related to transactions performed on-line with bank cards ⁶								BGN 0.15		
(18) Checking available account balance via SMS-notification (by using personal access code) ⁶								BGN 0.10		
INTEREST RATES										
1. Preferential interest rate as applied interest rate for clients current accounts in USD, EUR and BGN.										
2. Interest calculation period - annually, at the end of each year										
3. Interest basis - 360/360										

Note: The items denominated in EUR and BGN are converted in card account currency at the exchange rate quoted by the Bulgarian National Bank of foreign currencies valid at the accounting day

¹ The limit for a Cash M transfer is part of the limit for cash withdrawal from an ATM or POS terminal in Bulgaria.

² The limit is a part of the limit for Cash withdrawals on ATM and POS terminal

³ The fee shall not be collected with regard to accounts opened via electronic channels

⁴ The fee is not charged in case of reissuance by recommendation of the bank out of security considerations

⁵ The fee is not charged in case of automatic blocking by the bank

⁶ The fee is due and payable by the client of external provider

⁷ Customers with regular incomings in the Bank are customers- private individuals receiving incoming transfers from other parties on one and the same current (card) account of the customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of BGN 10.

⁸ *The amount of the commission on cash deposits is calculated on the total amount of the cash transactions within the working day on account level. For the amount of the exceeded daily limit a commission is collected. Transactions processed on holidays are booked with the next first working day value date. The commission for cash deposit is recalculated on the first working day on the total amount of the transactions within the holidays together with the transactions on the first working day at account level and is booked on the second working day after the holidays.*

⁹ *The monthly maintenance and service fee for an account under which no debit card has been issued shall be determined pursuant to item 2 of Section I.*