

# **T A R I F F**

**for fees and commissions of UniCredit Bulbank AD**

**applicable to legal entities and sole traders**

in force since May 7th, 2007  
amended as of September 12th , 2018

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Art.	Product / service	BGN	EUR
<b>I. Accounts</b>			
<b>1.</b>	<b>Current, cumulative, capital/donation, liquidation and insolvency accounts</b>		
1.1.	opening	10	10
1.1.1.	opening an account with Golden IBAN	50	50
1.1.2.	opening an account (CBBM)	20	20
1.2.	closing	30	30
1.3.	maintenance and servicing, including regular <b>electronic</b> statements upon entries on the accounts		
1.3.1	monthly fee for maintenance when the average monthly balance is above the minimum	10	5
1.3.2.	monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN	17	10
1.3.3.	monthly fee for maintenance when the average monthly balance is below the minimum	15	10
1.3.4.	monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN	25	20
1.4.	maintenance and servicing, including <b>paperbased</b> regular statements upon entries on the accounts <b>with</b>		
1.4.1.	monthly fee for maintenance when the average monthly balance is above the minimum	15	10
1.4.2.	monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN	20	15
1.4.3.	monthly fee for maintenance when the average monthly balance is below the minimum	20	15
1.4.4.	monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN	30	25
1.5.	monthly fee for maintenance when the statements are distributed via more than one channel	in case of two, the higher is applicable	
1.6.	With possibility for receipt on paper of documents and information for	EUR 1	1

Art.	Product / service	BGN	EUR
	operations and balances in a bank cassette (additionally to art. 1.3. /1.4./1.5.)		
1.7.	with possibility for electronic access and account management via Multicash (additionally to art. 1.3. /1.4./1.5.)	EUR 35	35
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 3	3
1.9.	with possibility for electronic access and account management via e-Cash (additionally to art. 1.3. /1.4./1.5.)	EUR 25	25
1.10.	Balance keeping fee on bank accounts (current accounts, deposit accounts, liquidations accounts, special accounts, etc.)	0.6% p.a. on the excess of 3 MBGN of the total account balance of the BGN accounts and the BGN equivalent of the account balance in EUR for the days when the threshold is exceeded.	
<b>2.</b>	<b>Opening, maintenance and closing of term deposit</b>	free	free
<b>3.</b>	<b>Opening, maintenance and closing of donation accounts</b>	free	free
<b>4.</b>	<b>Opening, maintenance and closing of accounts with special regime</b>	by arrangement	by arrangement
4.1.	DVP account		
4.1.1.	opening	10	
4.1.2.	maintenance and servicing, including regular statements upon entries on the accounts <b>sent by e-mail</b>	40	
4.1.3.	maintenance and servicing, including <b>paperbased</b> regular statements upon entries on the accounts	60	
4.1.4.	closing	30	
<b>Notes:</b>			
1. Fees as per art. 1.3. – 1.9 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. 1.6. and/or 1.7./1.8./1.9. are charged one-off irrespective of the number and type of accounts serviced.			

Art.	Product / service	BGN	EUR
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. 1.3. – 1.5. are not collected for capital raising account.		
5.	Fee as per art. 1.2. is not due upon closing of bank accounts that have been opened for more than twelve months.		
6.	The average monthly balance as per art. 1.3.1. - 1.3.4. and 1.4.1. - 1.4.4. is defined in the effective Interest rate bulletin of UniCredit Bulbank AD for legal entities and sole proprietors.		
7.	Balance keeping fee: <ul style="list-style-type: none"> <li>• Will not accrue on balances in:               <ul style="list-style-type: none"> <li>○ All bank accounts of budget organizations;</li> <li>○ The accounts of the Bulgarian Deposit Insurance Fund, the Restructuring fund with the Bulgarian Deposit Insurance Fund, the Investor Compensation Fund, the Guarantee Fund under Article 287 of the Insurance Code;</li> <li>○ Special accounts of notaries, lawyers, private judicial enforcers, insurance brokers/agents, investment intermediaries where third party funds are kept;</li> <li>○ Escrow accounts;</li> <li>○ Cumulative accounts, special accounts for subscription of capital;</li> <li>○ LC accounts;</li> <li>○ Donation accounts;</li> </ul> </li> <li>• Fee is accrued only on the balances in BGN and EUR bank accounts;</li> <li>• Fee is payable monthly and will be deducted from client's current accounts with available balance starting from search in BGN accounts, if not available then in EUR accounts, if not available then accounts in other currencies.</li> </ul>		
<b>II. Cash operations</b>			
5.	<b>Cash deposits</b>	0,20% min.1	0,20% min.1
6.	<b>Cash withdrawal</b>	0,40% min.2	0,60% min.2
6.1	preadvised but not withdrawn	0,1%	0,1%
7.	<b>Counting coins (in BGN only)</b>	3%, min. 1	
8.	<b>Other cash operations</b>		
8.1.	Exchange of damaged and unfit notes (taxable with VAT)	6%, min. 10	6%, min. 10

Art.	Product / service	BGN	EUR
8.2.	Collection of damaged and unfit notes (taxable with VAT)	4%, min. 10	4%, min. 10
8.3.	Handling of valuable shipment (parcel) per piece (additionally to art. 5.)	20	
<b>9.</b>	<b>Collection and transportation of cash</b>	by arrangement	by arrangement
<b>Notes:</b>			
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. 6.1. is collected on the next day based on the not withdrawn part of amount.			
4. The commission under art. 7 is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 5./art. 6.			
5. The fee under art. 8.3. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies			
6. For cash withdrawal/ cash deposit in currency different than the currency of the account are applicable the decrees of the General terms and condition of UniCredit Bulbank AD for foreign exchange transactions.			
<b>III. Transfers and Direct debit</b>			
<b>10.</b>	<b>Incoming transfers in BGN</b>	free	
<b>11.</b>	<b>Single outgoing transfer in BGN</b>		
11.1.	Internal transfers		
11.1.1.	non-cash payment		
11.1.1.a)	paper order	1,00	
11.1.1.b)	electronic order	0,50	
11.1.1.c)	between different accounts of one and the same account holder	free	
11.1.2.	transfer of cash deposited funds	0,2%, min. 3	
11.2.	via BISERA		

Art.	Product / service	BGN	EUR
11.2.1.	non-cash payment		
11.2.1.a)	paper order	2,50	
11.2.1.b)	electronic order	1,00	
11.2.2.	transfer of cash deposited funds	0,30%, min. 5	
11.3.	via RINGS		
11.3.1.	non-cash payment		
11.3.1.a)	paper order	15	
11.3.1.b)	electronic order	9	
11.3.2.	transfer of cash deposited funds	0,30%, min. 20	
11.4.	transfer UniCoRecT	0,30	
<b>12.</b>	<b>Transfers to State Budget by multi-row payment order</b>		
12.1.	Internal transfers		
12.1.1.	non-cash payment	1,70	
12.1.2.	transfer of cash deposited funds	0,30%, min. 6	
12.2.	via BISERA		
12.2.1.	non-cash payment	4,50	
12.2.2.	transfer of cash deposited funds	0,30%, min. 6	
12.3.	via RINGS		
12.3.1.	non-cash payment	30	
12.3.2.	transfer of cash deposited funds	0,30%, min. 40	
<b>13.</b>	<b>Salary payments in BGN and intrabank salary payments in FCY</b>		
13.1.	Internal transfers		
13.1.1.	data storage device/electronic channel (per order)	0,30	
13.2.	via BISERA		
13.2.1.	data storage device/electronic channel (per transfer)	1,20	

Art.	Product / service	BGN	EUR
<b>14.</b>	<b>Standing orders and utility payments</b>		
14.1.	Internal transfers	0,50	2,50
14.2.	via BISERA (only for standing orders)	1,00	0,10%, min. 10, max. 200
14.3.	Initiation/termination of the service		
14.3.1.	for initiation		
14.3.1.a)	in Bank branches	8	
14.3.1.b)	via e-channel Bulbank Online	free	
14.3.2.	for termination		
14.3.2.a)	in Bank branches	15	
14.3.2.b)	via e-channel Bulbank Online	free	
14.4.	Standing instruction for purposes different than utility payments (within the bank) <i>(monthly per account)</i>	10	10
14.5.	Single utility payments		
14.5.1.	transfer of cash deposited funds	0,20%, min. 3	
14.5.2.	non-cash payment paper order	1,00	
14.5.3.	electronic order	0,50	
<b>15.</b>	<b>Direct Debit</b>		
15.1.	Initiation		
15.1.1.	paper order	2,00	
15.1.2.	electronic order		
15.1.2.a)	against an account with another bank	1,20	
15.1.2.b)	against an account with the Bank	0,50	
15.2.	Payment		
15.2.1.	Internal transfers	0,50	



Art.	Product / service	BGN	EUR
15.2.2.	via BISERA	2,00	
15.2.3.	via RINGS	18	
<b>16.</b>	<b>Outgoing cross-border transfers and transfers in foreign currency</b>		
16.1.	TOM value date (1 working day)		
16.1.1.	paper order		
16.1.1.1.	customer credit transfer in EUR CCY in EEA		0,15%, min. 15, max. 250 + 10 EUR communication fee
16.1.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,15%, min. 15, max. 250 + 10 EUR communication fee
16.1.2.	electronic order		
16.1.2.1.	customer credit transfer and direct debit in EUR CCY in EEA		0,10%, min. 10, max. 200 + 10 EUR communication fee
16.1.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min. 10, max. 200 + 10 EUR communication fee
16.1.3.	SEPA Direct Debit		
16.1.3.1.	set-up fee		12
16.1.3.2.	mandate maintenance monthly fee		2
16.1.3.3.	mandate amendment/cancellation		2
16.1.3.4.	mandate check		2
16.2.	SAME DAY value date		2
16.2.1.	paper order		
16.2.1.1.	customer credit transfer in EUR CCY in EEA		0,25%, min. 25, max. 350 + 10 EUR communication fee

Art.	Product / service	BGN	EUR
16.2.1.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,25%, min. 25, max. 350 + 10 EUR communication fee
16.2.2.	electronic order		
16.2.2.1.	customer credit transfer in EUR CCY in EEA		0,20%, min. 20, max. 300 + 10 EUR communication fee
16.2.2.2.	customer credit transfer outside EEA and non-EUR CCY in EEA		0,20%, min. 20, max. 300 + 10 EUR communication fee
16.3.	Urgent processing upon customer's request – additionally		
16.3.1.	processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day		40
16.3.2.	execution of a payment order submitted after the cut off time for execution of transfers within the same business day		200
16.4.	Incorrect/ insufficient payment data - additionally		20
16.5.	Inquiry/tracer for credit transfer		25
16.6.	Amendment/ cancellation of a payment order		50
16.7.	Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee)		
16.7.1.	up to EUR 2 500 or its equivalent in other currency, as well as payments in USD or CAD in favour of a beneficiary's account in the USA or Canada (regardless of the amount)		20
16.7.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		30
16.7.3.	over EUR 12 500 or its equivalent in other currency		45
<b>17.</b>	<b>Incoming cross-border transfers and transfers in FCY</b>		
17.1	executed with SAME DAY value date		
17.1.1.	up to EUR 50 000 inclusive		0,10%, min. 7

Art.	Product / service	BGN	EUR
17.1.2.	over EUR 50 000		0,07%, min. 45, max. 100
17.2.	Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers <i>(taxable with VAT)</i>		10
<b>18.</b>	<b>Internal transfers in FCY, executed with SAME DAY value date</b>		
18.1.	non-cash payment		
18.1.1.	paper order		4
18.1.2.	electronic order		2,50
18.1.3.	between different accounts of one and the same accountholder		free
18.2.	transfer of cash deposited funds		0,15%, min. 6
<b>19.</b>	<b>MT101 – incoming and outgoing</b>		
19.1.	MT101 incoming - initiation of the service		50
19.2.	MT101 incoming - monthly servicing		25
19.3.	MT101 outgoing - initiation of the service		35
19.4.	MT101 outgoing - monthly servicing		25
19.5.	Addition/ amendments/cancellation of SWIFT addresses/accounts		35
19.6.	MT101 incoming and outgoing - service cancellation		20
<b>Notes:</b>			
1. The execution of a payment order under Art. 16.2. and/or Art. 16.3.2. 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. 14.4. is not due in case the Standing instruction is placed for loan repayment.			
6. SWIFT expenses under article 63 are collected in addition to Trade Finance services and investigations services under art.16.5 and 16.6.			

Art.	Product / service	BGN	EUR
7.	Transfers under Art. 11.1.2., 11.2.2., 11.3.2., 12.1.2., 12.2.2., 12.3.2. and 18.2. 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. 16.7.1. 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. 13.1.1.		
<b>IV. Cheques</b>			
<b>20.</b>	<b>Collection of cheques in EUR and USD</b>		
20.1.	Drawn on the Bank ( <i>collected immediately</i> )		0,25%, min.15, max.350
20.2.	Drawn on other Banks		0,35%, min.20, max.350
20.3.	Collection of traveller's cheques endorsed in favour of corporate customers, treated as commercial cheques ( <i>payment after collection</i> )		0,35%, min.20, max.350
20.4.	Upon return of unpaid cheques not by fault of the Bank, irrespective of their number in one consignment		30
20.5.	Sending a cheque for collection by courier upon customer's request		20
<b>21.</b>	<b>Issuance of bank cheques in EUR and USD</b>		
21.1.	Issuance		0,50%, min.20, max.200
21.2.	Cancellation of cheques upon customer's request		30
21.3.	Cancellation and reissuance		40
21.4.	Stop payment of issued bank cheque		30
21.5.	Sending of an issued bank cheque by courier from the Bank upon customer's request		20
<b>Notes:</b>			
1. Expenses of the foreign correspondent bank are collected additionally.			

Art.	Product / service	BGN	EUR
2. The commission for collection/issuance, stop payment/cancellation of cheques is per cheque.			
3. In case of cheque cancellation the original cheque should be returned to the Bank.			
4. The bank shall process cheques only in the currencies EUR and USD			
V. Letters of Credit and Documentary collections			
<b>22.</b>	<b>Documents received for collection</b>		
22.1.	Documents against payment		0,3%, min. 75, max. 300
22.2.	Documents against acceptance		0,35%, min. 75, max. 300
22.3.	Aval of bills of exchange and promissory notes		
22.3.1.	with cash collateral <i>(per quarter or part thereof)</i>		0,3%, min. 75
22.3.2.	with other type of collateral <i>(per quarter or part thereof)</i>		by arrangement
22.4.	Documents free of payment		0,25%, min. 50, max. 250
22.5.	Amendment of collection instructions		40
22.6.	Return of unpaid documents		40
22.7.	Tracer		40
<b>23.</b>	<b>Documents sent for collection</b>		
23.1.	Documents against payment/acceptance		0,3%, min. 75, max. 300
23.2.	Documents free of payment		0,25%, min. 50, max. 250
23.3.	Amendment of collection instructions		40
23.4.	Tracer		40
<b>24.</b>	<b>Received Documentary Letters of Credit</b>		
24.1.	Pre-advising	30	40

Art.	Product / service	BGN	EUR
24.2.	Advising	0,12%, min. 50, max. 350	0,12%, min. 50, max. 350
24.3.	Confirmation <i>(per quarter or part thereof)</i>	by arrangement	by arrangement
24.4.	Transfer of a letter of credit without commitment	by arrangement	by arrangement
24.5.	Advising of received notification for assignment of proceeds	50	50
24.6.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 300
24.7.	Amendment <i>(excluding extension of validity of a confirmed L/C and amount increase)</i>	50	50
24.8.	Handling and payment	0,18%, min. 50	0,18%, min. 50
24.9.	Deferred payment or acceptance under a letter of credit		
24.9.1.	confirmed by the Bank <i>(per quarter or part thereof)</i>	by arrangement	by arrangement
24.9.2.	non-confirmed by the Bank	50	50
24.10.	Preliminary check-up of documents	75	75
24.11.	Second examination of documents returned for correction	75	75
24.12.	Cancellation prior to validity expiry	50	50
24.13.	Urgent processing upon customer's request - additional fee		
24.13.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
24.13.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
24.14.	Purchase Fee <i>(taxable with VAT)</i>		75
<b>25.</b>	<b>Issued Documentary Letters of Credit</b>		
25.1.	Pre-advising	30	40
25.2.	Issuance, handling and payment		

Art.	Product / service	BGN	EUR
25.2.1.	with cash collateral (per quarter or a part thereof)	0,3%, min. 75	0,3%, min. 75
25.2.2.	with other type of collateral (per quarter or a part thereof)	by arrangement	by arrangement
25.3.	Deferred payment or acceptance (per quarter or a part thereof)	0,15%, min. 20	0,15%, min. 20
25.4.	Amendment (excluding amount increase and extension of validity)	50	50
25.5.	Change of collateral	50	50
25.6.	Cancellation prior to validity expiry	50	50
25.7.	Urgent processing upon customer's request - additional fee	50	50
25.7.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
25.7.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
25.8.	Discrepancy fee	70	70
<b>26.</b>	<b>For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 23.4, art. 23.8 and art. 24.2 is increased by</b>	by arrangement	by arrangement

**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. An amendment fee is charged when the validity extension of a letter of credit is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilized balance as if on a new letter of credit. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.

Art.	Product / service	BGN	EUR
6.	The commissions under art. art. 23.1., 23.2., 23.3., 23.4., 23.5., 23.6., 23.7., 23.13., 24.1., 24.2. and 24.4. are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.		
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 under art. 24.7. 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. 23.8 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 24.2. If for any reason the applicant has not paid the commission under art. 24.2, it is paid by the beneficiary under art 23.8.		
<b>VI. Bank Guarantees</b>			
<b>27.</b>	<b>Received guarantees and standby letters of credit</b>		
27.1.	Pre-advising	30	30
27.2.	Advising without commitment	0,10%, min. 30, max. 150	0,10%, min. 50, max. 250
27.3.	Amendment ( <i>excluding amount increase</i> )	30	50
27.4.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 250
27.5.	Administration of a guarantee sent directly to the beneficiary	0,10%, min. 30, max. 150	0,10%, min. 50, max. 250
27.6.	Processing of a claim	50	50
27.7.	Confirmation/issuance of a guarantee secured by a counterguarantee (per quarter or part thereof)	by arrangement	by arrangement
<b>28.</b>	<b>Guarantees/counterguarantees/standby letters of credit issued by the bank</b>		
28.1.	Pre-advising	30	40
28.2.	Issuance		
28.2.1.	with cash collateral ( <i>per quarter or a part thereof</i> )	0,3%, min. 45	0,3%, min. 75



Art.	Product / service	BGN	EUR
28.2.2.	with other type of collateral (per quarter or part thereof)	by arrangement	by arrangement
28.3.	Amendment (excluding amount increase and extension of validity)	50	50
28.4.	Amendment of the collateral	50	50
28.5.	Cancellation of customer's application for issuance (if already processed)	100	100
28.6.	Processing of a claim	0,1%, min. 100, max. 500	0,1%, min. 100, max. 500
28.7.	Urgent processing upon customer's request - additional fee	50	50
28.7.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
28.7.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
<b>Notes:</b>			
1.1. The issuance/confirmation commission is collected upon issuance/confirmation 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 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, a commission as if on a new one is charged on the amount of the increase.			
3.1. An amendment fee is charged when the extension of validity of a bank guarantee is within the period for which a commission has already been collected.			
3.2. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee.			
3.3. In case the commission as per note 3.2 is not due at the moment of validity extension, a fee for amendment is collected.			
4. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.			
5. The Bank is liable for processing claims according to art. 27.6 if these claims are presented at least 5 working days before stipulated latest date for presentation – for claims which should be presented in the country and 7 working days before stipulated latest date for presentation – for claims which should be presented abroad.			
<b>VII. Loans</b>			
<b>29.</b>	<b>Preliminary review of a loan application</b>	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
30.	Loan application review	0,15%, min. 300, max. 5000	0,15%, min. 150, max. 2500
31.	Commitment fee ( <i>per annum</i> )	by arrangement	by arrangement
32.	Management fee	by arrangement	by arrangement
33.	Amendment of the structure of a credit transaction at client's request	by arrangement	by arrangement
34.	Penalty fee in case of prepayment and/or cancellation of a credit contract prior to maturity		
34.1.	with notice less than 30 days and/or term to the maturity of the loan more than a year	4%	4%
34.2.	with notice more than 30 days and term to the maturity of the loan less than a year	2%	2%
<b>Notes:</b>			
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. 31 is calculated on the available for utilization amount of the loan.			
4. The commission according to art. 34 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.			
<b>VIII. Cards</b>			
35.	VISA Business Electron Debit Card	<a href="#">as per separate price list</a>	
36.	Debit Cards		
36.1.	Visa Business Debit Card	<a href="#">as per separate price list</a>	
36.2.	MasterCard Bussiness Card	<a href="#">as per separate price list</a>	
37.	METROPlus	<a href="#">as per separate price list</a>	
38.	VISA Business Revolving	<a href="#">as per separate price list</a>	
39.	MasterCard Business Revolving	<a href="#">as per separate price list</a>	

Art.	Product / service	BGN	EUR
40.	<b>Debit card VISA Business Deposit Card</b>		<a href="#">as per separate price list</a>
41.	<b>Payments through POS</b>		
41.1.	Servicing of payments through POS	by arrangement	by arrangement
41.2.	Monthly maintenance fee for GPRS card (taxable with VAT)	4,17	
42.	Payment with a card issued by other bank in Bulgaria via the system for utility and periodic payments of UCB	1,50%, min. 0,35	
43.	Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB	2,50%, min. 0,65	
<b>IX. Securities and Custody</b>			
44.	<b>Securities transactions</b>	by arrangement	by arrangement
44.1.	Securities Settled through the Central Depository		
44.1.1.	Execution of equity (shares and compensatory instruments) orders		
44.1.1.1.	up to BGN 10000	1,50%, min. 15	
44.1.1.2.	from BGN 10000,01 to BGN 100000	1,00%	
44.1.1.3.	from BGN 100000,01 to BGN 200000	0,70%	
44.1.1.4.	above BGN 200000	by arrangement	
44.1.2.	Execution of fixed income (bonds) orders		
44.1.2.1.	up to BGN 75000	15	
44.1.2.2.	from BGN 75000,01 to BGN 200000,00	0,02%	
44.1.2.3.	above BGN 200000	0,015%	
44.1.3.	Checking the balance of an account with the Central Depository, if not connected with an order	5	
44.1.4.	Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD.	10	
44.1.5.	Request for issuing a depository receipt	5	

Art.	Product / service	BGN	EUR
44.2.	Government Securities settled through Bulgarian National Bank		
44.2.1.	Participation at primary auctions		
44.2.1.1.	for approved bids	0,10%, min. 10	
44.2.1.2.	for not approved bids	10	
44.2.2.	Secondary trading		
44.2.2.1.	for trade with Government Securities where Unicredit Bulbank is party to the transaction	free	
44.2.2.2.	for trade with Government Securities with the intermediation of Unicredit Bulbank	0,05%, min.15	
44.2.3.	For registration of:		
44.2.3.1.	transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member	10	
44.2.3.2.	transfer of government securities into the account of the Ministry of Finance	10	
44.2.4.	Transfer of Government Securities to another primary dealer	10	
44.2.5.	Blocking and unblocking of governments securities in the bank's register	0,03%	
44.2.6.	Collection of principal at maturity	0,03%	
44.2.7.	Excerpt from the bank's register	10	
44.3.	Subscription at Private Offerings through another Investment Intermediary	15	
44.4.	Securities Settled through Foreign Depositories		
44.4.1.	Acceptance of orders		2
44.4.2.	Execution of equity orders, depending on the market, as follows:		
	Austria		0,50%, min. 55
	Belgium		0,50%, min. 50
	Denmark		0,50%, min. 50
	Finland		0,50%, min. 50
	France		0,50%, min. 40
	Germany		0,50%, min. 40
	Italy		0,50%, min. 50

Art.	Product / service	BGN	EUR
	Luxembourg		0,50%, min. 45
	Netherlands		0,50%, min. 40
	Norway		0,50%, min. 65
	Portugal		0,50%, min. 55
	Spain		0,50%, min. 55
	Sweden		0,50%, min. 65
	Swizerland		0,50%, min. 40
	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)		0,50%, min. GBP 50/USD 50
	United States of America		0,50%, min. USD 50
	Canada		0,50%, min. CAD 70
	Australia		0,75%, min. AUD 125
	Other regulated markets		by arrangement
44.4.3.	Execution of orders for bonds , depending on the market, as follows:		
	Germany		0.50%, min. 40
	Italy		0.50%, min. 40
44.4.4.	Execution of orders for bonds with the intermediation of UniCredit Bulbank	by arrangement	
44.4.5.	Request for transferring securities to another investment intermediary through foreign depositories		10
44.5.	Safekeeping fee for Non-professional clients (subject to VAT)	0,05%	
<b>45.</b>	<b>Registration Agent Services</b>		
45.1.	Request for issuing a certificate of portfolio status		
45.1.1.	Fee for issuance of statement for the financial or compensatory instruments on personal account	140	
45.1.2.	Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/	160	
45.2.	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)	40	
45.3.	Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment):		

Art.	Product / service	BGN	EUR
45.3.1.	up to BGN 20000	0,80%, min. 50	
45.3.2.	from BGN 20000,01 to BGN 100000	0,65%	
45.3.3.	from BGN 100000,01 to BGN 200000	0,50%	
45.3.4.	above BGN 200000	by arrangement	
45.4.	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
45.4.1.	up to BGN 20000	1,00%, min. 50	
45.4.2.	from BGN 20000,01 to BGN 100000	0,85%	
45.4.3.	from BGN 100000,01 to BGN 200000	0,60%	
45.4.4.	above BGN 200000	by arrangement	
45.5.	Transfer of securities and compensatory instruments in case of endowment	50	by arrangement
45.6.	Request for changes in personal data	15	
45.7	Request for issuing a depository receipt duplicate	15	
<b>46.</b>	<b>Custody services</b> (taxable with VAT)	by arrangement	by arrangement
<b>X. Bank Packages</b>			
<b>47.</b>	<b>Business Leader Package Programme</b>		
47.1.	Business Leader Light Package Program	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.2.	Business Leader Gold Package Program	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.3.	Business Leader Premium Package Program	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.4.	Business Leader Online Package Program	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.5.	Business Leader Practice/ Donna Practice	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	

Art.	Product / service	BGN	EUR
47.6.	Account plus	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.7.	SWIFT plus	<a href="#">As per separate attachment for the conditions and the fees and commissions for the service</a>	
47.8.	Monthly fee for paperbased regular statements (additionally to art. 47.1./47.2./47.3./47.4./47.5.)	5	
<b>Notes:</b>			
1. The annual fees under art. 47.1.1 and 47.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP			
2. The annual fees under art. 47.2.1 and 47.2.2 are calculated with a 15% discount in the event of an advance payment on Business Leader Gold PP			
3. The annual fees under art. 47.3.1 and 47.3.2 are calculated with a 20% discount in the event of an advance payment on Business Leader Premium PP			
4. The annual fees under art. 47.4.1 and 47.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP			
5. The annual fee under art. 47.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP			
6. The fees under art.47.1.3, 47.2.3., 47.3.3., 47.4.3 and 47.5.1. are payable in case this is provided in the Business Leader Package Programme			
7. The fee under article 47.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.			
8. Fees as per art. 47 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.			
<b>XI. Miscellaneous</b>			
<b>48.</b>	<b>Public vault service</b>		
48.1.	Safes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
48.2.	Deposit boxes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list

Art.	Product / service	BGN	EUR
49.	<b>24-hour vault service</b> <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
50.	<b>Additional consultancy and technical assistance for pc banking - Multicash</b> <i>(per hour or part thereof)</i> <i>(taxable with VAT)</i>		30
50.1.	Monthly fee for international access to bank account information in Multicash		30
51.	<b>Report for valuation of client derivatives (per request, taxable with VAT)</b>	50	
52.	<b>Login2Pay – accept bank transfer payments from customers on the merchant’s website</b>		
52.1.	Fee for initiation/termination (Taxable with VAT)	200	
52.2.	Monthly maintenance fee (Taxable with VAT)	by arrangement, min 100	
53.	<b>Information about customers in compliance with the Bulgarian legislation</b> <i>(taxable with VAT)</i>	60	
54.	<b>Information for audit purposes</b> <i>(taxable with VAT)</i>	100	100
55.	<b>Bank letter of reference</b> <i>(taxable with VAT)</i>		
55.1.	In Bulgarian language	35	
55.2.	In foreign language	70	
56.	<b>Written certificate (account maintenance and/or available balance) or confirmation</b> <i>(taxable with VAT)</i>		
56.1.	In Bulgarian language	20	
56.2.	In foreign language	40	
57.	<b>Information on bank operations other than the daily statement</b> <i>(taxable with VAT)</i>		



Art.	Product / service	BGN	EUR
57.1.	Up to 1 year from the date of request ( <i>per request</i> )	30	
57.2.	Over 1 year from the date of request ( <i>per request</i> )	100	
<b>58.</b>	<b>Preparation of documents as follows:</b>		
58.1.	notary deed for a contractual mortgage/application for registration of a legal mortgage ( <i>taxable with VAT</i> )		
58.1.1.	for loans up to BGN 300 000/EUR 150 000 ( <i>inclusive</i> )	30	BGN 30
58.1.2.	for loans above BGN 300 000/EUR 150 000	75	BGN 75
58.2.	application for entry of a pledge contract ( <i>taxable with VAT</i> )	20	BGN 20
<b>59.</b>	<b>Written correspondence related to Trade finance deals</b> ( <i>per bank transaction</i> ) ( <i>taxable with VAT</i> )		
59.1.	free format correspondence	50	50
59.2.	processing of a claim against a guarantee not administrated in the bank	250	350
<b>60.</b>	<b>Consultancy/technical assistance related to bank operations</b> ( <i>per man hour</i> ) ( <i>taxable with VAT</i> )		50
<b>61.</b>	<b>Checking the authenticity of bank documents and authorized signatures</b>	50	
<b>62.</b>	<b>Postage related to bank operations</b> ( <i>taxable with VAT</i> )		
62.1.	Cross-border		5
62.2.	Domestic	2	
<b>63.</b>	<b>SWIFT fee per item</b>		10
<b>64.</b>	<b>Photocopy services</b> (per page)	1	
<b>65.</b>	<b>SMS notification about account balance</b> ( <i>per item</i> ) ( <i>taxable with VAT</i> )	0,30	
<b>66.</b>	<b>Correction to a payment transaction which does not lead to other activities - upon customer's request</b>	5	5

Art.	Product / service	BGN	EUR
<b>67.</b>	<b>Buldirect</b>	as per separate price list	
67.1.	Initiation of the service	500	
67.2.	Monthly servicing	by arrangement	
67.3.	Termination of the service	500	
<b>68.</b>	<b>Bulcollect</b>	as per separate price list	as per separate price list
68.1.	Initiation of the service	100	
68.2.	Monthly servicing	By arrangement	
68.3.	Termination of the service	100	
<b>69.</b>	<b>Account statements in MT940 format</b>	by arrangement	by arrangement
<b>70.</b>	<b>Standing orders and utility payments in BGN</b>		
70.1.	initiation of the service for the supplier <i>(taxable with VAT)</i>	100	
70.2.	maintenance and servicing <i>(taxable with VAT)</i>	by arrangement	
<b>71.</b>	<b>Information on accounts subscribed to InfoBank</b>		
71.1.	Initiation of the service <i>(taxable with VAT)</i>	100	
71.2.	Monthly servicing and maintenance (per account) <i>(taxable with VAT)</i>	12	
71.3.	Termination of the service (per account) <i>(taxable with VAT)</i>	10	
<b>72.</b>	<b>UniCoRecT</b>		
72.1.	Initiation of the service	1000	

Art.	Product / service	BGN	EUR
72.2.	Monthly servicing and maintenance (per range)	1000	
72.3.	Range extension	500	
72.4.	Termination of the service (per range)	100	
<b>73.</b>	<b>EU Gate</b>		
73.1.	Monthly maintenance fee per account in participating country		50
73.2.	Adding/removing an account or user EU Gate		5
73.3.	Termination of the service		100
<b>74.</b>	<b>Cash pooling within the Bank</b>		
74.1.	Setup		by arrangement
74.2.	Monthly fee per account		by arrangement
74.3.	Adding/removing an account in the cash pooling scheme		by arrangement
74.4.	Termination of the service		by arrangement
<b>75.</b>	<b>Information service InfoDirect</b>		
75.1.	For notification via e-mail <i>(taxable with VAT)</i>	1,67	
75.2.	For notification via SMS <i>(taxable with VAT)</i>	0,10	
<b>76.</b>	<b>Account statements in MT942 format</b>	by arrangement	by arrangement
<b>77.</b>	<b>Monthly fee for Interest list per account (taxable with VAT)</b>	10	
<b>78.</b>	<b>Monthly fee for incoming MT940 per account</b>		7
<b>79.</b>	<b>Monthly fee for outgoing MT900/910 per account</b>		35
<b>80.</b>	<b>Invoice processing fee <i>(taxable with VAT)</i></b>	25	25
<b>81.</b>	<b>Advanced POS account statement</b>		
81.1.	Daily statement	20	

Art.	Product / service	BGN	EUR
81.2.	Weekly statement	15	
81.3.	Monthly statement	10	
<b>Notes:</b>			
1. The Bank is liable for processing claims according to art. 60.2 if these claims are presented at least 5 working days before stipulated latest date for presentation – for claims which should be presented in the country and 7 working days before stipulated latest date for presentation – for claims which should be presented abroad.			
2. The fees in articles 52, 67.2., 68.2., 69, 71.2., 72.2., 73.1., 74.2., 75.1., 76, 77, 78, 79, 81.1., 81.2., 81.3. 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.			

### 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.