

TARIFF

LEGAL ENTITIES
& SOLE TRADERS

as of 20.09.2024



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I. ACCOUNTS

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ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

1. CURRENT, LIQUIDATION AND INSOLVENCY ACCOUNT		
	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
1.1. Opening	20 BGN	40 BGN
1.2. Monthly fee for maintenance with regular statements	20 BGN	40 BGN
1.3. Account with Golden IBAN		
1.3.1. Opening	70 BGN	140 BGN
1.3.2. Monthly fee for maintenance with regular statements	30 BGN	60 BGN
Fee for maintenance when the statements are distributed via more than one channel (<i>additionally to Art. 1.2 and Art. 1.3.2</i>)		
1.4.	In case of two, the higher is applicable	
1.5. CBBM (Cross-Border Business Management) - documents management fee		300 BGN
1.6. Closing		30 BGN
With possibility for electronic access and account management via online banking and/or mobile banking (<i>additionally to Art. 1.2 /1.3.2/1.4</i>)		
1.7.		30 BGN

2. OPENING, MAINTENANCE AND CLOSING OF TERM DEPOSIT AND DONATION ACCOUNTS

Free of charged

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

3. OPENING, MAINTENANCE AND CLOSING OF ACCOUNTS WITH SPECIAL REGIME, DVP/ DELIVERY VERSUS PAYMENT/ ACCOUNT		
	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
3.1. Opening		20 BGN
3.2. Monthly fee for maintenance with regular statements	40 BGN	60 BGN
3.3. Closing		30 BGN
4. CAPITAL/ DONATION RAISING ACCOUNT		
4.1. Opening/ Monthly fee for maintenance		20 BGN
4.2. Closing		30 BGN
5. CAPITAL RAISING ACCOUNT		
5.1. Opening		30 BGN
5.2. Closing		30 BGN
6. MONTHLY FEE FOR MAINTENANCE OF BANK ACCOUNT IN CASE OF DISTRRAINTS (<i>ADDITIONAL TO ART 1.2 AND ART. 1.3.2</i>)		
		10 BGN



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I. ACCOUNTS

! NOTES

1. Fees as per Art. 1.2, 1.3.2, 1.4 and 1.7 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing the account.
2. Customers using the additional options as per Art. 1.7 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. 1.2, 1.3.2 and 1.4 are not collected for capital raising account.
5. Fee as per Art. 1.6 is not due upon closing of bank accounts that have been opened for more than twelve months.
6. The minimum average monthly balance per Art. 1.2 and Art. 1.3.2 is established in the Interest Bulletin of UniCredit Bulbank AD for legal entities and sole traders.
7. The fee under Art 1.5 is collected upon opening of account through the Cross Border Account Opening process both for international clients in UniCredit Bulbank and when Bulgarian legal entity is advised on opening account with foreign bank of UniCredit Group. In cases where the account is opened with UniCredit Bulbank the fee is collected in addition to the fee as per 1.1.
8. Light version of the online banking with basic functionalities (Payments, Accounts and Cards, Loans, Corporate Services, Consents management) with 20% discount of the price in Art. 1.7. It should be precisely requested in branches. Applicable only in case of explicit customer request otherwise the conditions in Art.1.7 will be applied.



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II. CASH OPERATIONS

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

7.	CASH DEPOSITS	0.70 %, min. 6 BGN
7.1.	Cash deposits by private individuals in favour of Bank's legal entities	0.70 %, min. 6 BGN
8.	CASH WITHDRAWAL	0.70 %, min. 6 BGN
8.1.	Preadvised but not withdrawn	1%
9.	COUNTING OF COINS IN CASH TRANSACTIONS (<i>IN BGN ONLY</i>)	5 %, min. 6 BGN
10.	HANDLING OF VALUABLE SHIPMENT (PARCEL) PER PIECE (<i>ADDITIONALLY TO ART. 7</i>)	50 BGN

! NOTES

1. 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 under Art. 8 is not collected when closing an account, in case the remaining amount is less than the applicable commission minimum.
4. The fee under Art. 8.1 is collected on the next day based on the not withdrawn part of amount.
5. The commission under Art. 9 is due for deposit and withdrawal of more than 10 coins irrespective of their amount and is collected additionally to the commission as per Art. 7, 7.1, respectively Art. 8 and 8.1.
6. The fee under Art. 10 is collected in the case of receipt of client valuable shipments in Bank branches by transport companies.
7. The commission under Art. 7, 7.1, 8 and 8.1 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made.



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III. TRANSFERS AND DIRECT DEBIT

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

11.	INCOMING TRANSFERS IN EUR IN EEA AND IN BGN FROM THE COUNTRY	Free of charge	
12.	OUTGOING TRANSFERS IN EUR IN EEA AND IN BGN IN THE COUNTRY		
12.1.	Internal transfers		
12.1.1.	Non-cash payment	0.70 BGN	7 BGN
12.1.2.	Between different accounts of one and the same accountholder	Free of charge	7 BGN
12.2.	Transfer in EUR in EEA (next working day) or BGN transfer via BISERA	1.60 BGN	7 BGN
12.3.	Transfer in EUR in EEA (same and next working day) or BGN transfer via RINGS	13 BGN	50 BGN
12.4.	Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer	20 BGN	
13.	INSTANT PAYMENT /BLINK/ VIA ELECTRONIC CHANNEL	1.60 BGN	-

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ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

14.	SALARY PAYMENTS		
14.1.	Internal payments in BGN and in foreign currency (<i>per order</i>)	0.30 BGN	-
14.2.	Via BISERA/ Blink (<i>per order</i>)	1.60 BGN	-
14.3.	Processing of an electronic file (<i>additionally to Art. 14.1 And 14.2</i>)	30 BGN	
15.	STANDING ORDERS AND UTILITY PAYMENTS		
15.1.	Internal transfers in BGN and in EUR	0.70 BGN	
15.2.	Transfers in other currency	2.50 EUR	
15.3.	Intrabank payments (<i>only for standing orders</i>)		
15.3.1.	In EUR in EEA and in BGN	1.30 BGN	
15.3.2.	Outside EEA and non EUR currency in EEA	0.10 %, min. 10 EUR, max. 200 EUR + 10 EUR Communication fee	
15.4.	Service initiation	Free of charge	8 BGN
15.5.	Termination of service	Free of charge	15 BGN



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III. TRANSFERS AND DIRECT DEBIT

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15.6.	Standing instruction for purposes different than utility payments (within the bank) (monthly/ per account)	20 BGN	
15.7.	Single utility payments	0.70 BGN	7 BGN
15.8	Municipality Taxes and Fees payments	1 BGN	

16. INTERNAL TRANSFERS IN NON-EUR CURRENCY

16.1.	Non-cash payment	2.50 EUR	4 EUR
16.2.	Between different accounts of one and the same accountholder	Free of charge	4 EUR

17. DIRECT DEBIT

17.1.	Initiation		
17.1.1.	Against an account with another bank	1.60 BGN	7 BGN
17.1.2.	Against an account within the Bank	0.70 BGN	7 BGN
17.2.	Payment		
17.2.1.	Internal transfers	0.70 BGN	
17.2.2.	Via BISERA	7 BGN	
17.2.3.	Via RINGS	50 BGN	

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ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

18. INCOMING CROSS-BORDER TRANSFERS OUTSIDE EEA AND TRANSFERS IN NON-EUR CURRENCY IN EEA **0.10 %, min. 10 EUR, max. 200 EUR**

19. OUTGOING CROSS-BORDER TRANSFERS AND TRANSFERS IN FOREIGN CURRENCY

19.1.	Credit transfer outside EEA and in non-EUR currency in - TOM value date (1 working day)	0.12 %, min. 10 EUR, max. 300 EUR + 10 EUR Communication fee	0.25 %, min. 30 EUR, max. 400 EUR + 10 EUR Communication fee
19.2.	Credit transfer outside EEA and in non-EUR currency in - SAME DAY value date	0.22 %, min. 30 EUR, max. 350 EUR + 10 EUR Communication fee	0.30 %, min. 50 EUR, max. 450 EUR + 10 EUR Communication fee



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III. TRANSFERS AND DIRECT DEBIT

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

19.3. Customized processing of an outgoing cross-border transfer and transfer in FCY (*additional fee*)

19.3.1.	Up to EUR 15 000 or its equivalent in other currency	35 EUR
19.3.2.	Over EUR 15 000 or its equivalent in other currency	55 EUR

19.4. Urgent processing upon customer's request (*additional fee*)

19.4.1.	Processing of a payment order submitted within the cut off time for execution of transfers within the same business day	80 EUR
19.4.2.	Execution of a payment order submitted after the cut off time for execution of transfers within the same business day	300 EUR
19.4.3.	Incorrect/ insufficient payment data (<i>additional fee</i>)	50 EUR

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19.5. Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified foreign currency transfer **60 EUR**

19.6. Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer in BGN **10 EUR**

20. TRANSFER OF CASH DEPOSITED FUNDS

20.1. Outgoing transfers in EUR in EEA and in BGN in the country

20.1.1. Internal transfers **0.85 %, min. 10 BGN**

20.1.2. Via BISERA **1 %, min. 11 BGN**

20.1.1. Via RINGS **1 %, min. 50 BGN**

20.2. Single utility payments **0.30 %, min. 5 BGN**

20.3. Internal transfers in non-EUR currency **0.15 %, min. 6 EUR**

21. TRANSFER UNICORECT

0.30 BGN



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III. TRANSFERS AND DIRECT DEBIT

! NOTES

1. The execution of a payment order under Art. 19.2. and/or Art. 19.4.2. 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. 15.6 is not due in case the Standing instruction is placed for loan repayment.
6. SWIFT expenses under are collected in addition to Trade Finance services and investigations services under Art.19.5 and 19.6.
7. Transfers under Art. 20.1.1, 20.1.2, 20.1.3 and 20.2 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.
8. 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. 19.3.1 without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of the transfer.
9. Transfers in BGN from/to abroad are charged as cross-border transfers.
10. Intrabank FCY payroll payments, ordered via payroll functionality in Bulbank Online and e-Cash are charged as bulk internal payments in BGN – Art. 12.1.
11. The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per Art. 19.3 regardless of the amount of fees that will actually be paid in order to credit the payee's account with the amount indicated by the payer in the payment order.
12. The fee under art 14.3 is collected for processing of mass payment under Art 14.1 and/ or 14.2 of the data storage device.
13. When closing an account and transferring the remaining amount to another account of the holder in the bank, when the remaining amount is less than the amount of the fee, no fee is collected for an intrabank transfer under Art. 12.1.



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IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

22. DOCUMENTS RECEIVED FOR COLLECTION		
22.1. Documents against payment/ acceptance / free of payment	0.35 %, min. 75 EUR, max. 600 EUR	0.40 %, min. 100 EUR, max. 700 EUR
22.2. Aval of promicery notes		
22.2.1. With cash collateral (<i>per quarter or part thereof</i>)	0.35 % , min. 75 EUR	
22.2.2. With other type of collateral (<i>per quarter or part thereof</i>)	By arrangement	
22.3. Amendment of collection instructions/Tracer	40 EUR	50 EUR
22.4. Return of unpaid documents	40 EUR	
23. DOCUMENTS SENT FOR COLLECTION		
23.1. Documents against payment/acceptance/free of payment	0.40 %, min. 100 EUR, max. 600 EUR	0.50 %, min. 150 EUR, max. 750 EUR
23.2. Amendment of collection instructions/Tracer	40 EUR	

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ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

24. RECEIVED DOCUMENTARY LETTERS OF CREDIT		
24.1. Consultation/Technical support	By arrangement	
24.2. LC Draft preparing	60 EUR	
24.3. Advising	0.12 %, min. 50 EUR, max. 400 EUR	0.14 %, min. 75 EUR, max. 450 EUR
24.4. Confirmation (<i>per quarter or part thereof</i>)	By arrangement	
24.5. Transfer of a letter of credit without commitment	By arrangement	
24.6. Advising of received notification for assignment of proce	50 EUR	60 EUR
24.7. Assignment of proceeds	0.15 %, min. 50 EUR, max. 300 EUR	
24.8. Advising of amendment (excluding amount increase) / Cancellation prior to validity expiry	50 EUR	70 EUR
24.9. Handling and payment for letter received by the following countries: EU, Canada, USA, Turkey, Switzerland; By arrangement for letters of credit received by other countries	0.18 % , min. 50 EUR	



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IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

24.10. Deferred payment or acceptance under a letter of credit	
24.10.1. Confirmed by the Bank (<i>per quarter or part thereof</i>)	By arrangement
24.10.2. Non-confirmed by the Bank	50 EUR
24.11. Preliminary check-up of documents	0.10 %, min. 150 EUR, max. 500 EUR
24.12. Second examination of documents returned for correction	100 EUR
24.13. Purchase Fee (<i>taxable with VAT</i>)	75 EUR

25. ISSUED DOCUMENTARY LETTERS OF CREDIT

25.1. Consultation/Technical support	By arrangement	
25.2. LC Draft preparing	60 EUR	
25.3. Issuance, handling and payment		
25.3.1. With cash collateral	0.35 %, min. 40 EUR	0.45 %, min. 100 EUR
25.3.2. With other type of collateral (<i>per quarter or a part thereof</i>)	Minimum levels: 0.50 % per quarter or part thereof (min. 100 BGN/ 50 EUR)	Minimum levels: 0.60 % per quarter or part thereof (min. 150 BGN/ 75 EUR)

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ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

25.4. Deferred payment or acceptance (<i>per quarter or a part thereof</i>)	Local transactions: 0.15 %, мин. 20 BGN/ Foreign transactions: 0.15 %, мин. 20 EUR	
25.5. Amendment (<i>excluding amount increase</i>)	Local transactions: 50 BGN/ Foreign transactions: 50 EUR	Local transactions: 70 BGN/ Foreign transactions: 35 EUR
25.6. Change of collateral/ Cancellation prior to validity expiry	Local transactions: 50 BGN Foreign transactions: 50 EUR	
25.7. Discrepancy fee	Local transactions: 100 BGN Foreign transactions: 100 EUR	

26. FOR EXTRA WORK DUE TO UNUSUAL AND COMPLICATED TERMS OF DOCUMENTARY CREDITS (*TRANSFER, PROCESSING, PAYMENT AND ISSUANCE*), THE COMMISSION UNDER IS INCREASED

By arrangement



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IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

27. URGENT PROCESSING UPON CUSTOMER'S REQUEST AND IF FEASIBLE FOR THE BANK *(additional fee)*

27.1.	Urgent processing upon customer's request within 1 working day and if feasible for the Bank <i>(additional fee)</i>	Local transactions: 60 BGN Foreign transactions: 60 EUR
27.2.	Urgent processing upon customer's request within 4 hours and if feasible for the Bank <i>(additional fee)</i>	Local transactions: 200 BGN Foreign transactions: 200 EUR

! 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. In case of validity extension of a letter of credit an Amendment fee is due, as well as commission as if on a new letter of credit in case the extension refers to another quarter or part thereof. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10 %, unless otherwise stated.

6. Issuance, Receipt Notification/Confirmation and Express Processing fees are payable regardless of whether the Documentary Credits is processed or not. Commissions collected are non-refundable.

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 for Advising an Amendment is for beneficiary's account.

9. When both the applicant and the beneficiary under a letter of credit are customers of the Bank, the commission under Art.23.9 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 27.2. If for any reason the applicant has not paid the commission under art. 27.2, it is paid by the beneficiary under art 26.8.

10. The Paper ordered processing fee for Issuance, handling and payment, 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.



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V. BANK GUARANTEES

ELECTRONIC CHANNEL **ON PAPER/ IN BANK OFFICE**

28. RECEIVED GUARANTEES AND STANDBY LETTERS OF CREDIT		
28.1. Consultation/Technical support	By arrangement	
	Local transaction: 0.10 %, min. 50 BGN, max. 250 BGN/ Foreign transaction: 0.10 %, min. 50 EUR, max. 250 EUR	Local transaction: 0.12 %, min. 50 BGN, max. 350 BGN/ Foreign transaction: 0.12 %, min. 50 EUR, max. 350 EUR
28.2. Advising without commitment		
28.3. Amendment (excluding amount increase)	Local transaction: 50 BGN/ Foreign transaction: 50 EUR	Local transaction: 70 BGN/ Foreign transaction: 75 EUR
28.4. Assignment of proceeds	Local transaction: 0.15 %, min. 30 BGN, max. 150 BGN/ Foreign transaction: 0.15 %, min. 50 EUR, max. 250 EUR	
28.5. Administration of a guarantee sent directly to the beneficiary	Local transaction: 0.12 %, min. 50 BGN, max. 250 BGN/ Foreign transaction: 0.12 %, min. 50 EUR, max. 350 EUR	

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28.6. Processing of a claim	Local transaction: 50 BGN Foreign transaction: 50 EUR	
28.7. Issuance of a guarantee secured by a counterparty (per quarter or part thereof)	By arrangement	
29. GUARANTEES/COUNTERGUARANTEES/STANDBY LETTERS OF CREDIT ISSUED BY THE BANK		
29.1. Consultation/Technical support	By arrangement	
29.2. Issuance	Collected upon issuance for the whole period of validity and is not subject to refund upon decrease of the Bank's commitment. In case of unlimited l/gs the commission is collected on an annual basis.	
29.2.1. With cash collateral (per quarter or a part thereof)	Local: 0.35 %, min. 75 BGN Foreign: 0.40 %, min. 75 EUR	Local: 0.40 %, min. 100 BGN Foreign: 0.45 %, min. 100 EUR



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V. BANK GUARANTEES

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
29.2.2. With other type of collateral (<i>per quarter or part thereof</i>)	By arrangement Minimum levels: 0.50 % per quarter or part thereof (min. 100 BGN) - in the country 0.50 % per quarter or part thereof (min. 100 EUR) - abroad	By arrangement Minimum levels: 0.60 % per quarter or part thereof (min. 150 BGN) - in the country 0.60 % per quarter or part thereof (min. 150 EUR) - abroad
29.3. Amendment (<i>excluding amount increase</i>)	Local transaction: 50 BGN/ Foreign transactions: 50 EUR	Local transaction: 70 BGN/ Foreign transactions: 75 EUR
29.4. Amendment of the collateral	Local transaction: 50 BGN Foreign transactions: 50 EUR	
29.5. Cancellation of customer's application for issuance (<i>if already processed</i>)	150 BGN/ 150 EUR	
29.6. Processing of a claim	Local transaction: 0.10 %, min. 100 BGN, max. 500 BGN/ Foreign transactions: 0.10 %, min. 100 EUR, max. 500 EUR	

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29.7. Urgent processing upon customer's request and if feasible for the Bank (<i>additional fee</i>)		
Urgent processing upon customer's request within 29.7.1. 1 working day and if feasible for the Bank (<i>additional fee</i>)		Local transaction: 60 BGN/ Foreign transactions: 60 EUR
Urgent processing upon customer's request within 29.7.2. 4 hours and if feasible for the Bank (<i>additional fee</i>)		Local transaction: 200 BGN/ Foreign transactions: 200 EUR
30. WRITTEN CORRESPONDENCE RELATED TO TRADE FINANCE DEALS (<i>per bank transaction</i>) (<i>taxable with VAT</i>)		
30.1. Free format correspondence		Local transaction: 50 BGN Foreign transactions: 50 EUR
30.2. Processing of a claim against a guarantee not administrated in the bank		Local transaction: 800 BGN Foreign transactions: 400 EUR



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V. BANK GUARANTEES

! NOTES

- 1.1. The issuance commission is collected upon issuance 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 the 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 or extension of the validity, a commission as if on a new one is charged on the amount of the increase and extended validity.
3. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.
4. The Bank is responsible for processing claims for payment if they are submitted at least 5 working days before the specified deadline for submission - for claims to be submitted domestically and 7 working days for claims to be submitted abroad.
5. The fee for orders to issue new guarantees/counter-guarantees/standby letters of credit presented on paper, incl. signed with an electronic signature, does not apply only to orders submitted through the Bulbank Online electronic channel.



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31.	PRELIMINARY REVIEW OF A LOAN APPLICATION	By arrangement	
32.	LOAN APPLICATION REVIEW	0.20 %, min. 200 BGN, max. 5000 BGN	0.20 %, min. 400 BGN, max. 5000 BGN
33.	COMMITMENT FEE (per annum)	By arrangement	
34.	MANAGEMENT FEE	By arrangement	
35.	AMENDMENT OF THE STRUCTURE OF A CREDIT TRANSACTION AT CLIENT'S REQUEST	By arrangement	
36.	PENALTY FEE IN CASE OF PREPAYMENT AND/OR CANCELLATION OF A CREDIT CONTRACT PRIOR TO MATURITY		
36.1.	With notice less than 30 days and/or term to the maturity of the loan more than a year	4%	
36.2.	With notice more than 30 days and term to the maturity of the loan less than a year	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. 34 is calculated on the available for utilization amount of the loan.
4. The commission according to Art. 35 is calculated for loans with repayment instalments - on the current debt, for overdraft loans and revolving loans - on the amount of the credit limit at the repayment date.



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37. VISA Business Electron	As per separate price list
38. DEBIT CARDS	
38.1. Debit card Visa Business	As per separate price list
38.2. Debit card Mastecard World Business	As per separate price list
38.3. Debit card Visa Business Leader	As per separate price list
38.4. Debit card Mastercard Business Leader	As per separate price list
39. METROPlus	As per separate price list
40. CREDIT CARD Visa Business Revolving	As per separate price list
41. CREDIT CARD Mastercard Business Revolving	As per separate price list
42. DEPOSIT CARDS	
42.1. Mastercard Business Deposit	As per separate price list
42.2. Visa Business Deposit	As per separate price list

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43. FEE FOR NEGOTIATING/RENEGOTIATING A POS TERMINAL DEVICE WITH A DOCUMENT (<i>per document</i>)	
43.1. On paper	10 BGN
43.2. On electronically signature	Free of charge
44. PAYMENTS THROUGH POS TERMINAL DEVICE	
44.1. Servicing of payments through POS terminal device	As per separate price list
Merchant service fee for a payment through a real	
44.1.1 POS terminal device with debit, prepaid, credit and corporate cards with UnionPay brand	2.50 % of the transaction value
44.1.2. Merchant Service Fee for payment at a POS terminal device with electronic food vouchers branded:	
44.1.2.1. bCard, issued by the Bank	0.99%
44.1.2.2. bCard, issued by other payment service providers	1.20%
44.1.2.3. Visa or Mastercard, issued by the Bank	0.99%
44.1.2.4. Visa or Mastercard, issued by other payment service providers	2.60%



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44.2.	Monthly maintenance fee for GPRS card (<i>taxable with VAT</i>)	4.17 BGN
44.3.	Fee for use of a POS terminal device with a monthly turnover up to BGN 1,500 inclusive (<i>taxable with VAT</i>)	15 BGN
44.4.	Monthly maintenance fee per ePOS (up to 3 users) (<i>taxable with VAT</i>)	4.17 BGN
44.5.	Monthly maintenance fee per ePOS (above 3 users) (<i>taxable with VAT</i>)	By arrangement

45.	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	1.50 %, min. 0.35 BGN
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46.	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	2.5 %, min. BGN 0.65
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NOTES

1. The fee under art. 44.3 does not apply to budget organizations and clients who own the POS terminal device.
2. The fee under Art. 44.1.2 is calculated of the transaction value.



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47. TRADES AND OPERATIONS WITH SECURITIES		
47.1. Trades with securities registered in Central Depository at market: regulated market BSE-Sofia (BSE and BaSE); SME Growth Market BEAM; and over-the-counter		
47.1.1. Execution of shares /rights/compensatory instruments orders		
47.1.1.1. Acceptance of orders fee	3 BGN	6 BGN
47.1.1.2. Commission for execution of trades for traded value:		
47.1.1.2.1. Up to 10 000 BGN	1.50%, min. 20 BGN	1.80%, min. 25 BGN
47.1.1.2.2. From 10 000.01 BGN to 100 000 BGN	1 %	1.40 %
47.1.1.2.3. From 100 000.01 BGN to 200 000 BGN	0.70%	0.90%
47.1.1.2.4. Above 200 000.01 BGN	By arrangement	
47.1.2. Execution of bonds orders on regulated market BSE:		
47.1.2.1. Acceptance of orders fee	3 BGN	6 BGN
47.1.2.2. Commission for execution of trades for traded value:		
47.1.2.2.1. Up to BGN 75 000	15 BGN	20 BGN
47.1.2.2.2. From BGN 75 000.01 to BGN 200 000	0.15 %	0.20 %
47.1.2.2.3. Above BGN 200 000.01	0.10 %	0.15 %

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47.1.3. Checking the balance of an account with the Central Depository		10 BGN
47.1.4. Request for transferring res/rights/compensatory instruments to another investment intermediary or to the register of the Central Depository AD		20 BGN
47.1.5. Request for issuing a depository receipt		10 BGN
47.2. Trades with Government bonds registered at Bulgarian National Bank		
47.2.1. Participation at primary auctions		
47.2.1.1. Acceptance of orders fee	3 BGN	6 BGN
47.2.1.2. Commission for execution of trades:		
For approved bids (<i>Commission is percentage of the notional value of the bonds</i>)		0.10 %, min. 15 BGN
47.2.1.2.2. For not approved bids		15 BGN
47.2.2. Secondary trading		
47.2.2.1. Acceptance of orders fee	3 BGN	6 BGN
Commission for trade with Government		
47.2.2.2. bonds where UCB is party to the transaction, not commissioner		Free of charge



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47.2.2.3.	Commission for trade with Government bonds with the intermediation of the Bank (commissioner) as percentage of the traded volume	0.10 %, min. 20 BGN	
47.3.	For registration of bonds in case of:		
47.3.1.	Transfer of Government bonds to/from the register of the Bank to from/to the register of another ESROT member	20 BGN	
47.3.2.	Transfer of Government bonds into the account of the Ministry of Finance for privatisation deals	20 BGN	
47.3.3.	Transfer of Government bonds to another primary dealer	20 BGN	
47.3.4.	Blocking and unblocking of Governments bonds in the bank's register (<i>percentage of the notional value of the bonds</i>)	0.03 %	
47.4.	Collection of principal for Bulgarian Government bonds at Bulgarian National Bank at maturity (<i>percentage of the notional value of the bonds</i>)	0.03 %	
47.5.	Excerpt from the bank's register	20 BGN	

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ELECTRONIC CHANNEL **ON PAPER/ IN BANK OFFICE**

47.6. Trades with securities registered at FOREIGN DEPOSITORIES			
47.6.1.	Acceptance of orders fee	2 EUR	3 EUR
47.6.2.	Commission for execution of trades with shares at the corresponding regulated market (<i>Commissions are percentage of the value of the trade</i>) :		
	Austria	0.40 %, min. 55 EUR	0.50 %, min. 55 EUR
	Belgium	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR
	Denmark	0.40 %, min. 50 EUR	0.50 %, min. 50.00 EUR
	Finland	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR
	France	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
	Germany	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
	Italy	0.40 %, min. 50 EUR	0.50 %, min. 50 EUR



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Luxembourg	0.40 %, min. 45 EUR	0.50 %, min. 45 EUR
Netherlands	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
Norway	0.40 %, min. 65 EUR	0.50 %, min. 65 EUR
Portugal	0.40 %, min. 55 EUR	0.50 %, min. 55 EUR
Spain	0.40 %, min. 55 EUR	0.50 %, min. 55 EUR
Sweden	0.40 %, min. 65 EUR	0.50 %, min. 65 EUR
Switzerland	0.40 %, min. 40 EUR	0.50 %, min. 40 EUR
United Kingdom <i>(note: an additional stamp duty applies on all purchases done in GBP)</i>	0.40 %, min. 50 GBP/ 50 USD	0.50 %, min. 50 GBP/ 50 USD
USA	0.40 %, min. 50 USD	0.50 %, min. 50 USD
Canada	0.40 %, min. 70 CAD	0.50 %, min. 70 CAD
Australia	0.70 %, min. 125 AUD	0.75 %, min. 125 AUD

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
Other regulated markets		By arrangement
47.6.3. Execution of orders for bonds, on regulated market, as follows <i>(Commissions are percentage of the value of the trade)</i>		
Germany, Italy		0.50 %, min. 40 EUR
47.6.4. Commission for over-the-counter trades with bonds where UniCredit Bulbank does not act in capacity of commissioner, but it is party to the trade		Free of charged
47.6.5. Request for transferring securities to another investment intermediary through foreign depositories		10 EUR
47.7. Other Fees And Commissions		
47.7.1. Subscription at Private Offerings through another Investment Intermediary		20 BGN
47.7.2. Quoted on an annual basis, while the payment liability will be calculated and collected on a monthly basis on the grounds of the market value of the financial instruments, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month. In case of lack of market value and (or it is 0 the percentage rate is applied on the face value)		



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	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
* Maintenance of securities account for securities 47.7.2.1. registered at Central Depository AD and BNB (for non-professional investor)	0.05 %	min. 3 BGN
* Maintenance of securities account for securities 47.7.2.2. registered at Central Depository AD and BNB (for professional investor)	0.05 %	min. 3 BGN
* Maintenance of securities account for securities 47.7.2.3. registered at an international depository (for non-professional investor)	0.15 %	min. 3 BGN
* Maintenance of securities account for securities 47.7.2.4 registered at an international depository (for professional investor)	0.10 %	min. 3 BGN

48. REGISTRATION AGENT SERVICES		
	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
48.1. Request for issuing a certificate of portfolio status		
48.1.1. Fee for the financial or compensatory instruments on personal account		140 BGN
48.1.2. Fee for the financial or compensatory instruments with data of the Central Depository member where kept (extended portfolio)		160 BGN
48.2. Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)		40 BGN
48.3. Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment):		
48.3.1. Acceptance of orders fee		6 BGN



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	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
48.3.2. Commission for execution of trades for traded value:		
48.3.2.1. Up to 30 000 BGN		0.80 %, min. 60 BGN
48.3.2.2. From 30 000.01 BGN to 100 000 BGN		0.65 %
48.3.2.3 From 100 000.01 BGN to 200 000 BGN		0.50%
48.3.2.4. Above 200 000.01 BGN		By arrangement
48.4. Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
48.4.1. Acceptance of orders fee		6 BGN
48.4.2. Commission for execution of trades for traded value:		
48.4.2.1. Up to 30 000 BGN		1 %, min. 60 BGN
48.4.2.2. From 30 000.01 BGN to 100 000 BGN		0.85 %
48.4.2.3. From 100 000.01 BGN to 200 000 BGN		0.60 %
48.4.2.4. Above 200 000.01 BGN		By arrangement
48.5. Transfer of securities and compensatory instruments in case of endowment		60 BGN
48.6. Request for changes in personal data		20 BGN
48.7. Request for issuing a depository receipt duplicate		15 BGN

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	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
49. CUSTODIAL AND DEPOSITORY SERVICES (VAT taxable)		
Applicable charges as regards shareholders in companies which have their registered office in a		
49.1. Member State and the shares of which are admitted to trading on a regulated market situated or operating within a Member State		
49.1.1. Disclosure of information regarding shareholder identity (Shareholder identification)		By arrangement
49.1.2. Transmission of notices (Notifications) for general meetings		By arrangement
49.1.3. Facilitation of the exercise of shareholder rights to participate (Voting/Proxy Voting) in general meetings		By arrangement
49.1.4. Transmission of information (Notifications) for corporate events other than general meetings		By arrangement
49.1.5. Income collection, including dividends		By arrangement
49.1.6. Facilitation of the exercise of shareholder rights to participate in corporate events other than general meetings		By arrangement



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NOTES

1. The currency of the minimum fee in Art. 47.3.2. for United Kingdom is the same as the currency of the deal.
2. The account holders of UCB are exempt from fees and commissions in the following cases: when carrying out transfers with shares from the capital of the bank; buying/selling, inheritance, inheritance with donation; change of personal data; issuing a copy of a deposit receipt; opening, maintenance and closing of a current account, which is going to be used for receiving money from selling of their shares of the Bank. Deadline for closure: 30 days from the date of receipt of the money from the sales of the shares. In case the account was not closed, the fees of the currently valid tariff of the Bank will apply.
3. For the purposes of Art. 49.1 "Member State" is a State which is a Member of the European Union or another State which belongs to the European Economic Area.



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IX. BANK PACKAGES

50	BUSINESS LEADER PACKAGE PROGRAMME	MONTHLY	ANNUAL
50.1.	Business Leader Light	According to Annex 9	
50.2.	Business Leader Gold		
50.3.	Business Leader Premium		
50.4.	Business Leader Online		
50.5.	Business Leader Practice/Donna Practice		
50.6.	Account Plus		
50.7.	SWIFT Plus		
50.8.	Monthly fee for paperbased regular statements (<i>additionally to Art. 50.1./50.2./50.3./50.4./50.5</i>)		10 BGN

NOTES

1. The fee under Art. 50.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.
2. Fees as per art. 50 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing.
3. The preferences on the bank products and services included in the contract for the Package Program are valid from the 26th of the current month to the 25th of the next month.



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OTHER BANK SERVICES		
51. PRELIMINARY REVIEW OF DOCUMENTS REGARDING ESTABLISHMENT/ REFUSAL OF ESTABLISHMENT OF BUSINESS RELATIONSHIP <i>(taxable with VAT)</i>		
51.1. With foreign legal persons or other foreign entities, or their branches/representative offices		900 BGN
51.2. With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more foreign entity/ies as intermediate owners		700 BGN
51.3. With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more beneficial owner/s who is/are not Bulgarian citizen/s		150 BGN
52. CHECKING THE AUTHENTICITY OF BANK DOCUMENTS AND AUTHORIZED SIGNATURES <i>(taxable with VAT)</i>		50 BGN
53. PUBLIC VAULT SERVICE (SAFES AND DEPOSIT BOXES) <i>(taxable with VAT)</i>		As per Branch price list

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
54. POSTAGE RELATED TO BANK OPERATIONS <i>(taxable with VAT)</i>		
54.1. Cross-border		10 EUR
54.2. Domestic		5 BGN
55. STANDING ORDERS AND UTILITY PAYMENTS <i>(taxable with VAT)</i>		
55.1. Initiation of the service for the supplier		100 BGN
55.2. Maintenance and servicing		By arrangement
56. SWIFT fee <i>(per item)</i>		
		15 EUR
57. MONTHLY FEE FOR INTEREST LIST PER ACCOUNT <i>(taxable with VAT)</i>		
		20 BGN



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OTHER BANK SERVICES		
58. INFORMATION ABOUT CUSTOMERS IN COMPLIANCE WITH THE BULGARIAN LEGISLATION (<i>taxable with VAT</i>)		75 BGN
59. INFORMATION FOR AUDIT PURPOSES (<i>taxable with VAT</i>)		
59.1. In Bulgarian language	150 BGN	250 BGN
59.2. In English language	250 BGN	350 BGN
60. BANK LETTER OF REFERENCE (<i>taxable with VAT</i>)		
60.1. In Bulgarian language	50 BGN	100 BGN
60.2. In English language	100 BGN	160 BGN
61. WRITTEN CERTIFICATE (ACCOUNT MAINTENANCE AND/OR AVAILABLE BALANCE) OR confirmation (<i>taxable with VAT</i>)		
61.1. In Bulgarian language	25 BGN	50 BGN
61.2. In English language	50 BGN	75 BGN

	ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
62. PHOTOCOPIES OF DOCUMENTS FOR PAYMENT OPERATIONS, EXECUTED BY THE BANK/DOCUMENTS, ISSUED/SIGNED BY THE BANK, BY REQUEST OF A CLIENT (<i>per page</i>) (<i>taxable with VAT</i>)		
62.1. Photocopies of documents executed/issued/signed by the Bank up to 2 years before the date of request		2 BGN
62.2. Photocopies of documents executed/issued/signed by the Bank over 2 years before the date of request		4 BGN
63. INFORMATION ON ACCOUNTS SUBSCRIBED TO INFOBANK (<i>taxable with VAT</i>)		
63.1. Initiation of the service		100 BGN
63.2. Monthly servicing and maintenance (<i>per account</i>)		12 BGN
63.3. Termination of the service (<i>per account</i>)		10 BGN
64. INFORMATION SERVICE INFODIRECT (<i>taxable with VAT</i>)		
64.1. For notification via e-mail (<i>per month</i>)		15 BGN
64.2. For Electronic notification (<i>per notification</i>)		0.15 BGN



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OTHER BANK SERVICES		
65. ADVANCED POS ACCOUNT STATEMENT (DAILY, WEEKLY AND MONTHLY BASIS) <i>(taxable with VAT)</i>		
65.1. Daily statement		50 BGN
65.2. Weekly statement		40 BGN
65.3. Monthly statement		30 BGN
66. FEE FOR PROVIDING A STATEMENT OR INFORMATION ON BANK TRANSACTIONS FOR A PERIOD UPON REQUEST BY A CUSTOMER (PER STATEMENT/ REFERENCE) <i>(taxable with VAT)</i>		
66.1. Up to 1 year from the date of request	50 BGN	75 BGN
66.2. Over 1 year from the date of request	100 BGN	125 BGN
67. MONTHLY SUBSCRIPTION TO RECEIVING A LETTER OF ADVICE VIA E-MAIL FOR INCOMING/OUTGOING TRANSFERS IN FOREIGN CURRENCY <i>(taxable with VAT)</i>		
		20 EUR
68. REPORT FOR VALUATION OF CLIENT DERIVATIVES (PER REQUEST) <i>(taxable with VAT)</i>		
		50 BGN

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69. PREPARATION OF DOCUMENTS <i>(taxable with VAT)</i>		
69.1. Notary deed for a contractual mortgage/application for registration of a legal mortgage		
69.1.1. For loans up to 150 000 EUR/ 293 374.50 BGN (inclusive)		30 BGN
69.1.2. For loans above 150 000 EUR or the equivalent in other currency		75 BGN
69.2. Application for entry of a pledge contract		
		20 BGN
70. ACCEPTANCE AND PROCESSING OF AN INSURANCE POLICY FOR LOAN COLLATERAL		
		10 BGN

NOTES

- The fees in Art. 57, 63.2, 64.1 and Art. 65 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.
- Statement for POS transactions requested via BBO is charged with the fee for daily statements as per Art. 65.1.
- The fee under Art. 51 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.



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NOTES

4. 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.

5. “Beneficial owner” has the meaning given to that term in §2 of the Supplementary Provisions of the Measures Against Money Laundering Act. (MAMLA).

6. 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 Art. 13 of the Bulgarian Personal Documents Act.

7. VAT shall be charged on the fees referred to in Art. 51, 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.



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SPECIALIZED CASH MANAGEMENT SERVICES
ELECTRONIC CHANNEL **ON PAPER/ IN BANK OFFICE**

71. LOGIN2PAY – ACCEPT BANK TRANSFER PAYMENTS FROM STOMERS ON THE MERCHANT'S WEBSITE (taxable with VAT)	
71.1. Fee for initiation/ termination	200 BGN
71.2. Monthly maintenance fee	100 BGN

72. SEPA DIRECT DEBIT	
72.1. Set-up fee	12 EUR
72.2. Mandate maintenance monthly fee/ mandate amendment/cancellation fee, mandate check fee	2 EUR

73. MT101 – INCOMING AND OUTGOING (per account)	
73.1. Initiation of the service	50 EUR
73.2. Monthly service fee	25 EUR
73.3. Addition/ amendments/ cancellation of SWIFT addresses/ accounts	35 EUR
73.4. MT101 – incoming and outgoing – termination of the service	20 EUR

ELECTRONIC CHANNEL **ON PAPER/ IN BANK OFFICE**

74. PACKAGE PAYMENTS THROUGH BULBANK ONLINE VIA API-INTEGRATION (Host2Host) (taxable with VAT)	
74.1. Initiation of the service	200 BGN
74.2. Monthly maintenance	100 BGN

75. UniCoRecT	
75.1. Initiation of the service	1 000 BGN
75.2. Monthly servicing and maintenance (per range)	1 000 BGN
75.3. Range extension	500 BGN
75.4. Termination of the service (per range)	100 BGN

76. OUTGOING ACCOUNT STATEMENTS IN MT940, MT942, CAMT.053 AND CAMT.052 FORMAT (per account)	
76.1. Initiation, change or cancellation	30 EUR
76.2. Monthly fee for account statements via SWIFT/ European Gate	45 EUR
76.3. Monthly fee for account statements via e-mail	15 EUR



I. Accounts



II. Cash operations



III. Transfers and Direct debit



IV. Letters of Credit and Documentary collections



V. Bank guarantees



VI. Loans



VII. Cards



VIII. Securities and Custody



IX. Bank Packages



X. Miscellaneous



XI. Factoring



General Provisions

Click on the icon of the product you are interested in.



X. MISCELLANEOUS

SPECIALIZED CASH MANAGEMENT SERVICES		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
76.4.	Monthly fee for customer-initiated statements at Bulbank Online (BBO)		5 EUR
77. INCOMING STATEMENTS MT940 (per account)			
77.1.	Initiation, change or cancellation		30 EUR
77.2.	Monthly fee		25 EUR
78. OUTGOING MT900/910 (per account)			
78.1.	Initiation, change or cancellation		30 EUR
78.2.	Monthly fee		45 EUR
79. OUTGOING MESSAGES BANK SERVICE BILLING (BSB) CAMT.086 (per account)			
79.1.	Initiation, change or cancellation		30 EUR
79.2.	Bank Service Billing (BSB) camt.086 via SWIFT/ European Gate		45 EUR
79.3.	Bank Service Billing (BSB) camt.086 via e-mail		30 EUR

TARIFF LEGAL ENTITIES

		ELECTRONIC CHANNEL	ON PAPER/ IN BANK OFFICE
80. EU GATE			
80.1.	Initiation of the service		100 EUR
80.2.	Monthly maintenance fee per account in participating country		50 EUR
80.3.	Adding/ removing an account or user		15 EUR
80.4.	Termination of the service		100 EUR
81. CASH POOLING - SETUP, MONTHLY FEE PER ACCOUNT, ADDING/REMOVING AN ACCOUNT IN THE CASH POOLING SCHEM, TERMINATION OF THE SERVICE			
			By arrangement

NOTES

1. The fees in articles 71, 76, 77, 78 и чл. 80.2 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.



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XI. FACTORING

ELECTRONIC
CHANNEL

ON PAPER/ IN BANK
OFFICE

82. FACTORING

As per separate price list



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GENERAL PROVISIONS

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.

§ 10. The fees "through an electronic channel" under Art. 1.1, 59.1, 59.2, 61.1, 66.1 and 66.2 are applicable to documents in the form of an electronic statement, signed with the QES, in the sense of ЗЕДЕУУ.



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