



Fee Information Document



Name of account provider: Bulgarian American Credit Bank AD (BACB AD)

Name of account: current account

Date January, 01,2026

- This document is intended to provide information on the fees charged for the provision of basic services/ most representative in terms of commonly used services linked to the payment account. This Fee Information Document is available at any time on the Bank's website at <https://www.bacb.bg/bg>.
- Other fees may apply for the use of account-related services not listed herein. Full details of all fees, commissions, interest rates are contained in the Tariff of Fees and Commissions and in the Interest Bulletin of BACB AD for customers - natural persons which are available at any time on the Bank's website at <https://www.bacb.bg/bg>.
- The full pre-contractual and contractual information on all services offered by BACB AD is available in the General Terms and Conditions of BACB AD, which are available at any time on the Bank's website at <https://www.bacb.bg/bg>.

Services and definitions

			National list of the most representative payment account-related services (under Article 38 (1) of BNB Ordinance No. 3)	
			Service	Definition
1	General account - related services	1	Opening of a current account	The Bank opens a payment account of a customer for the execution of payment transactions without any period of notice to be sent by the account holder for using the funds.
		2	Maintaining a current account	The Bank services a payment account which is used by the customer for the execution of payment transactions without any period of notice to be sent by the account holder for using the funds.
		3	Closing of a current account	Closing of a payment account which is used by the customer for the execution of payment transactions without any period of notice to be sent by the account holder for using the funds.
2	Cards and cash funds	4	Debit card servicing in euro	The Bank services a debit card linked to the customer's account in euro. The amount of each transaction made using the card is debited directly and in full from the customer's account.
		5	Credit card servicing in euro	The Bank services a credit card linked to the customer's account in euro. The total amount of the transactions made using the card during an agreed period is debited either in full or in part from the customer's payment account on an agreed date. A credit agreement between the provider and the customer determines whether interests will be charged to the customer for the borrowing.

		6	Cash withdrawal on the territory of Bulgaria	The customer withdraws cash from the customer's account on the territory of Bulgaria either at a teller desk, or via POS or ATM terminals.
		7	Cash withdrawal with a debit card at an ATM terminal abroad	The customer withdraws cash from the customer's account using his/her debit card at an ATM terminal abroad.
		8	Payment with a debit card	The customer pays for the purchase of goods and services at the point of sale or via Internet with a debit card.
		9	Payment with a credit card	The customer pays for the purchase of goods and services at the point of sale or via Internet with a credit card.
		10	Statement of a payment account balance via an ATM terminal	The customer receives a statement from an ATM terminal in Bulgaria on the balance of the payment account to which his/her debit card is linked.
3	Payments (other than by bank cards)	11	Credit transfer in euro to a payment account with another payment service provider (PSP)	The Bank transfers money, on the instruction of the customer, from the customer's account to another account with another payment service provider in national currency.
		12	Credit transfer in euro to a payment account with the same PSP	The Bank transfers money, on the instruction of the customer, from the customer's account to another account with the same payment service provider in national currency.
		13	Credit transfer in euro to a payment account of the state budget with another PSP	The Bank transfers money, on the instruction of the customer, from the customer's account to a payment account of the state budget with another payment service provider, initiated by a payment order to the budget in national currency.
		14	Utilities payment	The Bank transfers money, on the instruction of the customer, from the customer's account to a payment account with the same or another payment service provider, allowing payment of utility bills (electricity, water, gas, telephone, etc.).
		15	Credit transfer in foreign currency to a payment account with another PSP	The Bank transfers money, on the instruction of the customer, from the customer's account to another account with another payment service provider in foreign currency.
		16	Credit transfer in foreign currency to a payment account with the same PSP	The Bank transfers money, on the instruction of the customer, from the customer's account to another account with the same payment service provider in foreign currency.
		17	Incoming credit transfer in foreign currency	The customer's account with a payment service provider is credited with amounts from money transfers in foreign currency.
4	Overdraft and related services	18	Overdraft	The Bank and the customer agree in advance that the customer may borrow money when there is no money left in his/her account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.

Group of services “General account - related services”

Table 1: Group of services “General account - related services”		
1	Opening of a current account	Fee
1.1	in euro without issuance of a debit card in a bank office	2.30 euro (4.50 leva)
1.2	in euro without issuance of a debit card by online	2.30 euro (4.50 leva)
1.3	in euro with issuance of a debit card in a bank office	1.50 euro (2.93 leva)
1.4	in euro with issuance of a debit card by online	1.50 euro (2.93 leva)
1.5	in foreign currency without issuance of a debit card in a bank office	2.30 euro
1.6	in foreign currency without issuance of a debit card by online	2.30 euro
1.7	in foreign currency with issuance of a debit card in a bank office	1.50 euro
1.8	in foreign currency with issuance of a debit card by online	1.50 euro
2	Maintaining a current account	Fee
2.1	in euro without an issued debit card	2.40 euro (4.69 leva)
2.2	in euro with an issued debit card	1.28 euro (2.50 leva)
2.3	in foreign currency without an issued debit card	2.40 euro
2.4	in foreign currency with an issued debit card	1.28 euro
3	Closing of a current account	Fee
3.1	in euro without an issued debit card	1 euro (1.96 leva)
3.2	in euro with an issued debit card	1 euro (1.96 leva)
3.3	in foreign currency without an issued debit card	1 euro
3.4	in foreign currency with an issued debit card	1 euro

Group of services “Cards and cash funds”

Table 2: Group of services “Cards and cash funds”		
4	Debit card servicing in euro	Fee
4.1	Main card Visa Classic Debit	Free of charge
	Main card Visa Gold Debit	7.65 euro (14.96 leva) /no fee for the first year/
5	Credit card servicing in euro	Fee
5.1	Main card Visa Classic Credit	20.45 euro (40 leva)
	Main card Visa Gold Credit	51 euro (99.75 leva)
6	Cash withdrawal within the country	Fee
6.1	in euro in a bank office, without prenotice, up to 5,000 euro	0.65% of the amount, min 3 euro (5.87 leva)

6.2	in euro in a bank office, without prenotice, above 5,000 up to 50,000 euro	0.70% of the amount
6.3	in euro in a bank office, without prenotice, above 50,000 euro	0.80% of the amount
6.4	in euro in a bank office, with prenotice, up to 30,000 euro	0.65% of the amount, min 3 euro (5.87 leva)
6.5	in euro in a bank office, with prenotice, above 30,000 euro	0.75% of the amount
6.6	in foreign currency in a bank office, without prenotice, up to 5,000 euro	0.70% of the amount, min 3.50 euro
6.7	in foreign currency in a bank office, without prenotice, above 5,000 up to 50,000 euro	0.70% of the amount
6.8	in foreign currency in a bank office, without prenotice, above 50,000 euro	0.80% of the amount
6.9	in foreign currency in a bank office, with prenotice	0.70% of the amount, min 3.50 euro
6.10	via POS of the PSP with a debit card Visa Classic Debit/ Visa Gold Debit	2.55 euro (4.99 leva) + 1.50% of the amount
6.11	via POS of the PSP with a credit card Visa Classic Credit/ Visa Gold Credit	3 euro (5.87 leva) + 1.50% of the amount
6.12	via POS of another PSP with a debit card Visa Classic Debit/ Visa Gold Debit	2.55 euro (4.99 leva) + 1.50% of the amount
6.13	via POS of another PSP with a credit card Visa Classic Credit/ Visa Gold Credit	3 euro (5.87 leva) + 1.50% of the amount
6.14	via ATM of the PSP with a debit card Visa Classic Debit/ Visa Gold Debit	0.15 euro (0.29 leva)
6.15	via ATM of the PSP with a credit card Visa Classic Credit/ Visa Gold Credit	1.53 euro (2.99 leva) + 1% of the amount, min 5.10 euro (9.97 leva)
6.16	via ATM of another PSP with a debit card Visa Classic Debit/ Visa Gold Debit	0.15% of the amount, min 0.60 euro (1.17 leva)
6.17	via ATM of another PSP with a credit card Visa Classic Credit/ Visa Gold Credit	1.53 euro (2.99 leva) + 1% of the amount, min 5.10 euro (9.97 leva)
7	Cash withdrawal with a debit card at an ATM terminal abroad	Fee
7.1	Visa Classic Debit/ Visa Gold Debit	2.55 euro (4.99 leva) + 1.50% of the amount
8	Payment with a debit card	Fee
8.1	Visa Classic Debit/ Visa Gold Debit in the country	Free of charge
8.2	Visa Classic Debit/ Visa Gold Debit abroad	Free of charge
8.3	utilities payment	Free of charge
9	Payment with a credit card	Fee
9.1	Visa Classic Credit/ Visa Gold Credit in the country	Free of charge
9.2	Visa Classic Credit/ Visa Gold Credit abroad	Free of charge
9.3	utilities payment	Free of charge
10	Statement of a payment account balance via an ATM terminal within the country	Fee
10.1	via ATM of the PSP with a debit card Visa Classic Debit/ Visa Gold Debit	0.25 euro (0.49 leva)
10.2	via ATM of another PSP with a debit card Visa Classic Debit/ Visa Gold Debit	0.25 euro (0.49 leva)

Group of services "Payments (other than by bank cards) in euro"

Table 3a: Group of services "Payments (other than by bank cards) in euro"		
11	Credit transfer in euro to a payment account with another payment service provider (PSP)	Fee
11.1	through BISERA in a bank office	3 euro (5.87 leva)
11.2	through BISERA by online/ mobile banking	0.50 euro (0.98 leva)
11.3	through TARGET in a bank office	11.25 euro (22 leva)
11.4	through TARGET by online/ mobile banking	6.65 euro (13.01 leva)
12	Credit transfer in euro to a payment account with the same PSP	Fee
12.1	between accounts of one and the same client in a bank office	Free of charge
12.2	between accounts of one and the same client by online/ mobile banking	Free of charge
12.3	between accounts of different clients in a bank office	2 euro (3.91 leva)
12.4	between accounts of different clients by online/ mobile banking	0.30 euro (0.59 leva)
13	Credit transfer in euro to a payment account of the state budget with another PSP	Fee
13.1	through BISERA in a bank office	3 euro (5.87 leva)
13.2	through BISERA by online/ mobile banking	0.50 euro (0.98 leva)
13.3	through TARGET in a bank office	11.25 euro (22 leva)
13.4	through TARGET by online/ mobile banking	6.65 euro (13.01 leva)
14	Utilities payment	Fee
14.1	from a payment account in a bank office	0.13 euro (0.25 leva), automatic with subscription
14.2	from a payment account by online/ mobile banking	Free of charge, through the "Utility bills" module

Group of services "Payments (other than by bank cards) in foreign currency"

Table 3b: Group of Services "Payments (other than by bank cards) in foreign currency"		
15	Credit transfer in foreign currency to a payment account with another PSP	Fee
	to the European Economic Area (EEA)	
15.1	value date same working day (SAME DAY) in a bank office	0.30% of the amount, min 40 euro, max 500 euro + 10 euro
15.2	value date same working day (SAME DAY) by online/ mobile banking	0.20% of the amount, min 30 euro, max 300 euro + 10 euro
5.3	value date next working day (TOM) in a bank office	0.20% of the amount, min 30 euro, max 400 euro + 10 euro
15.4	value date next working day (TOM) by online/ mobile banking	0.15% of the amount, min 15 euro, max 250 euro + 10 euro
15.5	value date two working days (SPOT) in a bank office	not available
15.6	value date two working days (SPOT) by online/ mobile banking	not available

	outside the European Economic Area (EEA)	
15.7	value date same working day (SAME DAY) in a bank office	0.30% of the amount, min 40 euro, max 500 euro + 10 euro
15.8	value date same working day (SAME DAY) by online/ mobile banking	0.20% of the amount, min 30 euro, max 300 euro + 10 euro
15.9	value date next working day (TOM) in a bank office	0.20% of the amount, min 30 euro, max 400 euro + 10 euro
15.10	value date next working day (TOM) by online/ mobile banking	0.15% of the amount, min 15 euro, max 250 euro + 10 euro
15.11	value date two working days (SPOT) in a bank office	not available
15.12	value date two working days (SPOT) by online/ mobile banking	not available
16	Credit transfer in foreign currency to a payment account with the same PSP	Fee
16.1	between accounts of one and the same client in a bank office	Free of charge
16.2	between accounts of one and the same client by online/ mobile banking	Free of charge
16.3	between accounts of different clients in a bank office	2 euro
16.4	between accounts of different clients by online/ mobile banking	0.25 euro
17	Incoming credit transfer in foreign currency	Fee
	Transfers in foreign currency, different than transfers in euro from banks within EEA, Switzerland, San Marino and Monaco	
17.1	up to 100 euro	Free of charge
17.2	above 100 euro	0.10% of the amount, min 10 euro, max 150 euro

Group of services "Overdraft and related services"

Table 4: Group of services "Overdraft and related services"		
18	Overdraft	Fee
18.1	Overdraft for borrowers with insurable earnings of up to 1,000 euro	
	up to 2 net wages but not more than 2,500 euro	11% variable interest rate
	consideration of an application when applying in a bank office	Free of charge
	consideration of an application when applying by online	not available
	renewal	Free of charge
	change of parameters under a loan agreement	Free of charge
18.2	Overdraft for borrowers with insurable earnings of 1,000 euro and above	
	up to 2 net wages but not more than 2,500 euro	10.50% variable interest rate
	consideration of an application when applying in a bank office	Free of charge
	consideration of an application when applying by online	not available
	renewal	Free of charge
	change of parameters under a loan agreement	Free of charge