

**LIST OF TERMS AND CONDITIONS OF BACB  
APPLICABLE FOR INSTITUTIONAL CUSTOMERS  
VALID AS OF APRIL 25, 2017**

<b><u>I. ACCOUNTS</u></b>	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<b>1. Opening</b>		
A) Current accounts	Local entities - 10 BGN Foreign entities – 50 BGN	Local entities - 5 EUR Foreign entities – 25 EUR
<i>* Accounts of foreign entities will be opened within 5 working days after presentation of all required documents for opening of an account at the BACB counters</i>		
B) Review of documents for opening of an account of: 1/ a non-resident company registered under the jurisdiction of a territory with preferential tax regulations (offshore areas); 2/ a resident company in which non-resident companies registered in offshore areas hold direct or indirect investment (equities, shares etc)	100 BGN	50 EUR
<i>* The fee paid will not be reimbursed upon refusal of the Bank</i>		
C) Time deposits	Free of charge	Free of charge
D) Accounts for registration of a new company	10 BGN	5 EUR
E) Special and escrow accounts	0.25%, min.150 BGN	0.25%, min.75 EUR
E) Mass opening accounts of employees – single differentiated fee, based on number of opened accounts	30 BGN - up to 200 employees 50 BGN - from 201 to 500 employees 100 BGN - from 501 to 1000 employees 150 BGN - over 1001 employees	
F) Card deactivation fee due to wrong data submitted by an employer	8 BGN	
<b>2. Monthly maintenance</b>		
A) Receipt of statement upon each movement via e-mail, Internet banking/Virtual banking	6 BGN	depending on the currency of the account: 3 EUR, 4 USD, 2.50 GBP
B) Receipt of monthly statement via e-mail	8 BGN	4 EUR, 5 USD, 3 GBP
C) Receipt of statement on paper at counters upon each movement	15 BGN	8 EUR, 9.50 USD, 6 GBP
D) Receipt of monthly statement on paper at counters	12 BGN	6 EUR, 7 USD, 4.50 GBP
E) Receipt of paper statement by post* upon each movement	20 BGN	10 EUR, 12 USD, 8 GBP
F) Receipt of paper monthly statement by post*	18 BGN	9 EUR, 10.5 USD, 7 GBP
G) Upon request (once per month)	8 BGN	4 EUR, 5 USD, 3 GBP
<i>* The statements by post are sent once per month till 10<sup>th</sup> date of the month at the address in Bulgaria</i>		
<b>3. Closure of current accounts</b>	15 BGN	8 EUR
<b><u>II. CASH TRANSACTIONS</u></b>		
<b>1. Cash deposits</b>		
A) Current accounts, Escrow accounts Time deposits (not on maturity)	Up to 8,000 BGN – 1 BGN Over 8,000 BGN – 0.2%	Up to 4,000 EUR – 0.50 EUR Over 4,000 EUR – 0.25%
B) Time deposits (on maturity only)	Free of charge	Free of charge
<b>2. Cash withdrawals</b>		
A) Current accounts, Escrow accounts Special accounts 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 – 0.45%
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 – 0.50%	Over 5,000 EUR/USD – 0.50%
D) Declared to be withdrawn but not withdrawn	0.6%	0.6%
<b>3. Cash transactions with coins (over 50 coins)</b>		
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	
<b>4. Cash collection and secured transport</b>	as per agreement	as per agreement
<b>Notes:</b> 1/ For amounts from 5,000 BGN/EUR/USD to the equivalent of 50,000 EUR - 2 days (2 working days) previous notice is required and for bigger amounts – 3 days (3 working days) previous notice. 2/ The commission for cash transaction is applied over the whole amount of the transaction. 3/ Cash limits that are 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**

Free of charge

#### **FOREIGN CURRENCY**

0.1%, min 8 EUR, max. 200 EUR

#### **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

Value date – same day

B) Processing of a payment initiated via

BISERA 1 BGN

Internet banking/Virtual banking

RINGS 9 BGN

(and/or other electronic device, including mass payment format )

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) Processing of a payment initiated via

0.50 BGN

1.50 EUR

Internet banking/Virtual banking

0.20 BGN in mass payment format

(and/or other electronic device)

#### **4. Direct debit**

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. Conditional payments**

Treated as Letters of Credit

Treated as Letters of Credit

#### **6. Limits through the remote banking channels**

A) Transactional portal of BACB Plus platform

Daily (from 0.00h to 24.00h)

500,000 BGN

Per document

500,000 BGN

Weekly (from Monday 0.00h till Sunday 24.00h)

3,500,000 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.6:** 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. 4 or 5 of part XIII. 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. DOCUMENTARY OPERATIONS**

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

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

- |  |  |
|--|--|
| A) Pre-advice  | 50 EUR   |
| B) Application for a credit facility for issue of letters of credit: |  |
| - For small and medium enterprises                                   | as per p. A.2 of part V  |
| - For corporate customers  | as per p. B.2 of part V.   |
| C) Issuing letter of credit  |  |
| - With blocked cash collateral                                       | min 0.35% but not less than 70 EUR per quarter or part of it                         |
| - Without blocked cash collateral                                    | as per agreement   |
| D) Express issue <sup>1</sup>  | 100 EUR  |
| E) Payment   | min 0.15% but not less than 50 EUR   |
| F) Deferred payment / Accept   | min 0.15% but not less than 50 EUR per month or part of it                           |
| G) Amendment   | 50 EUR (excluding increase of amount and/or extend of validity)                      |
| H) Increase of amount/ extend validity                               | As per IV.A.1.C). on the increased amount / for the extended period                  |
| I) Cancellation  | 55 EUR   |
| J) Irregular documents   | 50 EUR   |
| K) Revolving   | min. 0.3% but not less than 60 EUR per quarter or part of it for the revolved amount |
| L) Preparation of a draft of L/C                                     | 70 EUR (collected only if the L/C will not be opened by the Bank)                    |

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

- |   |  |
|---|--|
| A) Pre-advice   | 40 EUR   |
| B) Advice   |  |
| - Without confirmation  | min. 0.15% but not less than 50 EUR, max. 500 EUR                  |
| - With confirmation   | as per agreement   |
| C) Payment / Negotiation  | min. 0.2% but not less than 50 EUR                                 |
| D) Transfer   | min. 0.3% but not less than 70 EUR, max. 600 EUR                   |
| E) Letter of assignment   | min. 0.15% but not less than 50 EUR, max. 250 EUR                  |
| F) Amendment/Cancellation   | 50 EUR   |
| G) Preliminary check of documents                                 | 50 EUR   |
| H) Secondary check of documents returned for correction documents | 50 EUR   |
| I) Irregular documents  | 50 EUR   |
| J) Processing and sending of documents                            | min. 0.15% but not less than 50 EUR                                |
| K) Deferred payment / Accept                                      | min. 0.1% but not less than 50 EUR                                 |
| L) Preparation of a draft of L/C                                  | 70 EUR (collected only if the L/C will not be advised by the Bank) |

**Notes:** 1/ The commission for a letter of credit issued with option "about" will be calculated on the base of the LC amount increased with the percentage stated. 2/ If the LC states that all fees and charges are for beneficiary's account, but the Beneficiary refuses to pay them, the Bank has the right to collect them from the Applicant.

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

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

- |  |                         |
|--|-------------------------|
| A) Application for a credit facility for issue of bank guarantees: |                         |
| - For small and medium enterprises                                 | as per p. A.2 of part V |

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

- For corporate customers	as per p. B.2 of part V.
B) Issuing letter of guarantee	
- With blocked cash collateral	min. 0.3% but not less than 60 EUR per quarter or part of it
- Without blocked cash collateral	as per agreement
C) Express issue <sup>2</sup>	100 EUR
D) Payment	min. 0.15% but not less than 30 EUR, max. 500 EUR
E) Amendment	50 EUR (excluding increase of amount and/or extend of validity)
E) Increase of amount/ extend validity	As per IV.B.1.B) on the increased amount / for the extended period
F) Cancellation	50 EUR
<b>2. Letters of guarantee advised by the bank</b>	
A) Pre-advice	40 EUR
B) Advice	
- Without confirmation	min 0.15% but not less than 50 EUR, max. 300 EUR
- With confirmation	as per agreement
C) Payment	min. 0.15% but not less than 30 EUR, max. 500 EUR
D) Amendment/Cancellation	50 EUR

## **C. COLLECTIONS**

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

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

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

A) Collection of documents/ accept	min. 0.25% but not less than 60 EUR
B) Release documents "Free of payment"	min. 0.25% but not less than 60 EUR
C) Return of unpaid documents	50 EUR
D) Amendment	50 EUR
E) Claims, Tracers	30 EUR

## **V. LOANS**

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

#### **1. Interest for micro and SME loans outside standard credit products**

A) Working capital loan	as per agreement
B) Investment loan	as per agreement
* Interest for micro and SME loans on standard credit products:	
- for standardized loan products – 5%	
- for loans under direct payments – 4.5%	
- for investment loans supported by guarantee from National Guarantee Fund - up to 6.50%	
- for working capital loans supported by guarantee from National Guarantee Fund - up to 7%	
C) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED"	as per agreement but not more than 3M EURIBOR + annual allowance to 4.2% to BGN and EUR (included in the price and Management Commission)

#### **2. Application**

A) Up to 100,000 BGN	100 BGN
B) 100,000.01 BGN – 300,000 BGN	200 BGN
C) 300,000.01 BGN – 500,000 BGN	300 BGN
D) 500,000.01 BGN – 1,000,000 BGN	500 BGN
E) Over 1,000,000.01 BGN	as per agreement, min. 0.15%, max. 2,500 BGN
F) Agricultural loan under Direct payments	as per agreement, min. 0.1%, but not less than 100 BGN
G) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED"	Free of charge

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

A) For the first year	as per agreement, min. 1% on the approved amount
B) For the second and each subsequent year	as per agreement, min. 0.5% on the PBO
C) Line of credit	as per agreement, min. 1% on the committed exposure
D) Overdraft	as per agreement, min. 1% on the committed exposure
E) Agricultural loan under Direct payments	according to the standard product

#### **4. Commitment**

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

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

<sup>3</sup> Annual turnover below 25,000,000 BGN

## 5. Prepayment

- |  |                              |
|--|------------------------------|
| A) Prepayment with own funds               | 1.5% on the prepaid amount   |
| B) Refinancing from other banks            | 3% on the prepaid amount     |
| C) Line of credit / overdraft              |                              |
| - Prepayment with own funds                | 1% on the committed exposure |
| - Refinancing from other banks             | 3% on the committed exposure |
| D) Agricultural loan under Direct payments | 5% on the prepaid amount     |

## 6. Renegotiation

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

## 7. Cancellation of a loan contract prior to maturity

- |  |                                     |
|--|-------------------------------------|
| A) Agricultural loan under Direct payments | 5% on the amount initially approved |
|--|-------------------------------------|

- |                                   |                                |
|-----------------------------------|--------------------------------|
| 8. Annual fee for risk assessment | from 0.50% to 0.75% on the PBO |
|-----------------------------------|--------------------------------|

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

### 1. Interest

as per agreement

### 2. Application

min. 0.15%, max. 5,000 BGN

### 3. Loan management and administration

- |  |  |
|--|--|
| A) For the first year                      | as per agreement, min. 0.5% on the approved amount             |
| B) For the second and each subsequent year | as per agreement, min. 1% on the principal balance outstanding |
| C) Line of credit                          | as per agreement, min. 1% on the committed exposure            |
| D) Overdraft                               | as per agreement, min. 1% on the committed exposure            |

### 4. Commitment

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

### 5. Prepayment

- |                                 |                          |
|---------------------------------|--------------------------|
| A) Prepayment with own funds    | 1% on the prepaid amount |
| B) Refinancing from other banks | 3% on the prepaid amount |

### C) Line of credit / overdraft

- |                                |                              |
|--------------------------------|------------------------------|
| - Prepayment with own funds    | 1% on the committed exposure |
| - Refinancing from other banks | 3% on the committed exposure |

### 6. Renegotiation

min. 0.1%, max. 2,500 BGN

## VI. DEBIT AND CREDIT CARDS

### A. LIMITS PER CARD

(in the currency of the card)

#### 1. Limits per transaction

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

#### DEBIT CARD VISA BUSINESS

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

#### REVOLVING CREDIT CARD MASTERCARD BUSINESS

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

#### 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

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

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

#### 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

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

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

### B. ISSUANCE AND SERVICE

#### 1. Card issuance

- 1.a) Issuing of each following card from the same type

Free of charge

Free of charge

#### 2. Express card issuance

3 BGN

NA

#### 3. Card reissuance:

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

50 BGN

Free of charge  
15 BGN

50 BGN

Free of charge  
25 BGN

#### 4. Annual service fee:

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

25 BGN  
20 BGN

35 BGN  
25 BGN

### C. TRANSACTION FEES

#### DEBIT CARD VISA BUSINESS

#### REVOLVING CREDIT CARD MASTERCARD BUSINESS

1. Cash withdrawal from:

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

- ATM of the Bank	Free of charge	5 BGN + 1%, min.10 BGN
- other banks' ATMs in Bulgaria	Free of charge	5 BGN + 1%, min.10 BGN
- ATM abroad	5 BGN + 1.5%	5 BGN + 1%, min 10 BGN
2. Cash withdrawal at POS terminal in Bulgaria and abroad	5 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
6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	1 BGN	NA
7. Express money transfer – Cash M – as of 01.05.2017	2 BGN	4 BGN

#### D. FEES FOR ADDITIONAL OPERATIONS

	<b>DEBIT CARD VISA BUSINESS</b>	<b>REVOLVING CREDIT CARD MASTERCARD BUSINESS</b>
1. Refund	1%	1%
2. Blocking a card on cardholder request	Free of charge	Free of charge
2.a Unblocking a card	Free of charge	Free of charge
3. PIN change at ATM in Bulgaria	Free of charge	Free of charge
4. Report for:		
- balance check at ATM in Bulgaria	0.30 BGN	0.30 BGN
- balance check at ATM abroad	2 BGN	
- balance check through ePay/B-pay	Free of charge	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN	0.30 BGN
5. Change of transaction limits	5 BGN	10 BGN
6. Ungrounded dispute of:		
- transaction made in Bulgaria	20 BGN	20 BGN
- transaction made abroad	20 BGN	20 BGN
7. Service „Secure online payments“:		
- registration	Free of charge	Free of charge
- second registration	5 BGN	5 BGN
8. Annual subscription for SMS message service	Free of charge	Free of charge
9. SMS message for authorized card transaction	0.12 BGN	0.12 BGN
10. Monthly statement sent by mail		Free of charge
11. Extraordinary statement:		
- for current year		5 BGN
- for previous years		10 BGN
12. Credit overlimit fee		10 BGN
13. Receiving a card in an office different from initially requested	10 BGN	10 BGN
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

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

**Note:** 1/ Minimum balance is not required for accounts with debit cards

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

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

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

	<b>VISA BUSINESS CodeSure</b>
- Cash withdrawal from ATM/POS	2000 BGN; 1000 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD
- Cash withdrawal at merchant location	50 BGN; 25 EUR/USD

<b>2. Limits within 24hours</b>	
- Cash withdrawal from ATM/POS	4000 BGN; 2000 EUR/USD
- Payment of goods and services at POS	10000 BGN; 5000 EUR/USD
- Cash withdrawal at merchant location	2000 BGN; 1000 EUR/USD
- Number of payments for the period	20
<b>3. Weekly limits</b>	
- Cash withdrawal from ATM/POS	7000 BGN; 3500 EUR/USD
- Payment of goods and services at POS	20000 BGN; 10000 EUR/USD
- Cash withdrawal at merchant location	3000 BGN; 1500 EUR/USD
- Number of payments for the period	60
<b>B. ISSUANCE AND SERVICE</b>	<b>VISA BUSINESS CodeSure</b>
1. Card issuance	20 BGN
2. Card reissuance:	
- due to expiration of validity	20 BGN
- on customer's request	30 BGN
3. Monthly service fee:	
- main card	Free of charge
- additional card	Free of charge
4. Early closing fee (closing the display card before the end of three years validity period):	
- during the 1 <sup>st</sup> year	20 BGN
- during the 2 <sup>nd</sup> year	10 BGN
- during the 3 <sup>rd</sup> year	5 BGN
<b>C. TRANSACTION FEES</b>	<b>VISA BUSINESS CodeSure</b>
1. Cash withdrawal from:	
- ATM of the Bank	Free of charge
- other banks' ATMs in Bulgaria	Free of charge
- ATM abroad	5 BGN + 1.5%
2. Cash withdrawal at POS terminal in Bulgaria and abroad	5 BGN + 1.5%
3. Payment of goods and services:	
- at POS terminal in Bulgaria and abroad	Free of charge
- online	Free of charge
4. Cash withdrawal at merchant location	0.30 BGN
5. Transactions through ePay.bg/B-pay	Free of charge
6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	1 BGN
7. Express money transfer – Cash M – as of 01.05.2017	2 BGN
<b>D. FEES FOR ADDITIONAL OPERATIONS</b>	<b>VISA BUSINESS CodeSure</b>
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	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. Receiving a card in an office different from initially requested	10 BGN
11. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN
<b>E. INTEREST RATE</b>	<b>VISA BUSINESS CodeSure</b>
1. Interest rate on current account	As per Interest Rate Bulletin
2. Reprice	At the end of each quarter
3. Interest base	360/360
4. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	the legitimate interest on overdue liabilities for the respective currency +10%

**Note:** 1/ Minimum balance is not required for accounts with debit cards

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

### **A. MERCHANTS WITH PHYSICAL POS DEVICE**

1. Initial setup fee	Free of charge
2. Express installation fee	100 BGN
3. POS deactivation and removal fee	35 BGN
4. Monthly communication fee for GPRS data card	5 BGN
5. Merchant commissions for accepting bank cards via POS terminal	as per agreement

### **B. MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET**

1. Initial setup fee	Free of charge
2. Merchant commissions for accepting bank cards via internet	as per agreement
3. Annual merchant maintenance fee	160 BGN

## **IX. PRODUCT PACKAGES FOR SME**

	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
<b>A. Subscription fee</b>	15 BGN	25 BGN	50 BGN	100 BGN
<b>B. Accounts</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Opening of a current account	Free of charge for 1 account	Free of charge for 1 account	Free of charge for 1 account	Free of charge for 1 account
2. Minimum balance on current account	Twice the subscription fee /30 BGN /	Four times the subscription fee /100 BGN /	Four times the subscription fee /200 BGN /	Three times the subscription fee /300 BGN /
3. Monthly maintenance	Free of charge for 1 account	Free of charge for 2 accounts /statements - daily in Virtual Bank upon movement/	Free of charge for 2 accounts	Free of charge for 2 accounts
4. Mass opening of accounts of employees	Free of charge	Free of charge	Free of charge	Free of charge
<b>C. Interest</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
	Current account with increasing interest according to the Interest Rate Bulletin of the Bank			
<b>D. Cash transactions</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Cash deposits	<b>For BGN:</b> Up to 9,000 BGN - 1 BGN Over 9,000 BGN - 0.2% <b>For EUR:</b> Up to 5,000 EUR - 0.50 EUR Over 5,000 EUR - 0.2%	<b>For BGN:</b> Up to 11,000 BGN - 1 BGN Over 11,000 BGN - 0.2% <b>For EUR:</b> Up to 6,000 EUR - 0.50 EUR Over 6,000 EUR - 0.2%	<b>For BGN:</b> Up to 13,000 BGN - 1 BGN Over 13,000 BGN - 0.2% <b>For EUR:</b> Up to 7,000 EUR - 0.50 EUR Over 7,000 EUR - 0.2%	<b>For BGN:</b> Up to 8,000 BGN - 1 BGN Over 8,000 BGN - 0.2% <b>For EUR:</b> Up to 4,000 EUR - 0.50 EUR Over 4,000 EUR - 0.2%
2. Cash withdrawals with previous notice	<b>For BGN:</b> Up to 3,000 BGN - 1 BGN Over 3,000 BGN - 0.4%; <b>For EUR:</b> Up to 2,000 EUR - 0.50 EUR Over 2,000 EUR - 0.45%	<b>For BGN:</b> Up to 5,000 BGN - 1 BGN Over 5,000 BGN - 0.4% <b>For EUR:</b> Up to 3,000 EUR - 0.50 EUR Over 3,000 EUR - 0.45%	<b>For BGN:</b> Up to 7,000 BGN - 1 BGN Over 7,000 BGN - 0.4% <b>For EUR:</b> Up to 4,000 EUR - 0.50 EUR Over 4,000 EUR - 0.45%	<b>For BGN:</b> Up to 2,000 BGN - 1 BGN Over 2,000 BGN - 0.4% <b>For BGN:</b> Up to 1,000 EUR - 0.50 EUR Over 1,000 EUR - 0.45%
<b>E. Payments</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Incoming foreign currency Transfers	0.1%, min. 8 EUR, max. 120 EUR	0.1%, min. 5 EUR, max. 100 EUR	0.1%, min. 5 EUR, max. 70 EUR	for the first 10 pc. within the month - free of charge
2. Outgoing Payments through Virtual Bank				
A) Registration for banking via online mobile platform	Free of charge	Free of charge	Free of charge	Free of charge
B) Internal transfers	Free of charge for the first 5 transfers within the month	Free of charge for the first 10 transfers within the month	Free of charge for the first 15 transfers within the month	Free of charge
C) Outgoing transfers in leva - BISERA	Free of charge for the first 5 transfers within the month	Free of charge for the first 10 transfers within the month	Free of charge for the first 15 transfers within the month	For the first 50 pc. within the month - free of charge
- RINGS	9 BGN	8 BGN	7 BGN	for the first 10 pc. within the month - free of charge
D) Outgoing transfers in foreign currency	0.10% min. 10 EUR, max. 200 EUR value 2 working days and value next working day for transfers in EUR for banks in EEA	0.10% min. 10 EUR, max. 170 EUR value 2 working days and value next working day for transfers in EUR for banks in EEA	0.10% min. 10 EUR, max. 150 EUR value 2 working days and value next working day for transfers in EUR for banks in EEA	for the first 10 pc. within the month - free of charge value 2 working days and value next working day for transfers in EUR for banks in EEA
E) File for mass payment				
-Internal transfers	Free of charge	Free of charge	Free of charge	Ordered by VB or electronically containing only inter-bank and BISERA transfers – 2 files without monthly fee.
-Interbank transfers	1 BGN per row	1 BGN per row	1 BGN per row	
<b>F. International Debit Card Visa Business Debit</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. Card issuance	Free of charge	Free of charge	Free of charge	Free of charge
2. Reissuance of a card due to expiration of validity	Free of charge	Free of charge	Free of charge	Free of charge
3. Annual service fee for the main card (free of charge for the first year) and for the additional card	20 BGN / 10 BGN	20 BGN / 10 BGN	20 BGN / 10 BGN	20 BGN / 10 BGN
4. Cash withdraw from ATM in BG and payment at POS in BG and abroad	Free of charge	Free of charge	Free of charge	Free of charge
<b>G. International Credit Card MASTERCARD BUSINESS</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. No application fee				



1. Credit Card issuance	2. Card issuance - Free of charge;			
	3. No annual fee for the main card for the first year			
	4. Annual fee: 30 BGN for main card/ 20 BGN for additional			
	5. Reissuance of a card due to expiration of validity - Free of charge			
2. Payment at POS in BG and abroad	Free of charge	Free of charge	Free of charge	
<b>H. Business Loans</b>	<b>BACB START</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
1. SME Loans	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 50 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 100 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 200 BGN	Discount from the fee for examination of documents, reduced by up to 20% of the standard value, but not more than 200 BGN

## **X. 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

### **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	50 BGN

of inheritance and transfer in case of inheritance	
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 as per agreement, for deals with financial instruments preliminary agreed directly between the parties	min. 50 BGN for each party
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

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

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

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

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

0.5%, max. 100 EUR / 100 USD

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

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

A) Cash deposit of funds for purchase of e-money	Up to 4,000 EUR – 0.50 EUR Over 4,000 EUR – 0.25%
B) Cash Withdrawing in case of redemption of e-money (only and with a notice if such is required)	Up to 1,000 EUR – 0.50 EUR Over 1,000 EUR – 0.45%
C) Cash Withdrawing in case of redemption of e-money without a notice (only with bank's consent)	Over 5,000 EUR/USD – 0.50%
D) Funds declared to be withdrawn in cash in case of redemption of e-money but not withdrawn (e-money unredeemed)	0.60%

**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 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. 4 or 5 of part XIII. 3/ When executing an outgoing payment in foreign currency with option for charges "OUR" through correspondent banks, additional charges of the correspondent banks are collected as described in part III. 4/ When executing an outgoing payment in foreign currency through TARGET2 or sending MT103 directly to the beneficiary's bank, additional charges are collected as requested by the beneficiary's bank. 5/ The charge stated in p.B) is not collected when the transactions are between accounts of one and the same account holder.

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

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

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

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

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

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

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

#### **C) Transaction fees**

1/ Payment of goods and services:	
- at POS terminal in Bulgaria and abroad	0.5%

- online	0.5%
2/ Transactions through ePay.bg/B-pay	0.5%
3/ Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	5%
<b>D) Fees for additional operations</b>	
1/ Refund	5%
2/ Blocking a card on cardholder request	Free of charge
2a/ 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 a card in an office different from initially requested	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 XI:** 1/ In case of redemption of the e-money and client's instructions for a transaction in a currency different from the currency of the purchased e-money, the Bank executes a foreign exchange at the Bank's rate on the date of the transaction and applies the fees and commissions according to the List of terms and commissions of the Bank.

### **XIII. ADDITIONAL SERVICES**

1. Confirmations to auditors	80 EUR
2. Bank certificate	Bulgarian language - 15 EUR English language – 20 EUR
3. Bank reference	Bulgarian language - 20 EUR English language – 30 EUR
4. SWIFT	10 EUR
5. Telecommunication fee for SEPA transfers and transfers through BISERA7	10 EUR
6. Additional statement* of account	for current year 5 EUR for previous year 8 EUR
<i>(*for clients receiving statements “upon request” – one statement per month will not be charged)</i>	
7. Post charges, fax, e-mail	within Bulgaria 5 EUR / abroad 8 EUR
8. Consultation under documentary operations	50 EUR
9. Sending of documents with courier	50 EUR
10. Authentication of documents	50 EUR
11. Issuance of Qualified Electronic Signature (QES) with B-Trust Smart Card SIM format and B-trust reader	
A) With 1 year validity	64.80 BGN
B) With 3 years validity	159 BGN
12. Issuance of QES without B-Trust Smart Card SIM format and B-trust reader	38.40 BGN
13. Renewal of QES	48 BGN
14. Processing of a restraint	30 BGN
15. 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	for current year 5 EUR for previous year 8 EUR
16. Sending a statement of account in format MT940	30 BGN per month per account

### **XIV. GENERAL TERMS**

- All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
- The Customers pay all bank correspondents' charges and fees as well as all other fees arising in connection with their transactions.
- In case the funds in the Customer's account in the currency of transactions are insufficient to cover all charges due, BACB shall debit any other Customer's account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.

4. In case the Customer has not specified who will cover the Bank's commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary's account but the Bank is unable to collect them, the Bank will charge the Customer.
5. Non – customers pay in advance the due Bank's commissions and fees.
6. For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.
7. All prices of services liable for taxation under the law of VAT, are with VAT included
8. The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 20.12.2012,14.02.2013, 28.02.2013, 21.03.2013, 21.08.2013, 10.10.2013, 17.10.2013, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 01.07.2014, 17.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 26.02.2015, 06.03.2015, 04.06.2015, 11.06.2015, 23.07.2015, 06.08.2015, 27.08.2015, 17.12.2015, 21.01.2016, 31.03.2016, 07.04.2016, 14.07.2016, 24.11.2016, 29.12.2016, 26.01.2017, 10.02.2017, 20.04.2017 and will enter into force as from April 25, 2017.

#### **XV. MAIN BANK CORRESPONDENTS**

<b>CURRENCY</b>	<b>BANK</b>	<b>SWIFT</b>	<b>BANK CODE</b>	<b>ACCOUNT №</b>
<b>EUR</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>000-55.053.581</b>
<b>USD</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>070-55.053.581</b>
<b>GBP</b>	<b>Raiffeisen Bank International, Vienna, Austria</b>	<b>RZBAATWW</b>	<b>31000</b>	<b>083-55.053.581</b>
<b>USD</b>	<b>ING Bank N.V. Sofia Branch, Bulgaria</b>	<b>INGBBGSF</b>		<b>BG91INGB91451100058230</b>

**BULGARIAN-AMERICAN CREDIT BANK AD**  
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