

# LIST OF TERMS AND CONDITIONS OF BACB APPLICABLE FOR INSTITUTIONAL CUSTOMERS **VALID AS OF JULY 10, 2023**

I. ACCOUNT	<u>rs</u>	LEVA	FOREIGN CURRENCY
1. Opening		Landantities 10 DCN	Landantition (FUD
A) Current ac		Local entities - 10 BGN Foreign entities - 100 BGN	Local entities - 6 EUR Foreign entities - 50 EUR
,	of documents for opening of an account		
	n legal entities /FLE/ and/or local legal		
	LLE/ owned 100% by FLE ered in the EEA	400 BGN	200 EUR
	ered in the EEA ered outside the EEA	1000 BGN	500 EUR
	of documents for opening of an account		100 EUR
	with over 25% foreign interest, held by		
	d outside the EEA	EL und/of with 25% to 100% own	ou by foloigh marviduals,
	of documents for opening of an account	80 BGN	40 EUR
	with over 25% foreign interest, held by		ed by foreign individuals,
	d within the EEA		,
Note to point I	B), C) and D): 1/The Bank carries out i	the review of the documents submitt	ed within 10 business days after receiving
			on refusal of the Bank. 3/ The fee shall not
apply upon op	ening of time deposits, except in case o	f initial identification and registration	on of the customer. 4/ The document
	addition to the account opening fee.		
E) Time depo		Free of charge	Free of charge
	for registration of a new company	20 BGN	10 EUR
	nd escrow accounts	0.25%, min.200 BGN	0.25%, min.100 EUR
	ecounts for donation	Free of charge	Free of charge
	ning accounts of employees –	30 BGN - up to 200 employees	
	Ferentiated fee, based on	50 BGN - from 201 to 500 employe	
number of	f opened accounts	100 BGN - from 501 to 1000 emplo	byees
F) C 11.	d'adam Caral and a management	150 BGN - over 1001 employees	
	tivation fee due to wrong data	8 BGN	
	l by an employer <b>maintenance</b>		1 1:
2. Monthly 2.1. Local legal			depending on the currency of the account:
	f statement upon each movement	14 BGN	10 EUR, 12 USD
	, Virtual banking	112611	10 2014, 12 002
	monthly statement via e-mail	14 BGN	10 EUR, 12 USD
	statement on paper at counters	14 BGN	10 EUR, 12 USD
	movement		
D) Receipt of	f monthly statement on paper at	20 BGN	11 EUR, 13 USD
counters			
	nest (once per month)	20 BGN	11 EUR, 13 USD
2.2. Foreign L			
	f statement upon each movement	25 BGN	13.50 EUR, 16 USD
	, Virtual banking		
	f monthly statement via e-mail	25 BGN	13.50 EUR, 16 USD
	f statement on paper at counters	25 BGN	13.50 EUR, 16 USD
	movement	40 DCN	25 EUD 20 USD
counters	f monthly statement on paper at	40 BGN	25 EUR, 29 USD
	vast (anag man manth)	40 DCN	25 EUD 20 USD
	uest (once per month) I fee for an account with a garnishment	40 BGN	25 EUR, 29 USD
	ail notification	, / BOIN	
	on/Deregistration	3 BGN	
B) Amendme		1 BGN	
	Account notification"	2 2 31 1	
National of			
50 pcs. SN		7 BGN	
100 pcs. S		15 BGN	
150 pcs. S		20 BGN	
	nal operators		
50 pcs. SN		20 BGN	
100 pcs. S		45 BGN	
150 pcs. S		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 0.4%, min 5 BGN 0.4%, min 2.50 EUR Time deposits (not on maturity) 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 Up to 50,000 BGN - 0.6% 0.7% min 4 EUR Over 50,000 BGN - 0.7% Special accounts Time deposits (not on maturity and with previous notice, if such is required) B) Time deposits (on maturity only and with Free of charge Free of charge previous notice, if such is required) C) Withdrawal without pre-advice 5,000 - 50,000 BGN - 0.7%5,000 - 50,000 EUR/USD - 0.7%(only with bank's consent) Over 50,000 BGN - 0.8% Over 50,000 EUR/USD - 0.8% D) Declared to be withdrawn but not withdrawn 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 5%, min. 10 BGN (previous notice required)

C) Other transactions with coins 5%, min. 10 BGN

4. Cash collection and secured transportas per agreementas per agreement5. Check of banknotes1 BGN per banknote0.50 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.

<u>III. PAYMENTS</u>
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

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

Transfer through TARGET2

3.58 EUR

15.34 EUR

15.34 EUR

B) Virtual banking

SEPA transfer up to the equivalent of 51,129.19 EUR

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

Transfer through TARGET2

0.61 EUR

6.14 EUR

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 0.20%, min 25 EUR, max. 300 EUR + 10EUR

RINGS 30 BGN 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

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 chargeB) Subscription for automatic payment of utility bills and other services

(and/or other electronic device, including mass RINGS 12 BGN

Registration for subscription 1 BGN
Execution of payment 0.25 BGN
Change of subscription's details, cancellation 1 BGN

0.12 BGN for SMS

0.05 BGN for e-mail

C) Cash transfer BISERA 1%, min 12 BGN 0.35%, min 50 EUR + 9 EUR RINGS 1%, min 35 BGN Value date – 2 working days

BISERA 1.20 BGN

3. Internal payments

Notification

B) Virtual banking

payment format)

A) Written order 4.50 BGN 4.50 BGN
B) Processing of a payment initiated via 0.60 BGN 0.60 BGN

Virtual banking (and/or other electronic device) 0.30 BGN in mass payment format

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

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 5 BGN

banking BACB Online

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 EUR8. Inquiries, claims, amendment 30 BGN 20 EUR

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 collects 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
 For corporate customers
 as per p. A.2 of part V
 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 maturityJ) Irregular documents50 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 50 EUR

of assignment

F) Issuance of assignment (transfer of receivable) min. 0.15% but not less than 50 EUR, max. 250 EUR

G) Amendment/Cancellation
 H) Preliminary check of documents
 I) Secondary check of documents returned for
 50 EUR
 50 EUR

correction documents

J) Irregular documents 50 EUR

K) Processing and sending of documents
 L) Deferred payment / Accept
 min. 0.15% but not less than 50 EUR
 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 30 EUR

(if not provided by the beneficiary)

<u>Notes:</u> 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
 For corporate customers
 as per p. A.2 of part V
 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

2. Letters of guarantee advised by the bank

A) Pre-advice 40 EUR

B) Advice

<sup>&</sup>lt;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>&</sup>lt;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.

- 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

min. 0.25% but not less than 60 EUR A) Collection of documents/ accept 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 – 5.50%

- 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 4.2% to BGN and EUR (included in the price and Management business "NAPRED"

as per agreement but not more than 3M EURIBOR + annual allowance to

Commission)

Application

A) Loans, excl. those under B), C) and D) 0.15%, min. 150 BGN, max. 3,500 BGN

Agricultural loan under Direct payments as per agreement, min. 0.15%, but not less than 150 BGN

Partnership program of the BDB AD for Free of charge indirect financing of micro, small and medium

business "NAPRED"

D) Loans supported by guarantee from COSME Free of charge

Loan management and administration 3.

A) For the first year as per agreement, min. 1% on the approved amount

For the second and each subsequent year as per agreement, min. 0.5% on the PBO B)

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

Loans supported by guarantee from COSME as per agreement, max. 1% on the approved amount

for the first year

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

Early prepayment A) Prepayment with own funds from the main 1.5% on the prepaid amount

activity

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

C) Credit line / overdraft

Prepayment with own funds from the 1% on the committed exposure main activity and loan agreement

termination

Prepayment and loan agreement 4% on the committed exposure termination in all other cases

Agricultural loan under Direct payments 5% on the prepaid amount

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

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

D)	Revolving credit line against direct payments	0.15% on the committed exposure	min 100 BCN may 200 BCN			
_ `	<ul> <li>B) Revolving credit line against direct payments 0.15% on the committed exposure, min. 100 BGN, max 300 BGN</li> <li>7. Cancelation of a loan contract prior to maturity</li> </ul>					
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					
	B. CORPORATE LOANS <sup>4</sup>					
1.	Interest	as per agreement				
2.	Application	0.15%, min. 150 BGN, max. 5,000 BGN				
3. A)	Loan management and administration For the first year	as per agreement, min 0.5% on th	a approved amount			
B)	For the second and each subsequent year	as per agreement, min. 0.5% on the approved amount as per agreement, min. 1% on the principal balance outstanding				
C)	Line of credit	as per agreement, min. 1% on the principal balance outstanding as per agreement, min. 1% on the committed exposure				
D)	Overdraft	as per agreement, min. 1% on the committed exposure as per agreement, min. 1% on the committed exposure				
4.	Commitment	as per agreement, min. 170 on the committed exposure				
A)	Line of credit	2% on the unused amount				
B)	Overdraft	1% on the unused amount				
5.	Early prepayment	10/ 1				
A)	Prepayment with own funds from the main 1% on the prepaid amount activity					
B) C)	In all other cases Credit line / overdraft	4% on the prepaid amount				
	- Prepayment with own funds from the main activity and loan agreement	1% on the committed exposure				
	termination - Prepayment and loan agreement	4% on the committed exposure				
6.	termination in all other cases  Change of the terms and the conditions of the	ha laan (avel price changes) rang	wal for another one-year period of			
0.	overdrafts and credit lines	0.1%, min. 150 BGN, max. 5,000				
		,.,,,,				
	DEBIT AND CREDIT CARDS					
	LIMITS PER CARD	DEBIT CARD	REVOLVING CREDIT CARD			
	the currency of the card)	VISA BUSINESS	Visa Business Credit/MASTERCARD BUSINESS			
	Limits per transaction	2000 PCN: 1000 EUD/USD	2000 DCN, 1500 EUD/USD			
	- Cash withdrawal from ATM/POS	2000 BGN; 1000 EUR/USD	3000 BGN; 1500 EUR/USD			
	<ul><li>Cash withdrawal from ATM/POS</li><li>Payment of goods and services at POS</li></ul>	10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD			
	- Cash withdrawal from ATM/POS					
2.	<ul><li>Cash withdrawal from ATM/POS</li><li>Payment of goods and services at POS</li><li>Cash withdrawal at merchant location</li></ul>	10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD			
2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD			
2. 3.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD			
2. 3. B. 1.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>ISSUANCE AND SERVICE</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60			
2. 3. B. 1.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>ISSUANCE AND SERVICE</li> <li>Card issuance</li> <li>Issuing of each following card from the same type</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA			
2. 3. B. 1. 1.a) 2.	<ul> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Limits within 24hours</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>Weekly limits</li> <li>Cash withdrawal from ATM/POS</li> <li>Payment of goods and services at POS</li> <li>Cash withdrawal at merchant location</li> <li>Number of payments for the period</li> <li>ISSUANCE AND SERVICE</li> <li>Card issuance</li> <li>Issuing of each following card from the same type</li> <li>Express card issuance</li> </ul>	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge			
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2. 3. B. 1. 1.a) 2.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD  4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20  7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60  Free of charge 5 BGN  50 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge			
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2. 3. B. 1. 1.a) 2. 3.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee:	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD  4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20  7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60  Free of charge 5 BGN  50 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN			
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2. 3. B. 1. 1.a) 2. 3.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from:	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge 15 BGN 25 BGN/free of charge for the first year/20 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN			
2. 3. B. 1. 1.a) 2. 3.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from: - ATM of the Bank	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge 15 BGN 0.30 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN 5 BGN + 1%, min.10 BGN			
2. 3. B. 1. 1.a) 2. 3.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from: - ATM of the Bank - other banks' ATMs in Bulgaria and EEA	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge 15 BGN 0.30 BGN 1.50 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN 5 BGN + 1%, min.10 BGN 7 BGN + 2%, min.10 BGN			
2. 3. B. 1. 1.a) 2. 3. 4.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from: - ATM of the Bank - other banks' ATMs in Bulgaria and EEA - ATM abroad	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge 15 BGN 0.30 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN 5 BGN + 1%, min.10 BGN			
2. 3. B. 1. 1.a) 2. 3.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from: - ATM of the Bank - other banks' ATMs in Bulgaria and EEA - ATM abroad Cash withdrawal at POS terminal	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge for the first year, 20 BGN 0.30 BGN 1.50 BGN 5 BGN 5 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN 5 BGN + 1%, min.10 BGN 7 BGN + 2%, min.10 BGN 7 BGN + 2%, min.10 BGN 7 BGN + 2%, min.10 BGN			
2. 3. B. 1. 1.a) 2. 3. 4.	- Cash withdrawal from ATM/POS - Payment of goods and services at POS - Cash withdrawal at merchant location 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 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 ISSUANCE AND SERVICE Card issuance Issuing of each following card from the same type Express card issuance Card reissuance: - due to expiration of validity - on customer's request Annual service fee: - main card - additional card TRANSACTION FEES Cash withdrawal from: - ATM of the Bank - other banks' ATMs in Bulgaria and EEA - ATM abroad	10000 BGN; 5000 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 10000 BGN; 5000 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge 5 BGN 50 BGN Free of charge 15 BGN 0.30 BGN 1.50 BGN	11000 BGN; 5500 EUR/USD 50 BGN; 25 EUR/USD 4000 BGN; 2000 EUR/USD 11000 BGN; 5500 EUR/USD 2000 BGN; 1000 EUR/USD 20 7000 BGN; 3500 EUR/USD 20000 BGN; 10000 EUR/USD 3000 BGN; 1500 EUR/USD 60 Free of charge NA 50 BGN Free of charge 25 BGN 60 BGN 45 BGN 5 BGN + 1%, min.10 BGN 7 BGN + 2%, min.10 BGN			

 $<sup>^{\</sup>rm 4}$  Annual turnover over 25,000,000 BGN

3. Payment of goods and services: - at POS terminal in Bulgaria and abroad Free of charge Free of charge Free of charge - online Free of charge - 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 1 BGN NA (B-Pay)/ Payment on micro account via ePay 7. Express money transfer – Cash M – as of 2 BGN 4 BGN 01.05.2017 D. FEES FOR ADDITIONAL OPERATIONS REVOLVING CREDIT CARD DEBIT CARD VISA BUSINESS Visa Business Credit/MASTERCARD BUSINESS Blocking a card on cardholder request 2. 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 Report for: - balance check at ATM in Bulgaria 0.30 BGN 0.30 BGN - balance check at ATM abroad 2 BGN - balance check trough ePay/B-pay Free of charge Free of charge - last 5 transactions at ATM in Bulgaria 0.30 BGN 0.30 BGN 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 10 BGN 10 BGN office/ customer's address in the country 15. Sending a bank card and/or PIN letter abroad 130 BGN via courier (upon request of the account/card holder) 16. Non-returned card, excluding cases of loss, theft 5 BGN 5 BGN and retention at ATM 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% contractual interest rate plus 10%

6. Unauthorized overdraft or unauthorized the legitimate interest on credit limit exceeded or overdue payment overdue liabilities for the

respective currency +10%

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

#### F. OTHER

1. Withdrawals at POS in BACB Bank's office with a card issued by another bank - 4%

# VII. FEES AND COMMISIONS FOR MERCHANTS WITH POS TERMINALS

### MERCHANTS WITH PHISICAL POS DEVISE

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

Merchant commissions for accepting bank cards via POS terminal 5. as per agreement 30 BGN

Replacement of a real POS terminal model at the merchant's request

7. Amendment of data at a real POS terminal 5 BGN of a position

#### MERCHANTS WITH VIRTUAL POS FOR ACCEPTING PAYMENTS VIA INTERNET В.

1. Initial setup fee Free of charge as per agreement 2. Merchant commissions for accepting bank cards via internet

3. Annual merchant maintenance fee

H. Business Loans

SME Loans

BACB START

Discount from the fee

reduced by up to 20% of the

standard value, but not more

160 BGN

2. Minimum balance on current account account fee /68 BGN / 5. Monthly maintenance fee /62 BGN / 5. Monthly maintenance fee /68 BGN / 5. Monthly maintenance fee /62 BGN / 5. Monthly maintenance fee /62 BGN / 5. Monthly maintenance fee of charge for 2 accounts free of charge for 2 accounts free of charge for 6 charge fee of charge for 6 charge free of charge for 6 charge free of charge for 6 charge for 6 charge free of charge for 6 charge free of charge for 6 charge free of charge for 6 charge for 6 charge for 6 charge free of charg	OTENTIAL harge for 1 account set he subscription BGN / harge for 2 accounts ment/ charge  OTENTIAL Rate Bulletin of the Bank OTENTIAL Bate Bulletin of the Bank OTENTIAL Bace TRANSACT Free of charge  BACB TRANSACT For BGN: Up to 7,000 BGN - 2 BGN Over 7,000 BGN - 0.25% For EUR: Up to 3,500 EUR - 1 EUR OVER - 0.25% For BGN: Up to 4,500 BGN - 3 BGN Over 4,500 BGN - 3 BGN Over 4,500 BGN - 0.5% For EUR: Up to 3,000 EUR - 0.5% BACB TRANSACT Over 3,000 EUR - 0.5% For EUR: Up to 3,000 EUR - 0.5% BACB TRANSACT Over 3,500 EUR - 0.25% For EUR: For the first For the first park of charge Free of charge Free of charge Free of charge  Free of charge Free of charge  Free of charge Free of charge  Free of charge
B. Accounts 1. Opening of a current account 2. Minimum balance on current account 3. Monthly maintenance 4. Mass opening of accounts of employees C. Interest D. Cash transactions 1. Cash deposits 1. Cash deposi	Harge for 1 account set the subscription BGN / harge for 2 accounts ment/ sharge  OTENTIAL charge for 2 accounts ment/ sharge  OTENTIAL charge  COTENTIAL ch
1. Opening of a current account 2. Minimum balance on current 3. Mouthly maintenance 3. Mouthly maintenance 4. Mass opening of accounts of employees 6. Interest  D. Cash transactions 1. Cash deposits 6. Each deposits 7. Cash deposits 7. Cash deposits 7. Cash withdrawals with previous notice 7. Payments 7. Payments 7. Dougloing Payments through 7. Transfers 7. Outgoing Payments through 7. Transfers 7. Outgoing Payments through 7. Tree of charge 7. Pere of charge 8. Cash withdrawals with Previous notice 8. Payments 1. Incoming foreign currency 8. ACB START 1. Incoming foreign currency 9. Outgoing transfers in leva 1. BISERA 7. Payments 1. Incoming foreign currency 9. Outgoing transfers in leva 1. BISERA 7. Free of charge 7. Section III  1. D. Outgoing transfers in foreign 8. According to the Bank's 7. Cash withdraw fransfers 8. According to the Bank's 8. Tree of charge 8. According to the Bank's 9. Ere of charge 7. Free of charge 8. According to the Bank's 1. Card issuance 1. Reference of charge 1. Section VI 1. According to the Bank's 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge for the first year) 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge for the first year) 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge for the first year) 1. Card issuance 2. Reissuance of a cadue to expiration of validity 3. Annual service fee for the main card (free of charge for the first year) 1. Card is	Free of charge for 1 account es the subscription BGN / harge for 2 accounts ment/ charge  OTENTIAL Rate Bulletin of the Bank OTENTIAL  5: 00 BGN - 2 BGN 00 BGN - 2 BGN 00 BGN - 0.25% E. 00 BGN - 1 EUR 00 EUR - 1 EUR 00 EUR - 0.25% E. 00 BGN - 3 BGN 00 EUR - 1.50 EUR 00 EUR - 1.50 EUR 00 EUR - 0.5% E. 00 EUR - 1.50 EUR 00 EUR - 0.5% E. 00 EUR - 1.50 EUR 00 EUR -
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2. Cash withdrawals with previous notice	Up to 3,500 EUR - 1 EUR OVER 3,500 EUR - 0.25% FOR BGN: Up to 4,500 BGN - 3 BGN OVER 4,500 BGN - 0.5% EVENTIAL DO EUR - 1.50 EUR OVER 3,000 EUR - 0.5% BACB TRANSACT 0.1%, min. 8 EUR max. 100 EUR  Free of charge Free of charge Free of charge Free of charge For the first 25 pc. within the month - free of charge 8 BGN  In. 15 EUR, EUR + 10 EUR FOR THE BUR VALUE 2 Working days  Charge OTENTIAL  DOTENTIAL  DEATH OF THE BUR VALUE 2 WORKING DEVILY CONTAINING ONLY INTERIOR OF CHARGE  FOR BGN: Up to 3,500 EUR - 1 EUR OVER 3,500 EUR - 0.25% FOR BGN: Up to 4,500 BGN - 3 BGN OVER 4,500 BGN - 3 BGN OVER 4,500 BGN - 0.5% FOR EUR: Up to 3,000 EUR - 1.50 EUR OVER 3,500 BGN - 0.5% EO AS OVER 4,500 BGN - 3 BGN OVER 4,500 BGN - 3 BGN OVER 4,500 BGN - 0.5% EO AS OVER 4,500
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previous notice    Top to 3,000 BGN - 3 BGN   Over 3,500 BGN - 3 BGN   Over 4,000 BG   Over 3,500 BGN - 0.5%   Over 4,000 BG   For EUR:   Up to 1,500 EUR - 1.5 EUR   Up to 2,000 EUR - 1.5 EUR   Up to 2,500 EUR   Over 1,500 EUR - 0.5%   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 1,500 EUR - 0.5%   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 1,500 EUR - 0.5%   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 1,500 EUR - 0.5%   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 2,000 EUR - 0.5%   Over 2,500 EUR   Over 2,500 EU	Up to 4,500 BGN - 3 BGN OVER 4,500 BGN - 0.5% END EUR - 1.50 EUR OU EUR - 1.50 EUR OU EUR - 0.5% OTENTIAL OU EUR O
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- BISERA - RINGS - RIN	month - free of charge 8 BGN  in. 15 EUR, EUR + 10 EUR  working days  charge  or row  OTENTIAL  month - free of charge 8 BGN  0.10% min. 15 EUR, max. 150 EUR + 10 EUR value 2 working days  Ordered by VB or electronically containing only inter-bank and BISERA transfers - 1 file per month - free of charge. BACB TRANSACT  Free of charge Free of charge Free of charge Free of charge
File for mass payment -Internal transfers -Interbank transfers -Interban	month - free of charge 8 BGN  in. 15 EUR, EUR + 10 EUR  working days  charge  or row  OTENTIAL  month - free of charge 8 BGN  0.10% min. 15 EUR, max. 150 EUR + 10 EUR value 2 working days  Ordered by VB or electronically containing only inter-bank and BISERA transfers - 1 file per month - free of charge. BACB TRANSACT  Free of charge Free of charge Free of charge Free of charge
- RINGS  According to the Bank's TC, Section III  D) Outgoing transfers in foreign currency  TC, Section III  According to the Bank's TC, Section III  D) Outgoing transfers in foreign currency  TC, Section III  E) File for mass payment  -Internal transfers  -Interbank transfers  Free of charge  -Interbank transfers  1.20 BGN per row  Free of charge  1.20 BGN per row  Free of charge  1.20 BGN per row  Free of charge  1.20 BGN per row  BACB STANDARD  BACB POTENT  Visa Business Debit  Card issuance  Free of charge  Free of	in. 15 EUR, EUR + 10 EUR working days  Ordered by VB or electronically containing only inter-bank and BISERA transfers – 1 file per month – free of charge.  BACB TRANSACT  Free of charge Free of charge Free of charge Free of charge
D) Outgoing transfers in foreign currency  TC, Section III  E) File for mass payment  -Internal transfers  -Interbank transfers  1.20 BGN per row  Free of charge  1.20 BGN per row  BACB STANDARD  BACB STANDARD  BACB POTENTIAL  Free of charge  Free	reaction and the second states of the second states
currency  TC, Section III  max. 200 EUR + 10 EUR value 2 working days  File for mass payment -Internal transfers -Interbank transfers Free of charge -Interbank transfers  Free of charge Free of charge 1.20 BGN per row  F. International Debit Card Visa Business Debit  Card issuance Free of charge Free of c	reaction and the second states of the second states
currency  TC, Section III  max. 200 EUR + 10 EUR value 2 working days  File for mass payment -Internal transfers -Interbank transfers Free of charge -Interbank transfers  Free of charge Free of charge 1.20 BGN per row  F. International Debit Card Visa Business Debit  Card issuance Free of charge Free of c	reaction and the second states of the second states
File for mass payment -Internal transfers -Interbank transfers International Debit Card Visa Business Debit  Card issuance Reissuance of a card due to expiration of validity  Annual service fee for the main card (free of charge for the first year) and for the additional card  Cash withdraw from ATM in BG and abroad  Value 2 working days  Free of charge  O days  Value 2 working days  Free of charge  Free	value 2 working days  Ordered by VB or electronically containing only inter-bank and BISERA transfers – 1 file per month – free of charge.  BACB TRANSACT  Free of charge Free of charge Free of charge
File for mass payment -Internal transfers -Interbank transfers Free of charge -Interbank transfers Free of charge Free of charge 1.20 BGN per row Free of charge 1.20 BGN per row  Free of charge Free of	charge Ordered by VB or electronically containing only inter-bank and BISERA transfers – 1 file per month – free of charge.  OTENTIAL BACB TRANSACT  harge Free of charge Free of charge Free of charge
-Internal transfers Free of charge 1.20 BGN per row 1.20 BGN per row 1 BGN per row  F. International Debit Card BACB START BACB STANDARD BACB POTENT Visa Business Debit  1. Card issuance Free of charge	containing only inter-bank and BISERA transfers – 1 file per month – free of charge.  OTENTIAL BACB TRANSACT  Free of charge harge Free of charge Free of charge
F. International Debit Card BACB START BACB STANDARD BACB POTENTISM Usas Business Debit  1. Card issuance Free of charge Free of charge Free of charge to expiration of validity  3. Annual service fee for the 20 BGN / 10 BGN main card (free of charge for the first year) and for the additional card  4. Cash withdraw from ATM in BG and abroad TC, Section VI 0.90 BGN from other banks' ATMs in Bulgaria and EEA 5 BGN+1.5% ATM abroad 5 BGN+1.5% ATM abroad 5 BGN+1.5%	BISERA transfers – 1 file per month – free of charge.  OTENTIAL  BACB TRANSACT  Free of charge  Free of charge  Free of charge
Visa Business Debit  1. Card issuance Free of charge Free of charge 2. Reissuance of a card due Free of charge Free of charge Free of charge to expiration of validity  3. Annual service fee for the 20 BGN / 10 BGN ATM of the Bank 20 BGN ATM of the Bank 30 BGN ATM of the B	month – free of charge.  BACB TRANSACT  harge Free of charge harge Free of charge
Visa Business Debit  1. Card issuance Free of charge Free of charge 2. Reissuance of a card due Free of charge Free of charge Free of charge to expiration of validity  3. Annual service fee for the 20 BGN / 10 BGN ATM of the Bank 20 BGN ATM of the Bank 30 BGN ATM of the B	harge Free of charge Free of charge
Visa Business Debit  1. Card issuance Free of charge Free of charge 2. Reissuance of a card due Free of charge Free of charge Free of charge to expiration of validity  3. Annual service fee for the 20 BGN / 10 BGN ATM of the Bank 20 BGN ATM of the Bank 30 BGN ATM of the B	harge Free of charge harge Free of charge
<ol> <li>Card issuance</li> <li>Reissuance of a card due rege to expiration of validity</li> <li>Annual service fee for the main card (free of charge for the first year) and for the additional card</li> <li>Cash withdraw from ATM in BG and abroad</li> <li>BG and abroad</li> <li>Card issuance Free of charge Free</li></ol>	harge Free of charge
<ul> <li>Reissuance of a card due to expiration of validity</li> <li>Annual service fee for the main card (free of charge for the first year) and for the additional card</li> <li>Cash withdraw from ATM in BG and abroad</li> <li>BG and abroad</li> <li>TC, Section VI</li> <li>Free of charge for charge for charge for the first year)</li> <li>0.30 BGN ATM of the Bank on the B</li></ul>	harge Free of charge
<ul> <li>Annual service fee for the main card (free of charge for the first year) and for the additional card</li> <li>Cash withdraw from ATM in BG and abroad</li> <li>TC, Section VI</li> <li>Annual service fee for the 20 BGN / 10 BGN 20 BGN / 10 BGN 20 BGN / 10 BGN</li></ul>	/ 10 BGN Free of charge
main card (free of charge for the first year) and for the additional card 4. Cash withdraw from ATM in According to the Bank's BG and abroad TC, Section VI 0.90 BGN ATM of the Bank 0.30 BGN AT 0.90 BGN from Other banks' ATMs in Bulgaria and EEA 5 BGN+1.5% ATM abroad 5 BGN+1.5%	/ 10 BGN Free of charge
and for the additional card 4. Cash withdraw from ATM in BG and abroad TC, Section VI  O.30 BGN ATM of the Bank O.30 BGN AT O.90 BGN from Other banks ATMs in Bulgaria and EEA 5 BGN+1.5% ATM abroad 5 BGN+1.5%	
4. Cash withdraw from ATM in BG and abroad TC, Section VI 0.90 BGN ATM of the Bank 0.30 BGN ATM	
BG and abroad TC, Section VI 0.90 BGN from other banks' 0.80 BGN fro ATMs in Bulgaria and EEA ATMs in Bulg 5 BGN+1.5% ATM abroad 5 BGN+1.5%	"NI ATM of the Donle 0.20 DCN ATM of the Donle
ATMs in Bulgaria and EEA ATMs in Bulg 5 BGN+1.5% ATM abroad 5 BGN+1.5%	
5 BGN+1.5% ATM abroad 5 BGN+1.5%	
the first that the first the first that the first that the first t	
and abroad TC, Section VI TC, Section VI TC, Section VI	$\varepsilon$
G. International Credit Card BACB START BACB STANDARD BACB POTEN	OTENTIAL BACB TRANSACT
MASTERCARD BUSINESS  1. No application fee	
1. Credit Card issuance 2. Card issuance - Free of charge;  3. No appual fee for the main card for the first year.	
3. No annual fee for the main card for the first year 4. Annual fee: 30 BGN for main card/ 20 BGN for additional	nal
5. Reissuance of a card due to expiration of validity - Free of cha	
·	
and abroad TC, Section VI TC, Section VI TC, Section VI	g to the Bank's According to the Bank's

BACB STANDARD

Discount from the fee

reduced by up to 20% of the

standard value, but not more

BACB POTENTIAL

Discount from the fee

reduced by up to 20% of the

standard value, but not more

for examination of documents, for examination of documents, for examination of documents

BACB TRANSACT

Discount from the fee

reduced by up to 20% of the

standard value, but not more

than 50 BGN than 100 BGN than 200 BGN 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

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

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

Order size 20,000.01 – 100,000 BGN b) 0.4%

c) Order size above 100,000.01 BGN upon agreement 4. Participation in IPOs or SPOs upon agreement

5. Participation in Capital Increase Procedures of a public company 5 BGN

6. Trades with shares in relation with Tender Offer Procedures upon agreement upon agreement

**B. OTC Trades** 

#### C. Maintenance Fee for Financial Instruments Account

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

2. Maintenance fee for financial instruments account for professional clients free of charge

#### **D.** Transfer of Securities

1. Transfer of securities held in client's own acc. with CD to client acc. with BACB 5 BGN

2. Transfer of securities held in client acc. with another Broker to client acc. free of charge

with BACB

3. Transfer of securities held in client acc. with BACB to client acc. 20 BGN

with another Broker

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 15 BGN per item

and/ or executed trades on hard copies

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,	5 BGN
	held in client acc. with BACB	

**15 BGN** Duplicate of a Depository Receipt **15 BGN** Personal data change at CD register

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 **70 BGN** inheritance by testament/legacy/ and transfer in case of inheritance by testament/legacy/

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 **50 BGN** 9. Extended Portfolio certificate of a Physical person 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

Confirmations to auditors Bulgarian – 80 EUR / English – 100 EUR Bank certificate Bulgarian – 15 EUR / English – 20 EUR

Certificate of residual debt on credit, engagement letter

Bank reference Bulgarian - 25 EUR / English – 35 EUR

SWIFT 10 EUR

10 EUR for page SWIFT for opening/issuing of a Letter of credit or Letter of guarantee

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

Consultation under documentary operations 7. 50 EUR 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 in Bulgarian 30 BGN / in English 50 BGN or public enforcement agents) following the requirements of the effective legislation 60 BGN per month per account

12. Sending a statement of account in format MT940

13. Unseizing a bank account with a garnishment in order to fulfil the conditions under 8 BGN

an Authorization for urgent payments or the disposition with non-sequestrable amounts

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

- 1. All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the
- 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
- 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.
- 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.
- 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  $05.10.2012,\ 08.11.2012,\ 20.12.2012,14.02.2013,\ 28.02.2013,\ 21.03.2013,\ 21.08.2013,\ 10.10.2013,\ 17.10.2013,\ 23.01.2014,$ 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,  $26.02.2015,\ 06.03.2015,\ 04.06.2015,\ 11.06.2015,\ 23.07.2015,\ 06.08.2015,\ 27.08.2015,\ 17.12.2015,\ 21.01.2016,\ 31.03.2016,\ 21.01.2016,\ 21.$ 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, 20.04.2017, 20.0 $13.07.2017,\ 24.08.2017,\ 12.10.2017,\ 01.03.2018,\ 07.06.2018,\ 11.10.2018,\ 30.05.2019,\ 03.10.2019,\ 12.12.2019,\ 06.02.2020,\ 0.0019$  $28.05.2020,\ 11.06.2020,\ 08.10.2020,\ 29.10.2020,\ 20.05.2021,\ 29.07.2021,\ 05.08.2021,\ 02.09.2021,\ 16.09.2021,\ 09.12.2021,\ 09.$  $27.01.2022,\ 24.03.2022,\ 23.06.2022,\ 28.07.2022,\ 04.08.2022,\ 01.09.2022,\ 01.12.2022,\ 16.02.2023,\ 04.05.2023,\ 11.$ 01.06.2023, 29.06.2023 and will enter into force as from July 10, 2023.

# XIII. MAIN BANK CORRESPONDENTS

CURRENCY	BANK	SWIFT	BANK	ACCOUNT №
			CODE	
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