



## TARIFF

FOR FEES AND COMMISSIONS OF UNICREDIT BULBANK AD  
APPLICABLE FOR INDIVIDUALS

in force since **January 15, 2021**

<u>CHAPTER</u>	<u>Page</u>
I. ACCOUNTS	2
II. CASH OPERATIONS	3
III. TRANSFERS AND DIRECT DEBIT	3
IV. DOCUMENTARY OPERATIONS	5
V. BANK GUARANEES	5
VI. LOANS	5
VII. BANK PACKAGES. MODULA PROGRAMME	10
VIII. CARDS	11
IX. SECURITIES AND CUSTADY	11
X. ORDER EXECUTION AND TRANSACTION SERVICES	12
XI. REGISTRATION AGENT SERVICES	13
XII. MISCELLANEOUS	14

## XIII. GENERAL PROVISIONS

15

I. ACCOUNTS			
	PRODUCT / SERVICE	BGN	EUR
<b>1.</b>	<b>OPPENING OF ACCOUNT</b>		
1.1.	Current accounts:		
1.1.1.	Current account without debit card	4	3
1.1.2.	Current account with debit card		BGN 2
1.1.3.	Joint account	12	6
1.2.	Saving accounts:		
1.2.1.	Standard saving account:	2.50	2.50
1.2.2.	Children saving account	free	free
1.3.	Term deposits	free	free
1.4.	Special accounts:		
1.4.1.	Charity accounts	free	free
1.4.2.	Account with special regime, incl. account under condition	upon agreement	upon agreement
Notes:	The fees under art. 1 are not applicable in case of opening the account through electronic channel.		
<b>2.</b>	<b>MAINTANANCE AND SERVICING OF ACCOUNT:</b>		
2.1.	Current accounts:		
2.1.1.	Current account without debit card	4	3
2.1.2.	Current account with debit card		
2.1.2.1.	without regular incomings		BGN 1.50
2.1.2.2.	with regular incomings		BGN 2.50
2.1.3.	Joint account	10	5
2.2.	Saving accounts:		
2.2.1.	Standard saving account:	2.50	2
2.2.2.	Children saving account	free	free
2.3.	Term deposits	free	free
2.4.	Special accounts:		
2.4.1.	Charity accounts	free	free
2.4.2.	Account with special regime, incl. account under condition	upon agreement	upon agreement
Notes:	1. The fees under art. 2 are collected on monthly basis and upon closing the account. 2. The fees under art. 2 include the provision of monthly statements with delivery by electronic channel		
<b>3.</b>	<b>CLOSING AND BLOCKING OF ACCOUNTS</b>		
3.1.	Closing of accounts	free	free
3.2.	Blocking of accounts	3	2
Notes:	The fee under art. 3.2 is charged for each account with a written notice by account's holder/attorney.		

4.	<b>ACCOUNT'S INFORMATION</b>		
4.1.	Additional monthly fee for monthly statements delivery to postal address:	2	1
Notes:	The fee under art. 4 is apply in addition to art. 2.1		
5.	<b>PAYMENT ACCOUNT WITH BASIC FEATURES</b>	as per separate price list	Appendix 1

## II. CASH OPERATIONS

	PRODUCT / SERVICE	BGN	EUR
1.	<b>CASH DEPOSITS:</b>		
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
1.1.2.	for the amounts over BGN 3 000 / EUR 1 500	0.20%, min.3	0.30%, min.3
1.2.	In case of the depositor is not account holder :		
		0.40%, min.4	0.40%, min.4
2.	<b>CASH WITHDRAWAL:</b>		
2.1.	up to BGN 1 000/ EUR 500, incl.	4	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%
2.3.	over BGN 50 000/EUR 25 000 (on the whole amount)	0.70%	0.70%
2.4.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.60%, min.15	0.60%, min.10
Notes:	<p>1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day - cash deposits and cash withdrawals from each account separately.</p> <p>2. The commission under art. 1 is not collected: (a) for cash depositing into children accounts and charity accounts; (b) for repayment of UCB loans, credit card repayment account, UCF loans and UniCredit Leasing in BGN and foreign currency.</p> <p>3. In case of repayments in favour of UniCredit Consumer Financing the commission would be BGN 1.00 for each transaction.</p> <p>4. The commission under art. 1. and art. 2. is not collectable when the currency of the deposit or withdrawal is different from the currency of the account</p> <p>5. The commission under art. 1 and art. 2 is collected for cash deposits/withdrawals to/from term deposits, including on the maturity date.</p> <p>6. The commission under art. 2 is not collected upon account closure, in case the residual balance is less than the specified minimum for the fee.</p>		
3.	<b>OTHER CASH OPERATIONS:</b>		
3.1.	Counting coins (in BGN only)	5%, min. 1	
3.2.	Exchange of damaged notes	free	
3.3.	Collection of damaged notes	free	
3.4.	Collection and transportation of cash	by arrangement	by arrangement
Notes:	The commission under art. 3.1. is due for counting more than 10 coins irrespective of their amount and is collected additionally to art. 1.		

## III. TRANSFERS AND DIRECT DEBIT

	PRODUCT / SERVICE	in bank office	through electronic channel
1.	<b>INCOMING CREDIT TRANSFERS</b>		

1.1.	Intrabank		free
1.2.	From payment service providers in EEA, in BGN and EUR CCY		free
1.3.	From payment service providers outside EEA, in non-EUR CCY in EEA :		
1.3.1.	up to EUR 100, inclusive		free
1.3.2.	over EUR 100		0,10%, min. EUR 7, max. EUR 200
<b>2.</b>	<b>INTERNAL OUTGOING TRANSFERS</b>		
2.1.	Transfers in BGN and EUR in UCB system		
2.1.1.	transfers between own accounts	BGN 2	free
2.1.2.	transfers to other accounts	BGN 2	BGN 0.50
2.2.	Transfers in non-EUR CCY in UCB system		
2.2.1.	transfers between own accounts	EUR 6	free
2.2.2.	transfers to other accounts	EUR 6	EUR 2
2.3.	UniCoRecT transfers		BGN 0.30
Notes:	The commissions under art. 2.1.1 и 2.2.1 is not collected: (a) for internal transfer from/to own deposit accounts; (b) for any transfers submitted through the Evrotrust platform; (c) upon account closure and transferring the remaining amount to other own account.		
<b>3.</b>	<b>INTERBANK OUTGOING TRANSFERS</b>		
3.1.	Credit transfer in BGN and EUR CCY in EEA		
3.1.1.	for amounts up to BGN 100 000 (the equivalent in EUR)	BGN 5	BGN 1
3.1.2.	for amounts above BGN 100 000 (the equivalent in EUR) or fast transfers* at customer's request for amounts under BGN 100 000 (equivalent in EUR)	BGN 20	BGN 14
3.2.	Credit transfer outside EEA and non-EUR CCY in EEA		
3.2.1.	TOM value date (1 working day)	0,22%, min.EUR 22, max.EUR 375 + EUR 9 communication fee	0,10%, min.EUR 10, max.EUR 200 + EUR 9 communication fee
3.2.2.	SAME DAY value date	0,30%, min.EUR 30, max.EUR 45 + EUR 9 communication fee	0,22%, min.EUR 22, max.EUR 375 + EUR 9 communication fee
3.3.	Transfer of cash deposited funds		
3.3.1.	via BISERA	0,8%, min. BGN 8	
3.3.2.	via RINGS	0,8%, min. BGN 25	
Notes:	* Fast transfers are executed with same day value in real time.		
<b>4.</b>	<b>UTILITY PAYMENTS AND STANDING ORDERS</b>		
4.1.	Registration/cancellation fee	BGN 3	free
4.2.	Utility internal payments		
4.2.1.	Automatic transfers		BGN 0.25
4.2.2.	Single transfers		
4.2.2.1.	Cash payments	BGN 3	
4.2.2.2.	Non-cash payments	BGN 2	BGN 0.25

4.3.	Standing orders payment	According to the fees for transfers in Section III, paras 2, 3.1 and 3.2.1 through electronic channel	
Notes:	The fees under art. 4. are not due for local standing orders and utility payments provided within Package/Modula programme according Section VII.		
<b>5.</b>	<b>DIRECT DEBIT</b>		
5.1.	Initiation/refusal		
5.1.1.	against an account with another bank	BGN 5	BGN 2
5.1.2.	against an account with the Bank	BGN 5	BGN 1.20
5.2.	Direct debit payment		
5.2.1.	Internal transfers	BGN 2	
5.2.2.	via BISERA	BGN 5	
5.2.3.	via RINGS	BGN 20	
<b>6.</b>	<b>ADDITIONAL FEES FOR TRANSFERS</b>		
6.1.	Outgoing cross-border transfers outside the EEA, with the option "Charges at the payer's expense (OUR)":		
6.1.1.	up to EUR 2 500/equivalent in other CCY, as well as payments in USD or CAD in favour of beneficiary's account in the USA or Canada (regardless of the amount)	EUR 15	
6.1.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency	EUR 30	
6.1.3.	over EUR 12 500 or its equivalent in other currency	EUR 45	
6.2.	Urgent processing of cross-border transfer orders at client's request:		
6.2.1.	submitted within the cut off time	EUR 30	
6.2.2.	submitted after the cut off time	EUR 60	
6.3.	Correspondence, inquiry for transfer order/ amendment of transfer	EUR 30	
6.4.	Cancellation of transfer order	EUR 45	
6.5.	Communication fee (SWIFT)	EUR 9	
Notes:	<p>1. The execution of a payment order under Art. 3.2.2. and/or Art. 6.2. is subject to the Bank's consent.</p> <p>2. The return of an incoming customer cross-border transfer as per beneficiary's request is considered to be an outgoing customer transfer.</p> <p>3. Outgoing cross-border transfer which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.</p> <p>4. Conditional payment orders are considered to be documentary letters of credit. Incoming cross-border 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.</p> <p>5. In addition to the fees under Art. 6.3. and 6.4. communication service fee according Art. 6.5. is also collected.</p> <p>6. Due to the specific banking practices of US or Canadian banks, UCB guarantees that the intermediary bank will execute a payment in USD or CAD under Art.6.1.1 without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the transfer's amount</p> <p>7. Cross-border transfers include both currency and BGN transfers in favor of beneficiaries/ from ordering customers whose banks are not in Bulgaria, as well as currency transfers (excluding BGN) in favor of beneficiaries/ from ordering customers whose banks are in Bulgaria.</p> <p>8. With option "Charges at the payer's expense (OUR)", the payer does not pay other fees beyond the transfer fee and the additional transfer fee under Art. 6.1. and the recipient receives the amount indicated by the payer in the payment order.</p>		

**IV. DOCUMENTARY OPERATIONS**

According to the Tariff of UCB AD applicable to legal entities and sole traders

**V. BANK GUARANTEES**

According to the Tariff of UCB AD applicable to legal entities and sole traders

**VI. LOANS**

	PRODUCT / SERVICE	BGN	EUR
<b>1</b>	<b>FEES AND COMMISSIONS FOR LOANS WITH CONTRACTS SIGNED BEFORE 23/07/2014</b>		
1.1.	Fee for application of loan review		
1.1.1.	for loans up to BGN 1 000	65	35
1.1.2.	for loans up to BGN 20 000	85	45
1.1.3.	for loans up to BGN 50 000	120	60
1.1.4.	for loans above BGN 50 000	220	110
1.1.5.	for loans with cash collateral	25	15
1.1.6.	Issuing of a Mortgage certificate	25	12
Notes:	<p>1. The loan application fee shall be calculated on the requested amount and is collected upon submission of the application.</p> <p>2. In case of amendments of the structure of a credit transaction /change of the loan deal terms and conditions/ except for price parameters, at client's request - 50% of the paid fee for application of loan review is due.</p>		
1.2.	Commitment fee annually	1,20%	1,20%
Notes:	<p>1. The commitment fee is accrued on the difference between the approved for utilization amount and the utilized loan amount for every day of the disbursement period agreed. The commission is payable every month during the disbursement period at the due date for interest amount payment on the regular principal.</p> <p>2. The commitment fee is not applicable for overdraft loans.</p>		
1.3	Loan administration, maintenance, servicing and management		
1.3.1	Fee for loan administration upon disbursement		
1.3.1.1	for mortgage loan	0,95%	0,95%
1.3.1.2	for consumer loan	0,95%	0,95%
1.3.2.	Fee for consumer loan maintenance and servicing	2,35%	2,35%
1.3.3.	Management fee for mortgage loan for each month or part of it	0,043 % monthly	0,043 % monthly
Notes:	<p>1. The fee for loan administration upon disbursement and the maintenance and servicing fee are calculated on the contracted loan amount and have to be paid by the customer or may be deducted from the approved loan amount before loan disbursement.</p> <p>2. The management fee for each month or part of it is due since the first month of the loan disbursement, it is calculated on the outstanding principal and is to be paid at the date for payment of the due monthly installments.</p>		
1.4	Annual management fee for overdraft	20	10
1.5	Renegotiation of the price		

1.5.1.	for loans with current debt up to BGN 20 000	350	175
1.5.2.	for loans with current debt up to BGN 50 000	700	350
1.5.3.	for loans with current debt up to BGN 100 000	1400	700
1.5.4.	for loans with current debt above BGN 100 000	2100	1050
Notes:	The fee for renegotiations shall be collected upon submission of the application.		
1.6	Prepayment fee in case the prepayment is done during the first year of the mortgage loan tenor	1%	1%
Notes:	1. The prepayment fee shall be calculated over the prepaid amount only during the first year of the loan tenor and its payment shall represent the grounds for exerting the right of prepayment. 2. The prepayment fee as per this Tariff is not applicable for consumer loans. The respective fee shall be arranged in loan contract.		
The fees and commissions in this Section are applicable for the specific loan products too in case that:			
1. They are not especially prohibit for one or more specific loans; 2. There aren't any specified different fees and commissions.			
The fees and commissions which are specified in EUR, except for those in items 1.1, 1.5 and 1.6, 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.			
<b>2</b>	<b>FEES AND COMMISSIONS FOR LOANS WITH CONTRACTS SIGNED AFTER 22/07/2014</b>		
2.1.	Fee for a collateral documentation reconciliation:		
2.1.1.	for a credit up to BGN 50 000, or the equivalent in EUR	150	75
2.1.2.	for a credit above BGN 50 000 up to 100 000, or the equivalent in EUR	250	125
2.1.3.	for a credit above BGN 100 000 up to 200 000, or the equivalent in EUR	450	225
2.1.4.	for a credit above BGN 200 000, or the equivalent in EUR	800	400
2.2	Fee for an overdraft application review/prolongation of an overdraft's term review	20	10
2.3.	Renegotiation of the price	1%	1%
2.4.	Renegotiation of other terms of a loan, by client's request	60	30
Note:	1. The fee under paragraphs 2.3 shall be collected upon submission of the application and upon the residual debt.		
2.5	Early repayment fee when the repayment is done before repayment of twelve monthly repayment installments as from the disbursement of the mortgage loan.	1%	1%
Notes:	1. The early repayment commission shall not be due if the repayment is made after payment of 12 monthly repayment installments from the utilization of the loan, as well as in the case referred to in Art. 25, para. 8 of the CCRIPA. 2. The early repayment fee is not applicable for consumer loans under the Consumer Loan Act.		
The fees and commissions in Section VI are applicable for the specific loan products too in case that:			
1. They are not especially prohibit for one or more specific loans; 2. There aren't any specified different fees and commissions.			

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.

2.6.	Issuing of a Mortgage certificate	25	12
------	-----------------------------------	----	----

### VII. BANK PACKAGES. MODULA PROGRAMME

	PRODUCT / SERVICE	BGN	EUR
<b>1.</b>	<b>PACKAGE PROGRAMME</b>		
1.1.	UNICO Ligth	6	
1.2.	UNICO Classic	9	
1.3.	UNICO VIP	18	
1.4.	UNICO CEZ	2 monthly/ 18 annually	
1.5.	UNICO Professional	14	
1.6.	UNICO Lex	17	
1.7.	UNICO Notary	17 monthly/ 184 annually	
1.8.	UNICO DONNA	15 monthly/ 162 annually	
1.9.	EXPAT		5 monthly/ 50 annually
1.10.	DIGITAL PACKAGE CLICK	1,60	
Notes:	<p>1. The annual fee is payable at the beginning of every annual period of opening / renewal of package and is calculated with the corresponding % discount: (a) under item 1.4. - with 25% discount; (b) under item 1.7. and item 1.8. - up to 10% discount; (c) under item 1.9 - by 17% discount.</p> <p>2. Package Programme under art. 1.1 - art. 1.8 including are closed for new sales.</p>		
<b>2.</b>	<b>MODULA PROGRAMME</b>		
2.1.	Cash withdrawals at ATMs of other banks in Bulgaria	3.94	
2.2.	Utility / periodic payments in BGN - 7 payments per month	2.50	
2.3.	SMS notification through the Infodirect information system (taxable with VAT)	1	
2.4.	Intrabank transfers in BGN, ordered via an el. channel unlimited number	1.65	
Notes:	Service fee under art. 2 is applicable only when the relevant service is included in an agreement and this service is included in the formation of the monthly subscription fee.		

### VIII. CARDS

	PRODUCT / SERVICE	BGN	EUR
<b>1.</b>	<b>DEBIT CARDS</b>		
1.1.	V PAY / V PAY - Lukoil/ V PAY Donna (are closed for new sales)		<a href="#">Appendix № 8.1.1</a>
1.2.	Debit MasterCard		<a href="#">Appendix № 8.1.2</a>
1.3.	Debit MasterCard for Payment account with basic features		<a href="#">Appendix № 8.1.3</a>
1.4.	Debit MasterCard Kids		<a href="#">Appendix № 8.1.4</a>
1.5.	Debit MasterCard Teens		<a href="#">Appendix № 8.1.5</a>
1.6.	Debit MasterCard Youngsters		<a href="#">Appendix № 8.1.6</a>



1.7.	MasterCard World Elite		<a href="#">Appendix № 8.1.7</a>
1.8.	VISA Electron (is closed for new sales)		<a href="#">Appendix № 8.1.8</a>
1.9.	VISA Classic (is closed for new sales)		<a href="#">Appendix № 8.1.9</a>
1.10.	VISA Debit		<a href="#">Appendix № 8.1.10</a>
1.11.	VISA Gold Debit		<a href="#">Appendix № 8.1.11</a>
<b>2.</b>	<b>CREDIT CARDS</b>		
2.1.	MasterCard Standard		<a href="#">Appendix № 8.2.1</a>
2.2.	MasterCard Gold		<a href="#">Appendix № 8.2.2</a>
2.3.	MasterCard Platinum		<a href="#">Appendix № 8.2.3</a>
2.4.	VISA Classic		<a href="#">Appendix № 8.2.4</a>
2.5.	VISA Classic Donna (is closed for new sales)		<a href="#">Appendix № 8.2.5</a>
2.6.	VISA Gold		<a href="#">Appendix № 8.2.6</a>
2.7.	VISA Platinum		<a href="#">Appendix № 8.2.7</a>
2.8.	Visa Classic Shopping card		<a href="#">Appendix № 8.2.8</a>
<b>3.</b>	<b>PAYMENT WITH CARDS ISSUED BY OTHER BANK</b>		
3.1.	Cash withdrawal at bank's counter with cards issued by other banks		
3.1.1.	VISA, MasterCard	4%	
3.1.2.	VISA Electron, Maestro	1%, min 2	
3.1.3.	Diners Club	6%	
3.2.	Payment with cards via the system for utility and periodic payments		
3.2.1.	with cards issued by other bank in Bulgaria	1.50%, min 0.35	
3.2.2.	with card issued by other bank abroad	2.50%, min 0.65	

### IX. SECURITIES AND CUSTODY

	PRODUCT / SERVICE	By arrangement
--	-------------------	----------------

### X. ORDER EXECUTION AND TRANSACTION SERVICES

	PRODUCT / SERVICE	BGN	EUR
<b>1.</b>	<b>SECURITIES SETTLED THROUGH THE CENTRAL DEPOSITORY</b>		
1.1.	Execution of equity (shares and compensatory instruments) orders		
1.1.1.	up to BGN 10,000.00	1.50%, min. 15	
1.1.2.	from BGN 10,000.01 to BGN 100,000.00	1%	
1.1.3.	from BGN 100,000.01 to BGN 200,000.00	0.70%	

1.1.4.	above BGN 200,000.01	negotiable	
Note:	A fee of BGN 3.00 is collected every time an order is filed, including cases when an order is cancelled and replaced with a new one. the fees are a percentage of the traded volume for shares and compensatory instruments		
1.2.	Execution of fixed income (bonds) orders		
1.2.1.	up to BGN 75,000.00	15	
1.2.2.	from BGN 75,000.01 to BGN 200,000.00	0.020%	
1.2.3.	above BGN 200,000.01	0.015%	
Note:	The fees are a percentage of the traded value of the bonds		
1.3.	Checking the balance of an account with the Central Depository,	5	
1.4.	Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD.	10	
1.5.	Request for issuing a depository receipt	5	
2.	<b>GOVERNMENT SECURITIES SETTLED THROUGH BULGARIAN NATIONAL BANK</b>		
2.1	Participation at primary auctions		
2.1.1	for approved bids	0.10%, min BGN 10	
2.1.2	for not approved bids	10	
2.2	Secondary trading		
2.2.1.	For trade with Government Securities where UCBI is party to the transaction.	no commission	
2.2.2.	For trade with Government Securities with the intermediation of UCB	0.05%, min.15	
2.2.3.	For registration of:		
2.2.3.1.	transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member	10	
2.2.3.2.	transfer of government securities into the account of the Ministry of Finance	10	
2.2.4.	Transfer of Government Securities to another primary dealer	10	
2.3.	Blocking and unblocking of governments securities in the bank's register	0.03%	
2.4.	Collection of principal at maturity	0.03%	
2.5.	Excerpt from the bank's register	10	
Notes:	The fees are a percentage of the face value of the government securities		
3.	<b>SECURITIES SETTLED THROUGH FOREIGN DEPOSITORIES</b>		
3.1.	Acceptance of orders		EUR 2
3.2.	Execution of equity orders, depending on the market, as follows:		
3.2.1.	EUROPA		

	France, Germany, Netherlands, Switzerland		0.50%, min. EUR 40
	Luxembourg		0.50%, min. EUR 45
	Belgium, Denmark, Finland, Italy		0.50%, min. EUR 50
	Austria, Portugal, Spain		0.50%, min. EUR 55
	Norway, Sweden		0.50%, min. EUR 65
	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)		0.50%, min. GBP 50/USD* 50
3.2.2.	AMERICA		
	USA		0.50%, min. USD 50
	Canada		0.50%, min.. CAD 70
3.2.3.	OTHERS		
	Australia		0.75%, min. AUD 125
	Other regulated markets		negotiable
3.3.	Execution of orders for bonds , depending on the market, as follows:		
	Germany, Italy		0.50%, min. EUR 40
3.4.	Execution of orders for bonds with the intermediation of the UCB**		negotiable
3.5.	Request for transferring securities to another investment intermediary through foreign depositories		EUR 10
Notes:	*The currency of the minimum commission corresponds to the currency of the trade. **Trades with bonds, where UniCredit Bulbank does not act in capacity of commissioner/agent but it is party to the trade commission does not apply.		
4.	<b>OTHER FEES AND COMMISSIONS</b>		
4.1.	Subscription at Private Offerings through another Investment Intermediary	15	
4.2.	Safekeeping fee for Non-professional clients (subject to VAT)	0.05%	
Notes:	The safekeeping fee in Article 4.2, is 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 securities, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month.		

## XI. REGISTRATION AGENT SERVICES

	PRODUCT / SERVICE	BGN	EUR
1.	<b>ISSUE OF REFERENCES, CERTIFICATES. BLOCKING</b>		
1.1.	Request for issuing a certificate of portfolio status		
1.1.1	for the financial or compensatory instruments on personal account	40	
1.1.2	for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/	50	

1.2.	Request for statement and pledge of securities and compensatory instruments		
1.2.1.	in case of inheritance and transfers in such cases	50	
1.2.2.	in case of inheritance by will and transfers in such case	70	
1.3.	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)	20	
<b>2.</b>	<b>TRANSFER OF SECURITIES AND COMPENSATORY INSTRUMENTS</b>		
2.1.	In case of pre-negotiated deals without cash flow movements (delivery free of payment):		
2.1.1.	up to BGN 20,000.00	0.80%, min BGN 50	
2.1.2.	from BGN 20,000.01 to BGN 100,000.00	0.65%	
2.1.3.	from BGN 100,000.01 to BGN 200,000.00	0.50%	
2.1.4.	above BGN 200,000.01	negotiable	
2.2.	In case of pre-negotiated deals with cash flow movements (delivery versus payment):		
2.2.1.	up to BGN 20,000.00	1%, min BGN 50	
2.2.2.	from BGN 20,000.01 to BGN 100,000.00	0.85%	
2.2.3.	from BGN 100,000.01 to BGN 200,000.00	0.60%	
2.2.4.	above BGN 200,000.01	negotiable	
2.3.	Transfer of securities and compensatory instruments in case of endowment	50	
Notes:	The commissions under item 2.1 and 2.2 are a percentage of the volume transferred		
<b>3.</b>	<b>OTHER FEES</b>		
3.1.	Request for changes in personal data	15	
3.2.	Request for issuing a depository receipt duplicate	15	
Notes:	Shareholders of the Bank are exempted from paying fees in the following cases when effecting transfers with shares from the capital of the bank: purchase/sale, inheritance, inheritance by will or endowment change of personal data issuing a depository receipt duplicate opening, maintaining and savings account where the amount of the sale will be deposited. In case the account is not closed, the terms and conditions according to the Tariff of the Bank will apply.		

## XII. MISCELLANEOUS

	PRODUCT / SERVICE	BGN	EUR
<b>1.</b>	<b>BANK VAULTS</b>		
1.1.	Public vault service (taxable with VAT)		
1.1.1.	Safes		as per Branch price list
1.1.2.	Deposit boxes		as per Branch price list

1.2	24-hour vault service (taxable with VAT)		as per Branch price list
<b>2.</b>	<b>CERTIFICATES, STATEMENTS AND TRANSCRIPTS</b>		
2.1.	Written certificate in Bulgarian and English about: (taxable with VAT)		
2.1.1	account maintenance, movements in the account, available balance, including certificate of repaid loan	30	
2.1.2.	information about active loans, including UniCredit Consumer Financing loans	50	
2.1.3.	issued under Art. 22a of the Personal Income Tax Law (The certificate is issued to young families for a tax rebate)	18	
2.2.	Photocopy or transcript of document for executed bank operations, documents on loan's deals, bank statements out of the regular issued, requested by the client, etc. (taxable with VAT):		
2.2.1.	Up to 1 year before the date of request (per document)	20	
2.2.2.	Over 1 year before the date of request (per document)	40	
2.3.	Information for audit purposes (taxable with VAT)	100	
<b>3.</b>	<b>COMMUNICATION SERVICES RELATED TO BANK OPERATIONS</b>		
3.1.	Fax services upon customer's request related to bank operations (taxable with VAT)		
3.1.1.	Cross-border (per page)		10
3.1.2.	Domestic (per page)	10	
3.2.	Telex message (taxable with VAT)		
3.2.1.	Cross-border		15
3.2.2.	Domestic	5	
3.3.	Postage related to bank operations (taxable with VAT)		
3.3.1.	Cross-border		5
3.3.2.	Domestic	2	
3.4.	SMS-notification (per message), (VAT applicable)		
3.4.1.	Related to bank cards operations		
3.4.1.1.	Annual subscription	5	
3.4.1.2.	SMS-notification related to operations performed by bank cards	0.15	
3.4.1.3.	SMS-notification for bank cards - receiving personal code for checking the available amounts	0.083	
3.4.2.	SMS-notification via the system for Internet banking Bulbank Online (SMS-notification)	0.10	
3.4.3.	SMS-notification via the information system Infodirect	0.10	
<b>4.</b>	<b>PREPARATION AND TRANSFER OF DOCUMENTS</b>		
4.1.	Fee for transfer of documents for UniCredit Consumer Financing loan application in case the client applies in the branch (taxable with VAT)	12.50	

Notes:	1. The fee under item. 4.1 is due upon signing a Declaration for personal data processing consent related to client's expressed willingness to apply for UniCredit Consumer Financing loan in the branch. The fee is not due in case the client applies for UniCredit Consumer Financing loan via phone or any other alternative channel.		
<b>5.</b>	<b>SERVICES RELATED TO ONLINE/MOBILE BANKING</b>		
5.1.	Electronic access and account management via online banking		free
5.2.	Electronic access and account management via mobile banking (taxable with VAT)		
5.2.1.	Subscription or redistribution of the mobile banking application made in a branch of the Bank		free
5.2.2.	Subscription or redistribution of the mobile banking application made through the customer's account in Bulbank Online/UCB Contact center		free
5.3.	Regeneration of a password for online banking - Bulbank Online (taxable with VAT)		free
<b>6.</b>	<b>OTHER SERVICES</b>		
6.1.	Photocopy services (per page), (taxable with VAT)	1	
6.2.	Consultancy/technical assistance related to bank operations (per man hour), (taxable with VAT)	50	50
6.3.	Corrections related to payments, upon customer's request, which do not lead to other bank activities	5	5

### XIII.GENERAL PROVISIONS

§ 1.	The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. All the rest services not included are subject to additional arrangement.
§ 2.	The fees and commissions specified in this Tariff apply to the various types of bank products and services, both in foreign and in national currency. The fees and commissions that are specified in EUR may be paid in another currency as per its exchange rate to the Bulgarian lev, published by the Bulgarian National Bank on the day of the transaction, except for the fees and commissions which shall be converted as per the respective on-account exchange rate of the Bank, when they have to be calculated in another currency, unless the parties have agreed otherwise.
§ 3.	When concluding agreements for bank servicing of enterprises, state budget organisations, as well as in cases of conducting a policy with regard to a specific segment, the Bank reserves its right to negotiate with the clients conditions (fees, commissions on client accounts, etc.) that are different from those indicated in the current Tariff. In such cases the Bank shall be represented by the authorised managers of the relevant bank divisions.
§ 4.	All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, incl. those of foreign correspondents, are collected in addition to the items specified in the present Tariff.
§ 5.	Budget organizations and holders of charity accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.
§ 6.	The Bank reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.
§ 7.	The Value Added Tax, where applied, is not incorporated in the respective items.
§ 8.	The Bank collects its charges upon execution of the order or delivery of the service or at the end of the business day. It may, however, effect that on a subscription basis, subject to arrangement.
§ 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 Bank preserves its right to amend the current Tariff with two months preliminary notification to clients.