

**LIST OF TERMS AND CONDITIONS OF BACB
APPLICABLE FOR CUSTOMERS - INDIVIDUALS
VALID AS OF DECEMBER 01, 2016**

I. ACCOUNTS
1. Opening

	LEVA	FOREIGN CURRENCY
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

	1 BGN	1 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
1. Cash deposits

	LEVA	FOREIGN CURRENCY
A) Current, Escrow, Special account, Savings-account, Children's Saving-account Time deposits (not on maturity)	Up to 10,000 BGN-Free of charge Over 10,000 BGN - 0.1%	Up to 5,000 EUR – Free of charge Over 5,000 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 - 0.35%	Up to 1,000 EUR – 0.50 EUR Over 1,000 EUR – 0.35%
--	---	--

B) Time deposits (on maturity only and with previous notice, if such is required)	Free of charge	Free of charge
---	----------------	----------------

C) Withdrawal without pre-advise (only with bank's consent)	Over 5,000 BGN - 0.45%	Over 5,000 EUR/USD – 0.45%
---	------------------------	----------------------------

D) Declared to be withdrawn but not withdrawn	0.6%	0.6%
---	------	------

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. 5/ The Bank may offer the service check of banknotes for authenticity against payment of commission as per the above point 1. A).

III. PAYMENTS
1. Incoming

	LEVA	FOREIGN CURRENCY
Replenishment of On-line deposits, Deposits attracted from Platforms abroad	Free of charge Free of charge	0.1%, min 5 EUR, max 50 EUR Free of charge

2. Outgoing
2.1. Payments in EUR towards banks within European Economic Area /EEA/

A) Written order		0.15%, min 20 EUR, max 300 EUR Value date – 1 working day 0.25%, min 40 EUR, max 400 EUR Value date – same day
B) Internet banking/Virtual banking		0.10%, min 10 EUR, max 200 EUR Value date – 1 working day 0.20%, min 30 EUR, max 350 EUR Value date – same day

2.2. Payments, different from payments in EUR towards banks within EEA

A) Written order	BISERA 2.20 BGN RINGS 15 BGN	0.15%, min 20 EUR, max 300 EUR Value date – 2 working days 0.20%, min 30 EUR, max 350 EUR Value date – 1 working day 0.25%, min 40 EUR, max 400 EUR
------------------	---------------------------------	---

B) Internet banking/Virtual banking	BISERA 1 BGN RINGS 9 BGN	Value date – same day 0.10%, min 10 EUR, max 200 EUR Value date – 2 working days 0.15%, min 20 EUR, max 250 EUR Value date – 1 working day 0.20%, min 30 EUR, max 350 EUR Value date – same day
-------------------------------------	-----------------------------	---

2.3. Other fees related to payments

A) Utility payment - Internet banking/ Virtual Banking	0.20 BGN, max.1 BGN per month	
B) 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	
C) Cash transfer	BISERA 0.6%, min. 6 BGN RINGS 0.7%, min. 20 BGN	0.35%, min 30 EUR Value date – 2 working days
D) Cancellation	30 BGN	40 EUR
E) Inquiries	30 BGN	20 EUR
F) 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.2.2.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 (not applied for payments in euro towards banks within EEA with value date 1 working day). 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 collect 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 is EUR 5. 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 and 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% 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 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 |

C. Overdraft and 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 |

D. Consumer loan secured by 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 | Free of charge |
| 6. Commitment fee | Free of charge |
| 7. Changing the date of payment of monthly installment | 10 BGN |

E. Mortgage loan for the purchase of 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 | Free of charge |
| 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 |

F. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)

- | | |
|--|-------------------------|
| 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 | Free of charge |
| 6. Commitment fee | Free of charge |
| 7. Changing the date of payment of monthly installment | 10 BGN |
| 8. Fee for renewing/deregistering mortgage | 30 BGN |
| 9. Preliminary estimate of income | Free of charge |

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

A. Consumer loan collateralized with pledge of salary and guarantee and Consumer loan collateralized with third party guarantee and 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 |

B. Overdraft and Overdraft secured by pledge of financial asset

- | | |
|--------------------|--------|
| 1. Application fee | 20 BGN |
|--------------------|--------|

2. Fee for application for loan 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
C. 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	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
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 the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN
D. 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
E. Mortgage loan for the purchase of property and Mortgage loan for refinancing	
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	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
5. Fee for preparation of a deed of mortgage / purchase and sale	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 the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN
F. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)	
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	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
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 the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN

IV. c. Fees and commissions on loans secured by mortgage of real estate, after October 1st, 2016

A. Consumer loan secured by mortgage of real estate

1. Application fee	130 BGN due on two stages:
A) upon submission of the documents	50 BGN
B) upon signing of the contract	80 BGN
2. Fee for renegotiation of the loan without delay in the requested date:	
A) changing the maturity date and the account for repayment	20 BGN
B) changing the amount of the loan, the term of the contract, the interest rate, the payment schedule, provision of a grace period, etc.	100 BGN
3. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization

4. Fee for preparation of a deed of mortgage	80 BGN
5. Fee for preparation of an agreement for the deletion of the mortgage	30 BGN
6. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN
B. Mortgage loan for the purchase of a property and Mortgage loan for refinancing	
1. Preliminary estimate of income	50 BGN
2. Application fee	130 BGN due to two stages:
A) upon submission of the documents	50 BGN
B) upon signing of the contract	80 BGN
3. Fee for renegotiation of the loan without delay in the requested date:	
A) changing the maturity date and the account for repayment	20 BGN
B) changing the amount of the loan, the term of the contract, the interest rate, the payment schedule, provision of a grace period, etc.	100 BGN
4. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
5. Fee for preparation of a deed of mortgage / purchase and sale	80 BGN
6. Fee for preparation of an agreement for the deletion of the mortgage	30 BGN
7. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN
C. Preferential mortgage loan for the purchase of a property, financed or owned by BACB (or its subsidiary)	
1. Preliminary estimate of income	Free of charge
2. Application fee	Free of charge
3. Fee for renegotiation of the loan without delay in the requested date:	
A) changing the maturity date and the account for repayment	20 BGN
B) changing the amount of the loan, the term of the contract, the interest rate, the payment schedule, provision of a grace period, etc.	100 BGN
4. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
5. Fee for preparation of a deed of mortgage / purchase and sale	80 BGN
6. Fee for preparation of an agreement for the deletion of the mortgage	30 BGN
7. Fee for application for loan review for changing the terms and conditions of the loan-overdraft contract with current delay in the requested date	150 BGN

Notes: 1/ The fee for preliminary estimate of income is due upon application for mortgage loan pre-approval; 2/ The application fee 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; 3/ The fee for inspection and appraisal of the collateral, when it is envisaged in the Loan Agreement, is at the amount specified in the Tariff on the fees, applicable to the borrower, in order to carry out expert valuations of the assets - collaterals for bank loans disbursed by BACB AD; 4/ The single management commission is due upon utilization of the loan – due only on loans disbursed prior to 23.07.2014; 5/ 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 - due only on loans disbursed prior to 23.07.2014; 6/ The commitment fee is calculated annually on the unutilized loan amount as of the date of the loan agreement until the deadline of the utilization term - due only on loans disbursed prior to 23.07.2014; 7/ The fee for renegotiating the terms and conditions of the loan when there is a delay and the fee for renegotiating when there is no delay is due when depositing the application form for renegotiating. 8/ The fee for drawing up a deed for mortgage/sale of a real estate is payable upon signing the Loan Agreement - due only on loans disbursed prior to 23.07.2014; 9/ The fee for preparation of the application for renewal of a mortgage is payable within ten days as of the written request by the Bank. This fee was payable up to 21.03.2016 on consumer and mortgage loans collateralized by mortgage; After 21.03.2016 such a fee is not due and has not been collected by the Bank; 10/ The fee for prepayment is charged on the prepaid principle. 11/ In case of refusal by the Borrower of the Loan Agreement, the Bank will not refund the collected fees and commissions as of that time; 12/ 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*
- additional card	Free of charge	Free of charge		/*free of charge for the first year/ 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	Free of charge	Free of charge		Free of charge
3. PIN change at ATM in Bulgaria	Free of charge	Free of charge		Free of charge
4. Report for:				
- balance check at ATM in Bulgaria	0.30 BGN	0.30 BGN		0.30 BGN
- balance check at ATM abroad	2 BGN	2 BGN		2 BGN
- balance check through 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	5 BGN		5 BGN
6. Ungrounded dispute of :				
- transaction made in Bulgaria	20 BGN	20 BGN		20 BGN
- transaction made abroad	20 BGN	20 BGN		20 BGN
7. Service „Secure online payments“				
- registration	Free of charge	Free of charge		Free of charge
- second registration	5 BGN	5 BGN		5 BGN
8. Annual subscription for SMS message service	Free of charge	Free of charge		Free of charge
9. SMS message for authorized card transaction	0.12 BGN	0.12 BGN		0.12 BGN
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)

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 Free of charge
 - additional card Free of charge
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 through 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

1. Minimum required balance

VPAY CodeSure

5 BGN/€/€

VII. REVOLVING 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

B. ISSUANCE AND SERVICE

1. Card issuance

2. Express card issuance

3. Card reissuance:

- due to expiration of validity
- on customer's request

4. Annual service fee:

- main card /free of charge for the first year/
- additional card

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

D. FEES FOR ADDITIONAL OPERATIONS

1. Refund

2. Blocking a card on cardholder request

2.a Unblocking a card

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

8. Annual subscription for SMS message

9. SMS message for authorized card transaction

10. Monthly statement sent by mail

11. Extraordinary statement:

- for current year
- for previous years

12. Credit overlimit fee

13. Receiving a card in a bank office different from initially requested one

14. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)

VISA CLASSIC

2000 BGN; 1000 €/€
 10000 BGN; 5000 €/€
 50 BGN; 25 €/€

4000 BGN; 2000 €/€
 10000 BGN; 5000 €/€
 2000 BGN; 1000 €/€
 20

7000 BGN; 3500 €/€
 20000 BGN; 10000 €/€
 3000 BGN; 1500 €/€
 60

VISA CLASSIC

Free of charge

40 BGN

Free of charge

25 BGN

30 BGN

20 BGN

VISA CLASSIC

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

VISA CLASSIC

1%

Free of charge

Free of charge

Free of charge

0.30 BGN

2 BGN

Free of charge

0.30 BGN

10 BGN

20 BGN

20 BGN

Free of charge

5 BGN

Free of charge

0.12 BGN

Free of charge

5 BGN

10 BGN

10 BGN

10 BGN 10BGN

130 BGN

VISA CLASSIC**VISA GOLD**

5000 BGN; 2500 €/€
 13000 BGN; 6500 €/€
 50 BGN; 25 €/€

7000 BGN; 3500 €/€
 16000 BGN; 8000 €/€
 2000 BGN; 1000 €/€
 20

10000 BGN; 5000 €/€
 20000 BGN; 10000 €/€
 3000 BGN; 1500 €/€
 60

VISA GOLD

Free of charge

60 BGN

Free of charge

30 BGN

100 BGN

60 BGN

VISA GOLD

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

VISA GOLD

1%

Free of charge

Free of charge

Free of charge

0.30 BGN

2 BGN

Free of charge

0.30 BGN

10 BGN

20 BGN

20 BGN

Free of charge

5 BGN

Free of charge

0.12 BGN

Free of charge

5 BGN

10 BGN

10 BGN

130 BGN

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. FINANCIAL INSTRUMENTS TRADING SERVICES ON THE BULGARIAN CAPITAL MARKET

A. Trading Services for Financial Instruments Listed on Regulated Market

1. New client registration and opening of account with the Central Depository (CD)	5 BGN
2. Trading with securities on Bulgarian Stock Exchange – Sofia JSC (BSE)	
2.1. Trades with shares, compensatory instruments and rights, etc.	
a) Order size up to 20,000 BGN	0.5%, min. 5 BGN
b) Order size 20,000.01 – 100,000 BGN	0.4%
c) Order size above 100,000.01 BGN	upon agreement
2.2. Trades with corporate bonds	
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	upon agreement
2.3. Order not executed or cancelled	5 BGN
3. Participation in Public Auctions	
3.1. Trades paid in compensatory instruments	upon agreement, min. 20 BGN
3.2. Trades paid in BGN	
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	upon agreement
4. Participation in IPOs or SPOs	upon agreement
5. Participation in Capital Increase Procedures of a public company	5 BGN
6. Trades with shares in relation with Tender Offer Procedures	upon agreement
	upon agreement

B. OTC Trades

C. Maintenance Fee for Financial Instruments Account

1. Maintenance fee for financial instruments account for non-professional clients	0.06% on annual base, min. 3 BGN per quarter
2. Maintenance fee for financial instruments account for professional clients	free of charge

D. Transfer of Securities

1. Transfer of securities held in client's own acc. with CD to client acc. with BACB	5 BGN
2. Transfer of securities held in client acc. with another Broker to client acc. with BACB	free of charge
3. Transfer of securities held in client acc. with BACB to client acc. with another Broker	10 BGN
4. Transfer of securities held in client acc. with BACB to client's own acc. with CD	5 BGN

E. Other Services

1. Issuing of certificates and/ or reports of the held financial instruments and/ or executed trades on hard copies	15 BGN per item
2. Proxy voting and representation	upon agreement
3. Investment consulting and analyses	upon agreement
4. Preparation of Public Offering Memorandum	upon agreement
5. Securities underwriting	upon agreement
6. Asset management	upon agreement

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 C.1 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. The Clients eligible to the requirements for professional clients as per § 1, item 9 from the Additional Provisions of MFIA and who have declared/ proved it. 3/ The fee as per item A.4. depends on the selected placement method

IX. REGISTRATION AGENT SERVICES

1. Depository receipt (e-certificate) of financial instruments, held in client acc. with BACB	5 BGN
2. Duplicate of a Depository Receipt	15 BGN
3. Personal data change at CD register	15 BGN
4. Inheritance and/ or donation procedures:	
4.1. Report and blocking of securities and compensatory instruments in case of inheritance and transfer in case of inheritance	50 BGN
4.2. 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
5. Transfer of securities and compensatory instruments in case of donation	50 BGN
6. Transfer of securities and compensatory instruments in a court decision execution	50 BGN
7. Transfer of securities and compensatory instruments as a Registration Agent	min. 50 BGN for each party

as per agreement, for deals with financial instruments preliminary agreed directly between the parties

8. Portfolio Certificate of a Physical person	40 BGN
9. Extended Portfolio certificate of a Physical person	50 BGN
10. Portfolio Certificate of a Physical person as of a past period	50 BGN
11. Portfolio Certificate of a Legal entity	150 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 5,000 EUR – free of charge Over 5,000 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 – 0.35%
C) Cash Withdrawing in case of redemption of e-money without a notice (only with bank's consent)	Over 5,000 EUR/USD – 0.45%
D) Funds declared to be withdrawn in cash in case of redemption of e-money but not withdrawn (e-money unredeemed)	0.6%

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	Applied are the fees as par Part III, point 2.1 and 2.2
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	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 (not applied for payments in euro towards banks within EEA with value date 1 working day). 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 (B-Pay)/ Payment on micro account via ePay	5%

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 through 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)	130 BGN

(upon request of the account/card holder)

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 without issuance of a debit card	1.90 BGN
2. Opening with issuance of a debit card	1.90 BGN
3. 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	1.50 BGN
4. Closure	
A) Up to 12 months after opening	0.95 BGN
B) Later than 12 months after opening	Free of charge
5. Cash deposits	Up to 10,000 BGN – Free of charge Over 10,000 BGN – 0.09 %, max.190 BGN
6. Cash withdrawals	
A) At the cash desk	Up to 2,000 BGN – 0.85 BGN Over 2,000 лв. – 0.25%
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	4.70 BGN+1%
7. Payments in BGN	
A) Incoming transfer	Free of charge
B) Internal payment	
Written order	0.95 BGN
Internet banking/Virtual banking	0.35 BGN
C) Outgoing payment - BISERA	
Written order	2.10 BGN
Internet banking/Virtual banking	0.95 BGN

8. Payments in EUR
 A) Internal payment
 Written order 2.10 EUR /equivalent at the official rate of BNB/
 Internet banking/Virtual banking 1.10 EUR /equivalent at the official rate of BNB/
 B) Outgoing payment in EUR /credit transfer/ spot value
 Written order 0.14%, min.19 EUR, max.255 EUR
 Internet banking/Virtual banking 0.09%, min.9 EUR, max.195 EUR
 A) Incoming transfer 0.09%, min.3.50 EUR, max.45 EUR
 9. Payment of direct debit
 A) Internal payment 0.95 BGN
 B) Outgoing payment 2.10 BGN
 10. 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

- 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, 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.
- 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, 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, 21.10.2016, 27.10.2016, 24.11.2016 and will enter into force as from December 01, 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

BULGARIAN-AMERICAN CREDIT BANK AD

SWIFT BGUSBGSF, www.bacb.bg

TEL. +359 2 9658358, FAX +359 2 9444413, E-MAIL bacb@bacb.bg