



**LIST OF TERMS AND CONDITIONS OF BACB  
APPLICABLE FOR INSTITUTIONAL CUSTOMERS  
VALID AS OF JUNE 10, 2014**

<b><u>I. ACCOUNTS</u></b>	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<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	0.25%, min.150 BGN	0.25%, min.75 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: 4 EUR, 5.50 USD, 3.50 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	10 BGN	6 EUR, 8.50 USD, 5 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
<b><u>II. CASH TRANSACTIONS</u></b>		
<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 3,000 BGN – Free of charge	Up to 1,500 EUR – Free of charge
Special accounts	Over 3,000 BGN - 0.3%	Over 1,500 EUR – 0.4%
Time deposits (not on maturity and with previous notice, if such is required)		
B) Time deposits (on maturity only and with previous notice, if such is required)	Free of charge	Free of charge
C) Withdrawal without pre-advice	Over 5,000 BGN - 0.5%	Over 5,000 EUR/USD – 0.5%
D) Declared to be withdrawn but not withdrawn	0.5%	0.5%
<b>3. Cash transactions with coins (over 50 coins)</b>		
A) Cash deposit of coins	3%, min. 10 BGN	
B) Cash withdrawals of coins (previous notice required)	3%, min. 10 BGN	
C) Other transactions with coins	4%, min. 10 BGN	
<b>4. Cash collection and secured transport</b>	as per agreement	as per agreement

**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.  
2/ 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.  
3/ The commission for cash transaction is applied over the whole amount of the transaction.  
4/ Cash limits that are free of charge are valid for transactions made within the working day.

5/ 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	0.1%, min 8 EUR, max. 80 EUR
<b>2. Outgoing</b>		
A) Written order	BISERA 2 BGN RINGS 12 BGN	0.15%, min 15 EUR, max. 300 EUR Value date – 2 working days 0.25%, min 25 EUR, max. 400 EUR Value date – 1 working day 0.3%, min 35 EUR, max. 450 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 6 BGN RINGS 20 BGN	0.35%, min 20 EUR Value date – 2 working days
E) Cancellation	30 BGN	30 EUR
F) Inquiries	30 BGN	15 EUR
G) 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 BGN	3 EUR
B) Internet banking/Virtual banking	0.60 BGN	1.50 EUR
<b>4. Direct debit</b>		
A) Request for direct debit	2 BGN (written order) 1 BGN (internet banking/virtual banking)	
B) Payment of direct debit	as per III.2.A)	
C) Refusal for payment of direct debit	2 BGN	
<b>5. 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.

5/ 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 except Switzerland is EUR 5, for Switzerland is EUR 6.00. 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".

6/ 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.

7/ 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. 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	min 0.38% but not less than 70 EUR per quarter or part of it
Without blocked cash collateral	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 0.15% 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	55 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	min. 0.15% but not less than 50 EUR, max. 500 EUR
With confirmation	as per agreement
C) Payment / Negotiation	min. 0.2% but not less than 50 EUR
D) Transfer	min. 0.3% but not less than 70 EUR, max. 600 EUR
E) Letter of assignment	min. 0.15% but not less than 50 EUR, max. 250 EUR
F) Amendment/Cancellation	50 EUR
G) Preliminary check of documents	50 EUR
H) Secondary check of documents returned for correction	50 EUR
документи	
I) Irregular documents	50 EUR
J) Processing and sending of documents	min. 0.15% but not less than 50 EUR
K) Deferred payment / Accept	min. 0.1% but not less than 50 EUR

**Notes:** 1/ The commission for a letter of credit issued with option "about" will be calculated on the base of the LC amount increased with the percentage stated.

2/ If the LC states that all fees and charges are for beneficiary's account, but the Beneficiary refuses to pay them, the Bank has the right to collect them from the Applicant.

## **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	min. 0.3% but not less than 60 EUR per quarter or part of it
Without blocked cash collateral	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
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

### 2. Letters of guarantee advised by the bank

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. 0.25% but not less than 60 EUR
B) Release documents "Free of payment"	min. 0.25% but not less than 60 EUR
C) Amendment	50 EUR
D) Claims, Tracers	30 EUR

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

A) Collection of documents/ accept	min. 0.25% but not less than 60 EUR
B) Release documents "Free of payment"	min. 0.25% but not less than 60 EUR
C) Return of unpaid documents	50 EUR
D) Amendment	50 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.

**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**

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

**B. CORPORATE LOANS<sup>4</sup>****1. Interest**

as per agreement

**2. Application**

min. 0.15%, max. 5,000 BGN

**3. Loan management and administration**

- 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

**4. Commitment**

- A) Line of credit 2% on the unused amount  
 B) Overdraft 1% on the unused amount

**5. Prepayment**

- 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

**6. Renegotiation**

min. 0.1%, max. 2,500 BGN

<sup>3</sup> Annual turnover below 5,000,000 BGN<sup>4</sup> Annual turnover over 5,000,000 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
4. Cash withdrawal at merchant location
5. Transactions through ePay.bg/B-pay
6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay

### **DEBIT CARD VISA BUSINESS**

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

Free of charge  
Free of charge  
0.30 BGN  
Free of charge  
0.50 BGN

### **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  
0.30 BGN  
Free of charge

### **D. FEES FOR ADDITIONAL OPERATIONS**

1. Refund
2. Blocking/unblocking a card on cardholder request
3. PIN change at ATM in Bulgaria
4. Report for:
  - balance check at ATM in Bulgaria
  - balance check at ATM abroad
  - balance check through ePay/B-pay
  - last 5 transactions at ATM in Bulgaria
5. Change of transaction limits
6. Ungrounded dispute of:
  - transaction made in Bulgaria
  - transaction made abroad
7. Service „Secure online payments“:
  - registration
  - second registration

### **DEBIT CARD VISA BUSINESS**

1%  
Free of charge

Free of charge  
0.20 BGN  
2 BGN  
Free of charge  
0.20 BGN  
10 BGN

10 BGN  
20 BGN

Free of charge  
5 BGN

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

1%  
Free of charge

Free of charge  
0.20 BGN  
Free of charge  
0.20 BGN  
10 BGN

10 BGN  
20 BGN

Free of charge  
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
13. Sending a bank card abroad via courier (upon request of the account/card holder)	100 BGN	100 BGN

#### E. INTEREST RATE

#### DEBIT CARD

#### VISA BUSINESS

#### REVOLVING CREDIT CARD

#### MASTERCARD BUSINESS

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

#### A. LIMITS PER CARD

(in the currency of the card)

#### VISA BUSINESS CodeSure

##### 1. Limits per transaction

- 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

##### 2. Limits within 24hours

- 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

##### 3. Weekly limits

- 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. ISSUANCE AND SERVICE

#### VISA BUSINESS 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 (the fee applies at the end of the month)
- additional card	2.50 BGN/ month (the fee applies at the end of the month)
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

#### C. TRANSACTION FEES

#### VISA BUSINESS CodeSure

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 0.50 BGN  
(B-Pay)/ Payment on micro account via ePay

**D. FEES FOR ADDITIONAL OPERATIONS VISA BUSINESS CodeSure**

- 1. Refund 1%
- 2. Blocking/unblocking a card Free of charge  
on cardholder request
- 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
- 10. Sending a bank card abroad via courier 100 BGN  
(upon request of the account/card holder)

**E. INTEREST RATE VISA BUSINESS CodeSure**

- 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**

**A. MERCHANTS WITH PHYSICAL POS DEVICE**

- 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. MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET**

- 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
16. Maintenance fee for financial instruments account for non-professional clients	0.06% an annual base, min 3 BGN per quarter
17. Maintenance fee for financial instruments account for professional clients or other persons as per art. 77, p. 2 of the POSA	Free of charge

**Note:** 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 16 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.

## **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	9 EUR
5. Telecommunication fee for SEPA transfers and transfers through BISERA7	9 EUR
6. Additional statement* of account	for current year 2 EUR 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, e-mail	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
14. Processing of a restraint	20 BGN
15. Providing information for a client following the requirements of Bulgarian legislation	
A) Information about presence of any clients' accounts	20 BGN
B) Statement of account	for current year 2 EUR for previous year 5 EUR
16. Sending a statement of account in format MT940	30 BGN per month per account

## **XII. 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.



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, 03.04.2014, 17.04.2014, 29.04.2014 and will enter into force as from June 10, 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>

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