

**FEES FOR PAYMENT ACCOUNT FOR BASIC SERVICES
(SECTION 10 OF LIST OF TERMS AND CONDITIONS OF BACB APPLICABLE FOR INDIVIDUALS)
VALID AS OF MAY 09, 2022**

1. Opening with/without issuance of a debit card	1.50 BGN
2. Monthly Maintenance	
A) Payment account for basic services without active debit card	3.30 BGN
B) Payment account for basic services with active debit card	2.40 BGN
3. Closure	
A) Up to 6 months after opening	1.90 BGN
B) Later than 6 months after opening	Free of charge
4. Cash deposits	Up to 3,300 BGN – 0.80 BGN Over 3,300 BGN – 0.18 %, max.290 BGN
5. Cash withdrawals	
A) At the cash desk	Up to 2,000 BGN – 3.60 BGN Over 2,000 BGN – 0.5%
B) By debit card	
from ATM of the Bank	0.24 BGN
from other bank's ATMs in Bulgaria	0.95 BGN
6. Payments in BGN	
A) Incoming transfer	Free of charge
B) Internal payment, including Standing order	
Written order	1.45 BGN
Internet banking/Virtual banking	0.42 BGN
C) Outgoing payment - BISERA, including Standing order	
Written order	2.65 BGN
Internet banking/Virtual banking	0.98 BGN
7. Payment of direct debit	
A) Internal payment	1.45 BGN
B) Outgoing payment	2.65 BGN
8. Payment by debit card	
A) at POS of the Bank	Free of charge
B) at other bank's POSs in Bulgaria	Free of charge

Notes: For any other services, not covered by this chapter, the terms and conditions as per other chapters will be applied.