

I. ACCOUNTS
1. Opening

- A/ Current accounts upon agreement, not less than 1,000 EUR
** will be opened within 10 business days after presentation of all required documents*
- B/ Review of documents for opening of an account of:
- Foreign legal entities (FLE) and local legal entity (LLE) with over 25% participation of FLE or with over 25% property of a foreign Individual resident from a country outside EEA 2,000 EUR
 - LLE except mentioned in the previous point 1,000 EUR
- C/ Carrying out a certified translation into Bulgarian of documents in a foreign language submitted for opening an account upon agreement
- D/ Consideration of documents in the event of a change in the circumstances of the legal status of FLE/LLE upon agreement
- E/ Certified translation into Bulgarian of documents submitted in foreign language for change in circumstances in the legal status and / or representation of the FLE/LLE upon agreement

**The fees paid per p.1.B, C, D, E shall not be reimbursed upon refusal of the Bank to open an account.*

2. Monthly maintenance

- Receipt of an online statement via the Virtual Bank/e-mail upon agreement, not less than 400 EUR/500 USD
 Receipt of statement on paper once a month at the bank office upon agreement, not less than 600 EUR/700 USD

3. Minimum balance on the account

upon agreement

4. Safekeeping fee for balances over exposure calculated from the sum of all client's accounts
in BGN, EUR and USD

- up to BGN 200,000,000 total end-of-day balances on all clients' accounts in BGN, EUR and USD (in BGN equivalent at the BNB fixing rate) – Free of charge;
- over BGN 200,000,000 total client's exposition calculated from the sum of the end-of-day balances on all clients' accounts in BGN, EUR and USD (in BGN equivalent at the BNB fixing rate) – 0.3% annual fee for amounts over the limit;

Remarks for p.4: 1/ The safekeeping fee shall apply for the real number of days in the year divided by 360. 2/ The fee is due on a daily basis and will be debited from any client's account with available balance starting from the current account in BGN with highest available balance and in case of non-sufficient funds other client's current account in BGN, EUR, USD will be debited. 3/ The fee for non-working days is calculated and accrued on the first working day.

4. Closing a current account

EUR 100

II. CASH TRANSACTIONS
LEVA
FOREIGN CURRENCY
1. Cash deposits

- | | | |
|-------------------------------------|--------------------------|--------------------------|
| A) Current accounts, | Up to 2,000 BGN – 10 BGN | Up to 1,000 EUR – 5 EUR |
| Time deposits (not on maturity) | Over 2,000.01 BGN – 0.7% | Over 1,000.01 EUR – 0.7% |
| B) Time deposits (on maturity only) | Free of charge | Free of charge |

2. Cash withdrawals

- | | | |
|---|--------------------------|--------------------------|
| A) Current accounts, | Up to 2,000 BGN – 10 BGN | Up to 1,000 EUR – 5 EUR |
| Time deposits (not on maturity and with previous notice, if such is required) | Over 2,000.01 BGN – 0.7% | Over 1,000.01 EUR – 0.7% |
| B) Time deposits (on maturity only and with previous notice, if such is required) | Free of charge | Free of charge |
| C) Withdrawal without pre-advice (only with bank's consent) | Over 5,000 BGN – 1% | Over 5,000 EUR/USD – 1% |
| D) Declared to be withdrawn but not withdrawn | 0.8% | 0.8% |

Notes: 1/ For amounts from 5,000 BGN/EUR/USD to the equivalent of 50,000 EUR - 2 days (2 working days) previous notice is required and for bigger amounts – 3 days (3 working days) previous notice. 2/ Cash limits that are with fixed charge are valid for cash transactions made within the working day on all customer's accounts in one currency. 3/ Commissions and fees for time deposits on maturity are also applied for deposits with allowed cash deposits and/or cash withdrawals within the deposit terms on the dates when such transactions are allowed.

III. PAYMENTS
1. Incoming transfers in BGN

Free of charge

2. Outgoing transfers in BGN

- A. BISERA upon agreement, not less than BGN 5
- B. Rings upon agreement, not less than BGN 40
- C. Internal transfers in BGN upon agreement, not less than BGN 4

3. Incoming transfers in foreign currency

- A. Transfers in EUR from banks from EEA, Switzerland, San Marino and Monaco Free of charges

B. Transfers different from p. 3.A. above	upon agreement, not less than 0.2%, min. 20 EUR
4. Outgoing transfers in foreign currency	
A. Transfers in EUR towards banks within EEA, Switzerland, San Marino, Monaco	
<i>In compliance with the regulations of Regulation 518/2019 the fees for transfers towards banks within EEA, Switzerland, San Marino, Monaco are equal to the fees for transfers in leva for the same amount.</i>	
SEPA transfer up to the equivalent of 51,129.19 EUR	upon agreement, not less than 2.56 EUR
SEPA transfer, equal or bigger the equivalent of 51,129.19 EUR	upon agreement, not less than 20.45 EUR
Transfer through TARGET2	upon agreement, not less than 20.45 EUR
B. Transfers different from p. 4.A. above	
Value date - 2 business days	upon agreement, not less than 0.3%, min.50 EUR
Value date – next business day	upon agreement, not less than 0.5%, min. 60 EUR
Value date – same day	upon agreement, not less than 0.6%, min. 90 EUR
5. Internal payments in foreign currency	upon agreement, not less than EUR 20
6. Limits through the remote banking channels	
Daily (from 0:00 to 24 :00)	BGN 500,000
Per document	BGN 500,000
Weekly (Monday 0:00 to Sunday 24:00)	BGN 3,500,000

Note to p. 6: 1/ Limits are specified in BGN-equivalent regardless the currency of the client's account. 2/ A Declaration for the change of limits at a client's, user's or account's levels shall be submitted by the Client at the Bank's counters. The declaration shall be processed by the Bank within three business days.

Notes for part III: 1/ Outgoing foreign currency transfers with value date next/same business day shall be executed only with the Bank's consent (not applied for transfers in EUR to banks within EEA with value date 1 business day). 2/ Upon receipt of an incoming foreign currency transfer with the details of charge - option "OUR" and in case the Bank is unable to collect the commission due by the ordering party, the Bank shall collect its fees for the incoming foreign currency transfer from the Beneficiary's account. 3/ In addition to the commissions stated in p. 4 of the present section, when executing outgoing payments in foreign currency through a correspondent bank with details of charge - option "OUR", the following additional fees of the correspondent banks are collected: A. Outgoing payments in EUR: Up to EUR 12,500 – EUR 8, from EUR 12,500.01 to EUR 20,000 – EUR 13, from EUR 20,000.01 to EUR 30,000 – EUR 23, from EUR 30,000.01 to EUR 40,000 – EUR 33, from EUR 40,000.01 to EUR 50,000 – EUR 43, above EUR 50,000.01 – EUR 50. Exception: Outgoing payments up to EUR 12,500 to China and Switzerland with a SWIFT code of beneficiary's bank and an IBAN of the beneficiary (only for China - the account number) the additional charge for all countries is EUR 5. B. Outgoing payments in USD: up to USD 20,000 – USD 13, above USD 20,000.01 – USD 20. Because of the specific bank practice in USA, it is possible the beneficiary bank to levy additional charges and the beneficiary will receive lesser amount than originally instructed, nevertheless the payment is instructed with option "OUR". For all payments with same day value there is an additional charge of 10 EUR/USD. 4/ When executing an outgoing payment in foreign currency through TARGET2 or sending MT103 directly the beneficiary's bank, in addition to commissions stated in p.4 from the present section, the as per additional charges requested by the final banks are collected also. 6/ The charge stated in p.2.C and 5 from the present section is not collected when the transactions are between accounts of one and the same account holder.

IV. INTEREST RATES

1. CURRENT ACCOUNTS – the current Interest Rate Bulletin of the Bank is applied.

2. DEPOSIT ACCOUNTS - – the current Interest Rate Bulletin of the Bank is applied.

V. CARDS

ISSUANCE AND SERVICE

1. Card issuance	BGN 50
2. Issuance of each subsequent card of the same type	BGN 10
3. Express card issuance / reissuance	BGN 100
4. Card reissuance	
- due to expiration of validity	Free of charge
- on client's request (lost, stolen, damaged, forgotten PIN, other reason)	BGN 30
5. Annual Service Fee:	
- main card	BGN 50
- additional card	BGN 40

TRANSACTION FEES

1. Cash withdrawal via ATM:	
- ATM of the Bank	BGN 0.40
- other banks' ATMs in Bulgaria	BGN 2.50
- ATM abroad	BGN 10 + 2.5%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	BGN 10 + 2.5%
3. Payment of goods and services	
- at POS terminal in Bulgaria and abroad	Free of charge
- online	Free of charge
- betting	2%

FEES FOR ADDITIONAL OPERATIONS

1. Refund/receipt of funds on a card account through a card transaction	1%
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2. Card Blocking at cardholder 's request	Free of Charge
3. Unblocking a card	Free of charge
4. Change of PIN code at ATM in Bulgaria	Free of charge
5. Statement as regards:	
- funds available at ATM in Bulgaria	BGN 0.60
- funds available at ATM abroad	BGN 4
- last 5 transactions at ATM in Bulgaria	BGN 0.60
6. Change of parameters on the card	BGN 10
7. Unjustified challenge:	
- of a local transaction	BGN 50
- of a transaction abroad	BGN 50
8. SMS notification for authorization with a bank card	BGN 0.60
9. Send a card and / or a PIN via courier to address abroad (at the request of the holder / cardholder)	BGN 260

VI. OTHER

1. Auditors' confirmations	EUR 150
2. Bank Certificate / Reference in English	EUR 100
3. Swift	EUR 20
4. Additional statement of account, reference	Current year EUR 10/Previous year EUR 20
5. Sending documents via fast courier services	EUR 100

VII. GENERAL PROVISIONS

- All commissions, fees and costs under foreign currency transactions stated in EUR may be converted into other currency in accordance with the official exchange rate of BNB on the date of the transactions.
- The Clients shall pay all correspondent banks' fees and commissions as well as all other fees of the Bank arising in connection with their transactions.
- In the event the funds in the Client's account in the currency of transactions are insufficient to cover the bank fees due, BACB shall debit any other Client's account with the equivalent in the respective currency according to the official exchange rate of BNB on the date of transactions.
- In the event the Client has not preliminary specified who will cover the Bank's commissions, the Bank shall collect them from the ordering party. The Bank reserves the right to collect the due commissions and expenses from the ordering party and in the cases where it is stated in its order that they are at the expense of the Beneficiary, but the Bank fails to collect them from the latter.
- Clients who do not keep accounts with the Bank will pay in advance the fees and commissions due.
- 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.
- All prices of services subject to taxation under the Law on Value Added Tax, shall be VAT inclusive.
- The present List of Terms and Conditions and Interest Rate List was approved by the Management Board of the Bank on 26.07.2018, 16.08.2018, 25.10.2018, 25.04.2019, 12.12.2019, 08.04.2021, 02.09.2021, 03.02.2022, 04.03.2022, 11.08.2022 valid as of August 12, 2022.

VIII. MAIN BANK CORRESPONDENTS

CURR ENCY	BANK	SWIFT	BANK CODE	Account No
EUR	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	000-55.053.581
USD	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	070-55.053.581
GBP	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	083-55.053.581

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