

**LIST OF TERMS AND CONDITIONS OF BACB  
APPLICABLE FOR INSTITUTIONAL CUSTOMERS  
VALID AS OF AUGUST 03, 2015**

<b><u>I. ACCOUNTS</u></b>	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<b>1. Opening</b>		
A) Current accounts	Local entities - 10 BGN Foreign entities – 20 BGN	Local entities - 5 EUR Foreign entities – 10 EUR
* <i>Accounts of foreign entities will be opened within 5 working days after presentation of all required documents for opening of an account at the BACB counters</i>		
B) Review of documents for opening of an account of: 1/ a non-resident company registered under the jurisdiction of a territory with preferential tax regulations (offshore areas); 2/ a resident company in which non-resident companies registered in offshore areas hold direct or indirect investment (equities, shares etc)	150 BGN	75 EUR
* <i>The fee paid will not be reimbursed upon refusal of the Bank</i>		
C) Time deposits	Free of charge	Free of charge
D) Accounts for registration of a new company	25 BGN	15 EUR
E) Special and escrow 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
* <i>The statements by post are sent once per month till 10<sup>th</sup> date of the month at the address in Bulgaria</i>		
<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 – 1 BGN	Up to 2,000 EUR – 0.50 EUR
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 2,000 BGN – 1 BGN	Up to 1,000 EUR – 0.50 EUR
Special accounts	Over 2,000 BGN - 0.35%	Over 1,000 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 (only with bank's consent)	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 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 (3 working 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. 4/ 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.

### **III. PAYMENTS**

	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<b>1. Incoming</b>	Free of charge	0.1%, min 8 EUR, max. 150 EUR
<b>2. Outgoing</b>		
A) Written order	BISERA 2 BGN RINGS 12 BGN	0.15%, min 20 EUR, max. 350 EUR Value date – 2 working days 0.25%, min 30 EUR, max. 450 EUR Value date – 1 working day 0.3%, min 40 EUR, max. 500 EUR Value date – same day
B) Processing of a payment initiated via 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	0.20 BGN, max.2 BGN per month	
D) Cash transfer	BISERA 0.4%, min 6 BGN RINGS 0.5%, min 20 BGN	0.35%, min 30 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) Processing of a payment initiated via Internet banking/Virtual banking (and/or other electronic device)	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 XII.

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.

8/ Mobile Banking Daily (0-24) Limit on Client Transactions Amount – 5 000 (five thousands) BGN/EUR/USD.

### **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
L) Preparation of a draft of L/C	70 EUR (collected only if the L/C will not be opened by the Bank)

### **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 documents	50 EUR
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
L) Preparation of a draft of L/C	70 EUR (collected only if the L/C will not be advised by the Bank)

**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

<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.

D) Claims, Tracers	30 EUR
<b>2. Documents for collection received by other banks</b>	
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
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 Direct payments – 5.5% interest)	
C) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED"	as per agreement but not more than 3M EURIBOR + annual allowance to 4.2% to BGN and EUR (included in the price and Management Commission)

#### **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 Direct payments	as per agreement, min. 0.1%, but not less than 100 BGN
G) Loan with State Fund Agriculture refinancing	as per agreement, min. 0.1%, but not less than 50 BGN
H) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED"	Free of charge

#### **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 Direct payments	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 Direct payments	5% on the prepaid amount

#### **6. Renegotiation**

A) Line of credit / overdraft	0.2% on the limit
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#### **7. Cancellation of a loan contract prior to maturity**

A) Agricultural loan under Direct payments	5% on the amount initially approved
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### **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

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

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

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
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

### **DEBIT CARD VISA BUSINESS**

1%  
Free of charge  
Free of charge

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

1%  
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
13. Sending a bank card abroad via courier (upon request of the account/card holder)	100 BGN	100 BGN

#### E. INTEREST RATE

1. Interest rate on current account	
2. Reprice	
3. Interest base	
4. Payments of goods and services:	
- with a card without collateral	
- with a card with collateral	
5. Cash withdrawals:	
- with a card without collateral	
- with a card with collateral	
6. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	

#### DEBIT CARD

##### VISA BUSINESS

As per Interest Rate Bulletin  
At the end of each quarter  
360/360

#### REVOLVING CREDIT CARD

##### MASTERCARD BUSINESS

16%  
13%  
19%  
16%  
contractual interest rate plus 10%

**Note:** 1/ 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)

##### 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

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

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

#### **VISA BUSINESS CodeSure**

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

### **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:** 1/ 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 250 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. Transfer of securities and compensatory instruments as a Registration Agent for deals with financial instruments preliminary agreed directly between the parties	as per agreement, min 50 BGN for each party
5. Donation of securities and compensatory instruments transfer	50 BGN
6. Transfer of securities and compensatory instruments in a court decision execution	50 BGN
7. Personal data change	15 BGN
8. Duplicate of a Depository Receipt	15 BGN
Portfolio Certificate as of a back period Legal entity	100 BGN

#### **XI. PURCHASE, REDEMPTION AND EXECUTING PAYMENT TRANSACTIONS WITH E-MONEY**

##### **1. Purchase of e-money**

A) Purchase of e-money	10 EUR / 10 USD
B) Subsequent purchase of e-money	10 EUR / 10 USD

##### **2. Redemption of e-money**

0.5%, max. 100 EUR / 100 USD

**Note under p.2:** 1/ Redemption of e-money is any payment of the money equivalent of the purchased e-money in cash, on client's bank account or by ordering a payment transaction with the e-money.

##### **3. Cash transactions for purchase/redemption of e-money**

A) Cash deposit of funds for purchase of e-money	Up to 2,000 EUR – free of charge Over 2,000 EUR – 0.2%
B) Cash Withdrawing in case of redemption of e-money (only and with a notice if such is required)	Up to 1,500 EUR – free of charge Over 1,500 EUR – 0.4%
C) Cash Withdrawing in case of redemption of e-money without a notice (only with bank's consent)	Over 5,000 EUR/USD – 0.5%
D) Funds declared to be withdrawn in cash in case of redemption of e-money but not withdrawn (e-money unredeemed)	0.5%

**Notes under p.3:** 1/ For cash withdrawal of amounts from 5,000 EUR/USD to the equivalent of 50,000 EUR – a 2 days (2 working days) notice is required and for bigger amounts – a 3 days (3 working days) notice is required.

2/ The commission for cash transaction applies for the whole amount of the transaction.

3/ Cash limits that are free of charge are valid for transactions made within the working day.

##### **4. Redemption of e-money by ordering of a payment transaction with the e-money.**

A) Ordering a payment transaction with the e-money on a bank account with other bank	0.15%, min 15 EUR, max. 300 EUR Value date – 2 working days
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	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) Ordering a payment transaction with the e-money on an account within BACB	3 EUR
C) Cancellation of a payment transaction with the e-money	30 EUR
D) Enquiries and claims related to the payment transaction with the e-money	15 EUR
E) Urgent processing of an outgoing foreign currency payment executed with e-money within 2 hours of the order's receipt	10 EUR

**Notes under p.4:** 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 XII.*

3/ *When executing an outgoing payment in foreign currency with option for charges "OUR" through correspondent banks, additional charges of the correspondent banks are collected as described in part III.*

4/ *When executing an outgoing payment in foreign currency through TARGET2 or sending MT103 directly to the beneficiary's bank, additional charges are collected as requested by the beneficiary's bank.*

5/ *The charge stated in p.B) is not collected when the transactions are between accounts of one and the same account holder.*

**5. Interest** – E-money are a financial instrument that does not bear interest

## **6. Cards for access to e-money**

### **VISA Business e-money**

### **A) Limits per card (in the currency of the card)**

1/ Limits per transaction - Payment of goods and services at POS	5000 €//\$
2/ Limits within 24hours	
- Payment of goods and services at POS	5000 €//\$
- Number of payments for the period	20
3/ Weekly limits	
- Payment of goods and services at POS	10000 €//\$
- Number of payments for the period	60

### **B) Issuance and service**

1/ Card issuance	50 BGN
2/ Urgent card issuance / reissuance	100 BGN
3/ Reissuance of a card on customer's request	10 BGN
4/ Yearly service fee	Free of charge

### **C) Transaction fees**

1/ Payment of goods and services:	
- at POS terminal in Bulgaria and abroad	0.5%
- online	0.5%
2/ Transactions through ePay.bg/B-pay	0.5%
3/ Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	5%

### **D) Fees for additional operations**

1/ Refund	5%
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 / card parameters	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/ Monthly statement	Free of charge
11/ Sending a bank card abroad via courier (upon request of the account/card holder)	100 BGN

**Note:** *Minimum required balance – 100 €//\$*

**Note under section XI:** *1/ In case of redemption of the e-money and client's instructions for a transaction in a currency different from the currency of the purchased e-money, the Bank executes a foreign exchange at the Bank's rate on the date of the transaction and applies the fees and commissions according to the List of terms and commissions of the Bank.*

## **XII. ADDITIONAL SERVICES**

1. Confirmations to auditors	80 EUR
2. Bank certificate	Bulgarian language - 15 EUR

- |  |  |
|--|--|
| 3. Bank reference  | English language – 20 EUR<br>Bulgarian language - 20 EUR |
| 4. SWIFT   | English language – 30 EUR                                |
| 5. Telecommunication fee for SEPA transfers and transfers through BISERA7                                  | 10 EUR   |
| 6. Additional statement* of account  | 10 EUR   |
|  | 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, e-mail   | Within Bulgaria 2 EUR / Abroad 5 EUR                     |
| 8. Consultation under documentary operations   | 50 EUR   |
| 9. Sending of documents with courier   | 50 EUR   |
| 10. Authentication of documents  | 50 EUR   |
| 11. Issuance of Qualified Electronic Signature (QES) with B-Trust Smart Card SIM format and B-trust reader |  |
| A) With 1 year validity  | 64.80 BGN  |
| B) With 3 years validity   | 159 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<br>for previous year 5 EUR        |
| 16. Sending a statement of account in format MT940   | 30 BGN per month per account                             |

### **XIII. 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, 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.
- 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, 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, 26.06.2014, 01.07.2014, 17.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 26.02.2015, 06.03.2015, 04.06.2015, 11.06.2015, 23.07.2015 and will enter into force as from August 03, 2015.

### **XIV. 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
USD	ING Bank N.V. Sofia Branch, Bulgaria	INGBBGSF		BG91INGB91451100058230

**BULGARIAN-AMERICAN CREDIT BANK AD**  
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