



Fee Information Document

Name of the account provider:	UniCredit Bulbank AD
Account Name:	Current (card) account
Date:	01.01.2026

* This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

* Fees may also apply for using of services linked to the account which are not listed here. Full information is available in the Tariff for individuals as well as in the General Terms and Conditions for opening, servicing and closing of bank accounts of individuals and for providing payment services and instruments

* A Glossary of the terms used in this document is available free of charge

Service		Fee
General account services		
Current (card) account		1. Opening - EUR 4.09/ BGN 8; online - free of charge; 2. Maintenance - EUR 1.53/ BGN 3 (for regular incomings) / EUR 2.56/ BGN 5 (for non-regular incomings); 3. Closing - free of charge * Clients with regular incomings in the Bank are individuals who receive transfers on the same client's current (card) account from other persons at least 3 of the last 4 months with a minimum amount of regular monthly income of EUR 5.11.
Payments (excluding cards)		
1.	Internal Transfers in EUR	
1.1.	paper ordered	EUR 3.58/ BGN 7
1.2.	electronic ordered	EUR 0.36/ BGN 0.70
1.3.	between own accounts on paper	EUR 3.58/ BGN 7
1.4.	between own accounts through electronic channel	free of charge
1.5.	to a phone payment in EUR via Bulbank Mobile	EUR 0.36/ BGN 0.70
2.	Interbank transfers in EUR	
2.1.	TOM value date (1 working day)	
2.1.1.	paper ordered	EUR 3.58/ BGN 7
2.1.2.	electronic ordered	EUR 0.61/ BGN 1.20
2.2.	SAME DAY value date	
2.2.1.	paper ordered	EUR 11.25/ BGN 22
2.2.2.	electronic ordered	EUR 7.16/ BGN 14
3.	Interbank transfers in EUR to State Budget	
3.1.	TOM value date (1 working day)	
3.1.1.	paper ordered	EUR 3.58/ BGN 7
3.1.2.	electronic ordered	EUR 0.61/ BGN 1.20
3.2.	SAME DAY value date	
3.2.1.	paper ordered	EUR 11.25/ BGN 22
3.2.2.	electronic ordered	EUR 7.16/ BGN 14
4.	Utility payments / Standing orders	
4.1.	Registration/cancellation fee	
4.1.1.	In bank office	EUR 1.53/ BGN 3
4.1.2.	through electronic channel	free of charge
4.2.	Transactional fee	
4.2.1.	Cash payments	EUR 1.53/ BGN 3
4.2.2.	From account through channel	EUR 0.13/ BGN 0.25
5.	Outgoing cross-border transfers and transfers in foreign currency	
5.1.	TOM value date (1 working day)	
5.1.1.	paper ordered	
5.1.1.1.	customer credit transfer in EUR CCY in EEA (SEPA)	EUR 3.58/ BGN 7
5.1.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 communication fee
5.1.2.	electronic ordered	

5.1.2.1.	customer credit transfer in EUR CCY in EEA (SEPA)	EUR 0.61/ BGN 1.20
5.1.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. EUR 375 + EUR 9 commun. fee
5.2.	SAME DAY value date	
5.2.1.	paper ordered	
5.2.1.1.	customer credit transfer in EUR CCY in EEA (TARGET)	EUR 11.25/ BGN 22
5.2.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,40%, min. EUR 50, max. EUR 500 + EUR 9 commun. fee
5.2.2.	electronic ordered	
5.2.2.1.	customer credit transfer in EUR CCY in EEA (TARGET)	EUR 7.16/ BGN 14
5.2.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 commun. fee
5.3.	Communication service fee	EUR 9
6.	Incoming transfers in FCY	
6.1.	From payment service provider in EEA in EUR CCY	free of charge
6.2.	From payment service provider outside EEA and non-EUR CCY in EEA	
6.2.1.	up to EUR 100 inclusive	free of charge
6.2.2.	over EUR 100	0,1%, min. EUR 7, max. EUR 200
7.	Internal transfers in FCY	
7.1.	Non-cash payment in non-EUR CCY in UCB system	
7.1.1.	paper ordered	EUR 3.58/ BGN 7
7.1.2.	electronic ordered	EUR 0.36/ BGN 0.70
7.1.3.	between own accounts on paper	EUR 3.58/ BGN 7
7.1.4.	between own accounts through electronic channel	free of charge
Cards and cash		
Cash transaction		
1.	Cash withdrawal	
1.1.	on the whole amount	0.80%, min. EUR 5.11/ BGN 10
1.2.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.90%, min. EUR 10.23/ BGN 20
Cards		
1.	Standard debit card	
1.1.	Monthly fee for maintenance and servicing	free of charge
1.2.	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	0.16%, min. EUR 0.15/ BGN 0.30
1.3.	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA (incl. with Debit Mastercard Kids/Debit Mastercard Teens)	0.20%, min. EUR 0.77/ BGN 1.50
1.4.	Cash withdrawal on ATMs of other banks outside EEA (incl. with Debit Mastercard Kids/Debit Mastercard Teens)	EUR 3 + 1%
1.5.	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	EUR 2.05/ BGN 4 + 1%
1.6.	Cash withdrawal on ATMs of other banks outside EEA	EUR 3.00 + 1%
1.7.	Balance inquiry on ATM in Bulgaria and EEA (incl. with Debit Mastercard Teens)	EUR 0.51/ BGN 1
1.8.	Balance inquiry on ATM of other banks outside EEA with Visa Debit	EUR 1
1.9.	Cash deposits at ATM	EUR 0.15/ BGN 0.30
1.10.	Cash deposits at ATM over EUR 2050 (for the amount exceeding EUR 2050)	0.15 %, min EUR 0.51/ BGN 1
1.11.	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA	free of charge
1.12.	Payment of goods and services at merchant locations and in Internet outside EEA	free of charge
2.	Premium debit card	
2.1.	Annual service of a main card	EUR 25
2.2.	Annual service of a supplementary card	EUR 18
2.3.	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	0.16%, min. BGN EUR 0.15/ 0.30
2.4.	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	EUR 3 + 1%
2.5.	Cash withdrawal on ATMs of other banks outside EEA	EUR 3.50 + 2.5%
2.6.	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	EUR 3 + 2%
2.7.	Cash withdrawal on POS terminal outside EEA	EUR 3.50 + 2.5%
2.8.	Balance inquiry on ATM in Bulgaria and EEA	EUR 0.51/ BGN 1
2.9.	Balance inquiry on ATM of other banks outside EEA Visa Gold Debit	EUR 1
2.10.	Cash deposits at ATM	EUR 0.15/ BGN 0.30
2.11.	Cash deposits at ATM over EUR 2050 (for the amount exceeding EUR 2050)	0.15 %, min EUR 0.51/ BGN 1
2.12.	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA	free of charge
2.13.	Payment of goods and services at merchant locations and in Internet outside EEA	free of charge
3.	Credit cards UniCredit Shopping Card/Mastercard Standard/Visa Classic/Visa Classic Donna/Mastercard Gold/Visa Gold/Gold Smart Credit by UniCredit Bulbank/Mastercard Platinum/Visa Platinum	
3.1.	Annual service of a main credit card UniCredit Shopping card	EUR 25.56/ BGN 50
3.2.	Annual service of a main credit card Visa Classic/Mastercard Standard	EUR 25
3.3.	Annual service of a supplementary credit card Visa Classic/Mastercard	EUR 18
3.4.	Annual service of a supplementary credit card Visa Classic Donna	EUR 25
3.5.	Annual service of a supplementary credit card Visa Classic Donna	EUR 18

3.6.	Annual service of a supplementary credit card Mastercard Gold/Visa Gold	EUR 50
3.7.	Annual service of a supplementary credit card Mastercard Gold/Visa Gold	EUR 35
3.8.	Annual service of a supplementary credit card Mastercard Platinum/Visa Platinum	EUR 102.26/ BGN 200
3.9.	Annual service of a supplementary credit card Mastercard Platinum/Visa Platinum	EUR 75
3.10.	Annual service of a supplementary credit card Gold Smart Credit	EUR 51.13/ BGN 100
3.11.	Cash withdrawal fee at Bank's ATMs	1.5% + EUR 1.50
3.12.	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	2.5% + EUR 4
3.13.	Cash withdrawal on ATMs of other banks outside EEA	3% + EUR 4
3.14.	Cash withdrawal on POS terminal at Bank's branch counters in Bulgaria and EEA	2.5% + EUR 4
3.15.	Cash withdrawal on POS terminal outside EEA	3% + EUR 4
3.16.	Balance inquiry on ATM in Bulgaria and EEA	EUR 0.51/ BGN 1
3.17.	Balance inquiry on ATM of other banks outside EEA	EUR 1
3.18.	Payment of goods and services at merchant locations and in Internet in Bulgaria and EEA	Free of charge
3.19.	Payment of goods and services at merchant locations and in Internet outside EEA	EUR 0.26/ BGN 0.50
Overdraft and related services		
1.	Fee for an overdraft application review/prolongation of an overdraft's term review	EUR 10.23/ BGN 20
Package of services		
is not applicable		
Information on additional services		
is not applicable		