

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 December 22th, 2020

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| Art. | Product / service | BGN | EUR |
|--------------------|--|---|-----|
| I. Accounts | | | |
| 1. | Current, liquidation and insolvency accounts | | |
| 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 electronic statements upon entries on the accounts | | |
| 1.3.1 | monthly fee for maintenance | 14 | 10 |
| 1.3.2. | monthly fee for maintenance of an account with Golden IBAN | 25 | 20 |
| 1.4. | maintenance and servicing, including paperbased regular statements upon entries on the accounts | | |
| 1.4.1. | monthly fee for maintenance | 30 | 20 |
| 1.4.2. | monthly fee for maintenance of an account with Golden IBAN | 40 | 35 |
| 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 operations and balances in a bank cassette (additionally to art. 1.3. /1.4./1.5.) | EUR 1 | 1 |
| 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 5 | 5 |
| 1.9. | Balance keeping fee on bank accounts (current accounts, deposit accounts, liquidations accounts, special accounts, etc.) | • 0.7% p.a. on the amount from 1,000,000 BGN to 3,000,000 BGN 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 | |

| Art. | Product / service | BGN | EUR |
|-----------|--|--|------|
| | | • 1% p.a. on the excess of 3,000,000 BGN 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 | |
| 1.10. | End of year balance keeping fee (current accounts, deposit accounts, liquidations accounts, special accounts, etc.) | 0.65% on the excess of 10,000,000 BGN of the total account balance of the BGN accounts and the BGN equivalent of the account balances in other currencies as of 31.12. | |
| 1.11. | Fee for providing of irregular account statement | 20 | 10 |
| 2. | Opening, maintenance and closing of term deposit | free | free |
| 3. | Opening, maintenance and closing of donation accounts | free | free |
| 4. | Opening, maintenance and closing of accounts with special regime | | |
| 4.1. | DVP /Delivery Versus Payment/ account | | |
| 4.1.1. | opening | 20 | 10 |
| 4.1.2. | maintenance and servicing, including regular statements upon entries on the accounts sent by e-mail | 40 | 20 |
| 4.1.3. | maintenance and servicing, including paperbased regular statements upon entries on the accounts | 60 | 30 |
| 4.1.4. | closing | 30 | 15 |
| 5. | Monthly fee for maintenance of bank account in case of distraints (additional to 1.3.1., 1.3.2., 1.4.1, 1.4.2.) - Section I | 10 | 5 |
| 6. | Capital/donation raising account - Section I | | |
| 6.1. | Opening | 20 | 20 |
| 6.2. | monthly fee for maintenance | 20 | 20 |
| 6.3. | Closing | 30 | 30 |
| 7. | Capital raising account - Section I | | |
| 7.1. | Opening | 20 | 20 |
| 7.2. | Closing | 30 | 30 |

| Art. | Product / service | BGN | EUR |
|--|-------------------------------------|-------------|-------------|
| Notes: | | | |
| 1. Fees as per art. 1.3. – 1.8 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. 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. 1.3. – 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. “Balance keeping fee” and “End of year balance keeping fee”: | | | |
| <ul style="list-style-type: none"> • Will not accrue on balances in: <ul style="list-style-type: none"> ○ All bank accounts of budget organizations; ○ 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; ○ Special accounts of notaries, lawyers, private judicial enforcers, insurance brokers/agents, investment intermediaries where third party funds are kept; ○ Escrow accounts; ○ Cumulative accounts, special accounts for subscription of capital; ○ LC accounts; ○ Donation accounts; • “Balance keeping fee” is accrued only on the balances in BGN and EUR bank accounts; • “Balance keeping 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; • “End of year balance keeping fee” is accrued on the balances in bank accounts in all currencies; • “End of year balance keeping fee” is charged annually, on the first working day of the year based on the client balances as of 31st of December of the previous year and is 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. | | | |
| II. Cash operations | | | |
| 8. | Cash deposits | | |
| 8.1. | up to the equivalent of BGN 100 000 | 0,25% min.2 | 0,25% min.2 |

| Art. | Product / service | BGN | EUR |
|---|--|----------------|----------------|
| 8.2. | for the amount or the equivalent above BGN 100 000 | 0.40% | 0.40% |
| 9. | Cash withdrawal | | |
| 9.1. | up to the equivalent of BGN 100 000 | 0,50% min.4 | 0,60% min.2 |
| 9.2. | for the amount or the equivalent above BGN 100 000 | 0.70% | 0.70% |
| 9.3. | preadvised but not withdrawn | 0,1% | 0,1% |
| 10. | Counting coins (in BGN only) | 3%, min. 1 | |
| 11. | Other cash operations | | |
| 11.1. | Handling of valuable shipment (parcel) <i>per piece</i> <i>(additionally to art. 5.)</i> | 20 | |
| 12. | Collection and transportation of cash | by arrangement | by arrangement |
| 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. 9.3. is collected on the next day based on the not withdrawn part of amount. | | | |
| 4. The commission under art. 10 is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 8./art. 9. | | | |
| 5. The fee under art. 11.1. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies | | | |
| 6. The commission under art. 8 and art. 9 is collected for withdrawal of amounts in a currency that is different from the currency of the account, in case the transaction is performed with "non-cash" rate of exchange. | | | |
| III. Transfers and Direct debit | | | |
| 13. | Incoming transfers in BGN | free | |
| 14. | Single outgoing transfer in BGN | | |
| 14.1. | Internal transfers | | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------|-----|
| 14.1.1. | non-cash payment | | |
| 14.1.1.a) | paper order | 2,50 | |
| 14.1.1.b) | electronic order | 0,60 | |
| 14.1.1.c) | between different accounts of one and the same accountholder on paper order | 2,50 | |
| 14.1.1.d) | between different accounts of one and the same accountholder on electronic order | free | |
| 14.1.2. | transfer of cash deposited funds | 0,50%, min. 4 | |
| 14.2. | via BISERA | | |
| 14.2.1. | non-cash payment | | |
| 14.2.1.a) | paper order | 5,00 | |
| 14.2.1.b) | electronic order | 1,20 | |
| 14.2.2. | transfer of cash deposited funds | 0,50%, min. 8 | |
| 14.3. | via RINGS | | |
| 14.3.1. | non-cash payment | | |
| 14.3.1.a) | paper order | 22,00 | |
| 14.3.1.b) | electronic order | 10,00 | |
| 14.3.2. | transfer of cash deposited funds | 0,50%, min. 30 | |
| 14.4. | transfer UniCoRecT | 0,30 | |
| 15. | Transfers to State Budget by multi-row payment order | | |
| 15.1. | Internal transfers | | |
| 15.1.1. | non-cash payment | 5,00 | |
| 15.1.2. | transfer of cash deposited funds | 0,50%, min. 10 | |
| 15.2. | via BISERA | | |
| 15.2.1. | non-cash payment | 10 | |
| 15.2.2. | transfer of cash deposited funds | 0,50%, min. 40 | |

| Art. | Product / service | BGN | EUR |
|------------|---|----------------|---|
| 15.3. | via RINGS | | |
| 15.3.1. | non-cash payment | 50 | |
| 15.3.2. | transfer of cash deposited funds | 0,50%, min. 60 | |
| 16. | Salary payments in BGN and intrabank salary payments in FCY | | |
| 16.1. | Internal transfers | | |
| 16.1.1. | data storage device/electronic channel (per order) | 0,30 | |
| 16.2. | via BISERA | | |
| 16.2.1. | data storage device/electronic channel (per transfer) | 1,20 | |
| 17. | Standing orders and utility payments | | |
| 17.1. | Internal transfers | | |
| 17.1.1. | Internal transfers in BGN and EUR | 0,60 | |
| 17.1.2. | Internal transfers non-EUR CCY | | 2,50 |
| 17.2. | Intrabank payments | | |
| 17.2.1. | Intrabank payments in BGN and EUR in EEA (only for standing orders) | 1,20 | |
| 17.2.2. | Intrabank payments outside EEA and non EUR CCY in EEA (only for standing orders) | | 0,10%, min. 10, max. 200+ 10 EUR Communication fee |
| 17.3. | Initiation/termination of the service | | |
| 17.3.1. | for initiation | | |
| 17.3.1.a) | in Bank branches | 8 | |
| 17.3.1.b) | via e-channel Bulbank Online | free | |
| 17.3.2. | for termination | | |
| 17.3.2.a) | in Bank branches | 15 | |
| 17.3.2.b) | via e-channel Bulbank Online | free | |
| 17.4. | Standing instruction for purposes different than utility payments (within the bank) | 10 | 10 |

| Art. | Product / service | BGN | EUR |
|-------------|--|---------------|---|
| | <i>(monthly per account)</i> | | |
| 17.5. | Single utility payments | | |
| 17.5.1. | transfer of cash deposited funds | 0,20%, min. 3 | |
| 17.5.2. | non-cash payment paper order | 2,50 | |
| 17.5.3. | electronic order | 0,60 | |
| 18. | Direct Debit | | |
| 18.1. | Initiation | | |
| 18.1.1. | paper order | 5,00 | |
| 18.1.2. | electronic order | | |
| 18.1.2.a) | against an account with another bank | 1,20 | |
| 18.1.2.b) | against an account with the Bank | 0,60 | |
| 18.2. | Payment | | |
| 18.2.1. | Internal transfers | 0,60 | |
| 18.2.2. | via BISERA | 5,00 | |
| 18.2.3. | via RINGS | 22,00 | |
| 19. | Outgoing cross-border transfers and transfers in foreign currency | | |
| 19.1. | TOM value date <i>(1 working day)</i> | | |
| 19.1.1. | paper order | | |
| 19.1.1.1. | customer credit transfer in EUR CCY in EEA | | |
| 19.1.1.1.1. | up to the equivalent of BGN 100 000 | 5,00 | |
| 19.1.1.1.2. | above to the equivalent of BGN 100 000 | 22,00 | |
| 19.1.1.2. | customer credit transfer outside EEA and non-EUR CCY in EEA | | 0,20%, min. 15, max. 250 + 10 EUR communication fee |
| 19.1.2. | electronic order | | |
| 19.1.2.1. | customer credit transfer and direct debit in EUR CCY in EEA | | |

| Art. | Product / service | BGN | EUR |
|-------------|---|-------|---|
| 19.1.2.1.1. | up to the equivalent of BGN 100 000 | 1,20 | |
| 19.1.2.1.2. | above to the equivalent of BGN 100 000 | 10,00 | |
| 19.1.2.2. | customer credit transfer outside EEA and non-EUR CCY in EEA | | 0,10%, min. 10, max. 200 + 10 EUR communication fee |
| 19.1.3. | SEPA Direct Debit | | |
| 19.1.3.1. | set-up fee | | 12 |
| 19.1.3.2. | mandate maintenance monthly fee | | 2 |
| 19.1.3.3. | mandate amendment/cancellation | | 2 |
| 19.1.3.4. | mandate check | | 2 |
| 19.2. | SAME DAY value date | | |
| 19.2.1. | paper order | | |
| 19.2.1.1. | customer credit transfer in EUR CCY in EEA | 22,00 | |
| 19.2.1.2. | customer credit transfer outside EEA and non-EUR CCY in EEA | | 0,30%, min. 25, max. 350 + 10 EUR communication fee |
| 19.2.2. | electronic order | | |
| 19.2.2.1. | customer credit transfer in EUR CCY in EEA | 10,00 | |
| 19.2.2.2. | customer credit transfer outside EEA and non-EUR CCY in EEA | | 0,20%, min. 20, max. 300 + 10 EUR communication fee |
| 19.3. | Urgent processing upon customer's request – additionally | | |
| 19.3.1. | processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day | | 80 |
| 19.3.2. | execution of a payment order submitted after the cut off time for execution of transfers within the same business day | | 300 |
| 19.4. | Incorrect/ insufficient payment data - additionally | | 50 |

| Art. | Product / service | BGN | EUR |
|------------|---|----------------|--------------------------|
| 19.5. | Inquiry/tracer for credit transfer | | 40 |
| 19.6. | Amendment/ cancellation of a payment order | | 60 |
| 19.7. | Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee) | | |
| 19.7.1. | 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 |
| 19.7.2. | from EUR 2 500 to EUR 12 500 or its equivalent in other currency | | 30 |
| 19.7.3. | over EUR 12 500 or its equivalent in other currency | | 45 |
| 20. | Incoming cross-border transfers and transfers in FCY | | |
| 20.1 | executed with SAME DAY value date | | |
| 20.1.1. | customer credit transfer in CCY EUR from EEA | Free of charge | |
| 20.1.2. | customer credit transfer outside EEA and non-EUR CCY in EEA | | 0,10%, min. 10, max. 100 |
| 20.2. | Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers <i>(taxable with VAT)</i> | | 20 |
| 21. | Internal transfers in FCY, executed with SAME DAY value date | | |
| 21.1. | Internal transfers in EUR CCY | | |
| 21.1.1. | non-cash payment | | |
| 21.1.1.1. | paper order | 2,50 | |
| 21.1.1.2. | electronic order | 0,60 | |
| 21.1.1.3. | between different accounts of one and the same accountholder on paper order | 2,50 | |
| 21.1.1.4. | between different accounts of one and the same accountholder on electronic order | Free | |
| 21.1.2. | transfer of cash deposited funds | 0,15%, min. 3 | |

| Art. | Product / service | BGN | EUR |
|---|--|-----|----------------|
| 21.2. | Internal transfers in non-EUR CCY | | |
| 21.2.1. | non-cash payment | | |
| 21.2.1.1. | paper order | | 4,00 |
| 21.2.1.2. | electronic order | | 2,50 |
| 21.2.1.3. | between different accounts of one and the same accountholder on paper order | | 4,00 |
| 21.2.1.4. | between different accounts of one and the same accountholder on electronic order | | free of charge |
| 21.2.2. | transfer of cash deposited funds | | 0,15%, min. 6 |
| 22. | MT101 – incoming and outgoing | | |
| 22.1. | MT101 incoming - initiation of the service | | 50 |
| 22.2. | MT101 incoming - monthly servicing | | 25 per account |
| 22.3. | MT101 outgoing - initiation of the service | | 35 |
| 22.4. | MT101 outgoing - monthly servicing | | 25 per account |
| 22.5. | Addition/ amendments/cancellation of SWIFT addresses/accounts | | 35 |
| 22.6. | MT101 incoming and outgoing - service cancellation | | 20 |
| Notes: | | | |
| 1. The execution of a payment order under Art. 19.2. and/or Art. 19.3.2. 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. 17.4. is not due in case the Standing instruction is placed for loan repayment. | | | |
| 6. SWIFT expenses under article 64 are collected in addition to Trade Finance services and investigations services under art.19.5 and 19.6. | | | |
| 7. Transfers under Art. 14.1.2., 14.2.2., 14.3.2., 15.1.2., 15.2.2., 15.3.2. и 21.2. 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. | | | |

| Art. | Product / service | BGN | EUR |
|--|---|-----|---|
| 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. 19.7.1. 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. 16.1.1. | | |
| 11. | The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per art 19.7.1., art.19.7.2., art.19.7.3., 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. | | |
| IV. Letters of Credit and Documentary collections | | | |
| 23. | Documents received for collection | | |
| 23.1. | Documents against payment | | 0,35%, min. 75, max. 350 |
| 23.2. | Documents against acceptance | | 0,35%, min. 75, max. 350 |
| 23.3. | Documents free of payment | | 0,3%, min. 50, max. 300 |
| 23.3.1. | with cash collateral <i>(per quarter or part thereof)</i> | | 0,3%, min. 75 |
| 23.3.2. | with other type of collateral <i>(per quarter or part thereof)</i> | | by arrangement |
| 23.4. | Documents free of payment | | 0,25%, min. 50, max. 250 |
| 23.5. | Amendment of collection instructions | | 40 |
| 23.6. | Return of unpaid documents | | 40 |
| 23.7. | Tracer | | 40 |
| 24. | Documents sent for collection | | |
| 24.1. | Documents against payment/acceptance | | 0,3%, min. 75, max. 350 – electronic order |

| Art. | Product / service | BGN | EUR |
|------------|--|---|---|
| | | | 0,35%, min. 75, max. 350 – paper order |
| 24.2. | Documents free of payment | | 0,25%, min. 50, max. 250, electronic order 0,3%, min. 50, max. 300 - paper order |
| 24.3. | Amendment of collection instructions | | 40 |
| 24.4. | Tracer | | 40 |
| 25. | Received Documentary Letters of Credit | | |
| 25.1. | Consultation/Technical support | By arrangement, max. 1500 | By arrangement, max. 1500 |
| 25.2. | Advising | 0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order | 0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order |
| 25.3. | Confirmation (per quarter or part thereof) | by arrangement | by arrangement |
| 25.4. | Transfer of a letter of credit without commitment | by arrangement | by arrangement |
| 25.5. | Advising of received notification for assignment of proceeds | 50 | 50 |
| 25.6. | Assignment of proceeds | 0,15%, min. 30, max. 150 | 0,15%, min. 50, max. 300 |
| 25.7. | Amendment (excluding amount increase) | 50 | 50 |
| 25.8. | Handling and payment | 0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. | 0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. |

| Art. | Product / service | BGN | EUR |
|------------|--|--|--|
| | | By arrangement for letters of credit received by other countries | By arrangement for letters of credit received by other countries |
| 25.9. | Deferred payment or acceptance under a letter of credit | | |
| 25.9.1. | confirmed by the Bank <i>(per quarter or part thereof)</i> | by arrangement | by arrangement |
| 25.9.2. | non-confirmed by the Bank | 50 | 50 |
| 25.10. | Preliminary check-up of documents | 300 | 150 |
| 25.11. | Second examination of documents returned for correction | 75 | 75 |
| 25.12. | Cancellation prior to validity expiry | 50 | 50 |
| 25.13. | Urgent processing upon customer's request and if feasible for the Bank - additional fee | | |
| 25.13.1. | Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee | 50 | 50 |
| 25.13.2. | Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee | 150 | 150 |
| 25.14. | Purchase Fee <i>(taxable with VAT)</i> | | 75 |
| 26. | Issued Documentary Letters of Credit | | |
| 26.1. | Consultation/Technical support | By arrangement, max. 1500 | By arrangement, max. 1500 |
| 26.2. | Issuance, handling and payment | | |
| 26.2.1. | with cash collateral <i>(per quarter or a part thereof)</i> | 0.35%, min. BGN 75 | 0.35%, min. EUR 75 |
| 26.2.2. | with other type of collateral <i>(per quarter or a part thereof)</i> | By arrangement. Minimum levels: | By arrangement. Minimum levels: |

| Art. | Product / service | BGN | EUR |
|---------|--|--|--|
| | | 0.5% per quarter or part thereof min BGN 100 | 0.5% per quarter or part thereof min EUR 100 |
| 26.3. | Deferred payment or acceptance (per quarter or a part thereof) | 0,15%, min. 20 | 0,15%, min. 20 |
| 26.4. | Amendment (excluding amount increase) | 50 | 50 |
| 26.5. | Change of collateral | 50 | 50 |
| 26.6. | Cancellation prior to validity expiry | 50 | 50 |
| 26.7. | Urgent processing upon customer's request and if feasible for the Bank - additional fee | | |
| 26.7.1. | Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee | 50 | 50 |
| 26.7.2. | Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee | 150 | 150 |
| 26.8. | Discrepancy fee | 100 | 100 |
| 27. | For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 25.4, art. 25.8 and art. 26.2 is increased | 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. 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.

| Art. | Product / service | BGN | EUR |
|---------------------------|--|--|--|
| 6. | The commissions under art. art. 25.1., 25.2., 25.3., 25.4., 25.5., 25.6., 25.7., 25.13., 26.1., 26.2. и 26.4. 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 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. 25.8 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 26.2. If for any reason the applicant has not paid the commission under art. 26.2, it is paid by the beneficiary under art 25.8. | | |
| V. Bank Guarantees | | | |
| 28. | Received guarantees and standby letters of credit | | |
| 28.1. | Consultation/Technical support | By arrangement, max. 1500 | By arrangement, max. 1500 |
| 28.2. | Advising without commitment | 0,1%, min. 50, max. 250 - electronic order 0,12%, min. 50, max. 350 – paper order | 0,1%, min. 50, max. 250 – electronic order 0,12%, min. 50, max. 350 – paper order |
| 28.3. | Amendment (<i>excluding amount increase</i>) | 50 | 50 |
| 28.4. | Assignment of proceeds | 0,15%, min. 30, max. 150 | 0,15%, min. 50, max. 250 |
| 28.5. | Administration of a guarantee sent directly to the beneficiary | 0,12%, min. 50, max. 250 | 0,12%, min. 50, max. 350 |
| 28.6. | Processing of a claim | 50 | 50 |
| 28.7. | Issuance of a guarantee secured by a counterguarantee (per quarter or part thereof) | by arrangement | by arrangement |
| 29. | Guarantees/counterguarantees/standby letters of credit issued by the bank | | |

| Art. | Product / service | BGN | EUR |
|---|--|---|---|
| 29.1. | Consultation/Technical support | By arrangement, max. 1500 | By arrangement, max. 1500 |
| 29.2. | Issuance | | |
| 29.2.1. | with cash collateral (per quarter or a part thereof) | 0.35%, min. BGN 75 | 0.35%, min. EUR 75 |
| 29.2.2. | with other type of collateral (per quarter or part thereof) | By arrangement. Minimum levels: 0.5% per quarter or part thereof min BGN 100 Issuance on the basis of a counter-guarantee – by arrangement | By arrangement. Minimum levels: 0.5% per quarter or part thereof min EUR 100 Issuance on the basis of a counter-guarantee – by arrangement |
| 29.3. | Amendment (excluding amount increase) | 50 | 50 |
| 29.4. | Amendment of the collateral | 50 | 50 |
| 29.5. | Cancellation of customer's application for issuance (if already processed) | 150 | 150 |
| 29.6. | Processing of a claim | 0,1%, min. 100, max. 500 | 0,1%, min. 100, max. 500 |
| 29.7. | Urgent processing upon customer's request and if feasible for the Bank - additional fee | | |
| 29.7.1. | Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee | 50 | 50 |
| 29.7.2. | Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee | 150 | 150 |
| 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. | | | |

| Art. | Product / service | BGN | EUR |
|---|---|----------------------------|----------------------------|
| 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 liable for processing claims according to art. 28.6 if these claims are presented at least - 5 working days before the stipulated latest date for presentation for claims which should be presented in the country - 7 working days before the stipulated latest date for presentation for claims which should be presented abroad. | | |
| VI. Loans | | | |
| 30. | Preliminary review of a loan application | by arrangement | by arrangement |
| 31. | Loan application review | 0,15%, min. 300, max. 5000 | 0,15%, min. 150, max. 2500 |
| 32. | Commitment fee (<i>per annum</i>) | by arrangement | by arrangement |
| 33. | Management fee | by arrangement | by arrangement |
| 34. | Amendment of the structure of a credit transaction at client's request | by arrangement | by arrangement |
| 35. | Penalty fee in case of prepayment and/or cancellation of a credit contract prior to maturity | | |
| 35.1. | with notice less than 30 days and/or term to the maturity of the loan more than a year | 4% | 4% |
| 35.2. | with notice more than 30 days and term to the maturity of the loan less than a year | 2% | 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. 33 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. | | | |

| Art. | Product / service | BGN | EUR |
|-------------------------------------|---|------------------|--|
| VII. Cards | | | |
| 36. | VISA Business Electron Debit Card (is closed for new sales) | | as per separate price list |
| 37. | Debit Cards | | |
| 37.1. | Visa Business | | as per separate price list |
| 37.2. | MasterCard Bussiness | | as per separate price list |
| 37.3. | VISA Business Leader | | as per separate price list |
| 38. | METROPlus (is closed for new sales) | | as per separate price list |
| 39. | VISA Business Revolving | | as per separate price list |
| 40. | MasterCard Business Revolving | | as per separate price list |
| 41. | VISA Business Deposit Card | | as per separate price list |
| 42. | Payments through POS terminal device | | |
| 42.1. | Servicing of payments through POS terminal device | by arrangement | as per separate price list |
| 42.2. | Monthly maintenance fee for GPRS card (taxable with VAT) | 4,17 | |
| 43. | 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 | |
| 44. | Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB | 2,50%, min. 0,65 | |
| VIII. Securities and Custody | | | |
| 45. | Securities transactions | by arrangement | by arrangement |
| 45.1. | Securities Settled through the Central Depository | | |
| 45.1.1. | Execution of equity (shares and compensatory instruments) orders | | |
| 45.1.1.1. | up to BGN 10000 | 1,50%, min. 15 | |
| 45.1.1.2. | from BGN 10000,01 to BGN 100000 | 1,00% | |

| Art. | Product / service | BGN | EUR |
|-----------|--|----------------|-----|
| 45.1.1.3. | from BGN 100000,01 to BGN 200000 | 0,70% | |
| 45.1.1.4. | above BGN 200000 | by arrangement | |
| 45.1.2. | Execution of fixed income (bonds) orders | | |
| 45.1.2.1. | up to BGN 75000 | 15 | |
| 45.1.2.2. | from BGN 75000,01 to BGN 200000,00 | 0,02% | |
| 45.1.2.3. | above BGN 200000 | 0,015% | |
| 45.1.3. | Checking the balance of an account with the Central Depository, if not connected with an order | 5 | |
| 45.1.4. | Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD. | 10 | |
| 45.1.5. | Request for issuing a depository receipt | 5 | |
| 45.2. | Government Securities settled through Bulgarian National Bank | | |
| 45.2.1. | Participation at primary auctions | | |
| 45.2.1.1. | for approved bids | 0,10%, min. 10 | |
| 45.2.1.2. | for not approved bids | 10 | |
| 45.2.2. | Secondary trading | | |
| 45.2.2.1. | for trade with Government Securities where Unicredit Bulbank is party to the transaction | free | |
| 45.2.2.2. | for trade with Government Securities with the intermediation of Unicredit Bulbank | 0,05%, min.15 | |
| 45.2.3. | For registration of: | | |
| 45.2.3.1. | transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member | 10 | |
| 45.2.3.2. | transfer of government securities into the account of the Ministry of Finance | 10 | |
| 45.2.4. | Transfer of Government Securities to another primary dealer | 10 | |
| 45.2.5. | Blocking and unblocking of governments securities in the bank's register | 0,03% | |
| 45.2.6. | Collection of principal at maturity | 0,03% | |
| 45.2.7. | Excerpt from the bank's register | 10 | |

| Art. | Product / service | BGN | EUR |
|---------|---|----------------|---------------------------|
| 45.3. | Subscription at Private Offerings through another Investment Intermediary | 15 | |
| 45.4. | Securities Settled through Foreign Depositories | | |
| 45.4.1. | Acceptance of orders | | 2 |
| 45.4.2. | 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 |
| | 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 |
| | Switzerland | | 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 |
| 45.4.3. | Execution of orders for bonds , depending on the market, as follows: | | |
| | Germany | | 0.50%, min. 40 |
| | Italy | | 0.50%, min. 40 |
| 45.4.4. | Execution of orders for bonds with the intermediation of UniCredit Bulbank | by arrangement | |
| 45.4.5. | Request for transferring securities to another investment intermediary through foreign depositories | | 10 |

| Art. | Product / service | BGN | EUR |
|--|--|----------------|----------------|
| 45.5. | Safekeeping fee for Non-professional clients (subject to VAT) | 0,05% | |
| 46. | Registration Agent Services | | |
| 46.1. | Request for issuing a certificate of portfolio status | | |
| 46.1.1. | Fee for issuance of statement for the financial or compensatory instruments on personal account | 140 | |
| 46.1.2. | Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/ | 160 | |
| 46.2. | Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT) | 40 | |
| 46.3. | Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment): | | |
| 46.3.1. | up to BGN 20000 | 0,80%, min. 50 | |
| 46.3.2. | from BGN 20000,01 to BGN 100000 | 0,65% | |
| 46.3.3. | from BGN 100000,01 to BGN 200000 | 0,50% | |
| 46.3.4. | above BGN 200000 | by arrangement | |
| 46.4. | Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment): | | |
| 46.4.1. | up to BGN 20000 | 1,00%, min. 50 | |
| 46.4.2. | from BGN 20000,01 to BGN 100000 | 0,85% | |
| 46.4.3. | from BGN 100000,01 to BGN 200000 | 0,60% | |
| 46.4.4. | above BGN 200000 | by arrangement | |
| 46.5. | Transfer of securities and compensatory instruments in case of endowment | 50 | by arrangement |
| 46.6. | Request for changes in personal data | 15 | |
| 46.7 | Request for issuing a depository receipt duplicate | 15 | |
| 47. | Custody services (taxable with VAT) | by arrangement | by arrangement |
| 1. The commission in art. 45.1. is percentage of the traded volume of securities and compensatory instruments. | | | |
| 2. The commission in art. 45.1.2. is percentage of the nominal value of bonds. | | | |
| 3. The currency of the minimum fee in art. 45.4.2. for United Kingdom is the same as the currency of the deal. | | | |

| Art. | Product / service | BGN | EUR |
|--------------------------|---|--|-----|
| 4. | For deals with bonds in which UCB does not act as a commission agent but is an involved party in the deal no commission is applied. | | |
| 5. | The commissions in art. 46 are percentage of the transferred volumes. | | |
| 6. | 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. | | |
| 7. | The safekeeping fee in Article 45.5, 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. | | |
| IX. Bank Packages | | | |
| 48. | Business Leader Package Programme | | |
| 48.1. | Business Leader Light Package Program | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.2. | Business Leader Gold Package Program | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.3. | Business Leader Premium Package Program | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.4. | Business Leader Online Package Program | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.5. | Business Leader Practice/ Donna Practice | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.6. | Account plus | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.7. | SWIFT plus | As per separate attachment for the conditions and the fees and commissions for the service | |
| 48.8. | Monthly fee for paperbased regular statements (additionally to art. 48.1./48.2./48.3./48.4./48.5.) | 10 | |
| Notes: | | | |

| Art. | Product / service | BGN | EUR |
|-------------------------|--|--------------------------|--------------------------|
| 1. | The annual fees under art. 48.1.1 and 48.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP | | |
| 2. | The annual fees under art. 48.2.1 and 48.2.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Gold PP | | |
| 3. | The annual fees under art. 48.3.1 and 48.3.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Premium PP | | |
| 4. | The annual fees under art. 48.4.1 and 48.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP | | |
| 5. | The annual fee under art. 48.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP | | |
| 6. | The fee under article 48.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme. | | |
| 7. | Fees as per art. 48 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. | | |
| 8. | The preferences on the bank products and services included in the contract for the Package Program are valid from the 26 th of the current month to the 25 th of the next month. | | |
| X. Miscellaneous | | | |
| 49. | Public vault service | | |
| 49.1. | Safes <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 49.2. | Deposit boxes <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 50. | 24-hour vault service <i>(taxable with VAT)</i> | as per Branch price list | as per Branch price list |
| 51. | Additional consultancy and technical assistance for pc banking - Multicash <i>(per hour or part thereof)</i> <i>(taxable with VAT)</i> | | 30 |
| 51.1. | Monthly fee for international access to bank account information in Multicash | | 30 |
| 52. | Report for valuation of client derivatives (per request, taxable with VAT) | 50 | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------------------|-----|
| 53. | Login2Pay – accept bank transfer payments from customers on the merchant’s website | | |
| 53.1. | Fee for initiation/termination (Taxable with VAT) | 200 | |
| 53.2. | Monthly maintenance fee (Taxable with VAT) | by arrangement, min 100 | |
| 54. | Information about customers in compliance with the Bulgarian legislation <i>(taxable with VAT)</i> | 60 | |
| 55. | Information for audit purposes <i>(taxable with VAT)</i> | 100 | |
| 55.1. | for financial institutions | 150 | |
| 55.2. | in foreign language | 200 | |
| 56. | Bank letter of reference <i>(taxable with VAT)</i> | | |
| 56.1. | In Bulgarian language | 50 | |
| 56.2. | In foreign language | 100 | |
| 57. | Written certificate (account maintenance and/or available balance) or confirmation <i>(taxable with VAT)</i> | | |
| 57.1. | In Bulgarian language | 30 | |
| 57.2. | In foreign language | 50 | |
| 58. | Information on bank operations other than the daily statement <i>(taxable with VAT)</i> | | |
| 58.1. | Up to 1 year from the date of request <i>(per request)</i> | 50 | |
| 58.2. | Over 1 year from the date of request <i>(per request)</i> | 100 | |
| 59. | Preparation of documents as follows: | | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------|----------------|
| 59.1. | notary deed for a contractual mortgage/application for registration of a legal mortgage <i>(taxable with VAT)</i> | | |
| 59.1.1. | for loans up to BGN 300 000/EUR 150 000 <i>(inclusive)</i> | 30 | BGN 30 |
| 59.1.2. | for loans above BGN 300 000/EUR 150 000 | 75 | BGN 75 |
| 59.2. | application for entry of a pledge contract <i>(taxable with VAT)</i> | 20 | BGN 20 |
| 60. | Written correspondence related to Trade finance deals <i>(per bank transaction) (taxable with VAT)</i> | | |
| 60.1. | free format correspondence | 50 | 50 |
| 60.2. | processing of a claim against a guarantee not administrated in the bank | 250 | 350 |
| 61. | Consultancy/technical assistance related to bank operations <i>(per man hour) (taxable with VAT)</i> | | 50 |
| 62. | Checking the authenticity of bank documents and authorized signatures | 50 | |
| 63. | Postage related to bank operations <i>(taxable with VAT)</i> | | |
| 63.1. | Cross-border | | 10 |
| 63.2. | Domestic | 5 | |
| 64. | SWIFT fee per item | | 10 |
| 65. | Photocopy services (per page) | 1 | |
| 66. | SMS notification about account balance <i>(per item) (taxable with VAT)</i> | 0,30 | |
| 67. | Correction to a payment transaction which does not lead to other activities - upon customer's request | 10 | 10 |
| 68. | Account statements in MT940 format | by arrangement | by arrangement |
| 69. | Standing orders and utility payments in BGN | | |
| 69.1. | initiation of the service for the supplier | 100 | |

| Art. | Product / service | BGN | EUR |
|------------|--|----------------|----------------|
| | <i>(taxable with VAT)</i> | | |
| 69.2. | maintenance and servicing <i>(taxable with VAT)</i> | by arrangement | |
| 70. | Information on accounts subscribed to InfoBank | | |
| 70.1. | Initiation of the service <i>(taxable with VAT)</i> | 100 | |
| 70.2. | Monthly servicing and maintenance (per account) <i>(taxable with VAT)</i> | 12 | |
| 70.3. | Termination of the service (per account) <i>(taxable with VAT)</i> | 10 | |
| 71. | UniCoRecT | | |
| 71.1. | Initiation of the service | 1000 | |
| 71.2. | Monthly servicing and maintenance (per range) | 1000 | |
| 71.3. | Range extension | 500 | |
| 71.4. | Termination of the service (per range) | 100 | |
| 72. | EU Gate | | |
| 72.1. | Monthly maintenance fee per account in participating country | | 50 |
| 72.2. | Adding/removing an account or user EU Gate | | 5 |
| 72.3. | Termination of the service | | 100 |
| 73. | Cash pooling within the Bank | | |
| 73.1. | Setup | | by arrangement |
| 73.2. | Monthly fee per account | | by arrangement |
| 73.3. | Adding/removing an account in the cash pooling scheme | | by arrangement |
| 73.4. | Termination of the service | | by arrangement |
| 74. | Information service InfoDirect | | |

| Art. | Product / service | BGN | EUR |
|--|---|----------------|----------------|
| 74.1. | For notification via e-mail (taxable with VAT) | 1,67 | |
| 74.2. | For notification via SMS (taxable with VAT) | 0,10 | |
| 75. | Account statements in MT942 format | by arrangement | by arrangement |
| 76. | Monthly fee for Interest list per account (taxable with VAT) | 10 | |
| 77. | Monthly fee for incoming MT940 per account | | 7 |
| 78. | Monthly fee for outgoing MT900/910 per account | | 35 |
| 79. | Invoice processing fee (taxable with VAT) | 25 | 25 |
| 80. | Advanced POS account statement | | |
| 80.1. | Daily statement | 30 | |
| 80.2. | Weekly statement | 30 | |
| 80.3. | Monthly statement | 30 | |
| Notes: | | | |
| 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 53, 68, 70.2., 71.2., 72.1., 73.2., 74.1., 75, 76, 77, 78, 79, 80.1., 80.2., 80.3. 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.