

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

<u>I. ACCOUNTS</u>	LEVA	FOREIGN CURRENCY
<b>1. Opening</b>		
A) Current accounts	10 BGN	5 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
E) Mass opening accounts of employees – single differentiated fee, based on number of opened accounts	30 BGN - up to 200 employees 50 BGN - from 201 to 500 employees 100 BGN - from 501 to 1000 employees 150 BGN - over 1001 employees	
F) Card deactivation fee due to wrong data submitted by an employer	8 BGN	
<b>2. Monthly maintenance</b>		
A) Receipt of statement upon each movement via e-mail, Internet banking/Virtual banking	7 BGN	depending on the currency of the account: 3.50 EUR, 4.50 USD, 3 GBP
B) Receipt of monthly statement via e-mail	6 BGN	3 EUR, 4 USD, 2.50 GBP
C) Receipt of statement on paper at counters upon each movement	8 BGN	5 EUR, 6 USD, 4 GBP
D) Receipt of monthly statement on paper at counters	7.50 BGN	4 EUR, 5 USD, 3 GBP
E) Receipt of paper statement by post* upon each movement	14 BGN	7 EUR, 9 USD, 6 GBP
F) Receipt of paper monthly statement by post*	12 BGN	6 EUR, 8 USD, 5 GBP
G) Upon request (once per month)	6 BGN	3 EUR, 4 USD, 2.50 GBP
* The statements by post are sent once per month till 10 <sup>th</sup> date of the month at the address in Bulgaria		
<b>3. Closure of current accounts</b>		
	20 BGN	10 EUR
 <u>II. CASH TRANSACTIONS</u>		
	LEVA	FOREIGN CURRENCY
<b>1. Cash deposits</b>		
A) Current accounts, Escrow accounts	Up to 5,000 BGN – Free of charge	Up to 2,000 EUR – Free of charge
Time deposits (not on maturity)	Over 5,000 BGN – 0.2%	Over 2,000 EUR – 0.2%
B) Time deposits (on maturity only)	Free of charge	Free of charge
<b>2. Cash withdrawals</b>		
A) Current accounts, Escrow accounts	Up to 5,000 BGN – Free of charge	Up to 2,000 EUR – Free of charge
Time deposits (not on maturity)	Over 5,000 BGN - 0.3%	Over 2,000 EUR – 0.4%
B) Time deposits (on maturity only)	Free of charge	Free of charge
C) Withdrawal without pre-advice	Over 5,000 BGN - 0.45%	Over 5,000 EUR/USD – 0.45%
D) Declared to be withdrawn but not withdrawn	0.5%	0.5%
<b>Notes:</b> 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
<b>1. Incoming</b>		
	Free of charge	0.1%, min 5 EUR, max. 50 EUR
<b>2. Outgoing</b>		
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 (and/or other electronic device)	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 RINGS 15 BGN	0.2%, min 15 EUR Value date – 2 working days
E) Cancellation	Free of charge	30 EUR
F) Inquiries	30 BGN	15 EUR
<b>3. Internal payments</b>		
A) Written order	1 BGN	2 EUR
B) Internet banking/Virtual banking	0.60 BGN	1 EUR
<b>4. Request for direct debit</b>	1.80 BGN (written order) 1 BGN (internet banking/virtual banking)	
<b>5. Refusal for payment of direct debit</b>	1.80 BGN	
<b>6. Conditional payments</b>	Treated as Letters of Credit	Treated as Letters of Credit

*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. 4 or 5 of part XI. 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. DOCUMENTARY OPERATIONS**

##### **A. LETTERS OF CREDIT**

###### **1. Letters of credit opened by the bank**

A) Pre-advice	50 EUR
B) Credit facility for the issue of letter of credit	as per agreement
C) Issuing letter of credit With blocked cash collateral Without blocked cash collateral	min 0.3% but not less than 60 EUR per quarter or part of it as per agreement
D) Express issue <sup>1</sup>	100 EUR
E) Payment	min 0.15% but not less than 50 EUR
F) Deferred payment / Accept	min 0.1% but not less than 50 EUR per month or part of it
G) Amendment	50 EUR (excluding increase of amount and/or extend of validity)
H) Increase of amount/ extend validity	As per IV.A.1.C). on the increased amount / for the extended period
I) Cancellation	50 EUR
J) Irregular documents	50 EUR
K) Revolving	min. 0.3% but not less than 60 EUR per quarter or part of it for the revolved amount

###### **2. Letters of credit advised by the bank**

A) Pre-advice	40 EUR
B) Advice Without confirmation With confirmation	min. 0.15% but not less than 50 EUR, max. 500 EUR as per agreement
C) Payment / Negotiation	min. 0.2% but not less than 50 EUR
D) Transfer	min. 0.3% but not less than 60 EUR, max. 500 EUR
E) Letter of assignment	min. 0.15% but not less than 50 EUR, max. 250 EUR
F) Amendment/Cancellation	50 EUR
G) Irregular documents	50 EUR
H) Processing and sending of documents	min. 0.15% but not less than 50 EUR
I) Deferred payment / Accept	min. 0.1% but not less than 50 EUR

##### **B. LETTERS OF GUARANTEE**

###### **1. Letters of guarantee issued by the bank**

A) Credit facility for issue of bank guarantee	as per agreement
B) Issuing letter of guarantee With blocked cash collateral Without blocked cash collateral	min. 0.3% but not less than 60 EUR per quarter or part of it as per agreement
C) Express issue <sup>2</sup>	100 EUR
D) Payment	min. 0.15% but not less than 30 EUR, max. 500 EUR

<sup>1</sup> Additional fee for issuing of letter of credit within 1 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.

<sup>2</sup> Additional fee for opening of letter of guarantee within 1 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.

E) Amendment	50 EUR (excluding increase of amount and/or extend of validity)
E) Increase of amount/ extend validity	As per IV.B.1.B) on the increased amount / for the extended period
F) Cancellation	50 EUR
<b>2. Letters of guarantee advised by the bank</b>	
A) Pre-advice	40 EUR
B) Advice	
Without confirmation	min. 0.15% but not less than 50 EUR, max. 300 EUR
With confirmation	as per agreement
C) Payment	min. 0.15% but not less than 30 EUR, max. 500 EUR
D) Amendment/Cancellation	50 EUR

## **C. COLLECTIONS**

### **1. Documents sent for collection to other banks**

A) Collection of documents/accept	min. 0.2% but not less than 50 EUR
B) Release documents "Free of payment"	min. 0.2% but not less than 50 EUR
C) Amendment	50 EUR
D) Claims, Tracers	30 EUR

### **2. Documents for collection received by other banks**

A) Collection of documents/ accept	min. 0.2% but not less than 50 EUR
B) Release documents "Free of payment"	min. 0.2% but not less than 50 EUR
C) Return of unpaid documents	50 EUR
D) Amendment	50 EUR
E) Claims, Tracers	30 EUR

## **V.LOANS**

### **A. SME LOANS<sup>3</sup>**

#### **1. Interest**

A) Working capital loan	as per agreement but not less than 8.5% in BGN and 8% in EUR
B) Investment loan	as per agreement but not less than 8.5% in BGN and 8% in EUR

\* except standard loan products (Agricultural loan under the Single Area Payment Scheme (SAPS) - 8% interest)

#### **2. Application**

A) Up to 100,000 BGN	100 BGN
B) 100,000.01 BGN – 300,000 BGN	200 BGN
C) 300,000.01 BGN – 500,000 BGN	300 BGN
D) 500,000.01 BGN – 1,000,000 BGN	500 BGN
E) Over 1,000,000.01 BGN	as per agreement, min. 0.15%, max. 2,500 BGN
F) Agricultural loan under SAPS	as per agreement, min. 0.1%, but not less than 50 BGN
G) Loan with State Fund Agriculture refinancing	as per agreement, min. 0.1%, but not less than 50 BGN

#### **3. Loan management and administration**

A) For the first year	as per agreement, min. 1% on the approved amount
B) For the second and each subsequent year	as per agreement, min. 0.5% on the PBO
C) Line of credit	as per agreement, min. 1% on the committed exposure
D) Overdraft	as per agreement, min. 1% on the committed exposure
E) Agricultural loan under SAPS	according to the standard product
F) Loan with State Fund Agriculture refinancing	
- Upfront management fee	according to the standard product
- Annual administration fee	according to the standard product

#### **4. Commitment**

A) Line of credit	2% on the unused amount
B) Overdraft	2% on the unused amount
C) Loan with State Fund Agriculture refinancing	2% on the unused amount

#### **5. Prepayment**

A) Prepayment with own funds	1.5% on the prepaid amount
B) Refinancing from other banks	3% on the prepaid amount
C) Line of credit / overdraft	
- Prepayment with own funds	1% on the committed exposure
- Refinancing from other banks	3% on the committed exposure
D) Loan with State Fund Agriculture refinancing	
- Prepayment with own funds	1.5% on the prepaid amount
- Refinancing from other banks	3% on the prepaid amount
E) Agricultural loan under SAPS	
- Prepayment with own funds	1% on the committed exposure
- Refinancing from other banks	3% on the committed exposure

#### **6. Renegotiation**

<sup>3</sup> Annual turnover below 5,000,000 BGN

A) Line of credit / overdraft 0.2% on the limit

## **B. CORPORATE LOANS<sup>4</sup>**

<b>1. Interest</b>	as per agreement
<b>2. Application</b>	min. 0.15%, max. 5,000 BGN
<b>3. Loan management and administration</b>	
A) For the first year	as per agreement, min. 0.5% on the approved amount
B) For the second and each subsequent year	as per agreement, min. 1% on the principal balance outstanding
C) Line of credit	as per agreement, min. 1% on the committed exposure
D) Overdraft	as per agreement, min. 1% on the committed exposure
<b>4. Commitment</b>	
A) Line of credit	2% on the unused amount
B) Overdraft	1% on the unused amount
<b>5. Prepayment</b>	
A) Prepayment with own funds	1% on the prepaid amount
B) Refinancing from other banks	3% on the prepaid amount
C) Line of credit / overdraft	
- Prepayment with own funds	1% on the committed exposure
- Refinancing from other banks	3% on the committed exposure
<b>6. Renegotiation</b>	min. 0.1%, max. 2,500 BGN

## **VI. DEBIT AND CREDIT CARDS**

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

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

- Cash withdrawal from ATM/POS
- Payment of goods and services at POS
- Cash withdrawal at merchant location

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

- Cash withdrawal from ATM/POS
- Payment of goods and services at POS
- Cash withdrawal at merchant location
- Number of payments for the period

#### **3. Weekly limits**

- Cash withdrawal from ATM/POS
- Payment of goods and services at POS
- Cash withdrawal at merchant location
- Number of payments for the period

### **DEBIT CARD VISA BUSINESS**

2000 BGN; 1000 EUR/USD  
10000 BGN; 5000 EUR/USD  
50 BGN; 25 EUR/USD

4000 BGN; 2000 EUR/USD  
10000 BGN; 5000 EUR/USD  
2000 BGN; 1000 EUR/USD  
20

7000 BGN; 3500 EUR/USD  
20000 BGN; 10000 EUR/USD  
3000 BGN; 1500 EUR/USD  
60

### **REVOLVING CREDIT CARD MASTERCARD BUSINESS**

3000 BGN; 1500 EUR/USD  
11000 BGN; 5500 EUR/USD  
50 BGN; 25 EUR/USD

4000 BGN; 2000 EUR/USD  
11000 BGN; 5500 EUR/USD  
2000 BGN; 1000 EUR/USD  
20

7000 BGN; 3500 EUR/USD  
20000 BGN; 10000 EUR/USD  
3000 BGN; 1500 EUR/USD  
60

### **B. ISSUANCE AND SERVICE**

1. Card issuance
2. Express card issuance
3. Application for credit card
  - with blocked cash collateral
  - without collateral
4. Card reissuance:
  - due to expiration of validity
  - on customer's request
5. Annual service fee:
  - main card /free of charge for the first year/
  - additional card

### **DEBIT CARD VISA BUSINESS**

Free of charge  
40 BGN

Free of charge  
10 BGN

20 BGN  
15 BGN

### **REVOLVING CREDIT CARD MASTERCARD BUSINESS**

Free of charge  
40 BGN

50 BGN  
100 BGN

Free of charge  
20 BGN

30 BGN  
20 BGN

### **C. TRANSACTION FEES**

1. Cash withdrawal from:
  - ATM of the Bank
  - other banks' ATMs in Bulgaria
  - ATM abroad
2. Cash withdrawal at POS terminal in Bulgaria and abroad
3. Payment of goods and services:
  - at POS terminal in Bulgaria and abroad
  - online

### **DEBIT CARD VISA BUSINESS**

Free of charge  
Free of charge  
5 BGN + 1.5%  
5 BGN + 1.5%

Free of charge  
Free of charge

### **REVOLVING CREDIT CARD MASTERCARD BUSINESS**

3 BGN + 1%, min.10 BGN  
3 BGN + 1%, min.10 BGN  
5 BGN + 2%, min 10 BGN  
6 BGN + 1.5%

Free of charge  
Free of charge

<sup>4</sup> Annual turnover over 5,000,000 BGN

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. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	0.50 BGN	

<b>D. FEES FOR ADDITIONAL OPERATIONS</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
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	
- 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 service	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
11. Extraordinary statement:		
- for current year		5 BGN
- for previous years		10 BGN
12. Credit overlimit fee		10 BGN

<b>E. INTEREST RATE</b>	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
1. Interest rate on current account	As per Interest Rate Bulletin	
2. Reprice	At the end of each quarter	
3. Interest base	360/360	
4. Payments of goods and services:		
- with a card without collateral		16%
- with a card with collateral		13%
5. Cash withdrawals:		
- with a card without collateral		19%
- with a card with collateral		16%
6. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	the legitimate interest on overdue liabilities for the respective currency +10%	contractual interest rate plus 10%

**Note:** Minimum balance is not required for accounts with debit cards

## **VII. INTERNATIONAL DEBIT AND DISPLAY CARD VISA BUSINESS CodeSure**

<b>A. LIMITS PER CARD (in the currency of the card)</b>	<b>VISA BUSINESS CodeSure</b>
<b>1. Limits per transaction</b>	
- Cash withdrawal from ATM/POS	2000 BGN; 1000 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD
- Cash withdrawal at merchant location	50 BGN; 25 EUR/USD
<b>2. Limits within 24hours</b>	
- Cash withdrawal from ATM/POS	4000 BGN; 2000 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD
- Cash withdrawal at merchant location	2000 BGN; 1000 EUR/USD
- Number of payments for the period	20
<b>3. Weekly limits</b>	
- Cash withdrawal from ATM/POS	7000 BGN; 3500 EUR/USD
- Payment of goods and services at POS	20000 BGN; 10000 EUR/USD
- Cash withdrawal at merchant location	3000 BGN; 1500 EUR/USD
- Number of payments for the period	60

<b>B. ISSUANCE AND SERVICE</b>	<b>VISA BUSINESS CodeSure</b>
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 before the end of three years validity period):	
- during the 1 <sup>st</sup> year	20 BGN
- during the 2 <sup>nd</sup> year	10 BGN
- during the 3 <sup>rd</sup> year	5 BGN

<b>C. TRANSACTION FEES</b>	<b>VISA BUSINESS CodeSure</b>
1. Cash withdrawal from:	
- ATM of the Bank	Free of charge
- other banks' ATMs in Bulgaria	Free of charge
- ATM abroad	5 BGN + 1.5%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	5 BGN + 1.5%
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

<b>D. FEES FOR ADDITIONAL OPERATIONS</b>	<b>VISA BUSINESS CodeSure</b>
1. Refund	1%
2. Blocking/unblocking a card on cardholder request	Free of charge
3. PIN change at ATM in Bulgaria	Free of charge
4. Report for:	
- balance check at ATM in Bulgaria	0.20 BGN
- balance check at ATM abroad	2 BGN
- balance check through ePay/B-pay	Free of charge
- last 5 transactions at ATM in Bulgaria	0.20 BGN
5. Change of transaction limits	10 BGN
6. Ungrounded dispute of:	
- transaction made in Bulgaria	10 BGN
- transaction made abroad	20 BGN
7. Service „Secure online payments“:	
- registration	Free of charge
- second registration	5 BGN
8. Annual subscription for SMS message service	Free of charge
9. SMS message for authorized card transaction	0.12 BGN

<b>E. INTEREST RATE</b>	<b>VISA BUSINESS CodeSure</b>
1. Interest rate on current account	As per Interest Rate Bulletin
2. Reprice	At the end of each quarter
3. Interest base	360/360
4. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	the legitimate interest on overdue liabilities for the respective currency +10%

**Note:** Minimum balance is not required for accounts with debit cards

## **VIII. FEES AND COMMISSIONS FOR MERCHANTS WITH POS TERMINALS**

<b>A. MERCHANTS WITH PHYSICAL POS DEVICE</b>	
1. Initial setup fee	Free of charge
2. Express installation fee	100 BGN
3. POS deactivation and removal fee	35 BGN
4. Monthly communication fee for GPRS data card	5 BGN
5. Merchant commissions for accepting bank cards via POS terminal	as per agreement
<b>B. MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET</b>	
1. Initial setup fee	Free of charge

- |   |                  |
|---|------------------|
| 2. Merchant commissions for accepting bank cards via internet | as per agreement |
| 3. Annual merchant maintenance fee                            | 200 BGN          |

## **IX. 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 20,000.01 - 100,000 BGN                   | 0.3%             |
| C) Order size above 100,000.01 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 20,000.01 - 100,000 BGN                   | 0.4%             |
| C) Order size above 100,000.01 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 20,000.01 - 100,000 BGN                   | 0.15%            |
| C) Order size above 100,000.01 BGN                      | as per agreement |
| 7. Order not executed or cancelled                      | 5 BGN            |
| 8. Transfer securities from 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.

## **X. 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  |
| Portfolio Certificate as of a back period Legal entity   | 100 BGN |

## **XI. ADDITIONAL SERVICES**

- |   |   |
|---|---|
| 1. Confirmations to auditors  | 60 EUR  |
| 2. Bank certificate   | 10 EUR  |
| 3. Bank reference   | 20 EUR  |
| 4. SWIFT  | 8 EUR   |
| 5. Telecommunication fee for SEPA transfers and transfers through BISERA7   | 8 EUR   |
| 6. Additional statement* of account   | for current year 2 EUR<br>for previous year 5 EUR |
| <i>(*for clients receiving statements "upon request" – one statement per month will not be charged)</i>   |   |
| 7. Post charges, fax  | Within Bulgaria 2 EUR / Abroad 5 EUR              |
| 8. Consultation under documentary operations  | 50 EUR  |
| 9. Authentication of documents  | 50 EUR  |
| 10. Issuance of Qualified Electronic Signature (QES) with B-Trust Smart Card SIM format and B-trust reader  | 74.40 BGN   |
| 11. 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 Virtual Bank done at the Bank's counters | 33 BGN  |
| 12. Issuance of QES without B-Trust Smart Card SIM format and B-trust reader  | 38.40 BGN   |
| 13. Renewal of QES  | 48 BGN  |

## **XII. 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, BACB 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, 20.12.2012,14.02.2013, 28.02.2013, 21.03.2013, 21.08.2013, 10.10.2013, 17.10.2013, 20.02.2014 and will enter into force as from March 04, 2014.

## **XIII. 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, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>000-55.053.581</b>
<b>USD</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>070-55.053.581</b>
<b>GBP</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>083-55.053.581</b>
<b>CHF</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>073-55.053.581</b>

**BULGARIAN-AMERICAN CREDIT BANK AD**  
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