



**FEES FOR PAYMENT ACCOUNT FOR BASIC SERVICES
(SECTION 10 OF LIST OF TERMS AND CONDITIONS OF BACB
APPLICABLE FOR INDIVIDUALS)
VALID AS OF JANUARY 01, 2026**

Accounts group A - Accounts on which funds are received from salaries, pensions, benefits and compensations under social security and social assistance, scholarships		
Accounts group B – Accounts, different from the described in group A		
	Accounts group A	Accounts group B
1. Opening		
1.1. Current accounts with debit card	1.02 EUR (1.99 BGN)	1.02 EUR (1.99 BGN)
1.2. Current accounts without debit card	1.53 EUR (2.99 BGN)	1.53 EUR (2.99 BGN)
2. Monthly Maintenance		
2.1. Payment account for basic services with active debit card	Free of charge	1.17 EUR (2.29 BGN)
2.2. Payment account for basic services without active debit card	Free of charge	1.89 EUR (3.70 BGN)
3. Closure		
• Up to 6 months/ Later than 6 months after opening	Free of charge	Free of charge
4. Cash deposits:		
• Up to 2,000 EUR	0.40 EUR (0.78 BGN)	0.40 EUR (0.78 BGN)
• Over 2,000 EUR	0.18%	0.18%
5. Cash withdrawals		
5.1. At the cash desk:		
• Up to 2,000 BGN	Free of charge	1.79 EUR (3.50 BGN)
• Over 2,000 BGN	Free of charge	0.5%
5.2. By debit card of BACB:		
• from ATM of the Bank	Free of charge	0.14 EUR (0.27 BGN)
• from other bank's ATMs in the country	0.53 EUR (1.04 BGN)	0.53 EUR (1.04 BGN)
6. Payments in BGN		
6.1. Internal payment in BGN, incl. Standing order/transfer to the payment account of the budget at BACB:		
• Written order	Free of charge	0.82 EUR (1.60 BGN)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.20 EUR (0.39 BGN)
6.2. Outgoing payment in BGN - BISERA, incl. Standing order/transfer to the payment account of the budget in other banks:		
• Written order	Free of charge	1.58 EUR (3.09 BGN)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.46 EUR (0.90 BGN)
7. Payment by debit card of BACB		
7.1. at POS of the bank	Free of charge	Free of charge
7.2. at POS of other banks in the country	Free of charge	Free of charge
Notes: For any other services, not covered by this section, the terms and conditions as per other sections will be applied.		