



## Fee Information Document

Name of Account Provider:	<b>UniCredit Bulbank AD</b>
Account Name:	<b>Payment account with basic features</b>
Date:	<b>16.10.2019</b>

\* This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

\* Fees may also apply for using of services linked to the account which are not listed here. Full information is available in the Tariff for individuals as well as in the General Terms and Conditions for opening, servicing and closing of bank accounts of individuals and for providing payment services and instruments

\* A Glossary of the terms used in this document is available free of charge

Service	Fee
<b>General account services</b>	
	1. Opening - BGN BGN 1.30; 2. Maintenance - BGN 0.99 (for regular incomings)/ BGN 1.50 (for non-regular incomings);

**Payment account with basic features****3. Closing - free of charge**

\*Clients with regular incomes in the Bank are individuals who receive transfers on the same client's current (card) account from other persons at least 3 of the last 4 months with a minimum amount of regular monthly income of BGN 10.

**Payments (excluding cards)**

1	Internal Transfers in BGN	
1.1	paper ordered	BGN 0.95
1.2.	electronic ordered	BGN 0.39
1.3	between own accounts on paper	BGN 0.95
1.4	between own accounts through electronic channel	free of charge
2.	Interbank transfers via BISERA	
2.1	paper ordered	BGN 2.10
2.2.	electronic ordered	BGN 0.79
2.3	Transfers of cash deposited funds via BISERA	0,80%, min. BGN 8
3.	Interbank transfers via RINGS	
3.1	paper ordered	BGN 20
3.2	electronic ordered	BGN 14
3.3	Transfers of cash deposited funds via RINGS	0,80%, min. BGN 25
4.	Utility payments / Standing orders	BGN 14
4.1.	Registration/cancellation fee	
4.1.1.	In bank office	BGN 3
4.1.2.	through electronic channel	free of charge
4.2.	Transactional fee	
4.2.1.	Utility payments (Automatic internal transfers)	BGN 0.25
4.2.2.	Single utility payment	
4.2.2.a)	Cash payments	BGN 3
4.2.2.b)	From account in bank branch	BGN 2
4.2.2.c)	From account through channel	BGN 0.25
5.	Outgoing cross-border transfers and transfers in foreign currency	
5.1	TOM value date (1 working day)	
5.1.1	paper ordered	
5.1.1.1	customer credit transfer in EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee
5.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee
5.1.2	electronic ordered	

5.1.2.1	customer credit transfer in EUR CCY in EEA	0,10%, min. EUR 10, max. 200 + 9 EUR communication service fee	
5.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,10%, min. EUR 10, max. 200 + 9 EUR communication service fee	
5.2	SAME DAY value date		
5.2.1	paper ordered		
5.2.1.1	customer credit transfer in EUR CCY in EEA	0,30%, min. EUR 30, max. 450 + 9 EUR communication service fee	
5.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. 450 + 9 EUR communication service fee	
5.2.2	electronic ordered		
5.2.2.1	customer credit transfer in EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee	
5.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. 375 + 9 EUR communication service fee	
6.	Communication service fee	EUR 9	
7.	Incoming cross-border transfers, executed with SAME DAY value date		
7.1.1	up to EUR 100 inclusive	free of charge	
7.1.2	over EUR 100	0,1%, min.EUR 7, max. 200	
8.	Internal transfers in FCY, executed with SAME DAY value date		
8.1	Non-cash payment		
8.1.1	paper ordered	EUR 6	
8.1.2	electronic ordered	EUR 2	
8.1.3	between own accounts on paper	EUR 6	
8.1.4	between own accounts through electronic channel	free of charge	
<b>Cards and cash</b>			
<b>Cash transaction</b>			
2.	Cash withdrawal	BGN	EUR
2.1.	up to BGN 1 000/EUR 500 inclusive	0.19%, min. BGN 1.30	3
2.2.	over BGN 1 000/EUR 500 (on the whole amount)	0,50%	0.60%
<b>Cards</b>			
1.	Debit Card Debit MasterCard for issuing and servicing a bank card to a payment account for basic features		
1.1	Monthly fee for maintenance and servicing	free of charge	
1.2	Cash withdrawal fee at Bank's ATMs	free of charge	
1.3	Cash withdrawal fee at ATMs of other banks in Bulgaria	BGN 0.88	

2	and services in Bulgaria and abroad	free of charge
3	Balance inquiry on ATM in Bulgaria	free of charge
14	Cash withdrawal at bank's counter with VISA, MasterCard cards issued by other banks	4.00%
15	Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks	1.00%, min. 2
<b>Overdraft and related services</b>		
1.	Annual application fee for overdraft review /creditworthiness assessment/	BGN 20
<b>Package of services</b>		
is not applicable		
<b>Information on additional services</b>		
Information on fees for exceeding the quantity of services covered by the package of services(excluding fees listed above)		
is not applicable		







