

Dear Clients,

We hereby inform you that as of **05.04.2021** UniCredit Bulbank AD changes its Tariff for fees and commissions applicable to individuals, as follows:

1. Changes in the Section I. ACCOUNTS:

AS IS				TO BE			
Art.	PRODUCT / SERVICE	BGN	EUR	Art.	PRODUCT / SERVICE	BGN	EUR
I. ACCOUNTS							
1.	OPPENING OF ACCOUNT			1.	OPPENING OF ACCOUNT		
1.1.1.	Current account without debit card	4	3	1.1.1.	Current account without debit card	8	4
1.1.3.	Joint account	12	6	1.1.3.	Joint account	15	8
1.2.1.	Standard saving account:	2.50	2.50	1.2.1.	Standard saving account:	8	4
1.3.	Term deposits	free	free	1.3.	Term deposits	20	10
2.	MAINTANANCE AND SERVICING OF ACCOUNT:			2.	MAINTANANCE AND SERVICING OF ACCOUNT:		
2.1.1.	Current account without debit card	4	3	2.1.1.	Current account without debit card		
				2.1.1.1-new	with average monthly balance up to BGN 200 000/ EUR 100 000, incl.	4	3
				2.1.1.2-new	with average monthly balance above BGN 200 000/ EUR 100 000	10	6
2.1.2.	Current account with debit card			2.1.2.	Current account with debit card		
2.1.2.1.	with regular incomings	BGN 1.50		2.1.2.1.	with regular incomings	BGN 1.80	
2.1.2.2.	without regular incomings	BGN 2.50		2.1.2.2.	without regular incomings	BGN 3	
2.1.3.	Joint account	10	5	2.1.3.	Joint account	12	6
2.2.1.	Standard saving account:	2.50	2	2.2.1.	Standard saving account:		
				2.2.1.1-new	with average monthly balance up to BGN 200 000/ EUR 100 000, incl.	4	3
				2.2.1.2-new	with average monthly balance above BGN 200 000/ EUR 100 000	10	6
Notes:	2. The fees under art. 2 include the provision of monthly statements with by electronic channel			Notes:	2. The provision of account statements via electronic channel is free of charge.		

* The monthly fee for the Modula programme changes in accordance with the proposed fees under Art. 2.1.2.

2. Changes in the Section II. CASH OPERATIONS:

AS IS				TO BE			
Art.	PRODUCT / SERVICE	BGN	EUR	Art.	PRODUCT / SERVICE	BGN	EUR
II. CASH OPERATIONS							
1.	CASH DEPOSITS:			1.	CASH DEPOSITS:		
1.1.	In case of the depositor is account holder:			1.1.	In case of the depositor is account holder		
1.1.1.	up to BGN 3 000/ EUR 1 500, incl.	1	0.50	1.1.1.	up to BGN 3 000/ EUR 1 500, incl.	2	0.50
1.2.	In case the depositor is not account holder	0.40%, min.4	0.40%, min.4	1.2.	In case the depositor is not account holder	0.45%, min.4.50	0.45%, min.2.30
2.	CASH WITHDRAWAL:			2.	CASH WITHDRAWAL:		
2.1.	up to BGN 1 000/ EUR 500, incl.	4	3	2.1.	up to BGN 2 000/ EUR 1 000, incl.	6	3
2.2.	from BGN 1 000/EUR 500 up to BGN 50 000/ EUR 25 000 (on the whole amount)	0.60%	0.60%	2.2.	from BGN 2 000/ EUR 1 000 up to BGN 50 000/ EUR 25 000 (on the whole amount)	0.60%	0.60%

3. Changes in the Section III. TRANSFERS AND DIRET DEBIT:

AS IS				TO BE			
Art.	PRODUCT / SERVICE	in bank office	through el. channel	Art.	PRODUCT / SERVICE	in bank office	through el. channel
III. TRANSFERS AND DIRECT DEBIT							
2.	INTERNAL OUTGOING TRANSFERS			2.	INTERNAL OUTGOING TRANSFERS		
2.1.	Transfers in BGN and EUR in UCB system			2.1.	Transfers in BGN and EUR in UCB system		
2.1.1.	transfers between own accounts	BGN 2	free	2.1.1.	transfers between own accounts	BGN 5	free
2.1.2.	transfers to other accounts	BGN 2	BGN 0.50	2.1.2.	transfers to other accounts	BGN 5	BGN 0.50

4. Changes in the Section VI. LOANS:

AS IS				TO BE			
Art.	PRODUCT / SERVICE	BGN	EUR	Art.	PRODUCT / SERVICE	BGN	EUR
VI. LOANS							
2.	FEES AND COMMISSIONS FOR LOANS WITH CONTRACTS SIGNED AFTER 22/07/2014						
2.3.	Renegotiation of the price	1%	1%	2.3.	A fee in case of a change to the transaction structure at the request of the customer:		
				2.3.1.- new paragraph	A change to the loan price;	1%	1%
				2.3.2.- new paragraph	A change to other terms and conditions of the loan.	60	30
2.4.	Renegotiation of other terms of a loan, by client's request	60	30	2.4.	deleted		
Note:	1. The fee under paragraphs 2.3 shall be collected upon submission of the application and upon the residual debt.			Note:	1. The fee as per para. 2.3 shall be collected upon administration of the requested change. The fee as per para. 2.3.1 shall be calculated on the basis of the outstanding debt of the loan.		
Due to that change Art. 2.5 will become 2.4 and Art. 2.6 - 2.5.							
AS IS				TO BE			
Note:	The fees and commissions which are specified in EUR, except for those in items 2.1, 2.3 and 2.5, may be paid in another currency, too, calculated as per the relevant on-account exchange rate of the Bank applicable on the day of the transaction			Note:	The fees and commissions which are specified in EUR, may be paid in another currency, too, calculated as per the relevant on-account exchange rate of the Bank applicable on the day of the transaction.		

5. Changes in the Section VIII. CARDS:

AS IS			TO BE		
Art.	PRODUCT/ SERVICE	FEE	Art.	PRODUCT/ SERVICE	FEE
VIII.CARDS					
Appropriate Appendixes for DEBIT and CREDIT CARDS					
	Delivery for a card to an address in Bulgaria (VAT taxable)	BGN 5	Apps. 8.1.2, 8.1.3, 8.1.5, 8.1.6, 8.1.7, 8.1.10, 8.1.11 and 8.2.8	Delivery for a card to an address in Bulgaria (VAT taxable)	deleted
				New: Fee for card issuing/re-issuing with delivery to the branch	BGN 2
	Issuing	free of charge		Fee for card issuing/re-issuing with delivery to client's address in the Republic of Bulgaria	free of charge
	Monthly fee for maintenance and servicing of accounts for clients with regular incomings	BGN 1.50	Apps. 8.1.1, 8.1.2, 8.1.8, 8.1.10	Monthly fee for maintenance and servicing for clients with regular incomings	BGN 1.80
	Monthly fee for maintenance and servicing for clients without regular incomings	BGN 2.50		Monthly fee for maintenance and servicing of accounts for clients without regular incomings	BGN 3.00

AS IS			TO BE		
	Re-issuing of a card before the expiry date***	BGN 5	Apps. 8.1.2, 8.1.3, 8.1.5, 8.1.6, 8.1.7, 8.1.10, 8.1.11 and 8.2.8	Re-issuing of a card before the expiry date	BGN 5
Note:	*** The fee is not charged in case of reissuance by recommendation of the bank out of security considerations			deleted	

By giving this notification the Bank fulfils its obligation as a payment service provider pursuant to art. 62 of the Payment Services and Payment Systems Act to notify its clients (payment service users) within two months of any changes in the framework agreement between them. Payment service users are hereby notified as follows:

The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. If payment service users do not accept the changes, the Bank shall inform them about their right to terminate the framework agreement and the supporting agreements immediately before the date on which it is proposed that the changes take effect without their being liable for any costs and compensations.