



# Fee Information Document



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

**Name of account:** current account

**Date** 01 February 2024

- 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

			<b>National list of the most representative payment account-related services (under Article 38 (1) of BNB Ordinance No. 3)</b>	
			<b>Service</b>	<b>Definition</b>
1	General account-related services	1	<b>Opening of a current account</b>	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	<b>Maintaining a current account</b>	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	<b>Closing of a current account</b>	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	<b>Debit card servicing in national currency</b>	The Bank services a debit card linked to the customer's account in national currency. The amount of each transaction made using the card is debited directly and in full from the customer's account.
		5	<b>Credit card servicing in national currency</b>	The Bank services a credit card linked to the customer's account in national currency. 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	<b>Cash withdrawal on the territory of Bulgaria</b>	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	<b>Cash withdrawal with a debit card at an ATM terminal abroad</b>	The customer withdraws cash from the customer's account using his/her debit card at an ATM terminal abroad.
		8	<b>Payment with a debit card</b>	The customer pays for the purchase of goods and services at the point of sale or via Internet with a debit card.
		9	<b>Payment with a credit card</b>	The customer pays for the purchase of goods and services at the point of sale or via Internet with a credit card.
		10	<b>Statement of a payment account balance via an ATM terminal</b>	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	<b>Credit transfer in national currency to a payment account with another payment service provider (PSP)</b>	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	<b>Credit transfer in national currency to a payment account with the same PSP</b>	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	<b>Credit transfer in national currency to a payment account of the state budget with another PSP</b>	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	<b>Utilities payment</b>	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	<b>Credit transfer in foreign currency to a payment account with another PSP</b>	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	<b>Credit transfer in foreign currency to a payment account with the same PSP</b>	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	<b>Incoming credit transfer in foreign currency</b>	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

## Group of Services “General Account-Related Services”

Table 1: Group of Services “General Account-Related Services”		
<b>1</b>	<b>Opening of a current account</b>	<b>Fee</b>
1.1	in national currency without issuing a debit card in a bank office	BGN 4.50
1.2	in national currency without issuing a debit card by on-line banking	BGN 4.50
1.3	in national currency with issuing a debit card in a bank office	BGN 3.00
1.4	in national currency with issuing a debit card by on-line banking	BGN 3.00
1.5	in EUR without issuing a debit card in a bank office	EUR 2.50
1.6	in EUR without issuing a debit card by on-line banking	EUR 2.50
1.7	in EUR with issuing a debit card in a bank office	EUR 1.50
1.8	in EUR with issuing a debit card by on-line banking	EUR 1.50
<b>2</b>	<b>Maintaining a current account</b>	<b>Fee</b>
2.1	in national currency without issuing a debit card	BGN 4.50
2.2	in national currency with issuing a debit card	BGN 2.50
2.3	in EUR without issuing a debit card	EUR 2.20
2.4	in EUR with issuing a debit card	EUR 1.50
<b>3</b>	<b>Closing of a current account</b>	<b>Fee</b>
3.1	in national currency without issuing a debit card	BGN 2.00
3.2	in national currency with issuing a debit card	BGN 2.00
3.3	in EUR without issuing a debit card	EUR 1.00
3.4	in EUR with issuing a debit card	EUR 1.00

## Group of Services “Cards and Cash Funds”

Table 2: Group of Services “Cards and Cash Funds”		
<b>4</b>	<b>Debit card servicing in national currency</b>	<b>Fee</b>
4.1	Basic card Visa Classic Debit	No fee
	Visa Gold Debit	BGN 15.00 /no fee for the first year/
<b>5</b>	<b>Credit card servicing in national currency</b>	<b>Fee</b>
5.1	Basic card Visa Classic	BGN 40.00
	Visa Gold	BGN 100.00

<b>6</b>	<b>Cash withdrawal on the territory of Bulgaria</b>	<b>Fee</b>
6.1	of cash in the national currency in a bank office, without a preliminary order, up to BGN 5,000.00	0.6% of the amount min 6.00 BGN
6.2	of cash in the national currency in a bank office, without a preliminary order, over 5,000.00 up to BGN 50,000.00	0.7% of the amount
6.3	of cash in the national currency in a bank office, without a preliminary order, over BGN 50,000.00	0.8% of the amount
6.4	of cash in the national currency in a bank office, with a preliminary order, up to BGN 50,000.00	0.6% of the amount min 6.00 BGN
6.5	of cash in the national currency in a bank office, with a preliminary order, over BGN 50,000.00	0.7% of the amount
6.6	of cash in EUR in a bank office, without a preliminary order, up to EUR 1,000	0.6% of the amount min 3.00 EUR
6.7	of cash in EUR in a bank office, without a preliminary order, over EUR 1,000.00 up to EUR 50,000.00	0.7% of the amount
6.8	of cash in EUR in a bank office, without a preliminary order, over EUR 50,000	0.8% of the amount
6.9	of cash in EUR in a bank office, with a preliminary order, up to EUR 1,000	0.6% of the amount min 3.00 EUR
6.10	of cash in EUR in a bank office, with a preliminary order, over EUR 1,000	0.7% of the amount
6.11	via POS of the PSP using a debit card Visa Classic Debit, Visa Gold Debit in Bulgaria and abroad	BGN 5.00 + 1.5%
6.12	via POS of the PSP using a credit card Visa Classic; Visa Gold in Bulgaria	BGN 6.00 + 1.5%
6.13	via POS of the PSP using a credit card Visa Classic; Visa Gold abroad	BGN 9.00 + 3%
6.14	via POS of another PSP using a debit card Visa Classic Debit, Visa Gold Debit in Bulgaria and abroad	BGN 5.00 + 1.5%
6.15	via POS of another PSP using a credit card Visa Classic; Visa Gold	BGN 8.00 + 3%
6.16	via ATM of the PSP using a debit card Visa Classic Debit, Visa Gold Debit	0.30 BGN
6.17	via ATM of the PSP using a credit card Visa Classic; Visa Gold	BGN 3.00 +1% min. BGN 10.00
6.18	via ATM of another PSP using a debit card Visa Classic Debit, Visa Gold Debit	BGN 1.20
6.19	via ATM of another PSP using a credit card Visa Classic; Visa Gold	BGN 3.00 + 1% min. BGN 10.00
<b>7</b>	<b>Cash withdrawal with a debit card at an ATM terminal abroad</b>	<b>Fee</b>
7.1	using a debit card Visa Classic Debit, Visa Gold Debit	BGN 5.00 + 1.5%
<b>8</b>	<b>Payment with a debit card</b>	<b>Fee</b>
8.1	Visa Classic Debit, Visa Gold Debit in Bulgaria	No fee
8.2	Visa Classic Debit, Visa Gold Debit abroad	No fee
8.3	utilities payment	No fee

<b>9</b>	<b>Payment with a credit card</b>	<b>Fee</b>
9.1	Visa Classic; Visa Gold in Bulgaria	No fee
9.2	Visa Classic; Visa Gold abroad	No fee
9.3	utilities payment	No fee
<b>10</b>	<b>Statement of a payment account balance via an ATM terminal</b>	<b>Fee</b>
10.1	via ATM of the PSP using a debit card Visa Classic Debit, Visa Gold Debit	BGN 0.40
10.2	via ATM of another PSP using a debit card Visa Classic Debit, Visa Gold Debit	BGN 0.40

**Group of Services "Payments (other than by bank cards) in the National Currency"**

<b>Table 3a: Group of Services "Payments (other than by bank cards) in the National Currency"</b>		
<b>11</b>	<b>Credit transfer in national currency to a payment account with another payment service provider (PSP)</b>	<b>Fee</b>
11.1	via BISERA in a bank office	BGN 6.00
11.2	via BISERA by on-line / mobile banking	BGN 1.00
11.3	via RINGS in a bank office	BGN 22.00
11.4	via RINGS by on-line / mobile banking	BGN 13.00
<b>12</b>	<b>Credit transfer in national currency to a payment account with the same PSP</b>	<b>Fee</b>
12.1	between accounts held by the same customer, in a bank office	No fee
12.2	between accounts held by the same customer, by on-line / mobile banking	No fee
12.3	between accounts held by different customers, in a bank office	BGN 4.00
12.4	between accounts held by different customers, by on-line / mobile banking	BGN 0.50
<b>13</b>	<b>Credit transfer in national currency to a payment account of the state budget with another PSP</b>	<b>Fee</b>
13.1	via BISERA in a bank office	BGN 6.00
13.2	via BISERA by on-line / mobile banking	BGN 1.00
13.3	via RINGS in a bank office	BGN 22.00
13.4	via RINGS by on-line / mobile banking	BGN 13.00
<b>14</b>	<b>Utilities payment</b>	<b>Fee</b>
14.1	from a payment account, in a bank office	BGN 0.25
14.2	from a payment account, by on-line / mobile banking	No fee

## 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"		
<b>15</b>	<b>Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco</b>	<b>Fee</b>
15.1	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, SAME DAY Value Date (in a bank office)	0.35% of the amount, min. EUR 50, max. EUR 500 + EUR 10
15.2	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, SAME DAY Value Date (by on-line / mobile banking)	0.20% of the amount, min. EUR 30, max. EUR 300 + EUR 10
15.3	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, TOM Value Date (in a bank office)	0.25% of the amount, min. EUR 35, max. EUR 400 + EUR 10
15.4	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, TOM Value Date (by on-line / mobile banking)	0.15% of the amount, min. EUR 15, max. EUR 250 + EUR 10
15.5	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, SPOT Value Date (in a bank office)	0.20% of the amount, min. EUR 25, max. EUR 300 + EUR 10
15.6	Transfers other than EUR transfers to banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco, SPOT Value Date (by on-line / mobile banking)	not available
	<b>Transfers in EUR from banks in the European Economic Area (EEA), Switzerland, San Marino and Monaco</b>	<b>Fee</b>
15.7	SEPA transfer (in a bank office)	EUR 3.07
15.8	Transfer via TARGET2 (in a bank office)	EUR 11.25
15.9	SEPA transfer (by on-line / mobile banking)	EUR 0.51
15.10	Transfer via TARGET2 (by on-line / mobile banking)	EUR 6.65
<b>16</b>	<b>Credit transfer in foreign currency to a payment account with the same PSP</b>	<b>Fee</b>
16.1	between accounts held by the same customer (in a bank office)	No fee
16.2	between accounts held by the same customer (by on-line / mobile banking)	No fee
16.3	between accounts held by different customers (in a bank office)	BGN 4.00
16.4	between accounts held by different customers (by on-line / mobile banking)	BGN 0.50

17	Incoming credit transfer in foreign currency	Fee
17.1	Transfers in EUR from banks in the EEA, Switzerland, San Marino and Monaco	No fee
17.2	Transfers other than those referred to in (17.1) up to EUR 100	No fee
17.3	Transfers other than those referred to in (17.1) over EUR 100	0.1%, min. EUR 10, max. EUR 150

### Group of Services "Overdraft and Related Services"

Table 4: Group of Services "Overdraft and Related Services"		
18	Overdraft	Fee
18.1	<b>Overdraft for borrowers with insurable earnings of up to BGN 1,400</b>	
	<i>up to 2 net wages but not more than BGN 5,000</i>	<i>11.00% variable interest rate</i>
	consideration of an application when applying in a bank office	No fee
	consideration of an application when applying by on-line banking	the service is not provided
	renewal	No fee
	change of parameters under a loan agreement without overdue payments as at the date of the application	BGN 30.00
	change of parameters under a loan agreement with overdue payments as at the date of the application	BGN 45.00
18.2	<b>Overdraft for borrowers with insurable earnings of BGN 1,400 and above</b>	
	<i>up to 2 net wages but not more than BGN 5,000</i>	<i>10.50% variable interest rate</i>
	consideration of an application when applying in a bank office	No fee
	consideration of an application when applying by on-line banking	the service is not provided
	renewal	No fee
	change of parameters under a loan agreement without overdue payments as at the date of the application	BGN 30.00
	change of parameters under a loan agreement with overdue payments as at the date of the application	BGN 45.00