

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 January 5th , 2015

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Art.	Product / service	BGN	EUR
I. Accounts			
1.	Current, cumulative, capital/donation, 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 when the average monthly balance is above the minimum	10	5
1.3.2.	monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN	17	10
1.3.3.	monthly fee for maintenance when the average monthly balance is below the minimum	15	10
1.3.4.	monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN	25	20
1.4.	maintenance and servicing, including paperbased regular statements upon entries on the accounts with		
1.4.1.	monthly fee for maintenance when the average monthly balance is above the minimum	15	10
1.4.2.	monthly fee for maintenance when the average monthly balance is above the minimum under an account with Golden IBAN	20	15
1.4.3.	monthly fee for maintenance when the average monthly balance is below the minimum	20	15
1.4.4.	monthly fee for maintenance when the average monthly balance is below the minimum under an account with Golden IBAN	30	25
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 express receipt on paper of documents and information for operations and balances (<i>additionally to art. 1.3. /1.4./1.5.)in a cassette</i>	EUR 1	1

Art.	Product / service	BGN	EUR
1.7.	with possibility for electronic access and account management via TeleBANK (<i>additionally to art. 1.3. /1.4./1.5.</i>)	15 EUR	15
1.8.	with possibility for electronic access and account management via Multicash (<i>additionally to art. 1.3. /1.4./1.5.</i>)	EUR 35	35
1.9.	with possibility for electronic access and account management via online banking and/or mobile banking (<i>additionally to art. 1.3. /1.4./1.5.</i>)	EUR 3	3
1.10.	with possibility for electronic access and account management via e-Cash (<i>additionally to art. 1.3. /1.4./1.5.</i>)	EUR 25	25
1.11.	One-off fee for electronic access and account management via mobile banking (<i>additionally to art. 1.3. /1.4. /1.5.</i>) (<i>taxable with VAT</i>)	15	BGN 15
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	by arrangement	by arrangement
4.1.	DVP account		
4.1.1.	opening	10	
4.1.2.	maintenance and servicing, including regular statements upon entries on the accounts sent by e-mail	40	
4.1.3.	maintenance and servicing, including paperbased regular statements upon entries on the accounts	60	
4.1.4.	closing	30	
Notes:			
1. Fees as per art. 1.3. – 1.10. are collected on monthly basis and upon closing the account.			
2. Customers using the additional options as per art. 1.6. and/or 1.7./1.8./1.9./1.10. 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.			

Art.	Product / service	BGN	EUR
5. Fee as per art. 1.2. is not due upon closing of bank accounts that have been opened for more than twelve months.			
II. Cash operations			
5.	Cash deposits		
5.1.	up to BGN 5 000/EUR 2 500 inclusive	free	free
5.2.	for the part exceeding BGN 5 000/EUR 2 500	0,2%, min. 2, max. 200	0,2%, min. 2, max. 200
6.	Cash withdrawal		
6.1.	up to BGN 3 000/EUR 1 500 inclusive	free	free
6.2.	over BGN 3 000/EUR 1 500 <i>(for the part exceeding BGN 3 000/EUR 1 500)</i>	0,40%, max. 600	0,60%
6.3.	preadvised but not withdrawn	0,1%	0,1%
7.	Counting coins (in BGN only)	1,50%, min. 5	
8.	Other cash operations		
8.1.	Exchange of damaged and unfit notes <i>(taxable with VAT)</i>	6%, min. 10	6%, min. 10
8.2.	Collection of damaged and unfit notes <i>(taxable with VAT)</i>	4%, min. 10	4%, min. 10
8.3.	Handling of valuable shipment (parcel) <i>per piece</i> <i>(additionally to art. 5.)</i>	20	
9.	Collection and transportation of cash	by arrangement	by arrangement
Notes:			
1. The amount of the commission on cash deposits/withdrawals is calculated on the total amount of the cash transactions within the working day for each account separately. In case of exceed of the daily limit a commission under art 5.2/6.2 is collected. 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 for amounts ordered but not withdrawn is collected on the next day based on the not withdrawn part of amount.			

Art.	Product / service	BGN	EUR
4.	The commission under art. 7 is due for counting more than 10 coins irrespective of their amount and is collected additionally to the commission as per art. 5./art. 6.		
5.	The fee under art. 8.3. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies		
III. Transfers and Direct debit			
10.	Incoming transfers in BGN	free	
11.	Single outgoing transfer in BGN		
11.1.	Internal transfers		
11.1.1.	non-cash payment		
11.1.1.a)	paper order	1,00	
11.1.1.b)	electronic order	0,50	
11.1.1.c)	between different accounts of one and the same accountholder	free	
11.1.2.	transfer of cash deposited funds	0,2%, min. 3	
11.2.	via BISERA		
11.2.1.	non-cash payment		
11.2.1.a)	paper order	2,00	
11.2.1.b)	electronic order	1,00	
11.2.2.	transfer of cash deposited funds	0,30%, min. 5	
11.3.	via RINGS		
11.3.1.	non-cash payment		
11.3.1.a)	paper order	15	
11.3.1.b)	electronic order	9	
11.3.2.	transfer of cash deposited funds	0,30%, min. 20	
11.4.	transfer UniCoRecT	0,30	
12.	Transfers to State Budget by multi-row payment order		
12.1.	Internal transfers		

Art.	Product / service	BGN	EUR
12.1.1.	non-cash payment	1,70	
12.1.2.	transfer of cash deposited funds	0,30%, min. 6	
12.2.	via BISERA		
12.2.1.	non-cash payment	4,50	
12.2.2.	transfer of cash deposited funds	0,30%, min. 6	
12.3.	via RINGS		
12.3.1.	non-cash payment	30	
12.3.2.	transfer of cash deposited funds	0,30%, min. 40	
13.	Salary payments in BGN and intrabank salary payments in FCY		
13.1.	Internal transfers		
13.1.1.	data storage device/electronic channel (per order)	0,30	
13.2.	via BISERA		
13.2.1.	data storage device/electronic channel (per transfer)	1,20	
14.	Standing orders and utility payments		
14.1.	Internal transfers	0,50	2,50
14.2.	via BISERA (only for standing orders)	1,00	0,10%, min. 10, max. 200
14.3.	Initiation/termination of the service		
14.3.1.	for initiation		
14.3.1.a)	in Bank branches	8	
14.3.1.b)	via e-channel Bulbank Online	free	
14.3.2.	for termination		
14.3.2.a)	in Bank branches	15	
14.3.2.b)	via e-channel Bulbank Online	free	
14.4.	Standing instruction for purposes different than utility payments (within the bank)	10	10

Art.	Product / service	BGN	EUR
	<i>(monthly per account)</i>		
14.5.	Single utility payments		
14.5.1.	transfer of cash deposited funds	0,20%, min. 3	
14.5.2.	non-cash payment paper order	1,00	
14.5.3.	electronic order	0,50	
15.	Direct Debit		
15.1.	Initiation		
15.1.1.	paper order	2,00	
15.1.2.	electronic order		
15.1.2.a)	against an account with another bank	1,20	
15.1.2.b)	against an account with the Bank	0,50	
15.2.	Payment		
15.2.1.	Internal transfers	0,50	
15.2.2.	via BISERA	2,00	
15.2.3.	via RINGS	18	
16.	Outgoing cross-border transfers and transfers in FCY		
16.1.	TOM value date <i>(1 working day)</i>		
16.1.a)	paper order		0,15%, min. 15, max. 250
16.1.b)	electronic order		0,10%, min. 10, max. 200
16.1.1.	SEPA Direct Debit		
16.1.1.1.	set-up fee		12
16.1.1.2.	mandate maintenance monthly fee		2
16.1.1.3.	mandate amendment/cancellation		2
16.1.1.4.	mandate check		2

Art.	Product / service	BGN	EUR
16.2.	SAME DAY value date		2
16.2.a)	paper order		0,25%, min. 25, max. 350
16.2.b)	electronic order		0,20%, min. 20, max. 300
16.3.	Urgent processing upon customer's request – additionally		
16.3.1.	processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day		40
16.3.2.	execution of a payment order submitted after the cut off time for execution of transfers within the same business day		200
16.4.	Incorrect/ insufficient payment data - additionally		20
16.5.	Inquiry/tracer		25
16.6.	Amendment/ cancellation of a payment order		50
16.7.	Outgoing cross-border transfer and transfer in FCY with a clause "other banks charges - for applicant's account" - <i>(additional fee)</i>		
16.7.1.	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
16.7.2.	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		30
16.7.3.	over EUR 12 500 or its equivalent in other currency		45
17.	Incoming cross-border transfers and transfers in FCY		
17.1	executed with SAME DAY value date		
17.1.1.	up to EUR 50 000 inclusive		0,10%, min. 7
17.1.2.	over EUR 50 000		0,07%, min. 45, max. 100
17.2.	Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers <i>(taxable with VAT)</i>		10

Art.	Product / service	BGN	EUR
18.	Internal transfers in FCY, executed with SAME DAY value date		
18.1.	non-cash payment		
18.1.1.	paper order		4
18.1.2.	electronic order		2,50
18.1.3.	between different accounts of one and the same accountholder		free
18.2.	transfer of cash deposited funds		0,15%, min. 6
19.	MT101 – incoming and outgoing		
19.1.	MT101 incoming - initiation of the service		50
19.2.	MT101 incoming - monthly servicing		25
19.3.	MT101 outgoing - initiation of the service		35
19.4.	MT101 outgoing - monthly servicing		25
19.5.	Addition/ amendments/cancellation of SWIFT addresses/accounts		35
19.6.	MT101 incoming and outgoing - service cancellation		20
Notes:			
1. The execution of a payment order under Art. 16.2. and/or Art. 16.3.2. 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. 14.4. is not due in case the Standing instruction is placed for loan repayment.			
6. In addition to the fees under Art. 16.1., 16.2., 16.5. and 16.6. SWIFT expenses are also collected.			
7. PORTO fee is collected in addition to the fees under Art. 16.1., 16.2., 16.5. and 16.6. transferred via Bisera 7 or in case of SEPA CT.			
8. Transfers under Art. 11.1.2., 11.2.2., 11.3.2., 12.1.2., 12.2.2., 12.3.2. and 18.2. 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.			
9. 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. 16.7.1. without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some			

Art.	Product / service	BGN	EUR
	charges from the amount of the transfer.		
	10. Transfers in BGN from/to abroad are charged as cross-border transfers.		
	11. Same day value date in not applicable for cross-border payments in Japanese yen (JPY).		
IV. Cheques			
20.	Collection of cheques		
20.1.	Drawn on the Bank (<i>collected <u>immediately</u></i>)		0,25%, min.15, max.350
20.2	Drawn on other Banks		0,35%, min.20, max.350
20.2.1	Immediate payment of commercial cheques "Under reserve" upon agreement with the Bank (additionally to art. 19.2. on face value)		by arrangement
20.3.	Collection of traveller's cheques endorsed in favour of corporate customers, treated as commercial cheques (<i>payment after collection</i>)		0,35%, min.20, max.350
20.4.	Upon return of unpaid cheques not by fault of the Bank, irrespective of their number in one consignment		30
20.5.	Sending a cheque for collection by courier upon customer's request		20
21.	Issuance of bank cheques		
21.1.	Issuance		0,50%, min.20, max.200
21.2.	Cancellation of cheques upon customer's request		30
21.3.	Cancellation and reissuance		40
21.4.	Stop payment of issued bank cheque		30
21.5.	Sending of an issued bank cheque by courier from the Bank upon customer's request		20
Notes:			
1. Expenses of the foreign correspondent bank are collected additionally.			
2. The commission for collection/issuance, stop payment/cancellation of cheques is per cheque.			
3. In case of cheque cancellation the original cheque should be returned to the Bank.			

Art.	Product / service	BGN	EUR
V. Letters of Credit and Documentary collections			
22.	Documents received for collection		
22.1.	Documents against payment		0,3%, min. 75, max. 300
22.2.	Documents against acceptance		0,35%, min. 75, max. 300
22.3.	Aval of bills of exchange and promissory notes		
22.3.1.	with cash collateral <i>(per quarter or part thereof)</i>		0,3%, min. 75
22.3.2.	with other type of collateral <i>(per quarter or part thereof)</i>		by arrangement
22.4.	Documents free of payment		0,25%, min. 50, max. 250
22.5.	Amendment of collection instructions		40
22.6.	Return of unpaid documents		40
22.7.	Tracer		40
23.	Documents sent for collection		
23.1.	Documents against payment/acceptance		0,3%, min. 75, max. 300
23.2.	Documents free of payment		0,25%, min. 50, max. 250
23.3.	Amendment of collection instructions		40
23.4.	Tracer		40
24.	Received Documentary Letters of Credit		
24.1.	Pre-advising	30	40
24.2.	Advising	0,12%, min. 50, max. 350	0,12%, min. 50, max. 350
24.3.	Confirmation <i>(per quarter or part thereof)</i>	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
24.4.	Transfer of a letter of credit without commitment	by arrangement	by arrangement
24.5.	Advising of received notification for assignment of proceeds	50	50
24.6.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 300
24.7.	Amendment (<i>excluding extension of validity of a confirmed L/C and amount increase</i>)	50	50
24.8.	Handling and payment	0,18%, min. 50	0,18%, min. 50
24.9.	Deferred payment or acceptance under a letter of credit		
24.9.1.	confirmed by the Bank (<i>per quarter or part thereof</i>)	by arrangement	by arrangement
24.9.2.	non-confirmed by the Bank	50	50
24.10.	Preliminary check-up of documents	75	75
24.11.	Second examination of documents returned for correction	75	75
24.12.	Cancellation prior to validity expiry	50	50
24.13.	Urgent processing upon customer's request - additional fee		
24.13.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
24.13.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
24.14.	Purchase Fee (<i>taxable with VAT</i>)		75
25.	Issued Documentary Letters of Credit		
25.1.	Pre-advising	30	40
25.2.	Issuance, handling and payment		
25.2.1.	with cash collateral (<i>per quarter or a part thereof</i>)	0,3%, min. 75	0,3%, min. 75
25.2.2.	with other type of collateral (<i>per quarter or a part thereof</i>)	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
25.3.	Deferred payment or acceptance (per quarter or a part thereof)	0,15%, min. 20	0,15%, min. 20
25.4.	Amendment (excluding amount increase and extension of validity)	50	50
25.5.	Change of collateral	50	50
25.6.	Cancellation prior to validity expiry	50	50
25.7.	Urgent processing upon customer's request - additional fee	50	50
25.7.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
25.7.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
25.8.	Discrepancy fee	70	70
26.	For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 23.4, art. 23.8 and art. 24.2 is increased by	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. An amendment fee is charged when the validity extension of a letter of credit is within the quarter for which a commission has already been collected. If the extension refers to another quarter or part thereof, the respective commission is charged on the unutilized balance as if on a new letter of credit. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10%, unless otherwise stated.

6. The commissions under art. art. 23.1., 23.2., 23.3., 23.4., 23.5., 23.6., 23.7., 23.13., 24.1., 24.2. and 24.4. 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

Art.	Product / service	BGN	EUR
amount of documents.			
8. The fee under art. 24.7. 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. 23.8 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 24.2. If for any reason the applicant has not paid the commission under art. 24.2, it is paid by the beneficiary under art 23.8.			
VI. Bank Guarantees			
27.	Received guarantees and standby letters of credit		
27.1.	Pre-advising	30	30
27.2.	Advising without commitment	0,10%, min. 30, max. 150	0,10%, min. 50, max. 250
27.3.	Amendment (<i>excluding amount increase</i>)	30	50
27.4.	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 250
27.5.	Administration of a guarantee sent directly to the beneficiary	0,10%, min. 30, max. 150	0,10%, min. 50, max. 250
27.6.	Processing of a claim	50	50
27.7.	Confirmation/issuance of a guarantee secured by a counterguarantee (per quarter or part thereof)	by arrangement	by arrangement
28.	Guarantees/counterguarantees/standby letters of credit issued by the bank		
28.1.	Pre-advising	30	40
28.2.	Issuance		
28.2.1.	with cash collateral (<i>per quarter or a part thereof</i>)	0,3%, min. 45	0,3%, min. 75
28.2.2.	with other type of collateral (<i>per quarter or part thereof</i>)	by arrangement	by arrangement
28.3.	Amendment (<i>excluding amount increase and extension of validity</i>)	50	50

Art.	Product / service	BGN	EUR
28.4.	Amendment of the collateral	50	50
28.5.	Cancellation of customer's application for issuance <i>(if already processed)</i>	100	100
28.6.	Processing of a claim	0,1%, min. 100, max. 500	0,1%, min. 100, max. 500
28.7.	Urgent processing upon customer's request - additional fee	50	50
28.7.1.	Urgent processing upon customer's request within 1 working day - additional fee	50	50
28.7.2.	Urgent processing upon customer's request within 4 hours – additional fee	150	150
Notes:			
1.1. The issuance/confirmation commission is collected upon issuance/confirmation 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 amount of the guarantee, proportional to the respective collateral. The minimum commission is defined as the highest from the applicable minimum commissions.			
2. Upon increase of the amount of a bank guarantee, a commission as if on a new one is charged on the amount of the increase.			
3.1. An amendment fee is charged when the extension of validity of a bank guarantee is within the period for which a commission has already been collected.			
3.2. If the extension refers to another quarter or part thereof, the respective commission is charged as if on a new bank guarantee.			
3.3. In case the commission as per note 3.2 is not due at the moment of validity extension, a fee for amendment is collected.			
4. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.			
5. The Bank is liable for processing claims according to art. 27.6 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.			
VII. Loans			
29.	Preliminary review of a loan application	by arrangement	by arrangement
30.	Loan application review	0,15%, min. 300, max. 5000	0,15%, min. 150, max. 2500
31.	Commitment fee <i>(per annum)</i>	by arrangement	by arrangement
32.	Management fee	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
33.	Amendment of the structure of a credit transaction at client's request	by arrangement	by arrangement
34.	Penalty fee in case of prepayment and/or cancellation of a credit contract prior to maturity		
34.1.	with notice less than 30 days and/or term to the maturity of the loan more than a year	4%	4%
34.2.	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. 31 is calculated on the available for utilization amount of the loan.			
VIII. Cards			
35.	Maestro Business/VISA Business Electron Debit Card	as per separate price list	
36.	Debit Cards		
36.1.	Visa Business Debit Card	as per separate price list	
36.2.	MasterCard Business Card	as per separate price list	
37.	METROPlus	as per separate price list	
38.	VISA Business Revolving	as per separate price list	
39.	MasterCard Business Revolving	as per separate price list	
40.	bauMax business credit card	as per separate price list	
41.	Payments through POS		
41.1.	Servicing of payments through POS	by arrangement	by arrangement
41.2.	Monthly maintenance fee for GPRS card <i>(taxable with VAT)</i>	4,17	
42.	Payment with a card issued by other bank in Bulgaria via the system for utility	1,50%, min. 0,35	

Art.	Product / service	BGN	EUR
	and periodic payments of UCB		
43.	Payment with a card issued by other bank abroad via the system for utility and periodic payments of UCB	2,50%, min. 0,65	
IX. Securities and Custody			
44.	Securities transactions	by arrangement	by arrangement
44.1.	Safekeeping fee for non-professional investors <i>(taxable with VAT)</i>	0,05%	
45.	Custody services <i>(taxable with VAT)</i>	by arrangement	by arrangement
X. Bank Packages			
46.	Business Leader Package Programme		
46.1.	Business Leader Light Package Program		
46.1.1.	fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013	18,00 monthly/ 194,40 annually	
46.1.2.	fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013	16,00 monthly/ 172,80 annually	
46.1.3.	monthly fee for an average monthly balance below the minimum for main package account	21	
46.2.	Business Leader Gold Package Program		
46.2.1.	fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013	33,00 monthly/ 336,60 annually	
46.2.2.	fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013	30,00 monthly/ 306,00 annually	
46.2.3.	monthly fee for an average monthly balance below the minimum for main package account	35	
46.3.	Business Leader Premium Package Program		
46.3.1.	fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013	48,00 monthly/ 460,80 annually	

Art.	Product / service	BGN	EUR
46.3.2.	fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013	45,00 monthly/ 432,00 annually	
46.3.3.	monthly fee for an average monthly balance below the minimum for main package account	50	
46.4.	Business Leader Online Package Program		
46.4.1.	fee for using a package of products and services included in the programme as per an Agreement, concluded by 15.04.2013	17,95 monthly/ 193,86 annually	
46.4.2.	fee for using a package of products and services included in the programme as per an Agreement, concluded after 15.04.2013	13,95 monthly/ 150,66 annually	
46.4.3.	monthly fee for an average monthly balance below the minimum for main package account	18,95	
46.5.	Business Leader Practice/ Donna Practice	8,50 monthly / 96,90 annually	
46.5.1.	monthly fee for an average monthly balance below the minimum for main package account	11,50	
46.6.	Account plus	15	
46.7.	SWIFT plus		10
46.8.	Monthly fee for paperbased regular statements (additionally to art. 46.1./46.2./46.3./46.4./46.5.)	5	
Notes:			
1. The annual fees under art. 46.1.1 and 46.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP			
2. The annual fees under art. 46.2.1 and 46.2.2 are calculated with a 15% discount in the event of an advance payment on Business Leader Gold PP			
3. The annual fees under art. 46.3.1 and 46.3.2 are calculated with a 20% discount in the event of an advance payment on Business Leader Premium PP			
4. The annual fees under art. 46.4.1 and 46.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP			
5. The annual fee under art. 46.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP			

Art.	Product / service	BGN	EUR
6.	The fees under art.46.1.3, 46.2.3., 46.3.3., 46.4.3 and 46.5.1. are payable in case this is provided in the Business Leader Package Programme		
7.	The fee under article 46.8 is payable only if stipulated in the agreement for PP Business Leader.		
XI. Miscellaneous			
47.	Public vault service		
47.1.	Safes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
47.2.	Deposit boxes <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
48.	24-hour vault service <i>(taxable with VAT)</i>	as per Branch price list	as per Branch price list
49.	Electronic banking - pc banking system TeleBANK		
49.1.	connecting <i>(taxable with VAT)</i>		20
49.2.	installation/re-installation/de-installation <i>(taxable with VAT)</i>		30
50.	Additional consultancy and technical assistance for pc banking - TeleBANK and Multicash <i>(per hour or part thereof)</i> <i>(taxable with VAT)</i>		30
50.1.	Monthly fee for international access to bank account information in Multicash		30
51.	Regeneration of a username and/or password for online banking - Bulbank Online <i>(taxable with VAT)</i>	10	
52.	Information on exchange rates and interest rates <i>(taxable with VAT)</i>		
52.1.	upon request		
52.1.1.	information up to 1 year before <i>(per unit of information)</i>	10	

Art.	Product / service	BGN	EUR
52.1.2.	information up to 3 years before (<i>per unit of information</i>)	40	
52.1.3.	information for a period over 3 years before (<i>per unit of information</i>)	120	
52.2.	upon subscription	as per separate price list	
53.	Information about customers in compliance with the Bulgarian legislation (<i>taxable with VAT</i>)	60	
54.	Information for audit purposes (<i>taxable with VAT</i>)	100	100
55.	Bank letter of reference (<i>taxable with VAT</i>)		
55.1.	In Bulgarian language	35	
55.2.	In foreign language	70	
56.	Written certificate (account maintenance and/or available balance) or confirmation (<i>taxable with VAT</i>)		
56.1.	In Bulgarian language	20	
56.2.	In foreign language	40	
57.	Information on bank operations other than the daily statement (<i>taxable with VAT</i>)		
57.1.	Up to 1 year from the date of request (<i>per bank transaction</i>)	30	
57.2.	Over 1 year from the date of request (<i>per bank transaction, per each year</i>)	100	
58.	Preparation of documents as follows:		
58.1.	notary deed for a contractual mortgage/application for registration of a legal mortgage (<i>taxable with VAT</i>)		
58.1.1.	for loans up to BGN 300 000/EUR 150 000 (<i>inclusive</i>)	30	BGN 30
58.1.2.	for loans above BGN 300 000/EUR 150 000	75	BGN 75

Art.	Product / service	BGN	EUR
58.2.	application for entry of a pledge contract (taxable with VAT)	20	BGN 20
59.	Written correspondence related to Trade finance deals (per bank transaction) (taxable with VAT)		
59.1.	free format correspondence	50	50
59.2.	processing of a claim against a guarantee not administrated in the bank	250	350
60.	Consultancy/technical assistance related to bank operations (per man hour) (taxable with VAT)		50
61.	Checking the authenticity of bank documents and authorized signatures	50	
62.	Postage related to bank operations (taxable with VAT)		
62.1.	Cross-border		5
62.2.	Domestic	2	
63.	SWIFT message (per item)		10
64.	PORTO fee (per item)		10
65.	Photocopy services (per page)	1	
66.	SMS notification about account balance (per item) (taxable with VAT)	0,30	
67.	Correction to a payment transaction which does not lead to other activities - upon customer's request	5	5
68.	Buldirect	as per separate price list	
68.1.	Initiation of the service	500	
68.2.	Monthly servicing	by arrangement	
68.3.	Termination of the service	500	

Art.	Product / service	BGN	EUR
69.	Bulcollect	as per separate price list	as per separate price list
69.1.	Initiation of the service	100	
69.2.	Monthly servicing	By arrangement	
69.3.	Termination of the service	100	
70.	Account statements in MT940 format	by arrangement	by arrangement
71.	Standing orders and utility payments in BGN		
71.1.	initiation of the service for the supplier <i>(taxable with VAT)</i>	100	
71.2.	maintenance and servicing <i>(taxable with VAT)</i>	by arrangement	
72.	Information on accounts subscribed to InfoBank		
72.1.	Initiation of the service <i>(taxable with VAT)</i>	100	
72.2.	Monthly servicing and maintenance (per account) <i>(taxable with VAT)</i>	12	
72.3.	Termination of the service (per account) <i>(taxable with VAT)</i>	10	
73.	UniCoRecT		
73.1.	Initiation of the service	1000	
73.2.	Monthly servicing and maintenance (per range)	1000	
73.3.	Range extension	500	
73.4.	Termination of the service (per range)	100	
74.	EU Gate		
74.1.	Monthly maintenance fee per account in participating country		50
74.2.	Adding/removing an account or user EU Gate		5

Art.	Product / service	BGN	EUR
74.3.	Termination of the service		100
75.	Cash pooling within the Bank		
75.1.	Setup		by arrangement
75.2.	Monthly fee per account		by arrangement
75.3.	Adding/removing an account in the cash pooling scheme		by arrangement
75.4.	Termination of the service		by arrangement
76.	Information service InfoDirect		
76.1.	For notification via e-mail <i>(taxable with VAT)</i>	1,67	
76.2.	For notification via SMS <i>(taxable with VAT)</i>	0,10	
77.	Account statements in MT942 format	by arrangement	by arrangement
78.	Monthly fee for Interest list per account (taxable with VAT)	10	
79.	Monthly fee for incoming MT940 per account		7
80.	Monthly fee for outgoing MT900/910 per account		35
81.	Invoice processing fee <i>(taxable with VAT)</i>	25	25
82.	Advanced POS account statement		
82.1.	Daily statement	20	
82.2.	Weekly statement	15	
82.3.	Monthly statement	10	
83.	Settlement of valuable consignments via Cash Service Company	0,015%	
Notes:			
1. The Bank is liable for processing claims according to art. 59.2 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.			

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.