

Dear clients,

We would like to inform you that as of **12.05.2020**, changes in the Bank's Tariff for Individuals are coming into force, as follows:

Art.	Product /service	till 12.05.2020		Product /service	after 12.05.2020	
		BGN	EUR		BGN	EUR
<b>II. CASH OPERATIONS</b>						
<b>1.1.</b>	<b>Cash deposit in case of the depositor is account holder</b>					
1.1.2.	for the amount over BGN 3 000/ EUR 1 500	0,20%, min.3, max. 300	0,30%, min.3, max. 200	for the amount over BGN 3 000/ EUR 1 500	0,20%, min.3	0,30%, min.3
<b>1.2.</b>	<b>Cash deposit in case of the depositor is not account holder</b>					
	on the withdrawn amount	0.4%, min. 4, max. 400	0.4%, min. 2, max. 200	on the withdrawn amount	0.4%, min. 4	0.4%, min.2
<b>2</b>	<b>Cash withdrawals</b>					
2.2.	over BGN 1 000/EUR 500 (on the whole amount)	0.60%	0.60%	from BGN 1 000/EUR 500 up to BGN 50 000/ EUR 25 000 (on the whole amount)	0.60%	0.60%
2.3.	new			over BGN 50 000/EUR 25 000 (on the whole amount)	0.70%	0.70%
2.4.	new			previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.60%, min.15	0.60%, min.10
Notes	2. The commission under art. 1 is not collected: (a) for cash depositing into children accounts, term deposit accounts and charity accounts; (b) for repayment of UCB loans, credit card repayment account, UCF loans and UniCredit Leasing in BGN and foreign currency.			2. The commission under art. 1 is not collected: (a) for cash depositing into children accounts, <del>term deposit accounts</del> and charity accounts; (b) for repayment of UCB loans, credit card repayment account, UCF loans and UniCredit Leasing in BGN and foreign currency.		
	5. The commission under art. 2 is collected in case of premature withdrawal of deposit account, including withdrawal in a currency - different of the account's currency, as it is determined by the currency of the withdrawn amount, regardless the account currency.			5. The commission under art. 1 and art. 2 is collected for cash deposits/withdrawals to/from term deposits, including on the maturity date.		
<b>III. TRANSFERS AND DIRECT DEBIT</b>						
	product/service	in bank office	through el. channel	product/service	in bank office	through el. channel
<b>5.</b>	<b>Local direct debit</b>					
5.1.2.	Initiation/refusal against an account in the Bank		BGN 1.20	Initiation/refusal against an account with the Bank	BGN 5	BGN 1.20

The fees and commissions for the **Payment account with basic features** are amended as follows:

Product /service	Prices	
	till 12.05.2020	after 12.05.2020
<b>Opening</b>		
1. Opening of "Payment account with basic features"	1.24 lv.	1.40 lv.
<b>Maintenance</b>		
2. Maintenance of "Payment account with basic features for clients with regular incomings	0.99 lv.	1.40 lv.
3. Maintenance of "Payment account with basic features for clients without regular incomings	1.50 lv.	2.20 lv.
<b>Cash deposits</b>		
6. Cash deposits into "Payment account with basic features", in branch**	up to 5 000 lv. - free	up to 4 000 lv.- free
	over 5 000 lv.- 0.09%, max. 195 lv.	for the amount over 4 000 lv. - 0.20%, min.3 lv.

<b>Cash withdrawal</b>		
7. Cash withdrawal in branch up to BGN 1 000 inclusive	0.19% , min. 1.30 lv.	2.20 lv.
8. Cash withdrawal in branch over BGN 1 000	According Section II, art. 2 in Tariff for individuals	According Section II, art. 2 in Tariff for individuals
9. Cash withdrawal at Bank's ATMs	free of charge	0.15 lv.
10. Cash withdrawal at ATMs of other banks in Bulgaria	0.88 lv.	0.95 lv.
<b>Direct debit transactions</b>		
11. Internal transfers	0.98 lv.	1.70 lv.
12. via BISERA	2.10 lv.	3.30 lv.
<b>Transfers in BGN</b>		
15. Paper ordered internal transfer	0.95 lv.	1.45 lv.
16. Electronic ordered internal transfer	0.39 lv.	0.40 lv.
17. Paper ordered transfer via BISERA	2.10 lv.	3.20 lv.
18. Electronic ordered transfer via BISERA	0.79 lv.	0.95 lv.
19. Paper ordered internal transfer to State Budget	0.95 lv.	1.45 lv.
20. Electronic ordered internal transfer to State Budget	0.39 lv.	0.40 lv.
21. Paper ordered transfer via BISERA to State Budget	2.10 lv.	3.20 lv.
22. Electronic ordered transfer via BISERA to State Budget	0.79 lv.	0.95 lv.
<b>Standing orders in BGN</b>		
23. Internal standing orders in BGN	0.50 lv.	0.45 lv.
24. Interbank transfer (outgoing) in BGN	0.93 lv.	0.95 lv.

This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 62 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with 2-month notice.

The Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.