



Information leaflet

Payment Account with basic features

Purpose

The payment account with basic features is available in EUR and is intended for local and foreign individuals legally residing in the EU for carrying out payment transactions on the territory of Bulgaria free of charge or at an acceptable price.

Unlimited number of transactions may be executed through the basic transactions payment account.

The access to a basic transactions payment account is not related to the purchase of additional services.

The Bank can refuse to open a payment account with basic features kept at at UniCredit Bulbank AD or another bank on the territory of the country, if the customer has another payment account with basic features or more than one payment account kept at UniCredit Bulbank AD or another bank on the territory of the country and allowing the execution of all services under Article 118, para. 1 of the PSPSA, unless the customer had been notified that such account will be closed.

The payment account with basic features can be opened within 10 days from providing UniCredit Bulbank AD with all the required documents for opening the account following the conclusion of an agreement.

Fees

UniCredit Bulbank AD charges a fee for servicing a payment account with basic features as follows:

Product /service	Fees
Opening the account	
1. Opening of "Payment account with basic features"	1.07 EUR
Maintenance of the account	
2. Maintenance of "Payment account with basic features" for clients with regular incomings ^{1,4,5}	1.20 EUR
3. Maintenance of "Payment account with basic features" for clients without regular incomings ^{1,4,5}	
Closing the account	
4. Closing of "Payment account with basic features", which has been opened less than 12 months before the date of closure	free of charge
5. Closing of "Payment account with basic features", which has been opened more than 12 months before the date of closure	
Cash deposits into the account	
6. Cash deposits into "Payment account with basic features", in branch ^{2,3,5}	0.22%, min. 1.25 EUR
Cash withdrawal from the account	
7. Cash withdrawal in branch up to EUR 511.29 inclusive ³	0.55%, min. 3.30 EUR
8. Cash withdrawal in branch over EUR 511.29 ³	Accordinging Section II, art. 2 of the Bank's Tariff for fees and commissions for individuals
9. Cash withdrawal at Bank's ATMs	0.12%, min. 0.14 EUR
10. Cash withdrawal at ATMs of other banks in Bulgaria	0.17%, min. 0.69 EUR
Transactions through a debit card, including Internet payments	
11. Transactions with debit card on Bank's POS terminals	free
12. Transactions with debit card on POS terminals of other banks in Bulgaria	free
Credit transfers	
13. Paper ordered internal transfer ⁵	1.53 EUR
14. Electronic ordered internal transfer ⁵	0.22 EUR
15. Paper ordered transfer (TOM value date) ⁵	2.40 EUR
16. Electronic ordered transfer (TOM value date) ⁵	0.49 EUR
17. Paper ordered internal transfer to State Budget ⁵	1.53 EUR
18. Electronic ordered internal transfer to State Budget ⁵	0.22 EUR
19. Paper ordered transfer (TOM value date) to State Budget ⁵	2.40 EUR
20. Electronic ordered transfer (TOM value date) to State Budget ⁵	0.49 EUR
Standing transfers	
21. Internal standing orders in EUR	0.28 EUR
22. Interbank transfer (outgoing) in EUR	0.46 EUR

Notes:

- Fees are collected on monthly basis and upon closing the account.
- Fees are collected for deposit of amounts by non-account holder.
- The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each account separately.
- Customer with regular incomings in the Bank are customers - private individuals receiving incoming transfers from other parties on one and the same current (card) account of the customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of EUR 5.11/BGN 10.
- When funds are received and stored in an account for basic operations from wages, pensions, social security and social assistance benefits, scholarships for students, undergraduates and doctoral students and the interest thereon:
 - no fee is charged for maintenance and servicing of the account;
 - the account holder may initiate a total of up to 3 credit transfers per month, including through the Bank's online banking systems, and a total of up to 10 cash withdrawal operations from an ATM of the Bank, free of charge;
 - letter "b" does not apply to cash withdrawals through ATM and POS terminal devices of payment service providers, other than the Bank, as well as to cash withdrawals at a cash desk in a bank office;
 - the holder declares to the Bank the type of funds received within the meaning of this note. In the event of a change in circumstances, the holder shall promptly update the information provided to the Bank.
- The fees from the other Tariff sections are applied in case of operations not specifically mentioned in this Appendix. Terms and conditions for issuing and servicing of a bank account to Payment account with basic features are as per Section VIII. Cards, Appendix 8.1.2.
For services not explicitly mentioned in this leaflet, the fees specified in the applicable sections of the Bank's Tariff of Fees and Commissions for Individuals shall apply.