

**I. ACCOUNTS**

|                                       | <b>LEVA</b>        | <b>FOREIGN CURRENCY</b> |
|---------------------------------------|--------------------|-------------------------|
| <b>1. Opening</b>                     |                    |                         |
| A) Current accounts                   | 2 BGN              | 1.50 EUR                |
| B) Time deposits                      | Free of charge     | Free of charge          |
| C) Special accounts                   | 0.25%, min.200 BGN | 0.25%, min.100 EUR      |
| Special accounts for donation         | Free of charge     | Free of charge          |
| <b>2. Monthly maintenance</b>         |                    |                         |
| A) Current account                    | 2.50 BGN           | 1.30 EUR                |
| B) Savings-account                    | Free of charge     | Free of charge          |
| <b>3. SMS/ Email notification</b>     |                    |                         |
| A) Registration/Deregistration        | 3 BGN              |                         |
| B) Amendment of package               | 1 BGN              |                         |
| C) Package "Account notification"     |                    |                         |
| National operators                    |                    |                         |
| 50 pcs. SMS                           | 7 BGN              |                         |
| 100 pcs. SMS                          | 15 BGN             |                         |
| 150 pcs. SMS                          | 20 BGN             |                         |
| International operators               |                    |                         |
| 50 pcs. SMS                           | 20 BGN             |                         |
| 100 pcs. SMS                          | 45 BGN             |                         |
| 150 pcs. SMS                          | 60 BGN             |                         |
| <b>4. Closure of current accounts</b> | 1 BGN              | 1 EUR                   |

**Notes:** 1/ Opening and closure of a current account which is opened in order to receive interest paid in advance on time deposit with advance payment of interest is free of charge. 2/ Opening of a current account in order to receive the payments by the Pension Authorities when the account-holder has filed a Request for receiving his/her pension at BACB and asked the Bank to proceed it and send it directly to the National Insurance Institute (NOI), is free of charge. In that case there is a single fee for proceeding and sending the Request to NOI as per IX.7.

**II. CASH TRANSACTIONS**

|  | <b>LEVA</b>  | <b>FOREIGN CURRENCY</b>   |
|--|--|---|
| <b>1. Cash deposits</b>  |  |   |
| A) Current, Escrow, Special account,<br>Savings-account, Children's Saving-account<br>Time deposits (except described in p.B))   | Up to 3,000 BGN-Free of charge<br>3,000.01 – 30,000 BGN - 0.1%<br>Over 30,000.01 BGN - 0.2%<br>Max 200 BGN | Up to 2,500 EUR – Free of charge<br>2,500.01 – 20,000 EUR – 0.2%<br>Over 20,000 EUR – 0.3%<br>Max 150 EUR |
| <i>The commission for cash deposits is applied over the whole amount of the transaction</i>  |  |   |
| B) Time deposits (on maturity only and when<br>the parameters of the concrete deposit allow<br>cash deposit free of charge)  | Free of charge   | Free of charge  |
| <b>2. Cash withdrawals</b>   |  |   |
| A) Current, Escrow, Special account,<br>Savings-account, Children's Saving-account<br>Time deposits (except described in p.B)) – with<br>previous notice, if such is required  | Up to 2,000 BGN – 2 BGN<br>2,000.01 – 30,000 BGN - 0.4%<br>Over 30,000.01 BGN - 0.6%                       | Up to 1,000 EUR – 1 EUR<br>1,000.01 – 20,000 EUR – 0.40%<br>Over 20,000.01 EUR – 0.60%                    |
| B) Time deposits (on maturity only and when<br>the parameters of the concrete deposit allow<br>cash withdrawals free of charge) - with<br>previous notice, if such is required | Free of charge   | Free of charge  |
| C) Withdrawal without pre-advice<br>(only with bank's consent)   | Over 5,000 BGN - 0.65%   | Over 5,000 EUR/USD – 0.65%  |
| D) Declared to be withdrawn but not withdrawn<br><i>The commission for cash withdrawals is applied over the whole amount of the transaction</i>                                | 0.6%   | 0.6%  |
| <b>3. Cash transactions with coins (over 50 coins)</b>   |  |   |
| A) Cash deposit of coins   | 5%, min. 10 BGN  |   |
| B) Cash withdrawals of coins<br>(previous notice required)   | 5%, min. 10 BGN  |   |
| C) Other transactions with coins   | 5%, min. 10 BGN  |   |
| <b>4. Cash collection and secured transport</b>  | as per agreement   | as per agreement  |
| <b>5. Check of banknotes</b>   | 1 BGN per banknote   | 0.50 EUR per banknote   |

**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 (2 working days) previous notice. The amounts for cash withdrawals with previous notice shall be paid by the Bank in the time intervals: 9am – 12am and 1pm – 5pm. 2/ Cash limits that are free of charge or 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.

| <b>III. PAYMENTS</b>   | <b>LEVA</b>   | <b>FOREIGN CURRENCY</b>  |
|--|---|--|
| <b>1. Incoming</b>   | Free of charge                                      | up to 100EUR–free of charge<br>Over 100EUR–0.1%, min 5EUR max 100EUR   |
| Replenishment of On-line deposits,<br>Deposits attracted from Platforms abroad                     | Free of charge                                      | Free of charge   |
| <b>2. Outgoing</b>   |   |  |
| <b>2.1. Payments in EUR towards banks within European Economic Area /EEA/</b>                      |   |  |
| A) Written order   |   | 0.15%, min 25 EUR, max 300 EUR + 9 EUR<br>Value date – 1 working day<br>0.30%, min 45 EUR, max 450 EUR + 9 EUR<br>Value date – same day  |
| B) Virtual banking   |   | 0.12%, min 15 EUR, max 290 EUR + 9 EUR<br>Value date – 1 working day<br>0.22%, min 35 EUR, max 350 EUR + 9 EUR<br>Value date – same day  |
| <b>2.2. Payments, different from payments in EUR towards banks within EEA</b>                      |   |  |
| A) Written order   | BISERA 2.5 BGN<br>RINGS 15 BGN                      | 0.15%, min 25 EUR, max 300 EUR + 9 EUR<br>Value date – 2 working days<br>0.20%, min 30 EUR, max 350 EUR + 9 EUR<br>Value date – 1 working day<br>0.30%, min 45 EUR, max 450 EUR + 9 EUR<br>Value date – same day |
| B) Virtual banking   | BISERA 1 BGN<br>RINGS 10 BGN                        | 0.12%, min 15 EUR, max 290 EUR + 9 EUR<br>Value date – 2 working days<br>0.15%, min 25 EUR, max 250 EUR + 9 EUR<br>Value date – 1 working day<br>0.22%, min 35 EUR, max 350 EUR + 9 EUR<br>Value date – same day |
| <b>2.3. Other fees related to payments</b>   |   |  |
| A) Utility payment Virtual Banking   | Free of charge                                      |  |
| B) Subscription for automatic payment of utility bills and other services                          |   |  |
| Registration for subscription  | 1 BGN   |  |
| Execution of payment   | 0.25 BGN  |  |
| Change of subscription’s details, cancellation   | 1 BGN   |  |
| Notification   | 0.12 BGN for SMS<br>0.05 BGN for e-mail             |  |
| C) Cash transfer   | BISERA 0.7%, min. 6 BGN<br>RINGS 0.8%, min. 20 BGN  | 0.35%, min 50 EUR + 9 EUR<br>Value date – 2 working days   |
| D) Cancellation  | 30 BGN  | 40 EUR   |
| E) Inquiries/amendments  | 30 BGN  | 20 EUR   |
| F) Urgent processing of an outgoing foreign currency payment within 2 hours of the order’s receipt |   | 10 EUR   |
| <b>3. Internal payments</b>  |   |  |
| A) Written order   | 1.20 BGN  | 3 EUR  |
| B) Virtual banking   | 0.50 BGN  | 1.50 EUR   |
| <b>4. Direct debits</b>  |   |  |
| A) Request for direct debit  | 2.50 BGN (written order)<br>1 BGN (virtual banking) |  |
| B) Payment of direct debit   | as per III.2.2.A)                                   |  |
| C) Refusal for payment of direct debit   | 2 BGN   |  |
| <b>5. Limits through the remote banking channels</b>   |   |  |
| A) Transactional portal of BACB Plus platform  |   |  |
| Daily (from 0.00h to 24.00h)   | 20,000 BGN  |  |
| Per document   | 20,000 BGN  |  |
| Weekly (from Monday 0.00h till Sunday 24.00h)  | 140,000 BGN   |  |
| B) Mobile banking application BACB Plus  |   |  |
| Daily (from 0.00h to 24.00h)   | 5,000 BGN   |  |
| Per document   | 5,000 BGN   |  |
| Weekly (from Monday 0.00h till Sunday 24.00h)  | 35,000 BGN  |  |

**Note for p.5:** 1/ Limits are in BGN-equivalent regardless the currency of the customer’s account. 2/ Upon depositing of a Declaration by a customer at Bank’s counters for setting up higher limits for a customer, users or accounts, the Bank sets up the new limits up to three working days.

**Notes for part III:** 1/ Outgoing foreign currency transfers with value date next/same day shall be executed only with bank’s consent (not applied for payments in euro towards banks within EEA with value date 1 working day). 2/ Upon use of multiple budget transfer, payment of each obligation will be considered and charged as a separate outgoing payment. 3/ Upon receipt of an incoming currency transfer with option “OUR” and in case the Bank is unable to collect its fees from the ordering bank within 2 months, the Bank shall collect its fees for the incoming currency transfer from the Beneficiary. 4/ In addition to the commissions stated in p. 2 from the present section, when executing outgoing payments in foreign currency through a bank-correspondent with details of charges - option

“OUR”, additional charges of the banks correspondents are collected as follows: **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. Exceptions: a) Outgoing payments up to EUR 12,500 to France, Italy, Germany, Spain and Finland, 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) For outgoing payments to Austria up to EUR 50,000 with a SWIFT code of beneficiary’s bank and an IBAN of the beneficiary, the additional charge is EUR 3.50. For all payments with same day value there is an additional charge of EUR 10. **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”. 5/ 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. 2 from the present section, the additional charges requested by the final banks are collected also. 6/ The charge stated in p.3 from the present section is not collected when the transactions are between accounts of one and the same account holder.

#### **IV. CREDIT PRODUCTS**

##### **IV.a. Fees and commissions on loans before July 22, 2014**

###### **A. Consumer loan collateralized with pledge of salary and/or guarantee**

- |  |  |
|--|--|
| 1. Renegotiation fee                                   | 1.5% on the remaining debt, min. 100 BGN |
| 2. Changing the date of payment of monthly installment | 10 BGN                                   |

###### **B. Overdraft**

- |   |                                |
|---|--------------------------------|
| 1. Management commission per year                       | 1% of the approved loan limit  |
| 2. Renegotiation fee (only upon increase of loan limit) | 1% of the increased loan limit |

###### **C. Consumer loan secured by mortgage of a real estate**

- |  |  |
|--|--|
| 1. Annual fee for administration of the loan           | 0.5%                                       |
| 2. Renegotiation fee                                   | 1.5% of the outstanding debt, min. 150 BGN |
| 3. Changing the date of payment of monthly installment | 10 BGN                                     |

###### **D. Mortgage loan**

- |  |         |
|--|---------|
| 1. Annual fee for administration of the loan           | 0.5%    |
| 2. Renegotiation fee                                   | 100 BGN |
| 3. Commitment fee                                      | 0.5%    |
| 4. Changing the date of payment of monthly installment | 10 BGN  |
| 5. Fee for deregistering mortgage                      | 30 BGN  |

###### **E. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)**

- |  |         |
|--|---------|
| 1. Annual fee for administration of the loan           | 0.25%   |
| 2. Renegotiation fee                                   | 100 BGN |
| 3. Changing the date of payment of monthly installment | 10 BGN  |
| 4. Fee for deregistering mortgage                      | 30 BGN  |

##### **IV.b. Fees and commissions on retail and mortgage loans after July 23, 2014 and on loans secured by a mortgage of real estate, after October 1st, 2016**

###### **A. Consumer loan collateralized with pledge of salary and/or guarantee**

- |   |                                     |
|---|-------------------------------------|
| 1. Application fee  | 20 BGN                              |
| 2. Fee for approval   | 1% of the loan amount (min 100 BGN) |
| 3. Fee for renegotiation of the loan price without delay in the requested date:   |                                     |
| A) changing the maturity date and account for repayment   | 10 BGN                              |
| B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc. | 50 BGN                              |
| 4. Prepayment fee   | Free of charge                      |
| 5. Fee for renegotiation of the load with current delay in the requested date   | 75 BGN                              |

###### **B. Consumer loan secured by pledge of financial asset**

- |   |                           |
|---|---------------------------|
| 1. Application fee  | 70 BGN due to two stages: |
| A) upon submission of documents   | 20 BGN                    |
| B) upon signing the contract  | 50 BGN                    |
| 2. Fee for renegotiation of the loan price without delay in the requested date:   |                           |
| A) changing the maturity date and account for repayment   | 10 BGN                    |
| B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc. | 50 BGN                    |
| 3. Prepayment fee   | Free of charge            |
| 4. Fee for renegotiation of the load with current delay in the requested date   | 75 BGN                    |

###### **C. Overdraft**

- |   |                |
|---|----------------|
| 1. Application fee  | 20 BGN         |
| 2. Fee for application for load review for changing conditions of loan-overdraft contract without current delay in the requested date | 30 BGN         |
| 3. Prepayment fee   | Free of charge |
| 4. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date    | 45 BGN         |

###### **D. Consumer loan secured with mortgage of a real estate**

- |                     |  |
|---------------------|--|
| 1. Application fee  | 50 BGN                                 |
| 2. Fee for approval | 0.20% of the loan amount (min 150 BGN) |

3. Fee for renegotiation of the loan price without delay in the requested date:
- A) changing the maturity date and account for repayment 20 BGN
- B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc. 100 BGN
4. Prepayment fee 1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
5. Fee for preparation of a deed of mortgage 80 BGN
6. Fee for deregistering mortgage 30 BGN
7. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date 150 BGN

#### **E. Mortgage loan**

1. Preliminary estimate of income 50 BGN
2. Application fee 50 BGN
3. Fee for approval 0.20% of the loan amount (min 150 BGN)
4. Fee for renegotiation of the loan price without delay in the requested date:
- A) changing the maturity date and account for repayment 20 BGN
- B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc. 100 BGN
5. Prepayment fee 1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
6. Fee for preparation of a deed of mortgage / purchase and sale 80 BGN
7. Fee for deregistering mortgage 30 BGN
8. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date 150 BGN

#### **F. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)**

1. Preliminary estimate of income Free of charge
2. Application fee Free of charge
3. Fee for approval 0.10% of the loan amount (min 150 BGN)
4. Fee for renegotiation of the loan price without delay in the requested date:
- A) changing the maturity date and account for repayment 20 BGN
- B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an ect 100 BGN
5. Prepayment fee 1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
6. Fee for preparation of a deed of mortgage 80 BGN
7. Fee for deregistering mortgage 30 BGN
8. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date 150 BGN

**Notes:** 1/ The fee for preliminary estimate of income is due upon application for mortgage loan pre-approval; 2/ The application fee and the fee for approval are non-refundable In case the loan applicant has applied for preliminary approval the fee for preliminary estimate of income shall be deducted from the fee ; 3/ The fee for approval is due upon utilization of the loan – due only on loans disbursed after 18.03.2019, as well on loans secured by a mortgage of real estate after 02.05.2019/ 4/ The fee for inspection and appraisal of the collateral, when it is envisaged in the Loan Agreement, is at the amount specified in the Tariff on the fees, applicable to the borrower, in order to carry out expert valuations of the assets - collaterals for bank loans disbursed by BACB AD; 5/ The Annual fee for administration of the loan is due annually on the residual loan amount as of the second year of the loan term - due only on loans disbursed prior to 23.07.2014; 6/ The commitment fee is calculated annually on the unutilized loan amount as of the date of the loan agreement until the deadline of the utilization term; 7/ The fee for renegotiating the terms and conditions of the loan when there is a delay and the fee for renegotiating when there is no delay is due when depositing the application form for renegotiating. 8/ The fee for drawing up a deed for mortgage/sale of a real estate is payable upon signing the Loan Agreement; 9/ The fee for preparation of the application for deregistering mortgage is due upon application for deregistering mortgage; 10/ The fee for prepayment is charged on the prepaid principle. 11/ In case of refusal by the Borrower of the Loan Agreement, the Bank will not refund the collected fees and commissions as of that time; 12/ The Bank reserves the right to apply discounts from the indicated in the Tariff conditions in promotions and/or individual arrangements.

## **V. DEBIT CARDS**

### **A. LIMITS PER CARD** (in the currency of the card)

#### **1. Limits per transaction**

|  | <b>VPAY</b>        | <b>MASTERCARD STANDARD</b> | <b>MASTERCARD GOLD</b> |
|--|--------------------|----------------------------|------------------------|
| - Cash withdrawal from ATM/POS         | 2000 BGN; 1000 €/€ | 2000 BGN; 1000 €/€         | 3000 BGN; 1500 €/€     |
| - Payment of goods and services at POS | 9000 BGN; 4500 €/€ | 9000 BGN; 4500 €/€         | 13000 BGN; 6500 €/€    |
| - Cash withdrawal at merchant location | 50 BGN; 25 €/€     | 50 BGN; 25 €/€             | 50 BGN; 25 €/€         |

#### **2. Limits within 24hours**

|  | <b>VPAY</b>        | <b>MASTERCARD STANDARD</b> | <b>MASTERCARD GOLD</b> |
|--|--------------------|----------------------------|------------------------|
| - Cash withdrawal from ATM/POS         | 3000 BGN; 1500 €/€ | 3000 BGN; 1500 €/€         | 5000 BGN; 2500 €/€     |
| - Payment of goods and services at POS | 9000 BGN; 4500 €/€ | 11000 BGN; 5500 €/€        | 16000 BGN; 8000 €/€    |
| - Cash withdrawal at merchant location | 1000 BGN; 500 €/€  | 2000 BGN; 1000 €/€         | 2000 BGN; 1000 €/€     |
| - Number of payments for the period    | 20                 | 20                         | 20                     |

### 3. Weekly limits

|  |                    |                      |                      |
|--|--------------------|----------------------|----------------------|
| - Cash withdrawal from ATM/POS         | 5000 BGN; 2500 €/€ | 5000 BGN; 2500 €/€   | 10000 BGN; 5000 €/€  |
| - Payment of goods and services at POS | 9000 BGN; 4500 €/€ | 20000 BGN; 10000 €/€ | 20000 BGN; 10000 €/€ |
| - Cash withdrawal at merchant location | 2500 BGN; 1250 €/€ | 3000 BGN; 1500 €/€   | 3000 BGN; 1500 €/€   |
| - Number of payments for the period    | 50                 | 60                   | 60                   |

### 4. Offline limits for contactless transactions

#### A) Lower limit of:

|   |  |        |        |
|---|--|--------|--------|
| - Cumulative offline transaction amount   |  | 20 BGN | 20 BGN |
| - Consecutive offline transactions number |  | 2      | 2      |

#### B) Upper limit of:

|   |  |        |        |
|---|--|--------|--------|
| - Cumulative offline transaction amount   |  | 50 BGN | 50 BGN |
| - Consecutive offline transactions number |  | 5      | 5      |

### B. ISSUANCE AND SERVICE

#### VPAY

#### MASTERCARD STANDARD

#### MASTERCARD GOLD

|  |                |                |  |
|--|----------------|----------------|--|
| 1. Card issuance   | Free of charge | Free of charge | Free of charge                                 |
| 1.a) Issuing of each following debit card of the same type | 5 BGN          | 5 BGN          | 5 BGN  |
| 2. Express card issuance                                   | 25 BGN         | 25 BGN         | 25 BGN   |
| 3. Card reissuance:  |                |                |  |
| - due to expiration of validity                            | Free of charge | Free of charge | Free of charge                                 |
| - on customer's request                                    | 10 BGN         | 10 BGN         | 15 BGN   |
| 4. Annual service fee:                                     |                |                |  |
| - main card  | Free of charge | Free of charge | 15 BGN*  |
| - additional card  | Free of charge | Free of charge | /*free of charge for the first year/<br>10 BGN |

### C. TRANSACTION FEES

#### VPAY

#### MASTERCARD STANDARD

#### MASTERCARD GOLD

|   |                |                |                |
|---|----------------|----------------|----------------|
| 1. Cash withdrawal from:  |                |                |                |
| - ATM of the Bank   | Free of charge | Free of charge | Free of charge |
| - other banks' ATMs in Bulgaria   | 0.50 BGN       | 0.50 BGN       | 0.50 BGN       |
| - ATM abroad  | 5 BGN + 1%     | 5 BGN + 1.5%   | 5 BGN + 1.5%   |
| 2. Cash withdrawal at POS terminal  |                |                |                |
| - Bulgaria  | 5 BGN + 1%     | 5 BGN + 1.5%   | 5 BGN + 1.5%   |
| - abroad  | 5 BGN + 1.5%   | 5 BGN + 1.5%   | 5 BGN + 1.5%   |
| 3. Payment of goods and services:   |                |                |                |
| - at POS terminal in Bulgaria and abroad  | Free of charge | Free of charge | Free of charge |
| - online  | Free of charge | Free of charge | Free of charge |
| - betting   | 2%             | 2%             | 2%             |
| 4. Cash withdrawal at merchant location   | 0.30 BGN       | 0.30 BGN       | 0.30 BGN       |
| 5. Transactions through ePay.bg/B-pay   | Free of charge | Free of charge | Free of charge |
| 6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay | 1 BGN          | 1 BGN          | 1 BGN          |
| 7. Express money transfer – Cash M – as of 01.05.2017                                 | 2 BGN          | 2 BGN          | 2 BGN          |

### D. FEES FOR ADDITIONAL OPERATIONS

#### VPAY

#### MASTERCARD STANDARD

#### MASTERCARD GOLD

|  |                |                |                |
|--|----------------|----------------|----------------|
| 1. Refund  | 1%             | 1%             | 1%             |
| 2. Blocking a card on cardholder request   | Free of charge | Free of charge | Free of charge |
| 2.a Unblocking a card  | Free of charge | Free of charge | Free of charge |
| 3. PIN change at ATM in Bulgaria   | Free of charge | Free of charge | Free of charge |
| 4. Report for:   |                |                |                |
| - balance check at ATM in Bulgaria   | 0.30 BGN       | 0.30 BGN       | 0.30 BGN       |
| - balance check at ATM abroad  | 2 BGN          | 2 BGN          | 2 BGN          |
| - balance check through ePay/B-pay   | Free of charge | Free of charge | Free of charge |
| - last 5 transactions at ATM in Bulgaria   | 0.30 BGN       | 0.30 BGN       | 0.30 BGN       |
| 5. Change of transaction limits  | 5 BGN          | 5 BGN          | 5 BGN          |
| 6. Ungrounded dispute of :   |                |                |                |
| - transaction made in Bulgaria   | 20 BGN         | 20 BGN         | 20 BGN         |
| - transaction made abroad  | 20 BGN         | 20 BGN         | 20 BGN         |
| 7. Service „Secure online payments“  |                |                |                |
| - registration   | Free of charge | Free of charge | Free of charge |
| - second registration  | 5 BGN          | 5 BGN          | 5 BGN          |
| 8. Annual subscription for SMS message service   | Free of charge | Free of charge | Free of charge |
| 9. SMS message for authorized card transaction   | 0.12 BGN       | 0.12 BGN       | 0.12 BGN       |
| 10. Receiving a card in a bank office different from the initially requested one                       | 10 BGN         | 10 BGN         | 10 BGN         |
| 11. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder) | 130 BGN        | 130 BGN        | 130 BGN        |
| 12. Manual unlocking of the card amount  | 5 BGN          | 5 BGN          | 5 BGN          |

(upon presentation of a document certifying that the trader has no claim to the blocked amount or that the amount due is otherwise paid)

| <b>E. INTEREST RATE</b>             | <b>VPAY</b>  | <b>MASTERCARD<br/>STANDARD</b>            | <b>MASTERCARD<br/>GOLD</b> |
|-------------------------------------|--|---|----------------------------|
| 1. Interest rate on current account |  | As per Interest Rate Bulletin of the Bank |                            |
| 2. Reprice                          |  | At the end of each quarter                |                            |
| 3. Interest base                    |  | 360/360                                   |                            |
| 4. Unauthorized overdraft           | the legitimate interest on overdue liabilities for the respective currency + 10% |   |                            |
| <b>F. MINIMUM REQUIRED BALANCE</b>  | <b>VPAY</b>  | <b>MASTERCARD<br/>STANDARD</b>            | <b>MASTERCARD<br/>GOLD</b> |
| 1. Minimum required balance         | 5 BGN/€//\$  | 5 BGN/€//\$                               | 5 BGN/€//\$                |

## **VI. REVOLVING CREDIT CARDS**

| <b>A. LIMITS PER CARD</b> (in the currency of the card)                     | <b>VISA CLASSIC</b>    | <b>VISA GOLD</b>       |
|---|------------------------|------------------------|
| <b>1. Limits per transaction</b>  |                        |                        |
| - Cash withdrawal from ATM/POS  | 2000 BGN; 1000 €//\$   | 5000 BGN; 2500 €//\$   |
| - Payment of goods and services at POS                                      | 10000 BGN; 5000 €//\$  | 13000 BGN; 6500 €//\$  |
| - Cash withdrawal at merchant location                                      | 50 BGN; 25 €//\$       | 50 BGN; 25 €//\$       |
| <b>2. Limits within 24hours</b>   |                        |                        |
| - Cash withdrawal from ATM/POS  | 4000 BGN; 2000 €//\$   | 7000 BGN; 3500 €//\$   |
| - Payment of goods and services at POS                                      | 10000 BGN; 5000 €//\$  | 16000 BGN; 8000 €//\$  |
| - Cash withdrawal at merchant location                                      | 2000 BGN; 1000 €//\$   | 2000 BGN; 1000 €//\$   |
| - Number of payments for the period   | 20                     | 20                     |
| <b>3. Weekly limits</b>   |                        |                        |
| - Cash withdrawal from ATM/POS  | 7000 BGN; 3500 €//\$   | 10000 BGN; 5000 €//\$  |
| - Payment of goods and services at POS                                      | 20000 BGN; 10000 €//\$ | 20000 BGN; 10000 €//\$ |
| - Cash withdrawal at merchant location                                      | 3000 BGN; 1500 €//\$   | 3000 BGN; 1500 €//\$   |
| - Number of payments for the period   | 60                     | 60                     |
| <b>B. ISSUANCE AND SERVICE</b>  | <b>VISA CLASSIC</b>    | <b>VISA GOLD</b>       |
| 1. Card issuance  | Free of charge         | Free of charge         |
| 2. Express card issuance  | 40 BGN                 | 60 BGN                 |
| 3. Card reissuance:   |                        |                        |
| - due to expiration of validity   | Free of charge         | Free of charge         |
| - on customer's request   | 25 BGN                 | 30 BGN                 |
| 4. Annual service fee:  |                        |                        |
| - main card   | 35 BGN                 | 100 BGN                |
| - additional card   | 20 BGN                 | 60 BGN                 |
| <b>C. TRANSACTION FEES</b>  | <b>VISA CLASSIC</b>    | <b>VISA GOLD</b>       |
| 1. Cash withdrawal from:  |                        |                        |
| - ATM of the Bank   | 3 BGN + 1%, min.10 BGN | 3 BGN + 1%, min.10 BGN |
| - other banks' ATMs in Bulgaria   | 3 BGN + 1%, min.10 BGN | 3 BGN + 1%, min.10 BGN |
| - ATM abroad  | 8 BGN + 3%,            | 8 BGN + 3%,            |
| 2. Cash withdrawal at POS terminal  |                        |                        |
| - in Bulgaria   | 6 BGN + 1.5%           | 6 BGN + 1.5%           |
| - abroad  | 8 BGN + 3%             | 8 BGN + 3%             |
| 3. Payment of goods and services:   |                        |                        |
| - at POS terminal in Bulgaria and abroad                                    | Free of charge         | Free of charge         |
| - online  | Free of charge         | Free of charge         |
| - betting   | 2%                     | 2%                     |
| 4. Cash withdrawal at merchant location                                     | 0.30 BGN               | 0.30 BGN               |
| 5. Transactions through ePay.bg/B-pay                                       | Free of charge         | Free of charge         |
| 6. Express money transfer – Cash M – as of 01.05.2017                       | 4 BGN                  | 4 BGN                  |
| <b>D. FEES FOR ADDITIONAL OPERATIONS</b>                                    | <b>VISA CLASSIC</b>    | <b>VISA GOLD</b>       |
| 1. Refund   | 1%                     | 1%                     |
| 2. Blocking a card on cardholder request                                    | Free of charge         | Free of charge         |
| 2.a Unblocking a card   | Free of charge         | Free of charge         |
| 3. PIN change at ATM in Bulgaria  | Free of charge         | Free of charge         |
| 4. Report for:  |                        |                        |
| - balance check at ATM in Bulgaria  | 0.30 BGN               | 0.30 BGN               |
| - balance check at ATM abroad   | 2 BGN                  | 2 BGN                  |
| - balance check through ePay/B-pay  | Free of charge         | Free of charge         |
| - last 5 transactions at ATM in Bulgaria                                    | 0.30 BGN               | 0.30 BGN               |
| 5. Change of transaction limits (operating limits, identification key word) | 10 BGN                 | 10 BGN                 |
| 6. Ungrounded dispute of :  |                        |                        |
| - transaction made in Bulgaria  | 20 BGN                 | 20 BGN                 |
| - transaction made abroad   | 20 BGN                 | 20 BGN                 |

|  |                     |   |
|--|---------------------|---|
| 7. Service „Secure online payments“  |                     |   |
| - registration   | Free of charge      | Free of charge  |
| - second registration  | 5 BGN               | 5 BGN   |
| 8. Annual subscription for SMS message   | Free of charge      | Free of charge  |
| 9. SMS message for authorized card transaction   | 0.12 BGN            | 0.12 BGN  |
| 10. Monthly statement sent by mail   | Free of charge      | Free of charge  |
| 11. Extraordinary statement:   |                     |   |
| - for current year   | 5 BGN               | 5 BGN   |
| - for previous years   | 10 BGN              | 10 BGN  |
| 12. Credit overlimit fee   | 10 BGN              | 10 BGN  |
| 13. Receiving a card in a bank office different from initially requested one                           | 10 BGN 10BGN        |   |
| 14. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder) | 130 BGN             | 130 BGN   |
| <b>E. INTEREST RATE</b>  | <b>VISA CLASSIC</b> | <b>VISA GOLD</b>  |
| 1. Payments of goods and services:   |                     |   |
| - with a card without collateral   | 16%                 | 15%   |
| - with a card with collateral  | 15%                 | 14%   |
| 2. Cash withdrawals:   |                     |   |
| - with a card without collateral   | 19%                 | 18%   |
| - with a card with collateral  | 18%                 | 17%   |
| 3. Unauthorized credit limit exceeded  |                     | contractual interest rate plus compensation for exceeding the credit limit of the legitimate interest |

## **VII. FINANCIAL INSTRUMENTS TRADING SERVICES ON THE BULGARIAN CAPITAL MARKET**

### **A. Trading Services for Financial Instruments Listed on Regulated Market**

|  |                             |
|--|-----------------------------|
| 1. New client registration and opening of account with the Central Depository (CD) | 5 BGN                       |
| 2. Trading with securities on Bulgarian Stock Exchange                             |                             |
| 2.1. Trades with shares, compensatory instruments and rights, etc.                 |                             |
| a) Order size up to 20,000 BGN   | 0.5%, min. 5 BGN            |
| b) Order size 20,000.01 – 100,000 BGN  | 0.4%                        |
| c) Order size above 100,000.01 BGN   | upon agreement              |
| 2.2. Trades with corporate bonds   |                             |
| a) Order size up to 20,000 BGN   | 0.2%, min. 5 BGN            |
| b) Order size 20,000.01 – 100,000 BGN  | 0.15%                       |
| c) Order size above 100,000.01 BGN   | upon agreement              |
| 2.3. Order not executed or cancelled   | 5 BGN                       |
| 2.4. Trades with Government securities   |                             |
| a) Order size up to 500,000 BGN  | 0.1%                        |
| b) Order size above 500,000.01 BGN   | upon agreement              |
| 3. Participation in Public Auctions  |                             |
| 3.1. Trades paid in compensatory instruments                                       | upon agreement, min. 20 BGN |
| 3.2. Trades paid in BGN  |                             |
| a) Order size up to 20,000 BGN   | 0.6%, min. 5 BGN            |
| b) Order size 20,000.01 – 100,000 BGN  | 0.4%                        |
| c) Order size above 100,000.01 BGN   | upon agreement              |
| 4. Participation in IPOs or SPOs   | upon agreement              |
| 5. Participation in Capital Increase Procedures of a public company                | 5 BGN                       |
| 6. Trades with shares in relation with Tender Offer Procedures                     | upon agreement              |
| <b>B. OTC Trades</b>   | upon agreement              |

### **C. Maintenance Fee for Financial Instruments Account**

|   |  |
|---|--|
| 1. Maintenance fee for financial instruments account for non-professional clients | 0.06% on annual base, min. 3 BGN per quarter |
| 2. Maintenance fee for financial instruments account for professional clients     | free of charge                               |

### **D. Transfer of Securities**

|  |                |
|--|----------------|
| 1. Transfer of securities held in client's own acc. with CD to client acc. with BACB       | 5 BGN          |
| 2. Transfer of securities held in client acc. with another Broker to client acc. with BACB | free of charge |
| 3. Transfer of securities held in client acc. with BACB to client acc. with another Broker | 20 BGN         |
| 4. Transfer of securities held in client acc. with BACB to client's own acc. with CD       | 5 BGN          |

### **E. Other Services**

|   |                 |
|---|-----------------|
| 1. Issuing of certificates and/ or reports of the held financial instruments and/ or executed trades on hard copies | 15 BGN per item |
| 2. Proxy voting and representation  | upon agreement  |
| 3. Investment consulting and analyses   | upon agreement  |
| 4. Preparation of Public Offering Memorandum  | upon agreement  |
| 5. Securities underwriting  | upon agreement  |
| 6. Asset management   | upon agreement  |

**Notes:** 1/ For services that are not covered by these Terms and Conditions and/or are contracted between the Client and the Bank are subject to those negotiated between the Client and the Bank. 2/ The fee as per item C.1 is calculated monthly on an annual base as a percentage of the average monthly volume of the financial instruments, valued as of the end of the month. The fee is due at the end of each calendar quarter. The Clients eligible to the requirements for professional clients as per § 1, item 10 from the Additional Provisions of MFIA and who have declared/ proved it. 3/ The fee as per item A.4. depends on the selected placement method

## **VIII. REGISTRATION AGENT SERVICES**

|   |                            |
|---|----------------------------|
| 1. Depository receipt (e-certificate) of financial instruments, held in client acc. with BACB   | 5 BGN                      |
| 2. Duplicate of a Depository Receipt  | 15 BGN                     |
| 3. Personal data change at CD register  | 15 BGN                     |
| 4. Inheritance and/ or donation procedures:   |                            |
| 4.1. Report and blocking of securities and compensatory instruments in case of inheritance and transfer in case of inheritance  | 50 BGN                     |
| 4.2. Report and blocking of securities and compensatory instruments in case of inheritance by testament/legacy/ and transfer in case of inheritance by testament/legacy/              | 70 BGN                     |
| 5. Transfer of securities and compensatory instruments in case of donation  | 50 BGN                     |
| 6. Transfer of securities and compensatory instruments in a court decision execution  | 50 BGN                     |
| 7. Transfer of securities and compensatory instruments as a Registration Agent as per agreement, for deals with financial instruments preliminary agreed directly between the parties | min. 50 BGN for each party |
| 8. Portfolio Certificate of a Physical person   | 40 BGN                     |
| 9. Extended Portfolio certificate of a Physical person  | 50 BGN                     |
| 10. Portfolio Certificate of a Physical person as of a past period  | 50 BGN                     |
| 11. Portfolio Certificate of a Legal entity   | 150 BGN                    |

## **IX. ADDITIONAL SERVICES**

|  |  |
|--|--|
| 1. Bank certificate  | Bulgarian language - 15 EUR<br>English language – 20 EUR |
| Certificate of residual debt on credit   | 90 BGN   |
| 2. Bank reference  | Bulgarian language - 20 EUR<br>English language – 30 EUR |
| 3. Swift   | 10 EUR   |
| 4. Additional statement of account (one statement per month will not be charged)   | Current year 5 EUR / Previous year 8 EUR                 |
| 5. Post charges, fax, e-mail   | Within BG 5 EUR / Abroad 8 EUR                           |
| 6. Sending of documents with courier   | 50 EUR   |
| 7. Proceeding and sending a Request for receiving a pension to NOI   | 5 BGN  |
| 8. Issuing of certificate from the Register of property relations of the spouses   | 12 BGN   |
| 9. Processing of a restraint   | 30 BGN   |
| 10. Providing information on accounts at Account Holder's request following the requirements of the effective legislation  |  |
| A) Information about presence of any clients' accounts   |  |
| A.1. in Bulgarian language   | 30 BGN   |
| A.2. in English language   | 50 BGN   |
| B) Statement of account  | Current year 5 EUR / Previous year 8 EUR                 |
| 11. Providing account information, requested by third party, different from account holder (including private enforcement agents or public enforcement agents) following the requirements of the effective legislation |  |
| A) in Bulgarian language   | 30 BGN   |
| B) in English language   | 50 BGN   |

## **X. PAYMENT ACCOUNT FOR BASIC SERVICES**

|   |  |
|---|--|
| 1. Opening with/without issuance of a debit card                | 1.20 BGN   |
| 2. Monthly Maintenance  |  |
| A) Payment account for basic services without active debit card | 1.95 BGN   |
| B) Payment account for basic services with active debit card    | 1.50 BGN   |
| 4. Closure  |  |
| A) Up to 6 months after opening                                 | 0.95 BGN   |
| B) Later than 6 months after opening                            | Free of charge   |
| 5. Cash deposits  | Up to 10,000 BGN – Free of charge<br>Over 10,000 BGN – 0.09 %, max.190 BGN |
| 6. Cash withdrawals   |  |
| A) At the cash desk   | Up to 2,000 BGN – 0.85 BGN<br>Over 2,000 лв. – 0.25%                       |
| B) By debit card  |  |
| from ATM of the Bank  | Free of charge   |
| from other bank's ATMs in Bulgaria                              | Free of charge   |



|  |                |
|--|----------------|
| 7. Payments in BGN                                     |                |
| A) Incoming transfer                                   | Free of charge |
| B) Internal payment, including Standing order          |                |
| Written order  | 0.75 BGN       |
| Internet banking/Virtual banking                       | 0.35 BGN       |
| C) Outgoing payment - BISERA, including Standing order |                |
| Written order  | 1.60 BGN       |
| Internet banking/Virtual banking                       | 0.90 BGN       |
| 8. Payment of direct debit                             |                |
| A) Internal payment                                    | 0.75 BGN       |
| B) Outgoing payment                                    | 1.60 BGN       |
| 9. 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.

## **XI. GENERAL TERMS**

- All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
- The Customers pay all bank correspondents` charges and fees as well as all other fees arising in connection with their transactions.
- In case the funds in the Customer`s account in the currency of transactions are insufficient to cover all charges due, the Bank shall debit any other Customer`s account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
- In case the Customer has not specified who will cover the Bank`s commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary`s account but the Bank is unable to collect them, the Bank will charge the Customer.
- Non – customers pay in advance the due Bank`s commissions and fees.
- 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 liable for taxation under the law of VAT, are with VAT included
- The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 14.02.2013, 28.02.2013, 28.03.2013, 30.05.2013, 27.06.2013, 21.08.2013, 10.10.2013, 17.10.2013, 06.02.2014, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 17.07.2014, 22.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 06.03.2015, 09.04.2015, 14.05.2015, 04.06.2015, 11.06.2015, 17.12.2015, 21.01.2016, 17.03.2016, 31.03.2016, 07.04.2016, 15.09.2016, 21.10.2016, 27.10.2016, 24.11.2016, 26.01.2017, 25.05.2017, 15.06.2017, 13.07.2017, 24.08.2017, 12.10.2017, 07.06.2018, 26.07.2018, 11.10.2018, 14.03.2019, 25.04.2019, 30.05.2019, 13.06.2019, 01.08.2019 and will enter into force as from August 19 2019.

## **XII. MAIN BANK CORRESPONDENTS**

| <b>CURRENCY</b> | <b>BANK</b>   | <b>SWIFT</b>    | <b>BANK CODE</b> | <b>ACCOUNT №</b>              |
|-----------------|---|-----------------|------------------|-------------------------------|
| <b>EUR</b>      | <b>Raiffeisen Bank International,<br/>Vienna, Austria</b> | <b>RZBAATWW</b> | <b>31000</b>     | <b>000-55.053.581</b>         |
| <b>USD</b>      | <b>Raiffeisen Bank International,<br/>Vienna, Austria</b> | <b>RZBAATWW</b> | <b>31000</b>     | <b>070-55.053.581</b>         |
| <b>GBP</b>      | <b>Raiffeisen Bank International,<br/>Vienna, Austria</b> | <b>RZBAATWW</b> | <b>31000</b>     | <b>083-55.053.581</b>         |
| <b>USD</b>      | <b>ING Bank N.V. Sofia Branch,<br/>Bulgaria</b>           | <b>INGBBGSF</b> |                  | <b>BG91INGB91451100058230</b> |

### **BULGARIAN-AMERICAN CREDIT BANK AD**

**SWIFT BGUSBGSF, [www.bacb.bg](http://www.bacb.bg)**

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