

**LIST OF TERMS AND CONDITIONS OF BACB
APPLICABLE FOR CUSTOMERS - INDIVIDUALS
VALID AS OF MARCH 04, 2014**

<u>I. ACCOUNTS</u>	LEVA	FOREIGN CURRENCY
1. Opening		
A) Current accounts	2 BGN	1 EUR
B) Time deposits	Free of charge	Free of charge
C) Escrow accounts	25 BGN	15 EUR
D) Special accounts	0.2%, min.100 BGN	0.2%, min.60 EUR
2. Monthly maintenance		
A) Current account without active debit card	1.40 BGN	0.75 EUR
B) Current account with active/s debit/s card/s	1.95 BGN	1 EUR
C) Savings-account	1 BGN	0.50 EUR
3. Closure of current accounts	10 BGN	5 EUR

Notes: 1/ Opening of a current account in order to receive interest paid in advance on time deposit with advance payment of interest and related to issuance of a debit card MasterCard is free of charge. 2/ Closure of a current account used only to receive and utilize the interest in advance on time deposit with advance payment of interest is free of charge. 3/ 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 X.7.

<u>II. CASH TRANSACTIONS</u>	LEVA	FOREIGN CURRENCY
1. Cash deposits		
A) Current, Escrow, Special account, Savings-account, Children's Saving-account	Free of charge	Free of charge
B) Time deposits	Free of charge	Free of charge
2. Cash withdrawals		
A) Current, Escrow, Special account, Time deposit Savings-account, Children's Saving-account	Up to 5,000 BGN – Free of charge Over 5,000 BGN - 0.25%	Up to 2,000 EUR – Free of charge Over 2,000 EUR – 0.3%
B) Time deposits (on maturity only)	Free of charge	Free of charge
C) Withdrawal without pre-advice	Over 5,000 BGN - 0.4%	Over 5,000 EUR/USD – 0.4%
D) Declared to be withdrawn but not withdrawn	0.5%	0.5%

Notes: 1/ For Sofia: for amounts from 5,000 BGN/EUR/USD to the equivalent of 100,000 EUR - 1 day previous notice is required and for bigger amounts – 2 days previous notice. For offices outside Sofia: for amounts from 5,000 BGN/EUR/USD to 50,000 BGN/EUR/USD - 1 day previous notice is required and for bigger amounts – 2 days previous notice. 2/ The commission for cash transaction is applied over the whole amount of the transaction. 3/ Cash limits that are free of charge are valid for transactions made within the working day.

<u>III. PAYMENTS</u>	LEVA	FOREIGN CURRENCY
1. Incoming	Free of charge	5 EUR
2. Outgoing		
A) Written order	BISERA 1.80 BGN RINGS 12 BGN	0.15%, min 15 EUR, max. 250 EUR Value date – 2 working days 0.25%, min 25 EUR, max. 350 EUR Value date – 1 working day 0.3%, min 30 EUR, max. 400 EUR Value date – same day
B) Internet banking/Virtual banking	BISERA 1 BGN RINGS 9 BGN	0.1%, min 10 EUR, max 200 EUR Value date – 2 working days Value date – same/next working day – as per III.2.A)
C) Utility payment - Internet banking/ Virtual banking	0.50 BGN, max.2 BGN per month	
D) Cash transfer	BISERA 5 BGN	0.2%, min 15 EUR

	RINGS 15 BGN	Value date – 2 working days
E) Cancellation	Free of charge	30 EUR
F) Inquiries	30 BGN	15 EUR
3. Internal payments		
A) Written order	1 BGN	2 EUR
B) Internet banking/Virtual banking	0.60 BGN	1 EUR
4. Request for direct debit	1.80 BGN (written order)	
	1 BGN (internet banking/virtual banking)	
5. Refusal for payment of direct debit	1.80 BGN	

Notes: 1/ Outgoing foreign currency transfers with value date next/same day shall be executed only with bank's consent. 2/ For outgoing foreign currency transfers additional fees will be collected as per p. 3 or 4 of part X. 3/ Upon use of multiple budget transfer, payment of each obligation will be considered and charged as a separate outgoing payment. 4/ Utility payment fee is due for the first four utility payments within a calendar month, and each subsequent utility payment after the fourth one within the same month is free of charge.

IV. CREDIT PRODUCTS

A. Consumer loan collateralized with pledge of salary and guarantee

1. Application fee	20 BGN
2. Single management commission	2.5% of the loan amount
3. Annual fee for administration of the loan	Free of charge
4. Renegotiation fee	1.5% on the remaining debt, min. 100 BGN
5. Prepayment fee	Free of charge
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN

B. Consumer loan collateralized with third party guarantee

1. Application fee	20 BGN
2. Single management commission	2.5% of the loan amount
3. Annual fee for administration of the loan	Free of charge
4. Renegotiation fee	1.5% of the remaining debt, min. 100 BGN
5. Prepayment fee	Free of charge
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN

C. Consumer loan secured by pledge of financial asset

1. Application fee	20 BGN
2. Single management commission	1% of the loan amount
3. Annual fee for administration of the loan	Free of charge
4. Renegotiation fee	0.5% of the remaining debt /min. 20 BGN, max. 100 BGN/
5. Prepayment fee	Free of charge
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN

D. Overdraft

1. Application fee	20 BGN
2. Management commission per year	1% of the approved loan limit
3. Renegotiation fee (only upon increase of loan limit)	1% of the increased loan limit
4. Prepayment fee	Free of charge
5. Commitment fee	Free of charge
6. Changing the date of payment of monthly installment	Free of charge

E. Consumer credit secured by a mortgage of a real estate

1. Application fee	50 BGN
2. Single management commission	2.5% of the loan amount
3. Annual fee for administration of the loan	0.5%
4. Renegotiation fee	1.5% of the outstanding debt, min. 150 BGN
5. Prepayment fee	with own funds - Free of charge through refinancing - 3%
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN

F. Mortgage loan for buying a property

1. Application fee	50 BGN
2. Single management commission	1.5% of the loan amount
3. Annual fee for administration of the loan	0.5%

4. Renegotiation fee	100 BGN
5. Prepayment fee	
- for the first 3 years	with own funds - 1.5%
	through refinancing - 5%
- after the third year	with own funds - Free of charge
	through refinancing - 2%
6. Commitment fee	0.5%
7. Changing the date of payment of monthly installment	10 BGN
8. Fee for renewing / deregistering mortgage	30 BGN
9. Preliminary estimate of income	25 BGN

G. Preferential mortgage loan for buying a property, financed or owned by BACB

1. Application fee	Free of charge
2. Single management commission	0.7% of the loan amount
3. Annual fee for administration of the loan	0.25%
4. Renegotiation fee	50 BGN
5. Prepayment fee	Free of charge
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN
8. Fee for renewing/deregistering mortgage	30 BGN
9. Preliminary estimate of income	Free of charge

Notes: 1/ The fee for preliminary estimate of income is due at application for pre-approval; 2/ The application fee is due at the loan application and it is non-refundable. In case the loan applicant has applied for preliminary approval the fee for preliminary estimate of income shall be deducted thereof; 3/ The single management commission is due at disbursement of the loan; 4/ 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; 5/ The commitment fee is calculated annually on the undisbursed loan amount as of the date of loan agreement until the deadline of the disbursement term; 6/ The prepayment fee is calculated on the prepaid amount; 7/ In case of refusal by the Borrower of the Loan Agreement, the Bank will not refund the collected fees and commissions at that time; 8/ 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

- Cash withdrawal from ATM/POS	3000 BGN; 1500 €/€	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

- Cash withdrawal from ATM/POS	3500 BGN; 1800 €/€	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	9000 BGN; 4500 €/€	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
2. Express card issuance	20 BGN	20 BGN	20 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 for the first year/	Free of charge	20 BGN	50 BGN
- additional card	Free of charge	15 BGN	30 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	Free of charge	Free of charge	Free of charge
- ATM abroad	3 BGN + 1%	5 BGN + 1.5%	5 BGN + 1.5%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	3 BGN + 1%	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
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	0.50 BGN	0.50 BGN	0.50 BGN
D. FEES FOR ADDITIONAL OPERATIONS	VPAY	MASTERCARD STANDARD	MASTERCARD GOLD
1. Refund	1%	1%	1%
2. Blocking/unblocking a card on cardholder request	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	0.20 BGN	0.20 BGN	0.20 BGN
- balance check at ATM abroad	1 BGN		
- balance check through ePay/B-pay	Free of charge	Free of charge	Free of charge
- last 5 transactions at ATM in Bulgaria	0.20 BGN	0.20 BGN	0.20 BGN
5. Change of transaction limits	3 BGN	10 BGN	10 BGN
6. Ungrounded dispute of :			
- transaction made in Bulgaria	10 BGN	10 BGN	10 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
E. INTEREST RATE	VPAY	MASTERCARD STANDARD	MASTERCARD GOLD
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%		
F. MINIMUM REQUIRED BALANCE	VPAY	MASTERCARD STANDARD	MASTERCARD GOLD
1. Minimum required balance	5 BGN/€//\$	5 BGN/€//\$	5 BGN/€//\$

VI. INTERNATIONAL DEBIT AND DISPLAY CARD VPAY CodeSure

A. LIMITS PER CARD (in the currency of the card)	VPAY CodeSure
1. Limits per transaction	
- Cash withdrawal from ATM/POS	3000 BGN; 1500 €//\$
- Payment of goods and services at POS	9000 BGN; 4500 €//\$
- Cash withdrawal at merchant location	50 BGN; 25 €//\$
2. Limits within 24hours	
- Cash withdrawal from ATM/POS	3500 BGN; 1800 €//\$
- Payment of goods and services at POS	9000 BGN; 4500 €//\$
- Cash withdrawal at merchant location	1000 BGN; 500 €//\$
- Number of payments for the period	20
3. Weekly limits	
- Cash withdrawal from ATM/POS	9000 BGN; 4500 €//\$
- Payment of goods and services at POS	9000 BGN; 4500 €//\$
- Cash withdrawal at merchant location	2500 BGN; 1250 €//\$
- Number of payments for the period	50

B. ISSUANCE AND SERVICE	VPAY CodeSure	
1. Card issuance	20 BGN	
2. Card reissuance:		
- due to expiration of validity	20 BGN	
- on customer's request	30 BGN	
3. Monthly service fee:		
- main card	2.50 BGN/ month	<i>(the fee applies at the end of the month)</i>
- additional card	2.50 BGN/ month	<i>(the fee applies at the end of the month)</i>
4. Early closing fee (closing the display card VPAY CodeSure before the end of three years validity period):		
- during the 1 st year	20 BGN	
- during the 2 nd year	10 BGN	
- during the 3 rd year	5 BGN	
C. TRANSACTION FEES	VPAY CodeSure	
1. Cash withdrawal from:		
- ATM of the Bank	Free of charge	
- other banks' ATMs in Bulgaria	Free of charge	
- ATM abroad	3 BGN + 1%	
2. Cash withdrawal at POS terminal in Bulgaria and abroad	3 BGN + 1%	
3. Payment of goods and services:		
- at POS terminal in Bulgaria and abroad	Free of charge	
- online	Free of charge	
4. Cash withdrawal at merchant location	0.30 BGN	
5. Transactions through ePay.bg/B-pay	Free of charge	
6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	0.50 BGN	
D. FEES FOR ADDITIONAL OPERATIONS	VPAY CodeSure	
10. Refund	1%	
11. Blocking/unblocking a card on cardholder request	Free of charge	
12. PIN change at ATM in Bulgaria	Free of charge	
13. Report for:		
- balance check at ATM in Bulgaria	0.20 BGN	
- balance check at ATM abroad	1 BGN	
- balance check through ePay/B-pay	Free of charge	
- last 5 transactions at ATM in Bulgaria	0.20 BGN	
14. Change of transaction limits	5 BGN	
15. Ungrounded dispute of :		
- transaction made in Bulgaria	10 BGN	
- transaction made abroad	20 BGN	
16. Service „Secure online payments“		
- registration	Free of charge	
- second registration	5 BGN	
17. Annual subscription for SMS message service	Free of charge	
18. SMS message for authorized card transaction	0.12 BGN	
E. INTEREST RATE	VPAY CodeSure	
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%	
F. MINIMUM REQUIRED BALANCE	VPAY CodeSure	
1. Minimum required balance	5 BGN/€/€	

VII. REVOLVING CREDIT CARDS

A. LIMITS PER CARD (in the currency of the card)	VISA CLASSIC	VISA GOLD
1. Limits per transaction		
- 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 €/€
2. Limits within 24hours		
- 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
3. Weekly limits		
- 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. ISSUANCE AND SERVICE	VISA CLASSIC	VISA GOLD
1. Card issuance	Free of charge	Free of charge
2. Express card issuance	35 BGN	50 BGN
3. Application fee	20 BGN	20 BGN
4. Card reissuance:		
- due to expiration of validity	Free of charge	Free of charge
- on customer's request	20 BGN	25 BGN
5. Annual service fee:		
- main card /free of charge for the first year/	30 BGN	100 BGN
- additional card	20 BGN	60 BGN
C. TRANSACTION FEES	VISA CLASSIC	VISA GOLD
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	5 BGN + 2%, min 10 BGN	5 BGN + 2%, min. 10 BGN
2. Cash withdrawal at POS terminal in Bulgaria and abroad	6 BGN + 1.5%	6 BGN + 1.5%
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
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
D. FEES FOR ADDITIONAL OPERATIONS	VISA CLASSIC	VISA GOLD
1. Refund	1%	1%
2. Blocking/unblocking a card on cardholder request	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	0.20 BGN	0.20 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	0.20 BGN	0.20 BGN
5. Change of transaction limits	10 BGN	10 BGN
6. Ungrounded dispute of :		
- transaction made in Bulgaria	10 BGN	10 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
E. INTEREST RATE	VISA CLASSIC	VISA GOLD
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

VIII. SECURITIES OPERATIONS

1. New client registration and opening of account at CD	5 BGN
2. Issuance of a Depository Receipt from the CD	4 BGN
3. Custody account with BACB	free of charge
4. Trades with shares at BSE	
A) Order size up to 20,000 BGN	0.5%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.3%
C) Order size above 100,001 BGN	as per agreement
5. Trades with shares Privatization Segment	
A) Order size up to 20,000 BGN	0.6%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.4%
C) Order size above 100,001 BGN	as per agreement
6. Trades with bonds at BSE	
A) Order size up to 20,000 BGN	0.2%, min. 5 BGN
B) Order size 20,001 - 100,000 BGN	0.15%
C) Order size above 100,001 BGN	as per agreement
7. Order not executed or cancelled	5 BGN
8. Transfer securities fr own acc.to acc.at BACB	5 BGN
9. Transfer of securities	10 BGN
10. Trades with compensatory instruments	as per agreement
11. Proxy voting and representation	as per agreement
12. Investment consultancy and analyses	as per agreement
13. Preparation of Public Offering Memorandum	as per agreement
14. Securities underwriting	as per agreement
15. Asset Management	as per agreement

Note: 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.

IX. REGISTRATION AGENT SERVICES

1. Portfolio Certificate	40 BGN
2. Report and blocking of securities and compensatory instruments in case of inheritance and transfer in case of inheritance	50 BGN
3. 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
4. Donation of securities and compensatory instruments transfer	50 BGN
5. Transfer of securities and compensatory instruments in a court decision execution	50 BGN
6. Personal data change	15 BGN
7. Duplicate of a Depository Receipt	15 BGN
8. Portfolio Certificate as of a back period Physical persons	30 BGN

X. ADDITIONAL SERVICES

1. Bank certificate	10 EUR
2. Bank reference	20 EUR
3. Swift	8 EUR
4. Telecommunication fee for SEPA transfers and transfers through BISERA7	8 EUR
5. Additional statement of account (one statement per month will not be charged)	Current year 2 EUR / Previous year 5 EUR
6. Post charges, fax	Within BG 2 EUR / Abroad 5 EUR
7. Proceeding and sending a Request for receiving a pension to NOI	5 BGN
8. Issuance of Qualified Electronic Signature (QES) with B-Trust Smart Card SIM format and B-trust reader	54 BGN
9. Issuance of QES with B-Trust Smart Card SIM format and B-trust reader issued in a package, together with the registration of a new customer for the BACB Plus	33 BGN

- Virtual Bank done at the Bank's counters
- | | |
|---|--------|
| 10. Issuance of QES without B-Trust Smart Card SIM format and B-trust reader | 18 BGN |
| 11. Renewal of QES | 18 BGN |
| 12. Issuing of certificate from the Register of property relations of the spouses | 12 BGN |

XI. GENERAL TERMS

1. 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.
2. The Customers pay all bank correspondents` charges and fees as well as all other fees arising in connection with their transactions.
3. In case the funds in the Customer`s account in the currency of transactions are insufficient to cover all charges due, 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.
4. 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.
5. Non – customers pay in advance the due Bank`s commissions and fees.
6. 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.
7. All prices of services liable for taxation under the law of VAT, are with VAT included
8. 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, 20.02.2014 and will enter into force as from March 04, 2014.

XII. MAIN BANK CORRESPONDENTS

CURRENCY	BANK	SWIFT	BANK CODE	ACCOUNT №
EUR	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	000-55.053.581
USD	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	070-55.053.581
GBP	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	083-55.053.581
CHF	Raiffeisen Bank International, Vienna, Austria	RZBAATWW	31000	073-55.053.581

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