

**LIST OF TERMS AND CONDITIONS OF BACB  
APPLICABLE FOR INSTITUTIONAL CUSTOMERS  
VALID AS OF MAY 15, 2023**

<b>I. ACCOUNTS</b>	<b>LEVA</b>	<b>FOREIGN CURRENCY</b>
<b>1. Opening</b>		
A) Current accounts	Local entities - 10 BGN Foreign entities – 100 BGN	Local entities - 6 EUR Foreign entities – 50 EUR
B) Review of documents for opening of an account of foreign legal entities /FLE/ and/or local legal entities /LLE/ owned 100% by FLE		
1. Registered in the EEA	400 BGN	200 EUR
2. Registered outside the EEA	1000 BGN	500 EUR
C) Review of documents for opening of an account of LLE with over 25% foreign interest, held by FLE and/or with 25% to 100% owned by foreign individuals, registered outside the EEA	200 BGN	100 EUR
D) Review of documents for opening of an account of LLE with over 25% foreign interest, held by FLE and/or with 25% to 100% owned by foreign individuals, registered within the EEA	80 BGN	40 EUR
<i>Note to point B), C) and D): 1/The Bank carries out the review of the documents submitted within 10 business days after receiving all relevant documents for opening the account. 2/The fee paid will not be reimbursed upon refusal of the Bank</i>		
E) Time deposits	Free of charge	Free of charge
F) Accounts for registration of a new company	20 BGN	10 EUR
G) Special and escrow accounts	0.25%, min.200 BGN	0.25%, min.100 EUR
Special accounts for donation	Free of charge	Free of charge
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>		depending on the currency of the account:
2.1. Local legal entities		
A) Receipt of statement upon each movement via e-mail, Virtual banking	14 BGN	10 EUR, 12 USD
B) Receipt of monthly statement via e-mail	14 BGN	10 EUR, 12 USD
C) Receipt of statement on paper at counters upon each movement	14 BGN	10 EUR, 12 USD
D) Receipt of monthly statement on paper at counters	20 BGN	11 EUR, 13 USD
E) Upon request (once per month)	20 BGN	11 EUR, 13 USD
2.2. Foreign Legal Entities		
A) Receipt of statement upon each movement via e-mail, Virtual banking	25 BGN	13.50 EUR, 16 USD
B) Receipt of monthly statement via e-mail	25 BGN	13.50 EUR, 16 USD
C) Receipt of statement on paper at counters upon each movement	25 BGN	13.50 EUR, 16 USD
D) Receipt of monthly statement on paper at counters	40 BGN	25 EUR, 29 USD
E) Upon request (once per month)	40 BGN	25 EUR, 29 USD
2.3. Additional fee for an account with a garnishment	7 BGN	
<b>3. SMS/ Email notification</b>		
A) Registration/Deregistration	3 BGN	
B) Amendment of package	1 BGN	
C) Package “Account notification”		
National operators		
50 pcs. SMS	7 BGN	
100 pcs. SMS	15 BGN	
150 pcs. SMS	20 BGN	
International operators		
50 pcs. SMS	20 BGN	
100 pcs. SMS	45 BGN	
150 pcs. SMS	60 BGN	

**4. Safekeeping fee for balances over current, deposit and special accounts in BGN, EUR and USD**

- up to BGN 200,000,000 total client's exposure calculated from the sum of the end-of-day balances on current, deposit and special accounts in BGN, EUR and USD (in BGN equivalent at the BNB fixing rate) – Free of charge;  
- over BGN 200,000,000 total client's exposition calculated from the sum of the end-of-day balances on current, deposit and special accounts in BGN, EUR and USD (in BGN equivalent at the BNB fixing rate) – 0.3% annual fee for amounts over the limit;

**Remarks for p.4:** 1/ The safekeeping fee shall apply for the real number of days in the year divided by 360. 2/ The fee shall not apply for accounts of budget organizations. 3/ The fee is due on a daily basis and will be debited from any client's account with available balance starting from the current account in BGN with highest available balance and in case of non-sufficient funds other client's current account in BGN, EUR, USD or other currency, if any, or special account, will be debited. 4/ The fee for non-working days is calculated and accrued on the first working day.

**5. Closure of current accounts**

30 BGN

18 EUR

**II. CASH TRANSACTIONS**

**LEVA**

**FOREIGN CURRENCY**

**1. Cash deposits**

A) Current accounts, Escrow accounts  
Time deposits (not on maturity)

0.4%, min 5 BGN

0.4%, min 2.50 EUR

B) Time deposits (on maturity only)

Free of charge

Free of charge

The commissions for cash deposits are applied to the full amount of the transaction.

**2. Cash withdrawals**

A) Current accounts, Escrow accounts  
Special accounts

Up to 50,000 BGN - 0.6%  
Over 50,000 BGN – 0.7%

0.7% min 4 EUR

Time deposits (not on maturity and with previous notice, if such is required)

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

Free of charge

Free of charge

C) Withdrawal without pre-advice  
(only with bank's consent)

5,000 – 50,000 BGN – 0.7%  
Over 50,000 BGN – 0.8%

5,000 – 50,000 EUR/USD – 0.7%  
Over 50,000 EUR/USD – 0.8%

D) Declared to be withdrawn but not withdrawn

0.6%

0.6%

The commissions for cash withdrawals are applied to the full amount of the transaction

**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

**5. Check of banknotes**

1 BGN per banknote

0.50 EUR per banknote

**Notes:** 1/ For amounts from 5,000 BGN/EUR/USD to the equivalent of 50,000 EUR - 2 days (2 working days) previous notice is required and for bigger amounts – 3 days (3 working days) previous notice. 2/ The amounts for cash withdrawals with previous notice shall be paid by the Bank in the time intervals: 9am – 12am and 1pm – 5pm. 3/ Cash limits that are with fixed charge are valid for cash transactions made within the working day on all customer's accounts in one currency. 4/ Commissions and fees for time deposits on maturity are also applied for deposits with allowed cash deposits and/or cash withdrawals within the deposit terms on the dates when such transactions are allowed.

**III. PAYMENTS**

**LEVA**

**FOREIGN CURRENCY**

**1. Incoming**

Free of charge

A. Payments in EUR from banks from EEA, Switzerland, San Marino and Monaco – Free of charges

B. Payments different from p. A above - up to 100 EUR – free of charge

Over 100 EUR-0.1%, min10EUR, max200EUR

**2. Outgoing**

**2.1. Payments in EUR towards banks within European Economic Area /EEA/, Switzerland, San Marino and Monaco**

A) Written order

SEPA transfer up to the equivalent of 51,129.19 EUR

3.58 EUR

SEPA transfer, equal or bigger the equivalent of 51,129.19 EUR

15.34 EUR

Transfer through TARGET2

15.34 EUR

B) Virtual banking

SEPA transfer up to the equivalent of 51,129.19 EUR

0.61 EUR

SEPA transfer, equal or bigger the equivalent of 51,129.19 EUR

6.14 EUR

Transfer through TARGET2

6.14 EUR

**Notes:** 1/ SEPA transfer is executed with value next working day latest. 2/ Transfer through TARGET2 is executed with same value date.

## 2.2. Payments, different from p. 2.1. above

A) Written order	BISERA 7 BGN RINGS 30 BGN	0.20%, min 25 EUR, max. 300 EUR + 10EUR Value date – 2 working days 0.25%, min 35 EUR, max. 400 EUR + 10EUR Value date – 1 working day 0.35%, min 50 EUR, max. 500 EUR + 10EUR Value date – same day
B) Virtual banking (and/or other electronic device, including mass payment format)	BISERA 1.20 BGN RINGS 12 BGN	0.15%, min 25 EUR, max 300 EUR + 10EUR Value date – 2 working days 0.15%, min 25 EUR, max 300 EUR + 10EUR Value date – 1 working day 0.20%, min 30 EUR, max 350 EUR + 10EUR Value date – same day

## 2.3. Other fees related to payments

A) Utility payment - Virtual banking	Free of charge	
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 1%, min 12 BGN RINGS 1%, min 35 BGN	0.35%, min 50 EUR + 9 EUR Value date – 2 working days

## 3. Internal payments

A) Written order	4.50 BGN	4.50 BGN
B) Processing of a payment initiated via Virtual banking (and/or other electronic device)	0.60 BGN 0.30 BGN in mass payment format	0.60 BGN

## 4. Direct debit

A) Request for direct debit	7 BGN (written order) 1.20 BGN (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
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## 6. Limits through the remote banking channels

A) Transactional portal of BACB Plus platform		
Daily (from 0h to 24h)	500,000 BGN	
Per document	500,000 BGN	
Weekly (from Monday 0h till Sunday 24h)	3,500,000 BGN	
B) Mobile banking application BACB Plus		
Daily (from 0h to 24h)	5,000 BGN	
Per document	5,000 BGN	
Weekly (from Monday 0h till Sunday 24h)	35,000 BGN	
C) Online banking BACB Online		
Daily with signing with e-TAN (from 0h to 24h)	500,000 BGN	
Daily with signing with Signer (from 0h to 24h)	5,000,000 BGN	
D) Re-registration in the new platform for remote banking BACB Online	5 BGN	
E) One-time change of a daily limit in the new platform for remote banking BACB Online	50 BGN	

**Note for p.6:** 1/ Limits are in BGN-equivalent regardless the currency of the customer's account. 2/ Upon depositing of a Declaration by a customer at Bank's counters for setting up higher limits in transactional portal BACB Plus for a customer, users or accounts, the Bank sets up the new limits up to three working days.

7. Cancellation	30 BGN	40 EUR
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8. Inquiries, claims, amendment	30 BGN	20 EUR
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**Notes for part III:** 1/ Outgoing foreign currency transfers with value date same day shall be executed only with bank's consent. 2/ Upon use of multiple budget transfer, payment of each obligation will be considered and charged as a separate outgoing payment. 3/ 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, the Bank shall collect its fees for the incoming currency transfer from the Beneficiary. 4/ 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. Exception: Outgoing payments up to EUR 12,500 to 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. 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". For all payments with same day value there is an additional charge of 10 EUR/USD. 5/

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. 6/ 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. 7/ Outgoing foreign currency transfers in GBP with same business day value are executed if received at the bank by 12.00.

#### **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 100 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   | 60 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 prior to maturity                                    | 60 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)                    |
| M) Photocopies of documents for the bank file                        | 30 EUR   |

###### **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) Acknowledgement of receipt of notification of assignment                        | 50 EUR   |
| F) Issuance of assignment (transfer of receivable)                                 | min. 0.15% but not less than 50 EUR, max. 250 EUR                  |
| G) Amendment/Cancellation  | 60 EUR   |
| H) Preliminary check of documents  | 50 EUR   |
| I) Secondary check of documents returned for correction documents                  | 50 EUR   |
| J) Irregular documents   | 50 EUR   |
| K) Processing and sending of documents   | min. 0.15% but not less than 50 EUR                                |
| L) Deferred payment / Accept   | min. 0.1% but not less than 50 EUR                                 |
| M) Preparation of a draft of L/C   | 70 EUR (collected only if the L/C will not be advised by the Bank) |
| N) Photocopies of documents for the bank file (if not provided by the beneficiary) | 30 EUR   |

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

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

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

- |  |  |
|--|--|
| A) Application for a credit facility for issue of bank guarantees: |  |
| - For small and medium enterprises                                 | as per p. A.2 of part V  |
| - 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   | 60 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  | 60 EUR   |

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

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

## 2. Letters of guarantee advised by the bank

- |                           |   |
|---------------------------|---|
| A) Pre-advice             | 40 EUR  |
| B) Advice                 |   |
| - Without confirmation    | min 0.15% but not less than 50 EUR, max. 300 EUR  |
| - With confirmation       | as per agreement                                  |
| C) Payment                | min. 0.15% but not less than 30 EUR, max. 500 EUR |
| D) Amendment/Cancellation | 60 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                           | 60 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          | 60 EUR                              |
| D) Amendment                           | 60 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 – 4.50%
- for loans supported by guarantee from COSME - up to 5.50%
- for loans supported by guarantee from National Guarantee Fund – LEONIA Plus + allowance up to 4% for loans in BGN and 3M EURIBOR + allowance up to 3.75% for loans in EUR
- for unsecured loans supported by guarantee from National Guarantee Fund - LEONIA Plus + allowance up to 6.25% for loans in BGN and 3M EURIBOR + allowance up to 5% for loans in EUR

- |  |   |
|--|---|
| 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) Loans, excl. those under B), C) and D)  | 0.15%, min. 150 BGN, max. 3,500 BGN                     |
| B) Agricultural loan under Direct payments   | as per agreement, min. 0.15%, but not less than 150 BGN |
| C) Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED" | Free of charge  |
| D) Loans supported by guarantee from COSME   | Free of charge  |

#### 3. Loan management and administration

- |   |   |
|---|---|
| A) For the first year   | as per agreement, min. 1% on the approved amount    |
| B) For the second and each subsequent year                    | as per agreement, min. 0.5% on the PBO              |
| C) Line of credit   | as per agreement, min. 1% on the committed exposure |
| D) Overdraft  | as per agreement, min. 1% on the committed exposure |
| E) Agricultural loan under Direct payments                    | according to the standard product                   |
| F) Loans supported by guarantee from COSME for the first year | as per agreement, max. 1% on the approved amount    |

#### 4. Commitment

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

#### 5. Early prepayment

- |   |                              |
|---|------------------------------|
| A) Prepayment with own funds from the main activity                               | 1.5% on the prepaid amount   |
| B) In all other cases   | 4% on the prepaid amount     |
| C) Credit line / overdraft  |                              |
| - Prepayment with own funds from the main activity and loan agreement termination | 1% on the committed exposure |
| - Prepayment and loan agreement termination in all other cases                    | 4% on the committed exposure |
| D) Agricultural loan under Direct payments  | 5% on the prepaid amount     |

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

**6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one year period of overdrafts and credit lines**

- A) All loans, excl. those under B) 0.2%, min. 150 BGN, max. 3,500 BGN  
B) Revolving credit line against direct payments 0.15% on the committed exposure, min. 100 BGN, max 300 BGN

**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

\*Loans supported by guarantee from COSME Free of charge

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

**1. Interest**

as per agreement

**2. Application**

0.15%, min. 150 BGN, 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. Early prepayment**

- A) Prepayment with own funds from the main activity 1% on the prepaid amount

- B) In all other cases 4% on the prepaid amount

- C) Credit line / overdraft  
- Prepayment with own funds from the main activity and loan agreement termination 1% on the committed exposure  
- Prepayment and loan agreement termination in all other cases 4% on the committed exposure

**6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one-year period of overdrafts and credit lines**

0.1%, min. 150 BGN, max. 5,000 BGN

**VI. DEBIT AND CREDIT CARDS**

**A. LIMITS PER CARD**

(in the currency of the card)

**1. Limits per transaction**

- |  | <b>DEBIT CARD<br/>VISA BUSINESS</b> | <b>REVOLVING CREDIT CARD<br/>Visa Business Credit/MASTERCARD BUSINESS</b> |
|--|-------------------------------------|---|
| - Cash withdrawal from ATM/POS         | 2000 BGN; 1000 EUR/USD              | 3000 BGN; 1500 EUR/USD  |
| - Payment of goods and services at POS | 10000 BGN; 5000 EUR/USD             | 11000 BGN; 5500 EUR/USD   |
| - Cash withdrawal at merchant location | 50 BGN; 25 EUR/USD                  | 50 BGN; 25 EUR/USD  |

**2. Limits within 24hours**

- |  |                         |                         |
|--|-------------------------|-------------------------|
| - Cash withdrawal from ATM/POS         | 4000 BGN; 2000 EUR/USD  | 4000 BGN; 2000 EUR/USD  |
| - Payment of goods and services at POS | 10000 BGN; 5000 EUR/USD | 11000 BGN; 5500 EUR/USD |
| - Cash withdrawal at merchant location | 2000 BGN; 1000 EUR/USD  | 2000 BGN; 1000 EUR/USD  |
| - Number of payments for the period    | 20                      | 20                      |

**3. Weekly limits**

- |  |                          |                          |
|--|--------------------------|--------------------------|
| - Cash withdrawal from ATM/POS         | 7000 BGN; 3500 EUR/USD   | 7000 BGN; 3500 EUR/USD   |
| - Payment of goods and services at POS | 20000 BGN; 10000 EUR/USD | 20000 BGN; 10000 EUR/USD |
| - Cash withdrawal at merchant location | 3000 BGN; 1500 EUR/USD   | 3000 BGN; 1500 EUR/USD   |
| - Number of payments for the period    | 60                       | 60                       |

**B. ISSUANCE AND SERVICE**

- |  |  |                |
|--|--|----------------|
| 1. Card issuance                                       | Free of charge                             | Free of charge |
| 1.a) Issuing of each following card from the same type | 5 BGN                                      | NA             |
| 2. Express card issuance                               | 50 BGN                                     | 50 BGN         |
| 3. Card reissuance:                                    |  |                |
| - due to expiration of validity                        | Free of charge                             | Free of charge |
| - on customer's request                                | 15 BGN                                     | 25 BGN         |
| 4. Annual service fee:                                 |  |                |
| - main card  | 25 BGN /free of charge for the first year/ | 60 BGN         |
| - additional card                                      | 20 BGN                                     | 45 BGN         |

**C. TRANSACTION FEES**

- |   |              |                        |
|---|--------------|------------------------|
| 1. Cash withdrawal from:                |              |                        |
| - ATM of the Bank                       | 0.30 BGN     | 5 BGN + 1%, min.10 BGN |
| - other banks' ATMs in Bulgaria and EEA | 1.50 BGN     | 7 BGN + 2%, min.10 BGN |
| - ATM abroad                            | 5 BGN + 1.5% | 7 BGN + 2%, min 10 BGN |

<sup>4</sup> Annual turnover over 25,000,000 BGN

2. Cash withdrawal at POS terminal		
- in Bulgaria and EU	10 BGN + 1.5%	8 BGN + 2%
- abroad	10 BGN + 1.5%	8 BGN + 2%
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
- betting	2%	2%
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

#### DEBIT CARD VISA BUSINESS

#### REVOLVING CREDIT CARD

#### Visa Business Credit/MASTERCARD BUSINESS

1. Refund	1%	1%
2. Blocking a card on cardholder request	Free of charge	Free of charge
3. Unblocking a card	Free of charge	Free of charge
4. PIN change at ATM in Bulgaria	Free of charge	Free of charge
5. 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
6. Change of transaction limits	5 BGN	10 BGN
7. Ungrounded dispute of:		
- transaction/s made in Bulgaria	40 BGN	40 BGN
- transaction/s made abroad	40 BGN	40 BGN
8. Service „Secure online payments “:		
- registration	Free of charge	Free of charge
- second registration	5 BGN	5 BGN
9. Annual subscription for SMS message service	Free of charge	Free of charge
10. SMS message for authorized card transaction	0.12 BGN	0.12 BGN
11. Monthly statement sent by mail		Free of charge
12. Extraordinary statement:		
- for current year		5 BGN
- for previous years		10 BGN
13. Credit overlimit fee		10 BGN
14. Receiving a card and/or PIN at another bank office/ customer`s address in the country	10 BGN	10 BGN
15. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN
16. Non-returned card, excluding cases of loss, theft and retention at ATM	5 BGN	5 BGN
17. Generation of a new PIN sent in a letter	5 BGN	5 BGN

#### E. INTEREST RATE

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. 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

- |  |  |                     |
|--|--|---------------------|
| 6.   | Replacement of a real POS terminal model at the merchant's request | 30 BGN              |
| 7.   | Amendment of data at a real POS terminal                           | 5 BGN of a position |
| <b>B. MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET</b> |  |                     |
| 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             |

### VIII. PRODUCT PACKAGES FOR SME

	<b>BACB START *</b>	<b>BACB STANDARD</b>	<b>BACB POTENTIAL</b>	<b>BACB TRANSACT</b>
<b>A. Monthly service fee</b>	17 BGN	30 BGN	55 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	Four times the subscription fee /68 BGN /	Four times the subscription fee /120 BGN /	Four times the subscription fee /220 BGN /	Four times the subscription fee /400 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	<u>For BGN:</u> Up to 4,000 BGN – 2 BGN Over 4,000 BGN - 0.25% <u>For EUR:</u> Up to 2,000 EUR - 1 EUR Over 2,000 EUR - 0.25%	<u>For BGN:</u> Up to 5,000 BGN – 2 BGN Over 5,000 BGN - 0.25% <u>For EUR:</u> Up to 2,500 EUR - 1 EUR Over 2,500 EUR - 0.25%	<u>For BGN:</u> Up to 6,000 BGN – 2 BGN Over 6,000 BGN - 0.25% <u>For EUR:</u> Up to 3,000 EUR - 1 EUR Over 3,000 EUR - 0.25%	<u>For BGN:</u> Up to 7,000 BGN – 2 BGN Over 7,000 BGN - 0.25% <u>For EUR:</u> Up to 3,500 EUR - 1 EUR Over 3,500 EUR - 0.25%
2. Cash withdrawals with previous notice	<u>For BGN:</u> Up to 3,000 BGN - 3 BGN Over 3,000 BGN - 0.5% <u>For EUR:</u> Up to 1,500 EUR – 1.5 EUR Over 1,500 EUR - 0.5%	<u>For BGN:</u> Up to 3,500 BGN - 3 BGN Over 3,500 BGN - 0.5% <u>For EUR:</u> Up to 2,000 EUR – 1.5 EUR Over 2,000 EUR - 0.5%	<u>For BGN:</u> Up to 4,000 BGN - 3 BGN Over 4,000 BGN - 0.5% <u>For EUR:</u> Up to 2,500 EUR – 1.50 EUR Over 2,500 EUR - 0.5%	<u>For BGN:</u> Up to 4,500 BGN - 3 BGN Over 4,500 BGN - 0.5% <u>For EUR:</u> Up to 3,000 EUR – 1.50 EUR Over 3,000 EUR - 0.5%
<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. 140 EUR (for payments different of payments in EUR for EEA, Switzerland, San Marino, Monaco)	0.1%, min. 8 EUR max. 130 EUR	0.1%, min. 8 EUR, max. 120 EUR	0.1%, min. 8 EUR max. 100 EUR
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	Free of charge	Free of charge	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 25 pc. within the month - free of charge
- RINGS	According to the Bank's TC, Section III	10 BGN	9 BGN	8 BGN
D) Outgoing transfers in foreign currency	According to the Bank's TC, Section III	0.10% min. 15 EUR max. 200 EUR + 10 EUR value 2 working days	0.10% min. 15 EUR, max. 175 EUR + 10 EUR value 2 working days	0.10% min. 15 EUR, max. 150 EUR + 10 EUR value 2 working days
E) File for mass payment -Internal transfers -Interbank transfers	Free of charge 1.20 BGN per row	Free of charge 1.20 BGN per row	Free of charge 1 BGN per row	Ordered by VB or electronically containing only inter-bank and BISERA transfers – 1 file per month – free of charge.
<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	Free of charge
4. Cash withdraw from ATM in BG and abroad	According to the Bank's TC, Section VI	0.30 BGN ATM of the Bank 0.90 BGN from other banks' ATMs in Bulgaria and EEA 5 BGN+1.5% ATM abroad	0.30 BGN ATM of the Bank 0.80 BGN from other banks' ATMs in Bulgaria and EEA, 5 BGN+1.5% ATM abroad	0.30 BGN ATM of the Bank 0.70 BGN from other banks' ATMs in Bulgaria and EEA, 5 BGN+1.5% ATM abroad
5. Payment at POS in BG and abroad	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI
<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. Credit Card issuance	1. No application fee 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			
6. Payment at POS in BG and abroad	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI	According to the Bank's TC, Section VI
<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,	Discount from the fee for examination of documents,	Discount from the fee for examination of documents,	Discount from the fee for examination of documents,



reduced by up to 20% of the standard value, but not more than 50 BGN      reduced by up to 20% of the standard value, but not more than 100 BGN      reduced by up to 20% of the standard value, but not more than 200 BGN      reduced by up to 20% of the standard value, but not more than 200 BGN

1/ In order to use BACB Start package, the Client must have a company time deposit of the amount not less than BGN 20 000 or their equivalent in another currency.

## **IX. 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	
2.1. Trades with shares, compensatory instruments and rights, etc.	
a) Order size up to 20,000 BGN	1.5%, min. 15 BGN
b) Order size 20,000.01 – 100,000 BGN	1%
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. 15 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
2.4. Trades with Government securities	
A) Nominal up to 500 000 BGN	0.1%
B) Nominal over 500 000.01 BGN	upon agreement
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	20 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 10 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.

## **X. 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

#### **XI. ADDITIONAL SERVICES**

1. Confirmations to auditors	Bulgarian– 80 EUR / English – 100 EUR
2. Bank certificate	Bulgarian – 15 EUR / English – 20 EUR
Certificate of residual debt on credit, engagement letter	90 BGN
3. Bank reference	Bulgarian - 25 EUR / English – 35 EUR
4. SWIFT	10 EUR
SWIFT for opening/issuing of a Letter of credit or Letter of guarantee	10 EUR for page
5. Additional statement* of account	Current year 5 EUR / Previous year 10 EUR
(*for clients receiving statements “upon request” – one statement per month will not be charged)	
6. Post charges, fax, e-mail	within Bulgaria 5 EUR / abroad 8 EUR
7. Consultation under documentary operations	50 EUR
8. Sending of documents with courier	50 EUR
9. Confirmation of authentication	50 EUR
10. Processing of a garnishment	30 BGN
11.1. Providing information on accounts, at Account Holder’s request following the requirements of the effective legislation	
A) Information about presence of any clients’ accounts	in Bulgarian 30 BGN / in English 50 BGN
B) Statement of account	current year 5 EUR / previous year 8 EUR
11.2. Proving account information requested by third party, different from the account holder (including private enforcement agents or public enforcement agents) following the requirements of the effective legislation	in Bulgarian 30 BGN / in English 50 BGN
12. Sending a statement of account in format MT940	60 BGN per month per account
13. Unseizing a bank account with a garnishment in order to fulfil the conditions under an Authorization for urgent payments or the disposition with non-sequestrable amounts	8 BGN

**Note:** 1/ The fee as per item 1 will not be applied for customers having a loan from the Bank. 2/ The fees as per item 11.1 and item 11.2 shall be payable, when the information is required, pursuant to a court decision or a law/regulation of a governmental or regulatory body.

#### **XII. GENERAL TERMS**

- All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
- The Customers pay all bank correspondents` charges and fees as well as all other fees arising in connection with their transactions.
- In case the funds in the Customer’s account in the currency of transactions are insufficient to cover all charges due, BACB shall debit any other Customer’s account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
- In case the Customer has not specified who will cover the Bank’s commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary’s account but the Bank is unable to collect them, the Bank will charge the Customer.
- Non – customers pay in advance the due Bank’s commissions and fees.
- For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.
- All prices of services liable for taxation under the law of VAT, are with VAT included
- The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 20.12.2012,14.02.2013, 28.02.2013, 21.03.2013, 21.08.2013, 10.10.2013, 17.10.2013, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 01.07.2014, 17.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 26.02.2015, 06.03.2015, 04.06.2015, 11.06.2015, 23.07.2015, 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, 25.05.2017, 15.06.2017, 29.06.2017, 13.07.2017, 24.08.2017, 12.10.2017, 01.03.2018, 07.06.2018, 11.10.2018, 30.05.2019, 03.10.2019, 12.12.2019, 06.02.2020, 28.05.2020, 11.06.2020, 08.10.2020, 29.10.2020, 20.05.2021, 29.07.2021, 05.08.2021, 02.09.2021, 16.09.2021, 09.12.2021, 27.01.2022, 24.03.2022, 23.06.2022, 28.07.2022, 04.08.2022, 01.09.2022, 01.12.2022, 16.02.2023, 04.05.2023, 11.05.2023 and will enter into force as from May 15, 2023.

#### **XIII. 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

#### **BULGARIAN-AMERICAN CREDIT BANK AD**

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