BULGARIAN AMERICAN CREDIT BANK

LIST OF TERMS AND CONDITIONS OF BACB APPLICABLE FOR CUSTOMERS - INDIVIDUALS VALID AS OF SEPTEMBER 19, 2016

I. ACCOUNTS	**LEVA**	**FOREIGN CURRENCY**
1. Opening		
A) Current accounts	2 BGN	1.50 EUR
B) Time deposits	Free of charge	Free of charge
C) Special accounts	0.25%, min.150 BGN	0.25%, min.75 EUR
2. Monthly maintenance		
A) Current account without active debit card	2 BGN	1 EUR
B) Current account with active/s debit/s card/s	2.50 BGN	1.30 EUR
C) Savings-account	1 BGN	0.50 EUR
3. Closure of current accounts	10 BGN	5 EUR

***Notes**: 1/ Opening and closure of a current account which is opened in order to receive interest paid in advance on time deposit with advance payment of interest is free of charge. 2/ Opening of a current account in order to receive the payments by the Pension Authorities when the account-holder has filed a Request for receiving his/her pension at BACB and asked the Bank to proceed it and send it directly to the National Insurance Institute (NOI), is free of charge. In that case there is a single fee for proceeding and sending the Request to NOI as per XI. 8.*

II. CASH TRANSACTIONS	**LEVA**	**FOREIGN CURRENCY**
1. Cash deposits		
A) Current, Escrow, Special account, Savings-account, Children's Saving-account Time deposits (not on maturity)	Up to 3,000 BGN – Free of charge Over 3,000 BGN - 0.1%	Up to 1,500 EUR – Free of charge Over 1,500 EUR – 0.1%
B) Time deposits (on maturity only)	Free of charge	Free of charge
2. Cash withdrawals		
A) Current, Escrow, Special account, Savings-account, Children's Saving-account Time deposits (not on maturity and with previous notice, if such is required)	Up to 2,000 BGN – 1 BGN Over 2,000 BGN - 0.4%	Up to 1,000 EUR – 0.50 EUR Over 1,000 EUR – 0.4%
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 - 0.55%	Over 5,000 EUR/USD – 0.55%
D) Declared to be withdrawn but not withdrawn	0.8%	0.8%
3. Cash transactions with coins (over 50 coins)		
A) Cash deposit of coins	5%, min. 10 BGN	
B) Cash withdrawals of coins (previous notice required)	5%, min. 10 BGN	
C) Other transactions with coins	5%, min. 10 BGN	
4. Cash collection and secured transport	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 (2 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 or with fixed 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	**LEVA**	**FOREIGN CURRENCY**
1. Incoming	Free of charge	0.1%, min 7 EUR, max. 80 EUR
2. Outgoing		
A) Written order	BISERA 2.20 BGN RINGS 15 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) 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	0.20 BGN, max.1 BGN per month	
D) Subscription for automatic payment of utility bills and other services		
Registration for subscription	1 BGN	
Execution of payment	0.25 BGN	

	Change of subscription's details, cancellation	1 BGN	
	Notification	0.12 BGN for SMS 0.05 BGN for e-mail	
E)	Cash transfer	BISERA 0.6%, min. 6 BGN RINGS 0.7%, min. 20 BGN	0.35%, min 30 EUR Value date – 2 working days
F)	Cancellation	30 BGN	40 EUR
G)	Inquiries	30 BGN	20 EUR
H)	Urgent processing of an outgoing foreign currency payment within 2 hours of the order's receipt		10 EUR
3.	**Internal payments**		
A)	Written order	1 BGN	3 EUR
B)	Internet banking/Virtual banking	0.50 BGN	1.50 EUR
4.	**Direct debits**		
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	
5.	**Limits through the remote banking channels**		
A)	Transactional portal of BACB Plus platform		
	Daily *(from 0.00h to 24.00h)*	20,000 BGN	
	Per document	20,000 BGN	
	Weekly *(from Monday 0.00h till Sunday 24.00h)*	140,000 BGN	
B)	Mobile banking application BACB Plus		
	Daily *(from 0.00h to 24.00h)*	5,000 BGN	
	Per document	5,000 BGN	
	Weekly *(from Monday 0.00h till Sunday 24.00h)*	35,000 BGN	

Note for p.5: *1/ Limits are not applicable for Internet banking system users. 2/ Limits are in BGN-equivalent regardless the currency of the customer's account. 3/ Upon depositing of a Declaration by a customer at Bank's counters for setting up higher limits for a customer, users or accounts, the Bank sets up the new limits up to three working days.*

Notes for part III*: 1/ Outgoing foreign currency transfers with value date next/same day shall be executed only with bank's consent.*
2/ For outgoing foreign currency transfers additional fees will be collected as per p. 3 or 4 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 five utility payments within a calendar month, and each subsequent utility payment after the fifth one within the same month is free of charge.
5/ Upon receipt of an incoming currency transfer with option "OUR" and in case the Bank is unable to collect its fees from the ordering bank within 2 months, the Bank shall collects its fees for the incoming currency transfer from the Beneficiary.
6/ 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".
7/ 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.
8/ The charge stated in p.3 from the present section is not collected when the transactions are between accounts of one and the same account holder.

IV. CREDIT PRODUCTS

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

A. Consumer loan collateralized with pledge of salary and 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. Overdraft secured by pledge of financial asset

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

F. Consumer loan secured with 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:	
A) for loans with current debt up to 147,000 BGN incl. or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Free of charge
B) for loans with current debt above 147,000 BGN or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Under certain credit contract agreement
6. Commitment fee	Free of charge
7. Changing the date of payment of monthly installment	10 BGN

G. Mortgage loan for buying a property

1. Preliminary estimate of income	25 BGN
2. Application fee	50 BGN
3. Single management commission	1.5% of the loan amount
4. Annual fee for administration of the loan	0.5%
5. Renegotiation fee	100 BGN
6. Prepayment fee:	
A) for loans with current debt up to 147,000 BGN incl. or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Free of charge
B) for loans with current debt above 147,000 BGN or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Under certain credit contract agreement
7. Commitment fee	0.5%
8. Changing the date of payment of monthly installment	10 BGN
9. Fee for renewing / deregistering mortgage	30 BGN
10. Preliminary estimate of income	25 BGN

H. 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	100 BGN
5. Prepayment fee:	
A) for loans with current debt up to 147,000 BGN incl. or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Free of charge
B) for loans with current debt above 147,000 BGN or their equivalent in other currency under the official exchange rate of BNB as of the date of signing the loan agreement	Under certain credit contract agreement
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.*

IV.b. Fees and commissions on loans after July 23, 2014

A. Consumer loan collateralized with pledge of salary and guarantee

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

B. Consumer loan collateralized with third party guarantee

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

C. Consumer loan secured by pledge of financial asset

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

D. Overdraft

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

E. Overdraft secured by pledge of financial asset

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

F. Consumer loan secured with mortgage of a real estate

1. Application fee	130 BGN due to two stages:
A) upon submission of documents	50 BGN
B) upon signing the contract	80 BGN
2. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	100 BGN
3. Prepayment fee	
A) in case the amount of the loan is up to 147 000 BGN or the equivalent in another currency fixed on the BNB rates in the date of contract signing	Free of charge
B) in case the amount is above 147 000 BGN or the equivalent in another currency fixed on BNB rates in the date of the contract signing:	
– principle prepayment with personal savings within 1 calendar year up to the amount of 12 months load installments	Free of charge
– principle prepayment with personal savings above the amount mentioned above	3% from the prepaid principle which is above the sum of the amount of 12 months loan installments
– principle prepayment of a load by refinancing from another bank	3%
4. Fee for preparation of a deed of mortgage	80 BGN
5. Fee for preparation of the application for renewal of a mortgage	30 BGN
6. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date	150 BGN

G. Consumer loan for debit consolidation secured with real estate mortgage

1. Application fee	50 BGN
2. Fee for processing the customer's request to change the conditions	100 BGN
3. Prepayment fee	Free of charge
4. Fee for preparation of a deed of mortgage	80 BGN
5. Fee for preparation of the application for renewal of a mortgage	30 BGN

H. Mortgage loan for buying a property

1. Preliminary estimate of income	50 BGN
2. Application fee	130 BGN due to two stages:
A) upon submission of documents	50 BGN
B) upon signing the contract	80 BGN
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	100 BGN
4. Prepayment fee	
A) in case the amount of the loan is up to 147 000 BGN or the equivalent in another currency fixed on the BNB rates in the date of contract signing	Free of charge
B) in case the amount is above 147 000 BGN or the equivalent in another currency fixed on BNB rates in the date of the contract signing:	
– principle prepayment with personal savings within 1 calendar year up to the amount of 12 months load installments	Free of charge
– principle prepayment with personal savings above the amount mentioned above	3% from the prepaid principle which is above the sum of the amount of 12 months loan installments
– principle prepayment of a load by refinancing from another bank	3%
5. Fee for preparation of a deed of mortgage	80 BGN
6. Fee for preparation of the application for renewal of a mortgage	30 BGN
7. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date	150 BGN

H. Mortgage loan for refinancing of mortgage loans

1. Preliminary estimate of income	50 BGN
2. Application fee	130 BGN due to two stages:
A) upon submission of documents	50 BGN
B) upon signing the contract	80 BGN
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN

B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	100 BGN
4. Prepayment fee	
A) in case the amount of the loan is up to 147 000 BGN or the equivalent in another currency fixed on the BNB rates in the date of contract signing	Free of charge
B) in case the amount is above 147 000 BGN or the equivalent in another currency fixed on BNB rates in the date of the contract signing:	
– principle prepayment with personal savings within 1 calendar year up to the amount of 12 months load installments	Free of charge
– principle prepayment with personal savings above the amount mentioned above	3% from the prepaid principle which is above the sum of the amount of 12 months loan installments
– principle prepayment of a load by refinancing from another bank	3%
5. Fee for preparation of a deed of mortgage	80 BGN
6. Fee for preparation of the application for renewal of a mortgage	30 BGN
7. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date	150 BGN

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

1. Preliminary estimate of income	Free of charge
2. Application fee	Free of charge
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an ect	100 BGN
4. Prepayment fee	
A) in case the amount of the loan is up to 147 000 BGN or the equivalent in another currency fixed on the BNB rates in the date of contract signing	Free of charge
B) in case the amount is above 147 000 BGN or the equivalent in another currency fixed on BNB rates in the date of the contract signing:	
– principle prepayment with personal savings within 1 calendar year up to the amount of 12 months load installments	Free of charge
– principle prepayment with personal savings above the amount mentioned above	3% from the prepaid principle which is above the sum of the amount of 12 months loan installments
– principle prepayment of a load by refinancing from another bank	3%
5. Fee for preparation of a deed of mortgage	80 BGN
6. Fee for preparation of the application for renewal of a mortgage	30 BGN
7. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date	150 BGN

Notes: *1/The fee for preliminary estimate of income is due at application for pre-approval; 2/ The application fee is due to two stages: A) First stage – due to be paid when applying for loan 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 from the first stage; B) Second stage – due to be paid when the contract is signed and it is non-refundable. 3/ The fee for renegotiating the terms of the loan when there is a delay and the fee for renegotiating when there is no delay is due to be paid when depositing the application form for renegotiating. 4/ The fee for drawing up a deed for mortgage/sale of a real estate is payable upon signing the Loan Agreement. 5/ The fee for preparation of the application for renewal of a mortgage is payable within ten days of a written request by the Bank. 6/ The fee for prepayment is charged on the prepaid principle. 7/ The fee for renegotiating is due to be paid when depositing the request/application form for renegotiating. 8/ In case of refusal by the Borrower of the Loan Agreement, the Bank will not refund the collected fees and commissions at that time; 9/ 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)	**VPAY**	**MASTERCARD STANDARD**	**MASTERCARD GOLD**
1. Limits per transaction			
- Cash withdrawal from ATM/POS	2000 BGN; 1000 €/$	2000 BGN; 1000 €/$	3000 BGN; 1500 €/$
- Payment of goods and services at POS	9000 BGN; 4500 €/$	9000 BGN; 4500 €/$	13000 BGN; 6500 €/$
- Cash withdrawal at merchant location	50 BGN; 25 €/$	50 BGN; 25 €/$	50 BGN; 25 €/$
2. Limits within 24hours			
- Cash withdrawal from ATM/POS	3000 BGN; 1500 €/$	3000 BGN; 1500 €/$	5000 BGN; 2500 €/$
- Payment of goods and services at POS	9000 BGN; 4500 €/$	11000 BGN; 5500 €/$	16000 BGN; 8000 €/$
- Cash withdrawal at merchant location	1000 BGN; 500 €/$	2000 BGN; 1000 €/$	2000 BGN; 1000 €/$
- Number of payments for the period	20	20	20
3. Weekly limits			
- Cash withdrawal from ATM/POS	5000 BGN; 2500 €/$	5000 BGN; 2500 €/$	10000 BGN; 5000 €/$
- Payment of goods and services at POS	9000 BGN; 4500 €/$	20000 BGN; 10000 €/$	20000 BGN; 10000 €/$
- Cash withdrawal at merchant location	2500 BGN; 1250 €/$	3000 BGN; 1500 €/$	3000 BGN; 1500 €/$
- Number of payments for the period	50	60	60
4. Offline limits for contactless transactions			

A) Lower limit of:			
- Cumulative offline transaction amount		20 BGN	20 BGN
- Consecutive offline transactions number		2	2
B) Upper limit of:			
- Cumulative offline transaction amount		50 BGN	50 BGN
- Consecutive offline transactions number		5	5

B. ISSUANCE AND SERVICE	**VPAY**	**MASTERCARD STANDARD**	**MASTERCARD GOLD**
1. Card issuance	Free of charge	Free of charge	Free of charge
1.a) Issuing of each following debit card of the same type	3 BGN	3 BGN	3 BGN
2. Express card issuance	25 BGN	25 BGN	25 BGN
3. Card reissuance:			
- due to expiration of validity	Free of charge	Free of charge	Free of charge
- on customer's request	10 BGN	10 BGN	15 BGN
4. Annual service fee:			
- main card	Free of charge	Free of charge	15 BGN* /*free of charge for the first year/
- additional card	Free of charge	Free of charge	10 BGN

C. TRANSACTION FEES	**VPAY**	**MASTERCARD STANDARD**	**MASTERCARD GOLD**
1. Cash withdrawal from:			
- ATM of the Bank	Free of charge	Free of charge	Free of charge
- other banks' ATMs in Bulgaria	Free of charge	Free of charge	Free of charge
- ATM abroad	5 BGN + 1%	5 BGN + 1.5%	5 BGN + 1.5%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	5 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	1 BGN	1 BGN	1 BGN

D. FEES FOR ADDITIONAL OPERATIONS	**VPAY**	**MASTERCARD STANDARD**	**MASTERCARD GOLD**
1. Refund	1%	1%	1%
2. Blocking a card on cardholder request	Free of charge	Free of charge	Free of charge
2.a Unblocking a card	3 BGN	3 BGN	3 BGN
3. PIN change at ATM in Bulgaria	Free of charge	Free of charge	Free of charge
4. Report for:			
- balance check at ATM in Bulgaria	0.30 BGN	0.30 BGN	0.30 BGN
- balance check at ATM abroad	2 BGN	2 BGN	2 BGN
- balance check trough ePay/B-pay	Free of charge	Free of charge	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN	0.30 BGN	0.30 BGN
5. Change of transaction limits	5 BGN	10 BGN	10 BGN
6. Ungrounded dispute of :			
- transaction made in Bulgaria	30 BGN	30 BGN	30 BGN
- transaction made abroad	30 BGN	30 BGN	30 BGN
7. Service „Secure online payments"			
- registration	Free of charge	Free of charge	Free of charge
- second registration	5 BGN	5 BGN	5 BGN
8. Annual subscription for SMS message service	Free of charge	Free of charge	Free of charge
9. SMS message for authorized card transaction	0.12 BGN	0.12 BGN	0.12 BGN
10. Receiving a card in a bank office different from the initially requested one	10 BGN	10 BGN	10 BGN
11. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN	130 BGN

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	2000 BGN; 1000 €/$
- 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	3000 BGN; 1500 €/$
- 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	5000 BGN; 2500 €/$
- 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 (*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 VPAY CodeSure before the end of three years validity period):	
- during the 1st year	20 BGN
- during the 2nd year	10 BGN
- during the 3rd 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	5 BGN + 1%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	5 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	1 BGN

D. FEES FOR ADDITIONAL OPERATIONS	VPAY CodeSure
1. Refund	1%
2. Blocking a card on cardholder request	Free of charge
2.a Unblocking a card	3 BGN
3. PIN change at ATM in Bulgaria	Free of charge
4. Report for:	
- balance check at ATM in Bulgaria	0.30 BGN
- balance check at ATM abroad	2 BGN
- balance check trough ePay/B-pay	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN
5. Change of transaction limits	5 BGN
6. Ungrounded dispute of :	
- transaction made in Bulgaria	30 BGN
- transaction made abroad	30 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. Receiving a card in a bank office different from the initially requested one	10 BGN	
11. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 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	40 BGN	60 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	25 BGN	30 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 a card on cardholder request	Free of charge	Free of charge
2.a Unblocking a card	3 BGN	3 BGN
3. PIN change at ATM in Bulgaria	Free of charge	Free of charge
4. Report for:		
- balance check at ATM in Bulgaria	0.30 BGN	0.30 BGN
- balance check at ATM abroad	2 BGN	2 BGN
- balance check trough ePay/B-pay	Free of charge	Free of charge

- last 5 transactions at ATM in Bulgaria	0.30 BGN	0.30 BGN
5. Change of transaction limits	10 BGN	10 BGN
6. Ungrounded dispute of :		
- transaction made in Bulgaria	30 BGN	30 BGN
- transaction made abroad	30 BGN	30 BGN
7. Service „Secure online payments“		
- registration	Free of charge	Free of charge
- second registration	5 BGN	5 BGN
8. Annual subscription for SMS message	Free of charge	Free of charge
9. SMS message for authorized card transaction	0.12 BGN	0.12 BGN
10. Monthly statement sent by mail	Free of charge	Free of charge
11. Extraordinary statement:		
- for current year	5 BGN	5 BGN
- for previous years	10 BGN	10 BGN
12. Credit overlimit fee	10 BGN	10 BGN
13. Receiving a card in a bank office different from initially requested one	10 BGN	10BGN
14. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN

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. 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
4. 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
5. 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
6. Order not executed or cancelled	5 BGN
7. Transfer securities fr own acc.to acc.at BACB	5 BGN
8. Transfer of securities	10 BGN
9. Trades with compensatory instruments	as per agreement
10. Proxy voting and representation	as per agreement
11. Investment consultancy and analyses	as per agreement
12. Preparation of Public Offering Memorandum	as per agreement
13. Securities underwriting	as per agreement
14. Asset Management	as per agreement
15. Maintenance fee for financial instruments account for non-professional clients	0.06% on annual base, min 3 BGN per quarter
16. Maintenance fee for financial instruments account for professional clients or other persons as per art. 77, p. 2 of the POSA	Free of charge

***Notes**: 1/ For services that are not covered by these Terms and Conditions and/or are contracted between the Client and the Bank are subject to those negotiated between the Client and the Bank. 2/ The fee as per item 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.*

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.	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
9.	Portfolio Certificate as of a back period Physical persons	30 BGN

X. PURCHASE, REDEMPTION AND EXECUTING PAYMENT TRANSACTIONS WITH E-MONEY

1.	**Purchase of e-money**	
A)	Purchase of e-money	5 EUR / 5 USD
B)	Subsequent purchase of e-money	5 EUR / 5 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 1,500 EUR – free of charge Over 1,500 EUR – 0.1%
B)	Cash Withdrawing in case of redemption of e-money (only and with a notice if such is required)	Up to 1,000 EUR – 0.5 EUR Over 1,000 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 – 0.55%
D)	Funds declared to be withdrawn in cash in case of redemption of e-money but not withdrawn (e-money unredeemed)	0.8%

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 or with fixed 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 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)	Cancelation of a payment transaction with the e-money	40 EUR
D)	Enquiries and claims related to the payment transaction with the e-money	20 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. 3 or 4 of part XI.
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**	**MasterCard e-money**
A)	**Limits per card (in the currency of the card)**	
1/	Limits per transaction - Payment of goods and services at POS	4000 €/$
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	5%

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

D) Fees for additional operations

1/ Refund	5%
2/ Blocking a card on cardholder request	Free of charge
2/a Unblocking a card	3 BGN
3/ PIN change at ATM in Bulgaria	Free of charge
4/ Report for:	
- balance check at ATM in Bulgaria	0.30 BGN
- balance check at ATM abroad	2 BGN
- balance check trough ePay/B-pay	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN
5/ Change of transaction limits / card parameters	10 BGN
6/ Ungrounded dispute of :	
- transaction made in Bulgaria	30 BGN
- transaction made abroad	30 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/ Receiving of a card in a bank office different from the initially requested one	10 BGN
12/ Sending a bank card and/or PIN letter abroad via courier) (upon request of the account/card holder	130 BGN

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

***Note under section X:** 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.*

XI. ADDITIONAL SERVICES

1. Bank certificate	Bulgarian language - 15 EUR English language – 20 EUR
2. Bank reference	Bulgarian language - 20 EUR English language – 30 EUR
3. Swift	10 EUR
4. Telecommunication fee for SEPA transfers and transfers through BISERA7	10 EUR
5. Additional statement of account (one statement per month will not be charged)	Current year 5 EUR / Previous year 8 EUR
6. Post charges, fax, e-mail	Within BG 5 EUR / Abroad 8 EUR
7. Sending of documents with courier	50 EUR
8. Proceeding and sending a Request for receiving a pension to NOI	5 BGN
9. Issuance of Qualified Electronic Signature (QES) with B-Trust Smart Card SIM format and B-trust reader	
A) With 1 year validity	38.40 BGN
B) With 3 years validity	60.60 BGN
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
13. Processing of a restraint	30 BGN
14. Providing information for a client following the requirements of Bulgarian legislation	
A) Information about presence of any clients' accounts	30 BGN
B) Statement of account	Current year 5 EUR / Previous year 8 EUR

XII. PAYMENT ACCOUNT FOR BASIC SERVICES

1. Opening with/without issuance of a debit card	1.95 BGN
2. Monthly Maintenance	
A) Payment account for basic services without active debit card	1.95 BGN
B) Payment account for basic services with active debit card	1.95 BGN
3. Closure	9.90 BGN
4. Cash deposits	Up to 3,000 BGN – Free of charge Over 3,000 BGN – 0.09 %
5. Cash withdrawals	
A) At the cash desk	Up to 2,000 BGN – 0.95 BGN Over 2,000 лв. – 0.39%
B) By debit card	
from ATM of the Bank	Free of charge
from other bank's ATMs in Bulgaria	Free of charge
from other ATM of any bank in EU	5 BGN+1%
6. Payments in BGN	
A) Incoming transfer	Free of charge

B)	Internal payment	
	Written order	0.95 BGN
	Internet banking/Virtual banking	0.45 BGN
C)	Outgoing payment - BISERA	
	Written order	2.15 BGN
	Internet banking/Virtual banking	0.95 BGN
7.	Payments in EUR	
A)	Internal payment	
	Written order	2.95 EUR /equivalent at the official rate of BNB/
	Internet banking/Virtual banking	1.45 EUR /equivalent at the official rate of BNB/
B)	Outgoing payment in EUR /credit transfer/	
	Written order	0.14%, min.19 EUR, max.345 EUR
	Internet banking/Virtual banking	0.09%, min.9 EUR, max.195 EUR
7.	Payment of direct debit	
A)	Internal payment	0.95 BGN
B)	Outgoing payment	2.15 BGN
8.	Payment by debit card	
A)	at POS of the Bank	Free of charge
B)	at other bank's POSs in Bulgaria	Free of charge
C)	at other POS of any bank in EU	Free of charge

Notes: For any other services, not covered by this chapter, the terms and conditions as per other chapters will be applied.

XIII. 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, the Bank shall debit any other Customer's account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
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, 06.02.2014, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 17.07.2014, 22.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 06.03.2015, 09.04.2015, 14.05.2015, 04.06.2015, 11.06.2015, 17.12.2015, 21.01.2016, 17.03.2016, 31.03.2016, 07.04.2016, 15.09.2016 and will enter into force as from September 19, 2016.

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**

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