



**LIST OF TERMS AND CONDITIONS OF BACB
APPLICABLE FOR CUSTOMERS - INDIVIDUALS
VALID AS OF JULY 28, 2024**

I. ACCOUNTS

1. Opening

	LEVA	FOREIGN CURRENCY
A) Current accounts with card	3 BGN	1.50 EUR
B) Current accounts without card	4.50 BGN	2.50 EUR
C) LĚVROSMETKA – incl. current account in BGN and saving account in EUR	Free of charge	Free of charge
D) Review of documents for opening of an account of a foreign individual from a country outside the EEA	100 BGN	50 EUR
E) Review of documents for opening of an account of a foreign individual from a country within the EEA	40 BGN	20 EUR

Note to point C) and D): 1/The Bank carries out the review of the documents submitted within 7 business days after receiving all relevant documents for opening the account. 2/The fee paid will not be reimbursed upon refusal of the Bank. 3/ The fee is due for each account. 4/ The fee shall not apply upon opening of time deposits, except in case of initial identification and registration of the customer. 5/ The documents review fee is in addition to the account opening fee.

F) Time deposits	Free of charge	Free of charge
G) Special accounts	0.25%, min.200 BGN	0.25%, min.100 EUR
Special accounts for donation	Free of charge	Free of charge

2. Monthly maintenance

A) Current account with a card	2.50 BGN	1.50 EUR
B) Current account without a card	4.80 BGN	2.40 EUR
C) LĚVROSMETKA - incl. current account in BGN and saving account in EUR	Free of charge	Free of charge
D) Savings-account	Free of charge	Free of charge
E) Additional fee for an account with a garnishment	2 BGN	

3. SMS/ Email notification

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. Closure of current accounts

2 BGN	1 EUR
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Notes: 1/ Opening of a current account in order to receive the payments by the Pension Authorities when the account-holder has filed a Request for receiving his/her pension at BACB and asked the Bank to proceed it and send it directly to the National Insurance Institute (NOI), is free of charge. In that case there is a single fee for proceeding and sending the Request to NOI as per IX.7.

5. Clean account in BGN, EUR or USD

Clean account is a current account with an active debit card, which has a monthly credit turnover of at least the equivalent of BGN 500. A grace period of 50 calendar days from the date of opening of the account is allowed for its funding. In case of non-fulfillment of the credit turnover requirement for a calendar month, a monthly maintenance fee shall apply. Upon recovery of the required credit turnover in the following month, such fee is not collected. Preferences for card operations are restored at the beginning of the month following the restoration of credit turnover. In case of non-fulfillment of the credit turnover requirement in three consecutive months, the advantages of Clean Account are suspended and the account, as well as the debit card to it, begin to be charged from the next month with the standard fees according to the List of terms and conditions.

Loyalty program (Cashback) by debit card to Clean account: 1/ Minimum turnover to receive Cashback – BGN 1,000; 2/ Amount of Cashback – 0.1% of the monthly turnover on the card, but not more than BGN 50 per month; 3/ When determining the turnover for Cashback calculation, the following are not included: (a) ATM operations; (b) transactions fed to virtual wallets/accounts (Revolut card, etc.) and transactions related to gambling, requests, purchase of chips, currency, shares, etc. monetary and financial instruments; (c) disputed transactions or refunds on disputed transactions; 4/ Cashback reporting - on the 5th of the following month or on the first working day thereafter.

Benefits of the Clean Account:

	LEVA	FOREIGN CURRENCY
5.1. Opening	Free of charge	Free of charge
5.2. Monthly maintenance	Free of charge	Free of charge
5.3. Debit card		
A) Issuance	Free of charge	Free of charge
B) Re-issuance upon expiry of the validity	Free of charge	Free of charge

C) Monthly maintenance	Free of charge	Free of charge
D) Withdrawal from an ATM in the country	Free of charge	Free of charge
E) Payment of POS in the country, abroad, Internet/online	Free of charge	Free of charge

Requirements for the account holder: 1/ new client for the Bank; 2/ existing clients without an active current account with BACB in the last 3 months. A Client may benefit only from one Clean Account regardless of the number of the current accounts opened, and as Clean account is determined the one opened with the earliest date and time.

II. CASH TRANSACTIONS

1. Cash deposits

	LEVA	FOREIGN CURRENCY
A) Current, Escrow, Special account, Savings-account, Children's Saving-account Time deposits (except described in p.B))	Up to 2,000 BGN – 2 BGN 2,000.01 – 30,000 BGN - 0.2% Over 30,000 BGN - 0.25%	0.3%, min 1.50 EUR
<i>The commission for cash deposits is applied over the whole amount of the transaction</i>		
B) Time deposits (on maturity only and when the parameters of the concrete deposit allow cash deposit free of charge)	Free of charge	Free of charge
C) LEVROSMETKA – incl. current account in BGN and saving account in EUR	Free of charge	0.3%, min 1.50 EUR

2. Cash withdrawals

A) Current, Escrow, Special account, Savings-account, Children's Saving-account Time deposits (except described in p.B)) – with previous notice, if such is required	Up to 50,000 BGN – 0.65%, min 6 BGN Over 50,000 BGN – 0.75%	0.7%, min 3.50 EUR
B) Time deposits (on maturity only and when the parameters of the concrete deposit allow cash withdrawals free of charge) - with previous notice, if such is required	Free of charge	Free of charge
C) Withdrawal without pre-advice	5,000 – 50,000 BGN - 0.7%	5,000 – 50,000 EUR/USD – 0.7%
D) (only with bank's consent)	Over 50,000 BGN - 0.8%	Over 50,000 EUR/USD – 0.8%
E) Declared to be withdrawn but not withdrawn	0.7%	0.7%

The commission for cash withdrawals is applied over the whole 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

6. Replacement of damaged Bulgarian banknotes and coins (according to Ordinance 18 of the BNB)

Free of charge

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Notes: 1/ For amounts from 5,000 BGN/EUR/USD to the equivalent of 50,000 EUR - 2 days (2 working days) previous notice is required and for bigger amounts – 3 days (2 working days) previous notice. 2/ The 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 free of charge or 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

1. Incoming

LEVA Free of charge

FOREIGN CURRENCY

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 100EUR–free of charge

Over 100EUR–0.1%, min 10EUR max 150EUR
Free of charge

Replenishment of On-line deposits,
Deposits attracted from Platforms abroad

Free of charge

2. Outgoing

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

A) Written order SEPA transfer /Value date – no later than the next working day/ Transfer through TARGET2 /Value date – same day/		3.07 EUR 11.25 EUR
B) Remote banking SEPA transfer		0.51 EUR

/Value date – no later than the next working day/

Transfer through TARGET2 /Value date – same day/

6.65 EUR

2.2. Payments, different from p.2.1. above

A) Written order	BISERA 6 BGN RINGS 22 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) Remote banking (including mass payment format)	BISERA 1 BGN RINGS 13 BGN	0.15%, min 15 EUR, max 250 EUR+10EUR Value date – 1 working day 0.20%, min 30 EUR, max 300 EUR+10EUR Value date – same day

Instant payment BLINK 1 BGN

Note for p.2.2: 1/ BISERA transfer limit – BGN 20,000,000; BLINK transfer limit (instant payment) – BGN 10,000;

2.3. Other fees related to payments

A) Utility payment Remote 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 BGN	4 BGN
B) Remote banking	0.50 BGN	0.50 BGN

4. Direct debits

A) Request for direct debit	6.00 BGN (written order) 1.20 BGN (remote banking)	
B) Payment of direct debit	as per III.2.2.A)	
C) Refusal for payment of direct debit	2 BGN	

5. Limits through the remote banking channels

Daily with signing with e-TAN (from 0h to 24h)	20,000 BGN
Daily with signing with Signer (from 0h to 24h)	100,000 BGN
Re-registration in the platform for remote banking	5 BGN

Note for p.5: 1/ Limits are in BGN-equivalent regardless the currency of the customer's account.

6. Cancellation	30 BGN	40 EUR
7. Inquiries, claims, amendments	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 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. 3/ 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. 4/ 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. 5/ 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. 6/ Outgoing foreign currency transfers in GBP with same business day value are executed if received at the bank by 12.00am.

IV. CREDIT PRODUCTS

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

A. Consumer loan collateralized with pledge of salary and/or guarantee

1. Renegotiation fee	1.5% on the remaining debt, min. 100 BGN
2. Changing the date of payment of monthly installment	10 BGN

B. Overdraft

1. Management commission per year	1% of the approved loan limit
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2. Renegotiation fee (only upon increase of loan limit)	1% of the increased loan limit
C. Consumer loan secured by mortgage of a real estate	
1. Annual fee for administration of the loan	0.5%
2. Renegotiation fee	1.5% of the outstanding debt, min. 150 BGN
3. Changing the date of payment of monthly installment	10 BGN
D. Mortgage loan	
1. Annual fee for administration of the loan	0.5%
2. Renegotiation fee	100 BGN
3. Commitment fee	0.5%
4. Changing the date of payment of monthly installment	10 BGN
5. Fee for deregistering mortgage	30 BGN
E. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)	
1. Annual fee for administration of the loan	0.25%
2. Renegotiation fee	100 BGN
3. Changing the date of payment of monthly installment	10 BGN
4. Fee for deregistering mortgage	30 BGN
<u>IV.b. Fees and commissions on retail and mortgage loans after July 23, 2014 and on loans secured by a mortgage of real estate, after October 1st, 2016</u>	
A. Consumer loan collateralized with pledge of salary and/or guarantee	
1. Application fee	Free of charge
2. Fee for approval	1.25% of the loan amount (min 125 BGN)
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	50 BGN
4. Prepayment fee	Free of charge
5. Fee for renegotiation of the loan with current delay in the requested date	100 BGN
B. Consumer loan secured by pledge of financial asset	
1. Application fee	Free of charge
2. Fee for approval	50 BGN
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	50 BGN
3. Prepayment fee	Free of charge
4. Fee for renegotiation of the load with current delay in the requested date	100 BGN
C. Overdraft	
1. Application fee	Free of charge
2. Fee for application for load review for changing conditions of loan-overdraft contract without current delay in the requested date	30 BGN
3. Prepayment fee	Free of charge
4. Fee for application for loan review for changing conditions of loan-overdraft contract with current delay in the requested date	45 BGN
D. Consumer loan secured with mortgage of a real estate	
1. Application fee	Free of charge
2. Fee for approval	0.20% of the loan amount (min 200 BGN)
3. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	0.50% on the remaining debt, min 100 BGN, max 500 BGN
4. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
5. Fee for preparation of a deed of mortgage	80 BGN
6. Fee for deregistering mortgage	30 BGN
7. Fee for renegotiation of the loan with current delay in the requested date	200 BGN
E. Mortgage loan	
1. Preliminary estimate of income	50 BGN
2. Application fee	Free of charge
3. Fee for approval	0.20% of the loan amount (min 200 BGN)
4. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an etc.	0.50% on the remaining debt, min 100 BGN max 500 BGN

5. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
6. Fee for preparation of a deed of mortgage / purchase and sale	80 BGN
7. Fee for deregistering mortgage	30 BGN
8. Fee for renegotiation of the loan with current delay in the requested date	200 BGN
F. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)	
1. Preliminary estimate of income	Free of charge
2. Application fee	Free of charge
3. Fee for approval	0.10% of the loan amount (min 200 BGN)
4. Fee for renegotiation of the loan price without delay in the requested date:	
A) changing the maturity date and account for repayment	20 BGN
B) changing the amount of the loan term of the contract, interest rate, payment schedule, provision of grace period an ect	0.50% on the remaining debt, min 100 BGN, max 500 BGN
5. Prepayment fee	1% of the early repaid amount of the loan, when the loan is repaid prior to the repayment of 12 monthly installments of its utilization
6. Fee for preparation of a deed of mortgage	80 BGN
7. Fee for deregistering mortgage	30 BGN
8. Fee for renegotiation of the loan with current delay in the requested date	200 BGN

Notes: 1/ The fee for preliminary estimate of income is due upon application for mortgage loan pre-approval; 2/ The application fee and the fee for approval are non-refundable; 3/ The fee for approval is due upon utilization of the loan – due only on consumer loans disbursed after 18.03.2019, on loans secured by a mortgage of real estate disbursed after 02.05.2019, as well on consumer loans secured by pledge of financial asset disbursed after 03.01.2022/ 4/ The fee for inspection and appraisal of the collateral, when it is envisaged in the Loan Agreement, is at the amount specified in the Tariff on the fees, applicable to the borrower, in order to carry out expert valuations of the assets - collaterals for bank loans disbursed by BACB AD; 5/ The Annual fee for administration of the loan is due annually on the residual loan amount as of the second year of the loan term - due only on loans disbursed prior to 23.07.2014; 6/ The commitment fee is calculated annually on the unutilized loan amount as of the date of the loan agreement until the deadline of the utilization term; 7/ The fee for application for loan review for changing the terms and conditions of the loan when there is a delay and the fee for application when there is no delay is due when depositing the application form for renegotiating. 8/ The fee for renegotiating the terms and conditions of the loan when there is a delay and the fee for renegotiating when there is no delay is due upon approved renegotiation; 9/ The fee for drawing up a deed for mortgage/sale of a real estate is payable upon signing the Loan Agreement; 10/ The fee for preparation of the application for deregistering mortgage is due upon application for deregistering mortgage; 11/ The fee for prepayment is charged on the prepaid principle. 12/ In case of refusal by the Borrower of the Loan Agreement, the Bank will not refund the collected fees and commissions as of that time; 13/ The Bank reserves the right to apply discounts from the indicated in the Tariff conditions in promotions and/or individual arrangements.

V. DEBIT CARDS

A. LIMITS PER CARD

(in the currency of the card)

1. Limits per transaction

- Cash withdrawal from ATM/POS	2000 BGN; 1000 €/€	3000 BGN; 1500 €/€
- Payment of goods and services at POS	9000 BGN; 4500 €/€	13000 BGN; 6500 €/€
- Cash withdrawal at merchant location	50 BGN; 25 €/€	50 BGN; 25 €/€

2. Limits within 24hours

- Cash withdrawal from ATM/POS	3000 BGN; 1500 €/€	5000 BGN; 2500 €/€
- Payment of goods and services at POS	11000 BGN; 5500 €/€	16000 BGN; 8000 €/€
- Cash withdrawal at merchant location	2000 BGN; 1000 €/€	2000 BGN; 1000 €/€
- Number of payments for the period	20	20

3. Weekly limits

- Cash withdrawal from ATM/POS	5000 BGN; 2500 €/€	10000 BGN; 5000 €/€
- Payment of goods and services at POS	20000 BGN; 10000 €/€	20000 BGN; 10000 €/€
- Cash withdrawal at merchant location	3000 BGN; 1500 €/€	3000 BGN; 1500 €/€
- Number of payments for the period	60	60

4. Offline limits for contactless transactions

A) Lower limit of:

- Cumulative offline transaction amount	20 BGN	20 BGN
- Consecutive offline transactions number	2	2

B) Upper limit of:

- Cumulative offline transaction amount	50 BGN	50 BGN
- Consecutive offline transactions number	5	5

B. ISSUANCE AND SERVICE

1. Card issuance	Free of charge	Free of charge
1.a) Issuing of each following debit card of the same type	5 BGN	5 BGN
2. Express card issuance	25 BGN	25 BGN

3. Card reissuance:		
- due to expiration of validity	Free of charge	Free of charge
- on customer's request	10 BGN	15 BGN
4. Annual service fee:		
- main card	Free of charge	15 BGN /*free of charge for the first year/
- additional card	Free of charge	10 BGN
C. TRANSACTION FEES	VISA CLASIC DEBIT	VISA GOLD DEBIT
1. Cash withdrawal from:		
- ATM of the Bank	0.30 BGN	0.30 BGN
- ATM of the Bank – from L€VROSMETKA (current account in BGN)	Free of charge	Free of charge
- other banks' ATMs in Bulgaria and EEA	0.15%, min 1.20 BGN	0.15%, min 1.20 BGN
- ATM abroad	5 BGN + 1.5%	5 BGN + 1.5%
2. Cash withdrawal at POS terminal		
- Bulgaria and EEA	5 BGN + 1.5%	5 BGN + 1.5%
- abroad	5 BGN + 1.5%	5 BGN + 1.5%
3. Payment of goods and services:		
- at POS terminal in Bulgaria and abroad	Free of charge	Free of charge
- online	Free of charge	Free of charge
- betting and other specific services	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	1 BGN
7. Express money transfer – Cash M	2 BGN	2 BGN
8. Cash deposit at:		
- the Bank's ATM	0.30 BGN	0.30 BGN
- the Bank's ATM – in L€VROSMETKA (current account in BGN)	Free of charge	Free of charge
D. FEES FOR ADDITIONAL OPERATIONS	VISA CLASIC DEBIT	VISA GOLD DEBIT
1. Refund	1%	1%
2. Blocking a card on cardholder request	Free of charge	Free of charge
3. 2.a Unblocking a card in Bulgaria	Free of charge	1 BGN PIN change at ATM
4. Report for:		
- balance check at ATM in Bulgaria	0.50 BGN	0.50 BGN
- balance check at ATM abroad	2 BGN	2 BGN
- balance check through ePay/B-pay	Free of charge	Free of charge
- last 5 transactions at ATM in Bulgaria	0.30 BGN	0.30 BGN
5. Change of transaction limits	5 BGN	5 BGN
6. Ungrounded dispute of:		
- transaction/s made in Bulgaria	40 BGN	40 BGN
- transaction/s made abroad	40 BGN	40 BGN
7. Service „Secure online payments“		
- registration	Free of charge	Free of charge
- second registration	5 BGN	5 BGN
8. Annual subscription for SMS message service	Free of charge	Free of charge
9. SMS message for authorized card transaction	0.12 BGN	0.12 BGN
10. Receiving a card and/or PIN at another bank office/ customer's address in the country	10 BGN	10 BGN
11. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN
12. Manual unlocking of the card amount (upon presentation of a document certifying that the trader has no claim to the blocked amount or that the amount due is otherwise paid)	5 BGN	5 BGN
13. Generation of a new PIN, sent in a letter	5 BGN	5 BGN
E. INTEREST RATE	VISA CLASIC DEBIT	VISA GOLD DEBIT
1. Interest rate on current account	As per Interest Rate Bulletin of the Bank	
2. Reprice	At the end of each quarter	
3. Interest base	360/360	
4. Unauthorized overdraft	the legitimate interest on overdue liabilities for the respective currency + 10%	
F. MINIMUM REQUIRED BALANCE	VISA CLASIC DEBIT	VISA GOLD DEBIT
1. Minimum required balance	5 BGN/€/€	5 BGN/€/€

Notes: 1/ The fee as per item C. 3.- Payment of goods and services in betting and other specific services applies to transactions connected with gambling games, betting, chip purchase; transactions connected with currency purchase, shares and other monetary or financial instruments.

VI. REVOLVING CREDIT CARDS

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

1. Limits per transaction

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

2. Limits within 24hours

- Cash withdrawal from ATM/POS
- Payment of goods and services at POS
- Cash withdrawal at merchant location
- Number of payments for the period

3. Weekly limits

- Cash withdrawal from ATM/POS
- Payment of goods and services at POS
- Cash withdrawal at merchant location
- Number of payments for the period

B. ISSUANCE AND SERVICE

1. Card issuance
2. Express card issuance
3. Card reissuance:
 - due to expiration of validity
 - on customer's request

4. Annual service fee:

- main card
- additional card

C. TRANSACTION FEES

1. Cash withdrawal from:
 - ATM of the Bank
 - other banks' ATMs in Bulgaria and EEA
 - ATM abroad
2. Cash withdrawal at POS terminal
 - in Bulgaria and EEA
 - abroad
3. Payment of goods and services:
 - at POS terminal in Bulgaria and abroad
 - online
 - betting and other specific services
4. Cash withdrawal at merchant location (Get cash back on purchase in a commercial establishment ?????)
5. Transactions through ePay.bg/B-pay
6. Express money transfer – Cash M – as of 01.05.2017
7. Cash deposit at the Bank's ATM

D. FEES FOR ADDITIONAL OPERATIONS

1. Refund
2. Blocking a card on cardholder request
- 2.a Unblocking a card
3. PIN change at ATM in Bulgaria
4. Report for:
 - balance check at ATM in Bulgaria
 - balance check at ATM abroad
 - balance check through ePay/B-pay
 - last 5 transactions at ATM in Bulgaria
5. Change of transaction limits (operating limits, identification key word)
6. Ungrounded dispute of:
 - transaction/s made in Bulgaria
 - transaction/s made abroad
7. Service „Secure online payments“
 - registration
 - second registration
8. Annual subscription for SMS message
9. SMS message for authorized card transaction
10. Monthly statement sent by mail
11. Extraordinary statement:

VISA CLASSIC

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

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

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

VISA CLASSIC

Free of charge
50 BGN

Free of charge
25 BGN

40 BGN
25 BGN

VISA CLASSIC

3 BGN + 1%, min.10 BGN
3 BGN + 1%, min.10 BGN
9 BGN + 3%,

6 BGN + 1.5%
8 BGN + 3%

Free of charge
Free of charge
2%

1% from the amount

Free of charge
4 BGN

0.30 BGN

VISA CLASSIC

1%
Free of charge
Free of charge
Free of charge

0.50 BGN
2 BGN
Free of charge
0.30 BGN

15 BGN

40 BGN
40 BGN

Free of charge
5 BGN

Free of charge
0.12 BGN

Free of charge

VISA GOLD

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

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

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

VISA GOLD

Free of charge
60 BGN

Free of charge
30 BGN

100 BGN
60 BGN

VISA GOLD

3 BGN + 1%, min.10 BGN
3 BGN + 1%, min.10 BGN
9 BGN + 3%,

6 BGN + 1.5%
8 BGN + 3%

Free of charge
Free of charge
2%

1% from the amount

Free of charge
4 BGN

0.30 BGN

VISA GOLD

1%
Free of charge
Free of charge
Free of charge

0.50 BGN
2 BGN
Free of charge
0.30 BGN

15 BGN

40 BGN
40 BGN

Free of charge
5 BGN

Free of charge
0.12 BGN

Free of charge

- for current year	5 BGN	5 BGN
- for previous years	10 BGN	10 BGN
12. Credit overlimit fee	10 BGN	10 BGN
13. Receiving a card and/or PIN at another bank office/ customer's address in the country	10 BGN	10BGN
14. Sending a bank card and/or PIN letter abroad via courier (upon request of the account/card holder)	130 BGN	130 BGN
15. Generation of a new PIN, sent in a letter	5 BGN	5 BGN
E. INTEREST RATE	VISA CLASSIC	VISA GOLD
1. Payments of goods and services:		
- with a card without collateral	16%	15%
- with a card with collateral	15%	14%
2. Cash withdrawals:		
- with a card without collateral	19%	18%
- with a card with collateral	18%	17%
3. Unauthorized credit limit exceeded		contractual interest rate plus compensation for exceeding the credit limit of the legitimate interest

Notes: 1/ The fee as per item C. 3.- Payment of goods and services in betting and other specific services applies to transactions connected with gambling games, betting, chip purchase; transactions connected with currency purchase, shares and other monetary or financial instruments.

Via. OTHER FEES RELATED TO CARDS

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

VII. 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) Order size up to 500,000 BGN	0.1%
b) Order size above 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	upon agreement

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

VIII. 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 as per agreement, for deals with financial instruments preliminary agreed directly between the parties	min. 50 BGN for each party
8. Portfolio Certificate of a Physical person	40 BGN
9. Extended Portfolio certificate of a Physical person	50 BGN
10. Portfolio Certificate of a Physical person as of a past period	50 BGN
11. Portfolio Certificate of a Legal entity	150 BGN

IX. ADDITIONAL SERVICES

1. Bank certificate	Bulgarian - 20 EUR / English – 25 EUR
Certificate of residual debt on credit, engagement letter	90 BGN
2. Bank reference	Bulgarian - 30 EUR / English – 40 EUR
3. Swift	10 EUR
4. Additional statement of account (one statement per month will not be charged)	Current year 5 EUR / Previous year 10 EUR
5. Post charges, fax, e-mail	Within BG 5 EUR / Abroad 8 EUR
6. Sending of documents with courier	50 EUR
7. Proceeding and sending a Request for receiving a pension to NOI	5 BGN
8. Issuing of certificate from the Register of property relations of the spouses	12 BGN
9. Processing of a garnishment	30 BGN
10. Providing account information, requested by third party, different from account holder (including private enforcement agents or public enforcement agents) following the requirements of the effective legislation	
A) in Bulgarian language	30 BGN
B) in English language	50 BGN
11. Unseizing a bank account with a garnishment in order to dispose with non-sequestrable amounts	4 BGN

X. PAYMENT ACCOUNT FOR BASIC SERVICES

	A. Accounts different from B	B. Accounts receiving funds from salary, pension, compensations, scholarship
1. Opening		
A) Current accounts without card	3.00 BGN	3 BGN
B) Current accounts with card	2.00 BGN	2.00 BGN
2. Monthly Maintenance		
A) Payment account for basic services without active debit card	3.70 BGN	Free of charge
B) Payment account for basic services with active debit card	2.30 BGN	Free of charge
3. Closure		
A) Up to 6 months after opening	Free of charge	Free of charge
B) Later than 6 months after opening	Free of charge	Free of charge
4. Cash deposits	Up to 3,300BGN–0.80BGN Over 3,300 BGN – 0.18 %	Up to 3,300BGN–0.80BGN Over 3,300 BGN – 0.18 %
5. Cash withdrawals		
A) At the cash desk	Up to 2,000 BGN – 3.50 BGN Over 2,000 BGN – 0.5%	Free of charge
B) By debit card		
from ATM of the Bank	0.28 BGN	Free of charge
from other bank's ATMs in Bulgaria	1.05 BGN	1.05 BGN

6. Payments in BGN		
A) Internal payment, including Standing order		
Written order	1.60 BGN	1.60 BGN
Remote banking	0.45 BGN	Free of charge
B) Outgoing payment - BISERA, including Standing order		
Written order	3.10 BGN	3.10 BGN
Remote banking	0.98 BGN	Free of charge
7. Payment of direct debit		
A) Internal payment	1.60 BGN	Free of charge
B) Outgoing payment	3.10 BGN	Free of charge
8. Payment by debit card		
A) at POS of the Bank	Free of charge	Free of charge
B) at other bank's POSs in Bulgaria	Free of charge	Free of charge

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

XI. GENERAL TERMS

- All commissions, charges and fees in EUR, may be converted into other currencies at the official rate of BNB on the date of the transactions.
- The Customers pay all bank correspondents' charges and fees as well as all other fees arising in connection with their transactions.
- In case the funds in the Customer's account in the currency of transactions are insufficient to cover all charges due, the Bank shall debit any other Customer's account with the equivalent in the respective currency at the official rate of BNB on the date of transactions.
- In case the Customer has not specified who will cover the Bank's commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary's account but the Bank is unable to collect them, the Bank will charge the Customer.
- Non – customers pay in advance the due Bank's commissions and fees.
- For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.
- All prices of services liable for taxation under the law of VAT, are with VAT included
- The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 14.02.2013, 28.02.2013, 28.03.2013, 30.05.2013, 27.06.2013, 21.08.2013, 10.10.2013, 17.10.2013, 23.01.2014, 06.02.2014, 20.02.2014, 03.04.2014, 17.04.2014, 29.04.2014, 26.06.2014, 17.07.2014, 22.07.2014, 24.07.2014, 31.07.2014, 27.11.2014, 06.03.2015, 09.04.2015, 14.05.2015, 04.06.2015, 11.06.2015, 17.12.2015, 21.01.2016, 17.03.2016, 31.03.2016, 07.04.2016, 15.09.2016, 21.10.2016, 27.10.2016, 24.11.2016, 26.01.2017, 25.05.2017, 15.06.2017, 13.07.2017, 24.08.2017, 12.10.2017, 07.06.2018, 26.07.2018, 11.10.2018, 14.03.2019, 25.04.2019, 30.05.2019, 13.06.2019, 01.08.2019, 10.10.2019, 12.12.2019, 06.02.2020, 26.03.2020, 17.09.2020, 08.10.2020, 29.10.2020, 17.12.2020, 11.03.2021, 20.05.2021, 27.05.2021, 30.09.2021, 02.12.2021, 09.12.2021, 27.01.2022, 04.03.2022, 23.06.2022, 30.06.2022, 14.07.2022, 28.07.2022, 01.09.2022, 01.12.2022, 16.02.2023, 04.05.2023, 01.06.2023, 24.08.2023, 21.09.2023, 02.11.2023, 23.11.2023, 29.02.2024, 23.05.24 effective from July 28, 2024.

XII. 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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