

IV. SECURITIES OPERATIONS

1. New client registration and opening of account at CD	5 BGN
2. Issuance of a Depository Receipt from the CD	4 BGN
3. Custody account with BACB	free of charge
4. Trades with shares at BSE	
A) Order size up to 20,000 BGN	0.5%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.3%
C) Order size above 100,001 BGN	as per agreement
5. Trades with shares Privatization Segment	
A) Order size up to 20,000 BGN	0.6%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.4%
C) Order size above 100,001 BGN	as per agreement
6. Trades with bonds at BSE	
A) Order size up to 20,000 BGN	0.2%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.15%
C) Order size above 100,001 BGN	as per agreement
7. Order not executed or cancelled	5 BGN
8. Transfer securities fr own acc.to acc.at BACB	5 BGN
9. Transfer of securities	10 BGN
10. Trades with compensatory instruments	as per agreement
11. Proxy voting and representation	as per agreement
12. Investment consultancy and analyses	as per agreement
13. Preparation of Public Offering Memorandum	as per agreement
14. Securities underwriting	as per agreement
15. Asset Management	as per agreement

Note: For services that are not covered by these Terms and Conditions and/or are contracted between the Client and the Bank are subject to those negotiated between the Client and the Bank.

V. REGISTRATION AGENT SERVICES

1. Portfolio Certificate	40 BGN
2. Report and blocking of securities and compensatory instruments in case of inheritance and transfer in case of inheritance	50 BGN
3. Report and blocking of securities and compensatory instruments in case of inheritance by testament/legacy/ and transfer in case of inheritance by testament/legacy/	70 BGN
4. Donation of securities and compensatory instruments transfer	50 BGN
5. Transfer of securities and compensatory instruments in a court decision execution	50 BGN
6. Personal data change	15 BGN
7. Duplicate of a Depository Receipt	15 BGN
8. Portfolio Certificate as of a back period Physical persons	30 BGN

VI. ADDITIONAL SERVICES

1. Bank certificate	10 EUR
2. Bank reference	20 EUR
3. Swift	8 EUR
4. Additional statements	Current year 2 EUR / Previous year 5 EUR
5. Post charges, fax	Within BG 2 EUR/ Abroad 5 EUR

VII. GENERAL TERMS

1. All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
2. The Customers pay all bank correspondents` charges and fees as well as all other fees arising in connection with their transactions.
3. In case the funds in the Customer`s account in the currency of transactions are insufficient to cover all charges due, shall debit any other Customer`s account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
4. In case the Customer has not specified who will cover the Bank`s commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary`s account but the Bank is unable to collect them, the Bank will charge the Customer.
5. Non – customers pay in advance the due Bank`s commissions and fees.
6. For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.
7. All prices of services liable for taxation under the law of VAT, are with VAT included
8. The present List of Terms and Conditions is adopted by the Management Board of the Bank on 22.12.2011 and will enter into force as from March 01, 2012.

VIII. MAIN BANK CORRESPONDENTS

CURRENCY	BANK	SWIFT	BANK CODE	ACCOUNT №
USD	Citibank N.A., New York, USA	CITIUS33		36157069
EUR	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	55.053.581
GBP	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	83-55.053.581

BULGARIAN-AMERICAN CREDIT BANK AD

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