



## Fee Information Document

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|-------------------------------|----------------------|
| Name of the account provider: | UniCredit Bulbank AD |
| Account Name:                 | Programe Modula      |
| Date:                         | 12.05.2020           |

\* 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>  |  |
| <b>Program Modula</b><br><b>Basic Package program Modula including:</b><br>- Current (card account)<br>- Bulbank Online;<br>- Bulbank Mobile | 1. Opening - free of charge;<br>2. Maintenance - BGN 1.50 (for regular incomings)/ BGN 2.50 (for non-regular incomings);<br>3. Closing - free of charge<br>* Clients with regular incomings 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.<br>* All services except those listed in the "Service Pack" are not included in the Basic Module Package and are subject to additional charges as outlined in the "Payments," "Cards and Cash"<br>* Additional services can be added to the basic package according to the customer's needs. |
| <b>Payments (excluding cards)</b>  |  |
| <b>1 Internal Transfers in BGN</b>   |  |
| 1.1 paper ordered  | BGN 2  |
| 1.2. electronic ordered  | BGN 0.50   |
| 1.3 between own accounts on paper  | BGN 2  |
| 1.4 between own accounts through electronic channel  | free of charge   |
| <b>2. Interbank transfers via BISERA</b>   |  |
| 2.1 paper ordered  | BGN 5  |
| 2.2. electronic ordered  | BGN 1  |
| 2.3 Transfers of cash deposited funds via BISERA   | 0,80%, min. BGN 8  |
| <b>3. Interbank transfers via RINGS</b>  |  |
| 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   |
| <b>4 Utility payments / Standing orders</b>  |  |
| 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   |
| <b>5. Outgoing cross-border transfers and transfers in foreign currency</b>  |  |
| <b>5.1 TOM value date (1 working day)</b>  |  |
| 5.1.1 paper ordered  |  |
| 5.1.1.1 customer credit transfer in EUR CCY in EEA for amounts up to BGN 100 000 (the equivalent in EUR)                                     | BGN 5  |
| 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 for amounts up to BGN 100 000 (the equivalent in EUR)                                     | BGN 1  |

|  |   |  |               |
|--|---|--|---------------|
| 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 |               |
| <b>5.2</b>   | <b>SAME DAY value date</b>  |  |               |
| 5.2.1  | paper ordered   |  |               |
| 5.2.1.1  | customer credit transfer in EUR CCY in EEA for amounts above BGN 100 000 (the equivalent in EUR) or fast transfers* at customer's request for amounts under BGN 100 000 (equivalent in EUR) | BGN 20   |               |
| 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 for amounts above BGN 100 000 (the equivalent in EUR) or fast transfers at customer's request for amounts under BGN 100 000 (equivalent in EUR)  | BGN 14   |               |
| 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  |               |
| <b>7.</b>  | <b>Incoming transfers in FCY</b>  |  |               |
| 7.1  | From payment service provider in EEA in EUR CCY   | free of charge   |               |
| 7.2.   | From payment service provider outside EEA and non-EUR CCY in EEA  |  |               |
| 7.2.1  | up to EUR 100 inclusive   | free of charge   |               |
| 7.2.2  | over EUR 100  | 0,1%, min.EUR 7, max. 200                                      |               |
| <b>8.</b>  | <b>Internal transfers in FCY</b>  |  |               |
| <b>8.1</b>   | <b>Non-cash payment in EUR in UCB system</b>  |  |               |
| 8.1.1  | paper ordered   | BGN 2  |               |
| 8.1.2  | electronic ordered  | BGN 0.50   |               |
| 8.1.3  | between own accounts on paper   | BGN 2  |               |
| 8.1.4  | between own accounts through electronic channel   | free of charge   |               |
| <b>8.2.</b>  | <b>Non-cash payment in non-EUR CCY in UCB system</b>  |  |               |
| 8.2.1  | paper ordered   | EUR 6  |               |
| 8.2.2  | electronic ordered  | EUR 2  |               |
| 8.2.3  | between own accounts on paper   | EUR 6  |               |
| 8.2.4  | between own accounts through electronic channel   | free of charge   |               |
| <b>Cards and cash</b>  |   |  |               |
| <b>Cash transaction</b>  |   |  |               |
| <b>1</b>   | <b>Cash withdrawal</b>  | BGN  | EUR           |
| 1.1.   | up to BGN 1 000/EUR 500 inclusive   | 4  | 3             |
| 1.2.   | from BGN 1 000/EUR 500 up to BGN 50 000/ EUR 25 000 (on the whole amount)   | 0.60%  | 0.60%         |
| 1.3.   | over BGN 50 000/EUR 25 000 (on the whole amount)  | 0.70%  | 0.70%         |
| 1.4.   | previously ordered, but not withdrawn amount (on the non-withdrawn part)  | 0.60%, min.15  | 0.60%, min.10 |
| <b>Cards</b>   |   |  |               |
| <b>1.1.</b>  | <b>Debit cards V Pay/V Pay Lukoil/V Pay Donna/Debit MasterCard/Visa Electron</b>  |  |               |
| 1.1  | Monthly fee for maintenance and servicing   | free of charge   |               |
| 1.2  | Cash withdrawal fee at Bank's and at UniCredit Group ATMs   | BGN 0.30   |               |
| 1.3  | Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA  | BGN 1.50   |               |
| 1.4  | Cash withdrawal on ATMs of other banks outside EEA  | EUR 3 + 1%   |               |
| 1.5  | Cash withdrawal on POS terminal at Bank's branch counters   | BGN 3  |               |
| 1.6  | Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA   | BGN 4 + 1%   |               |
| 1.7  | Cash withdrawal on ATMs of other banks outside EEA  | EUR 3 + 1%   |               |
| <b>2</b>   | <b>PAYMENT WITH CARDS ISSUED BY OTHER BANK</b>  |  |               |
| 2.1  | Cash withdrawal at bank's counter with VISA, MasterCard cards issued by other banks   | 4%   |               |
| 2.2  | Cash withdrawal at bank's counter with VISA Electron, Maestro cards issued by other banks   | 1%, min. 2   |               |
| 2.3  | Cash withdrawal at bank's counter with Diners Club  | 6%   |               |
| <b>Overdraft and related services</b>  |   |  |               |
| 1.   | Fee for an overdraft application review/prolongation of an overdraft's term review  | BGN 20   |               |
| <b>Package of services</b>   |   |  |               |
| 1.   | <b>Package Modula - basic program Modula</b>  | BGN 1.50/ BGN 2.50   |               |
| 1.1  | Cash withdrawal fee at ATMs of other banks in Bulgaria  | BGN 3.94   |               |
| 1.2  | Utility payments / Standing orders - 7 per month  | BGN 2.50   |               |
| 1.3  | SMS-notification via information system Infodirect  | BGN 1.00   |               |
| 1.4  | Outgoing internal transfers in BGN electronic ordered - unlimited   | BGN 1.65   |               |
| <b>Services beyond these quantities will be charged separately.</b>  |   |  |               |
| <b>Information on additional services</b>  |   |  |               |
| <small>Information on fees for exceeding the quantity of services covered by the package of services (excluding fees listed above)</small> |   |  |               |
| 1.   | Utility payments / Standing orders - 7 per month  | BGN 0.25   |               |
| 2.   | SMS-notification via information system Infodirect (VAT taxable)  | BGN 0.15   |               |