



LIST OF TERMS AND CONDITIONS OF BACB
APPLICABLE FOR CUSTOMERS - INDIVIDUALS

VALID AS OF OCTOBER 06, 2025

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I. CURRENT ACCOUNT, TIME DEPOSITS AND SPECIAL ACCOUNTS

	BULGARIAN LEVA	FOREIGN CURRENCY
1. Opening		
1.1. Current account with debit card	3 BGN (1.53 EUR)	1.50 EUR (2.93 BGN)
1.2. Current account without debit card	4.50 BGN (2.30 EUR)	2.50 EUR (4.89 BGN)
1.3. ЛЕВРОСМЕТКА – Current account in BGN and Savings account in EUR	Free of charge	
1.4. Review of documents for opening an account of foreign individuals from countries within the EEA	40 BGN (20.45 EUR)	20 EUR (39.12 BGN)
1.5. Review of documents for opening an account of foreign individuals from countries outside the EEA	200 BGN (102.26 EUR)	100 EUR (195.58 BGN)
1.6. Time deposit	Free of charge	
1.7. Special account	0.25%, min 200 BGN (102.26 EUR)	0.25%, min 100 EUR (195.58 BGN)
1.8. Special account for donation	Free of charge	
Notes to p.1.4 and 1.5: 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 is not refundable if the Bank refuses to open an account. 3) The fee is due for each account. 4) The fee does 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.		
Note: 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 application to the NOI according to IX. OTHERS, p.7.		
2. Monthly maintenance		
2.1. Current account with debit card	2.50 BGN (1.28 EUR)	1.50 EUR (2.93 BGN)
2.2. Current account without debit card	4.80 BGN (2.45 EUR)	2.40 EUR (4.69 BGN)
2.3. ЛЕВРОСМЕТКА – Current account in BGN and Savings account in EUR	Free of charge	
2.4. Savings account	Free of charge	
2.5. Additional fee for maintenance of an account with a garnishment	2 BGN (1.02 EUR)	
3. SMS/ Email notification		
3.1. Registration/ Deregistration	3 BGN (1.53 EUR)	
3.2. Package “Account notifications”:	Bulgarian mobile operators	Foreign mobile operators
• 50 pcs. SMS	7 BGN (3.58 EUR)	20 BGN (10.23 EUR)
• 100 pcs. SMS	15 BGN (7.67 EUR)	45 BGN (23.01 EUR)
• 150 pcs. SMS	20 BGN (10.23 EUR)	60 BGN (30.68 EUR)
3.3. Amendment of package	1 BGN (0.51 EUR)	
4. Closure		
4.1. Current account	2 BGN (1.02 EUR)	1 EUR (1.96 BGN)
5. Clean account in BGN, EUR or USD		
5.1. Opening	Free of charge	
5.2. Monthly maintenance	Free of charge	
5.3. Debit card to Clean account		
5.3.1. Issuance	Free of charge	

5.3.2. Reissuance upon expiry of the validity	Free of charge
5.3.3. Monthly maintenance	Free of charge
5.3.4. Cash withdrawal from ATM in the country	Free of charge
5.3.5. Payment of POS in the country/abroad/ Internet/ online	Free of charge
Loyalty program (Cashback) by debit card to Clean account: 1) Minimum turnover to receive Cashback – 1,000 BGN; 2) Amount of Cashback – 0.1% of the monthly turnover on the card, but not more than 50 BGN per month; 3) When determining the turnover for Cashback calculation, the following are not included: (a) ATM transactions; (b) transactions fed to virtual wallets/accounts (Revolut card, etc.) and transactions related to gambling, requests, purchase of chips, currency, shares and other monetary and financial instruments; (c) disputed transactions or refunds on disputed transactions; 4) Cashback reporting - on the 5 th of the following month or on the first working day thereafter.	
Notes to p.5: 1) Clean account is a current account with an active debit card, which has a monthly credit turnover of at least the equivalent of 500 BGN. A grace period of 50 calendar days from the date of opening of the account is allowed for its funding. In case of non-fulfilment 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 transactions are restored at the beginning of the month following the restoration of credit turnover. In case of non-fulfilment 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. 2) 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.	
6. Payment packages for youth	
6.1. Package “Youth 14-18” in BGN or EUR	
6.1.1. Opening	Free of charge
6.1.2. Monthly maintenance	Free of charge
6.1.3. Debit card to the account	
6.1.3.1. Issuance and reissuance (upon expiry of the validity)	Free of charge
6.1.3.2. Monthly maintenance	Free of charge
6.1.3.3. Cash withdrawal from ATM in the country	Free of charge
6.1.3.4. Payment of POS in the country/abroad, Internet/ online	Free of charge
6.1.4. Limits of Debit card to the package	
6.1.4.1. Daily limit on number of transactions and amounts:	
• Cash withdrawal from ATM/POS	200 BGN (102.26 EUR)
• Payment of goods and services at POS/VPOS	300 BGN (153.39 EUR)
• Total daily transactions – 20 pcs	500 BGN (255.65 EUR)
6.1.4.2. Weekly limit on number of transactions and amounts:	
• Cash withdrawal from ATM/POS	200 BGN (102.26 EUR)
• Payment of goods and services at POS/VPOS	300 BGN (153.39 EUR)
• Total weekly transactions – 40 pcs	500 BGN (255.65 EUR)
6.1.5. Registration and maintenance of the SMS/email notification service	Free of charge

6.1.6. Registration for BACB online/ BACB mobile	Free of charge
6.1.7. Termination of the package	Free of charge
Notes to p.6.1: The “Youth 14-18” package in BGN and EUR is a product for clients aged 14 to 18, which includes a current account in BGN or EUR, a debit card and passive access to BACB Online/BACB Mobile. The package is opened in the name of the holder, in his presence and in the presence and with the express written consent of the parent/guardian. Access to the funds in the current account is possible through the holder’s issued debit card. The limits on debit card transactions are pre-limited, and at the request of the parent/guardian, they can be further reduced. Cash withdrawals from the current account at a cash desk and other payment transactions at a Bank office are permissible only with the permission of the relevant district court and in the presence of the parent/guardian, and against payment of a fee for the relevant service according to the current Tariff of the Bank. The package is active until the end of the month in which the account holder turns 18, after which it is deactivated and transformed into a “Youth 18-25” package.	
6.2. Package “Youth 18-25” in BGN or EUR	
6.2.1. Opening	Free of charge
Conditions for the client: Be between 18 and 25 years old and be a Bulgarian or foreign citizen with a valid identity document.	
6.2.2. Monthly maintenance	* Free of charge
Notes: Monthly maintenance is “Free of Charge” if the client has made a minimum of 250 BGN/250 EUR monthly credit turnover on the account. In case the required turnover is not made, the current account is charged according to the Bank's current Tariff.	
6.2.3. Transactions via BACB Online/BACB Mobile:	
• Internal bank transfers	Free of charge
• External bank transfers in BGN (different than BLINK and RINGS)	Free of charge (*up to 5 pcs/month)
• Utility payment services	Free of charge
6.2.4. Debit card to the account	
6.2.4.1. Issuance and reissuance (upon expiry of the validity)	Free of charge
6.2.4.2. Monthly maintenance	Free of charge
6.2.4.3. Cash withdrawal from ATM in the country	Free of charge
6.2.4.4. Payment of POS in the country/ abroad, Internet/ online	Free of charge
6.2.5. Registration and maintenance of the SMS/email notification service	Free of charge
6.2.6. Registration for BACB online/ BACB mobile	Free of charge
6.2.7. Termination of the package	Free of charge
Notes to p.6.2: The “Youth 18-25” package in BGN and EUR is a product for clients aged 18 to 25, which includes a current account in BGN or EUR, a debit card and an accessible option for self-registration to BACB Online/BACB Mobile with active rights. In the case of a package automatically transformed from the “Youth 14-18” package, access with active rights is provided after filling out a request at a Bank office. The debit card to the current account has standard limits and conditions, according to the Bank's Tariff. The package is active until the end of the month in which the holder turns 25. At the end of the month of reaching 25 years of age, the package is deactivated and automatically transformed into a "Clean Account" current account and uses its preferences and conditions.	

II. CASH TRANSACTIONS		
	BULGARIAN LEVA	FOREIGN CURRENCY
1. Cash deposits		
1.1. Current, Escrow, Special account, Savings account, Children's Saving account, Time deposits (except in p.1.2)	Up to 2,000 – 2 BGN (1.02 EUR); 2,000.01 to 30,000 – 0.2%; Over 30,000 – 0.25%	0.3%, min 1.50 EUR (2.93 BGN)
1.2. Time deposits (on maturity only or when the parameters of the concrete deposit allow cash deposit free of charge)	Free of charge	
1.3. L€VROSMETKA – Current account in BGN and Savings account in EUR	Free of charge	0.3%, min 1.50 EUR (2.93 BGN)
2. Cash withdrawals		
2.1. Current, Escrow, Special account, Savings account, Children's Saving account, Time deposits (except in p.2.2)	Up to 50,000 – 0.65%, min 6 BGN (3.07 EUR); Over 50,000 – 0.75%	0.7%, min 3.50 EUR (6.85 BGN)
2.2. Time deposits (on maturity only or when the parameters of the concrete deposit allow cash withdrawals free of charge)	Free of charge	
2.3. Withdrawal without prenotice (only with bank's consent)	5,000 to 50,000 – 0.7%; Over 50,000 – 0.8%	5,000 to 50,000 EUR/USD – 0.7%; Over 50,000 EUR/USD – 0.8%
2.4. Declared to be withdrawn but not withdrawn amount	0.7%	
3. Cash transactions with coins (over 50 pcs of coins, no matter the amount)		
3.1. Cash deposit of coins on account	5%, min 10 BGN (5.11 EUR)	-
3.2. Cash withdrawal of coins (prenotice required)	5%, min 10 BGN (5.11 EUR)	-
3.3. Other transactions with coins, except Cash deposit/withdrawal to/from account	5%, min 10 BGN (5.11 EUR)	-
4. Cash collection and secured transport	as per agreement	
5. Check of banknotes		
5.1. Fee per banknote (local/foreigner)	1 BGN (0.51 EUR)	0.50 EUR (0.98 BGN)
6. Replacement of damaged Bulgarian banknotes and coins	Free of charge	-
7. Other fees related to bank cards		
7.1. Cash withdrawal at POS in BACB Bank's office with a card issued by another bank	4%	
Notes: 1) For cash withdrawal of amounts from 5,000 BGN/EUR/USD up to the equivalent of 50,000 EUR, a two-day prenotice (2 working days) is required, and for amounts above the equivalent of 50,000 EUR, a three-day prenotice (3 working days) is required. 2) Requested cash withdrawals are paid out by the Bank in the following hours: 9am to 12pm and 1pm to 5pm. 3) The commissions for cash operations are applied to the entire amount of the operation. 4) 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. 5) Fees and commissions for cash deposit/withdrawal for time deposit on maturity are also applicable to time deposits with allowed cash transactions on intermediate dates in the term of the time deposit, on the dates on which such cash transactions are allowed. 6) The tariff under p.6 is in accordance with the requirements of Ordinance 18 of the BNB.		

III. PAYMENTS		
	Written order	Remote banking channels (incl. mass payment format)
1. Incoming payments		
1.1. Payments in BGN	Free of charge	
1.2. Payments in EUR from banks within EEA, Switzerland, San Marino and Monaco	Free of charge	
1.3. Payments in foreign currency, different from p.1.2 above	up to 100 EUR – free of charge; over 100 EUR - 0.1%, min 10 EUR (19.56 BGN), max 150 EUR (293.37 BGN)	
1.4. Replenishment of Online deposits/ Deposits attracted from platforms abroad	Free of charge	
2. Outgoing payments		
2.1. Payments in BGN:		
• BISERA (Batch payment)	6 BGN (3.07 EUR)	1 BGN (0.51 EUR)
• BISERA (Instant payment BLINK)	-	1 BGN (0.51 EUR)
• RINGS	22 BGN (11.25 EUR)	13 BGN (6.65 EUR)
• Transfer, related to the targeted loan utilization*	Free of charge	-
2.2. Payments in EUR towards banks within EEA, Switzerland, San Marino and Monaco:		
• SEPA	3.07 EUR (6 BGN)	0.51 EUR (1 BGN)
• TARGET2	11.25 EUR (22.00 BGN)	6.65 EUR (13.01 BGN)
2.3. Payments in foreign currency, different than p.2.2 above:		
• Value date next working day	0.2%, min 30 EUR (58.67 BGN), max 400 EUR (782.33 BGN) + 10 EUR (19.56 BGN)	0.15%, min 15 EUR (29.34 BGN), max 250 EUR (488.96 BGN) + 10 EUR (19.56 BGN)
• Value date same working day	0.3%, min 40 EUR (78.23 BGN), max 500 EUR (977.92 BGN) + 10 EUR (19.56 BGN)	0.2%, min 30 EUR (58.67 BGN), max 300 EUR (586.75 BGN) + 10 EUR (19.56 BGN)
2.4. Commission of the beneficiary's bank for outgoing foreign currency transfers with option "OUR"	the requested amount, max 50 EUR (97.79 BGN)	
Notes to p.2.1: 1) Limit of Batch payment – 20,000,000 BGN. Batch payment over 20,000,000 BGN is broadcast and processed through RINGS. 2) Limit of Instant payment BLINK through a remote channel – 10,000 BGN and daily limit for BLINK payments - 10,000 BGN. 3) Targeted loan utilization is available for: Mortgage loan for the purchase of real estate; Mortgage loan for refinancing obligations; Student loan granted under the Law on Lending to Students and Doctoral Students for payment of tuition fee(s); Consumer loan granted under the BDB Program for supporting households through financing investments in renewable energy sources.		
Notes to p.2.2: 1) The SEPA transfer is executed with a value date no later than the end of the next working day. 2) The transfer via TARGET2 is executed on the same working day.		
3. Internal payments:		
• In BGN	4.50 BGN (2.30 EUR)	0.60 BGN (0.31 EUR)
• In foreign currency	4 BGN (2.05 EUR)	0.50 BGN (0.26 EUR)
4. Direct debits		
4.1. Request for direct debit	6 BGN (3.07 EUR)	1.20 BGN (0.61 EUR)
4.2. Payment of direct debit	as per p.2.1 and p.2.3 to III. PAYMENTS	
4.3. Refusal for payment of direct debit	2 BGN (1.02 EUR)	

5. Other fees and commissions related to payments		
5.1. Utility payments - initiated by a customer through the "Utility bills" module in remote channels	-	Free of charge
5.2. Subscription for automatic payment of utility bills and other services - made in a bank office		
5.2.1. Registration for subscription	1 BGN (0.51 EUR)	
5.2.2. Execution of payment	0.25 BGN (0.13 EUR)	
5.2.3. Change of subscription's details, including cancellation	1 BGN (0.51 EUR)	
5.2.4. Notification by phone	0.12 BGN (0.06 EUR) – for sent SMS	
5.2.5. Notification by email	0.05 BGN (0.03 EUR) – for sent email	
5.3. Cash transfer:		
• In BGN - BISERA	1.5%, min 15 BGN (7.67 EUR)	-
• In BGN - RINGS	1.5%, min 40 BGN (20.45 EUR)	-
• In foreign currency - value date next working day	0.35%, min 50 EUR (97.79 BGN) + 9 EUR (17.60 BGN)	-
5.4. Cancellation of transfer:		
• In BGN	30 BGN (15.34 EUR)	
• In foreign currency	40 EUR (78.23 BGN)	
5.5. Inquiries, claims, amendments:		
• In BGN	30 BGN (15.34 EUR)	
• In foreign currency	20 EUR (39.12 BGN)	
6. Remote banking channels (Online banking BACB Online/ Mobile banking BACB Mobile)		
6.1. Daily limit for signing with e-TAN (from 0h to 24h)	20,000 BGN	
6.2. Daily limit for signing with Signer (from 0h to 24h)	100,000 BGN	
Note: The limits are in BGN equivalent regardless the currency of the customer's account.		
6.3. Registration in the platform for remote banking BACB Online	Free of charge	
6.4. Re-registration in the platform for remote banking BACB Online	Free of charge	
Notes: 1) Outgoing foreign currency transfers with value date same working day could 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's account. 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 bank's correspondents are collected, as follows: A. Outgoing payments in EUR: up to 12,500 EUR – 8 EUR, from 12,500.01 to 20,000 EUR – 13 EUR, from 20,000.01 to 30,000 EUR – 23 EUR, from 30,000.01 to 40,000 EUR – 33 EUR, from 40,000.01 to 50,000 EUR – 43 EUR, above 50,000 EUR – 50 EUR. Exception: For outgoing payments up to 12,500 EUR to China and Switzerland with a SWIFT code of beneficiary's bank and an IBAN of the beneficiary (for China - the account number), the additional charge is 5 EUR. B. Outgoing payments in USD: up to 20,000 USD – 13 USD, above 20,000 USD – 20 USD. Due to specific banking practices in the USA, it is possible that the beneficiary's bank may charge additional fees from the payment amount, even though the payment was instructed with charges - option "OUR". C. Commissions of the correspondent banks, expressly requested by them. 4) For all payments with same day value there is an additional charge of 10 EUR/USD. 5) The fee 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 working day value are executed if received at the bank by 12pm.		
IV. CREDIT PRODUCTS		
1. Loans, granted before July 23, 2014		
1.1. Consumer loan collateralized with pledge of salary and/or guarantee		
1.1.1. Renegotiation fee	1.5% on the remaining debt, min 100 BGN (51.13 EUR)	

1.1.2. Changing the date of payment of monthly instalment	10 BGN (5.11 EUR)
1.2. Overdraft	
1.2.1. Management commission per year	1% of the approved loan limit
1.2.2. Renegotiation fee - upon increase of loan limit	1% of the increased loan limit
1.3. Consumer loan secured by mortgage of a real estate	
1.3.1. Annual fee for administration of the loan	0.5%
1.3.2. Renegotiation fee	1.5% on the outstanding debt, min 150 BGN (76.69 EUR)
1.3.3. Changing the date of payment of monthly instalment	10 BGN (5.11 EUR)
1.4. Mortgage loan	
1.4.1. Annual fee for administration of the loan	0.5%
1.4.2. Renegotiation fee	100 BGN (51.13 EUR)
1.4.3. Commitment fee	0.5%
1.4.4. Changing the date of payment of monthly instalment	10 BGN (5.11 EUR)
1.4.5. Fee for deregistering mortgage	30 BGN (15.34 EUR)
1.5. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)	
1.5.1. Annual fee for administration of the loan	0.25%
1.5.2. Renegotiation fee	100 BGN (51.13 EUR)
1.5.3. Changing the date of payment of monthly instalment	10 BGN (5.11 EUR)
1.5.4. Fee for deregistering mortgage	30 BGN (15.34 EUR)
2. Mortgage loans, granted after July 23, 2014 and loans secured by a mortgage of real estate, granted after October 1st, 2016	
2.1. Loan secured with mortgage of a real estate	
2.1.1. Fee for credit agreement, collateral analysis and documentation:	
• for a credit up to 200 000 BGN	300 BGN (153.39 EUR)
• for a credit from 200 000.01 to 400 000 BGN	600 BGN (306.78 EUR)
• for a credit from 400 000.01 to 500 000 BGN	800 BGN (409.03 EUR)
• for a credit over 500 000 BGN	800 BGN (409.03 EUR) + 0.1% from the difference between the approved loan amount and 500,000 BGN
2.1.2. Fee for renegotiation of the loan price - without delay in the requested date:	
• Changing the maturity date and account for repayment	20 BGN (10.23 EUR)
• Changing the amount of the loan, term of the contract, interest rate, payment schedule, provision of grace period and etc.	0.5% on the remaining debt, min 100 BGN (51.13 EUR), max 500 BGN (255.65 EUR)
2.1.3. Fee for renegotiation of the loan - with current delay in the requested date	200 BGN (102.26 EUR)
2.1.4. Prepayment fee - when the loan is repaid prior to the repayment of 12 monthly instalments of its utilization	1% of the early repaid amount of the loan
2.1.5. Fee for preparation of a deed of mortgage	100 BGN (51.13 EUR)
2.1.6. Fee for deregistering mortgage	30 BGN (15.34 EUR)
2.2. Mortgage loan (for the purpose of acquiring or retaining ownership)	
2.2.1. Preliminary estimate of income	50 BGN (25.56 EUR)
2.2.2. Fee for credit agreement, collateral analysis and documentation:	
• for a credit up to 200 000 BGN	300 BGN (153.39 EUR)
• for a credit from 200 000.01 to 400 000 BGN	600 BGN (306.78 EUR)
• for a credit from 400 000.01 to 500 000 BGN	800 BGN (409.03 EUR)
• for a credit over 500 000 BGN	800 BGN (409.03 EUR) + 0.1% from

	the difference between the approved loan amount and 500 000 BGN	
2.2.3. Fee for renegotiation of the loan price - without delay in the requested date:		
• Changing the maturity date and account for repayment	20 BGN (10.23 EUR)	
• Changing the amount of the loan, term of the contract, interest rate, payment schedule, provision of grace period and etc.	0.5% on the remaining debt, min 100 BGN (51.13 EUR), max 500 BGN (255.65 EUR)	
2.2.4. Fee for renegotiation of the loan - with current delay in the requested date		
200 BGN (102.26 EUR)		
2.2.5. Prepayment fee - when the loan is repaid prior to the repayment of 12 monthly instalments of its utilization		
1% of the early repaid amount of the loan		
2.2.6. Fee for preparation of a deed of mortgage		
100 BGN (51.13 EUR)		
2.2.7. Fee for deregistering mortgage		
30 BGN (15.34 EUR)		
2.3. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)		
2.3.1. Fee for credit agreement, collateral analysis and documentation:		
• for a credit up to 200 000 BGN	300 BGN (153.39 EUR)	
• for a credit from 200 000.01 to 400 000 BGN	600 BGN (306.78 EUR)	
• for a credit from 400 000.01 to 500 000 BGN	800 BGN (409.03 EUR)	
• for a credit over 500 000 BGN	800 BGN (409.03 EUR) + 0.1% from the difference between the approved loan amount and 500 000 BGN	
2.3.2. Fee for renegotiation of the loan price - without delay in the requested date:		
• Changing the maturity date and account for repayment	20 BGN (10.23 EUR)	
• Changing the amount of the loan, term of the contract, interest rate, payment schedule, provision of grace period and etc.	0.5% on the remaining debt, min 100 BGN (51.13 EUR), max 500 BGN (255.65 EUR)	
2.3.3. Fee for renegotiation of the loan - with current delay in the requested date		
200 BGN (102.26 EUR)		
2.3.4. Prepayment fee - when the loan is repaid prior to the repayment of 12 monthly instalments of its utilization		
1% of the early repaid amount of the loan		
2.3.5. Fee for preparation of a deed of mortgage		
100 BGN (51.13 EUR)		
2.3.6. Fee for deregistering mortgage		
30 BGN (15.34 EUR)		
Notes: 1) The fee for preliminary estimate of income is due upon application for mortgage loan pre-approval. 2) The fee for credit agreement, collateral analysis and documentation is due upon signing the Loan Agreement. 3) For loan secured by a mortgage, the fee for inspection and appraisal of the collateral, when it is envisaged in the Loan Agreement, is at the amount specified in the Tariff on the fees, applicable to the borrower, in order to carry out expert valuations of the assets - collaterals for bank loans disbursed by BACB AD. 4) The 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. 5) 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. 6) 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. 7) The fee for drawing up a deed for mortgage is payable upon signing the Loan Agreement. 8) The fee for preparation of the application for deregistering mortgage is due upon application for deregistering mortgage. 9) The fee for prepayment is charged on the prepaid principle. 10) 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. 11) The Bank reserves the right to apply discounts from the indicated in the Tariff conditions in promotions and/or individual arrangements.		
V. DEBIT CARDS		
	VISA CLASIC DEBIT	VISA GOLD DEBIT
1. Limits per card (in the currency of the card)		
1.1. Limits per transaction		

1.1.1. Cash withdrawal from ATM/POS terminal	2,000 BGN; 1,000 EUR/USD	3,000 BGN; 1,500 EUR/USD
1.1.2. Payment of goods and services at POS	9,000 BGN; 4,500 EUR/USD	13,000 BGN; 6,500 EUR/USD
1.1.3. Cash withdrawal at merchant location	50 BGN; 25 EUR/USD	50 BGN; 25 EUR/USD
1.2. Limits within 24 hours		
1.2.1. Cash withdrawal from ATM/POS terminal	3,000 BGN; 1,500 EUR/USD	5,000 BGN; 2,500 EUR/USD
1.2.2. Payment of goods and services at POS	11,000 BGN; 5,500 EUR/USD	16,000 BGN; 8,000 EUR/USD
1.2.3. Cash withdrawal at merchant location	2,000 BGN; 1,000 EUR/USD	2,000 BGN; 1,000 EUR/USD
1.2.4. Number of payments for the period	20 transactions	
1.3. Weekly limits		
1.3.1. Cash withdrawal from ATM/ POS terminal	5,000 BGN; 2,500 EUR/USD	10,000 BGN; 5,000 EUR/USD
1.3.2. Payment of goods and services at POS	20,000 BGN; 10,000 EUR/USD	20,000 BGN; 10,000 EUR/USD
1.3.3. Cash withdrawal at merchant location	3,000 BGN; 1,500 EUR/USD	3,000 BGN; 1,500 EUR/USD
1.3.4. Number of payments for the period	60 transactions	
1.4. Offline limits for contactless transactions		
1.4.1. Lower limit of:		
• Cumulative offline transaction amount	20 BGN (10.23 EUR)	
• Consecutive offline transactions number	2 transactions	
1.4.2. Upper limit of:		
• Cumulative offline transaction amount	50 BGN (25.56 EUR)	
• Consecutive offline transactions number	5 transactions	
2. Issuance and service		
2.1. Card issuance	Free of charge	Free of charge
2.2. Issuing of each following debit card of the same type	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
2.3. Express card issuance/reissuance	25 BGN (12.78 EUR)	25 BGN (12.78 EUR)
2.4. Card reissuance:		
• due to expiration of validity	Free of charge	Free of charge
• on customer's request (lost, stolen, damaged, forgotten PIN code and etc.)	10 BGN (5.11 EUR)	15 BGN (7.67 EUR)
2.5. Annual service fee:		
• Main card	Free of charge	15 BGN (7.67 EUR) free of charge for the 1 st year
• Additional card	Free of charge	10 BGN (5.11 EUR)
3. Transaction fees		
3.1. Cash withdrawal from ATM:		
• of the Bank	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
• of the Bank – from L€VROSMETKA (current account in BGN)	Free of charge	Free of charge

• other banks' ATMs in the country and EEA countries	0.15%, min 1.20 BGN (0.61 EUR)	0.15%, min 1.20 BGN (0.61 EUR)
• other banks' ATMs outside EEA countries	5 BGN (2.56 EUR) + 1.5%	5 BGN (2.56 EUR) + 1.5%
3.2. Cash withdrawal at POS terminal:		
• in the country and in EEA countries	5 BGN (2.56 EUR) + 1.5%	5 BGN (2.56 EUR) + 1.5%
• in a country outside the EEA	5 BGN (2.56 EUR) + 1.5%	5 BGN (2.56 EUR) + 1.5%
3.3. Payment of goods and services:		
• at merchant location (POS terminal) in the country and abroad	Free of charge	Free of charge
• at Internet (online)	Free of charge	Free of charge
• betting and other specific services	2%	2%
3.4. Cash withdrawal with a purchase at merchant location	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
3.5. Transactions through ePay.bg/B-pay	Free of charge	Free of charge
3.6. Money transfer card to card through ATM (B-Pay)/Payment on micro account via ePay.bg	1 BGN (0.51 EUR)	1 BGN (0.51 EUR)
3.7. Cash deposit at ATM:		
• of the Bank	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
• of the Bank – in LÉVROSMETKA (current account in BGN)	Free of charge	Free of charge
4. Fees for additional operations		
4.1. Refund/receiving of amounts in card account by card transaction	1%	1%
4.2. Blocking a card on cardholder request	Free of charge	Free of charge
4.3. Unblocking a card (when blocking at the customer's request)	1 BGN (0.51 EUR)	1 BGN (0.51 EUR)
4.4. PIN change at ATM in the country	Free of charge	Free of charge
4.5. Report for:		
• balance check at ATM in the country	0.50 BGN (0.26 EUR)	0.50 BGN (0.26 EUR)
• balance check at ATM abroad	2 BGN (1.02 EUR)	2 BGN (1.02 EUR)
• balance check through ePay.bg/B-pay	Free of charge	Free of charge
• last 5 transactions at ATM in the country	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
4.6. Change of card parameters (operating limits, identification keyword)	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
4.7. Ungrounded dispute of:		
• transaction/s made in the country	40 BGN (20.45 EUR)	40 BGN (20.45 EUR)
• transaction/s made abroad	40 BGN (20.45 EUR)	40 BGN (20.45 EUR)
4.8. Service „Secure online payments“:		
• registration	Free of charge	Free of charge
• second registration	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
4.9. Annual subscription for “SMS notifications”	Free of charge	Free of charge
4.10. SMS message for authorized card transaction	0.12 BGN (0.06 EUR)	0.12 BGN (0.06 EUR)

4.11. Receiving a bank card/ PIN at another bank office or customer`s address in the country	10 BGN (5.11 EUR)	10 BGN (5.11 EUR)
4.12. Sending a bank card/ PIN by courier to an address abroad (upon request of the account/card holder)	130 BGN (66.47 EUR)	130 BGN (66.47 EUR)
4.13. 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 (2.56 EUR)	5 BGN (2.56 EUR)
4.14. Generation of a new PIN (sent in a letter)	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)

5. Interest rate

5.1. Interest rate on current account	as per Interest Rate Bulletin of the Bank	
5.2. Reprice	at the end of each quarter	
5.3. Interest base	360/360	
5.4. Unauthorized overdraft	the legitimate interest on overdue liabilities for the respective currency + 10%	

6. Minimum required balance

• Minimum required balance	5 BGN/EUR/USD	5 BGN/EUR/USD
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Notes: The fee as per p.3.3 Payment of goods and services - betting and other specific services - applies to transactions connected with gambling games, betting, chip purchase, currency purchase, shares and other monetary or financial instruments.

VI. REVOLVING CREDIT CARDS

	VISA CLASIC CREDIT	VISA GOLD CREDIT
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1. Limits per card (in the currency of the card)

1.1. Limits per transaction

1.1.1. Cash withdrawal from ATM/ POS terminal	2,000 BGN; 1,000 EUR/USD	5,000 BGN; 2,500 EUR/USD
1.1.2. Payment of goods and services at POS	10,000 BGN; 5,000 EUR/USD	13,000 BGN; 6,500 EUR/USD
1.1.3. Cash withdrawal at merchant location	50 BGN; 25 EUR/USD	50 BGN; 25 EUR/USD

1.2. Limits within 24 hours

1.2.1. Cash withdrawal from ATM/ POS terminal	4,000 BGN; 2,000 EUR/USD	7,000 BGN; 3,500 EUR/USD
1.2.2. Payment of goods and services at POS	10,000 BGN; 5,000 EUR/USD	16,000 BGN; 8,000 EUR/USD
1.2.3. Cash withdrawal at merchant location	2,000 BGN; 1,000 EUR/USD	2,000 BGN; 1,000 EUR/USD
1.2.4. Number of payments for the period	20 transactions	

1.3. Weekly limits

1.3.1. Cash withdrawal from ATM/ POS terminal	7,000 BGN; 3,500 EUR/USD	10,000 BGN; 5,000 EUR/USD
1.3.2. Payment of goods and services at POS	20,000 BGN; 10,000 EUR/USD	20,000 BGN; 10,000 EUR/USD
1.3.3. Cash withdrawal at merchant location	3,000 BGN; 1,500 EUR/USD	3,000 BGN; 1,500 EUR/USD
1.3.4. Number of payments for the period	60 transactions	

2. Issuance and service		
2.1. Card issuance	Free of charge	Free of charge
2.2. Express card issuance/reissuance	50 BGN (25.56 EUR)	60 BGN (30.68 EUR)
2.3. Card reissuance:		
• due to expiration of validity	Free of charge	Free of charge
• on customer's request (lost, stolen, damaged, forgotten PIN code and etc.)	25 BGN (12.78 EUR)	30 BGN (15.34 EUR)
2.4. Annual service fee:		
• Main card	40 BGN (20.45 EUR)	100 BGN (51.13 EUR)
• Additional card	25 BGN (12.78 EUR)	60 BGN (30.68 EUR)
3. Transaction fees		
3.1. Cash withdrawal from ATM:		
• of the Bank	3 BGN (1.53 EUR) + 1%, min 10 BGN (5.11 EUR)	3 BGN (1.53 EUR) + 1%, min 10 BGN (5.11 EUR)
• other banks' ATMs in the country and EEA countries	3 BGN (1.53 EUR) + 1%, min 10 BGN (5.11 EUR)	3 BGN (1.53 EUR) + 1%, min 10 BGN (5.11 EUR)
• other banks' ATMs outside EEA countries	9 BGN (4.60 EUR) + 3%	9 BGN (4.60 EUR) + 3%
3.2. Cash withdrawal at POS terminal:		
• in the country and other EEA countries	6 BGN (3.07 EUR) + 1.5%	6 BGN (3.07 EUR) + 1.5%
• in the countries outside the EEA	8 BGN (4.09 EUR) + 3%	8 BGN (4.09 EUR) + 3%
3.3. Payment of goods and services:		
• at merchant location (POS terminal) in the country and abroad	Free of charge	Free of charge
• at Internet (online)	Free of charge	Free of charge
• betting and other specific services	2%	2%
3.4. Cash withdrawal with a purchase at merchant location	1% from the amount	1% from the amount
3.5. Transactions through ePay.bg/B-pay	Free of charge	Free of charge
3.6. Cash deposit at ATM of the Bank	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
4. Fees for additional operations		
4.1. Refund/receiving of amounts in card account by card transaction	1%	1%
4.2. Blocking a card on cardholder request	Free of charge	Free of charge
4.3. Unblocking a card (when blocking at the customer's request)	Free of charge	Free of charge
4.4. PIN change at ATM in the country	Free of charge	Free of charge
4.5. Report for:		
• balance check at ATM in the country	0.50 BGN (0.26 EUR)	0.50 BGN (0.26 EUR)
• balance check at ATM abroad	2 BGN (1.02 EUR)	2 BGN (1.02 EUR)
• balance check through ePay.bg/B-pay	Free of charge	Free of charge
• last 5 transactions at ATM in the country	0.30 BGN (0.15 EUR)	0.30 BGN (0.15 EUR)
4.6. Change of card parameters (operating limits, identification keyword)	15 BGN (7.67 EUR)	15 BGN (7.67 EUR)
4.7. Ungrounded dispute of:		
• transaction/s made in the country	40 BGN (20.45 EUR)	40 BGN (20.45 EUR)
• transaction/s made abroad	40 BGN (20.45 EUR)	40 BGN (20.45 EUR)
4.8. Service "Secure online payments":		

• registration	Free of charge	Free of charge
• second registration	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
4.9. Annual subscription for “SMS notifications”	Free of charge	Free of charge
4.10. SMS message for authorized card transaction	0.12 BGN (0.06 EUR)	0.12 BGN (0.06 EUR)
4.11. Monthly statement sent by mail	Free of charge	Free of charge
4.12. Extraordinary statement:		
• for current year	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
• for previous years	10 BGN (5.11 EUR)	10 BGN (5.11 EUR)
4.13. Credit over-limit fee	10 BGN (5.11 EUR)	10 BGN (5.11 EUR)
4.14. Receiving a bank card/ PIN at another bank office or customer`s address in the country	10 BGN (5.11 EUR)	10 BGN (5.11 EUR)
4.15. Sending a bank card/ PIN by courier to an address abroad (upon request of the account/card holder)	130 BGN (66.47 EUR)	130 BGN (66.47 EUR)
4.16. Generation of a new PIN (sent in a letter)	5 BGN (2.56 EUR)	5 BGN (2.56 EUR)
5. Interest rate		
5.1. Payments of goods and services:		
• with a card without collateral	16%	15%
• with a card with collateral	15%	14%
5.2. Cash withdrawals:		
• with a card without collateral	19%	18%
• with a card with collateral	18%	17%
5.3. Unauthorized credit limit exceeded	contractual interest rate + compensation for exceeding the credit limit of the legitimate interest	
Notes: The fee as per p.3.3 Payment of goods and services - betting and other specific services - applies to transactions connected with gambling games, betting, chip purchase, currency purchase, shares and other monetary or financial instruments		
VII. FINANCIAL INSTRUMENTS TRADING SERVICES ON THE BULGARIAN CAPITAL MARKET		
1. Trading services for Financial Instruments listed on Regulated Market		
1.1. New client registration and opening of account with the Central Depository (CD)	5 BGN (2.56 EUR)	
1.2. Trading with securities on Bulgarian Stock Exchange		
1.2.1. Trades with shares, compensatory instruments and rights, etc.		
• Order size up to 20,000 BGN	1.5%, min 15 BGN (7.67 EUR)	
• Order size 20,000.01 – 100,000 BGN	1%	
• Order size above 100,000 BGN	Upon agreement	
1.2.2. Trades with corporate bonds:		
• Order size up to 20,000 BGN	0.2%, min 15 BGN (7.67 EUR)	
• Order size 20,000.01 – 100,000 BGN	0.15%	
• Order size above 100,000 BGN	Upon agreement	
1.2.3. Order not executed or cancelled	5 BGN (2.56 EUR)	
1.2.4. Trades with Government securities:		
• Order size up to 500,000 BGN	1%	
• Order size above 500,000 BGN	Upon agreement	
1.3. Participation in Public Auctions		

1.3.1. Trades paid in compensatory instruments	Upon agreement, min 20 BGN (10.23 EUR)
1.3.2. Trades paid in BGN:	
• Order size up to 20,000 BGN	0.6%, min 5 BGN (2.56 EUR)
• Order size 20,000.01 – 100,000 BGN	0.4%
• Order size above 100,000 BGN	Upon agreement
1.4. Participation in IPOs or SPOs	Upon agreement
1.5. Participation in Capital Increase Procedures of a public company	5 BGN (2.56 EUR)
1.6. Trades with shares in relation with Tender Offer Procedures	Upon agreement
2. OTC Trades	Upon agreement
3. Maintenance fee for Financial instruments account	
3.1. Maintenance fee for financial instruments account for non-professional clients	0.06% on annual base, min 3 BGN (1.53 EUR) per quarter
3.2. Maintenance fee for financial instruments account for professional clients	Free of charge
4. Transfer of securities	
4.1. Transfer of securities held in client's own account with CD to client account with BACB	5 BGN (2.56 EUR)
4.2. Transfer of securities held in client account with another Broker to client account with BACB	Free of charge
4.3. Transfer of securities held in client account with BACB to client account with another Broker	20 BGN (10.23 EUR)
4.4. Transfer of securities held in client account with BACB to client's own account with CD	5 BGN (2.56 EUR)
5. Other Services	
5.1. Issuing of certificates and/ or reports of the held financial instruments and/ or executed trades on hard copies	15 BGN (7.67 EUR) per item
5.2. Proxy voting and representation	Upon agreement
5.3. Investment consulting and analyses	Upon agreement
5.4. Preparation of Public Offering Memorandum	Upon agreement
5.5. Securities underwriting	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 p.3.1. 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 and the fee is due at the end of each calendar quarter. The Clients as per p.3.2. 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 p.1.4. depends on the selected placement method.	
VIII. REGISTRATION AGENT SERVICES /RA/	
1. Depository receipt (e-certificate) of financial instruments, held in client account with BACB	5 BGN (2.56 EUR)
2. Duplicate of a Depository Receipt	15 BGN (7.67 EUR)
3. Personal data change at CD register	15 BGN (7.67 EUR)
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 (25.56 EUR)
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 (35.79 EUR)
5. Transfer of securities and compensatory instruments in case of donation	50 BGN (25.56 EUR)
6. Transfer of securities and compensatory instruments in a court decision execution	50 BGN (25.56 EUR)

7. Transfer of securities and compensatory instruments as a RA as per agreement, for deals with financial instruments preliminary agreed directly between the parties	Upon agreement, min 50 BGN (25.56 EUR) for each party	
8. Portfolio certificate of a Physical person	40 BGN (20.45 EUR)	
9. Extended Portfolio certificate of a Physical person	50 BGN (25.56 EUR)	
10. Portfolio certificate of a Physical person as of a past period	50 BGN (25.56 EUR)	
11. Portfolio certificate of a Legal entity	150 BGN (76.69 EUR)	
IX. OTHERS		
1. Bank certificate:		
• in Bulgarian	20 EUR (39.12 BGN)	
• in English	25 EUR (48.90 BGN)	
• Certificate of residual debt on credit, engagement letter	90 BGN (46.02 EUR)	
2. Bank reference:		
• in Bulgarian	30 EUR (58.67 BGN)	
• in English	40 EUR (78.23 BGN)	
3. Swift	10 EUR (19.56 BGN)	
4. Additional statement of account:		
• Current year	5 EUR (9.78 BGN)	
• Previous year	10 EUR (19.56 BGN)	
Notes: The fee under p.4 is not due for one-time generation of a statement within a calendar month.		
5. Post charges, fax, e-mail:		
• within the country	5 EUR (9.78 BGN)	
• abroad	8 EUR (15.65 BGN)	
6. Sending of documents with courier	50 EUR (97.79 BGN)	
7. Proceeding and sending a Request for receiving a pension to NOI	5 BGN (2.56 EUR)	
8. Issuing of certificate from the Register of property relations of the spouses	12 BGN (6.14 EUR)	
9. Processing of a garnishment	30 BGN (15.34 EUR)	
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		
• in Bulgarian	30 BGN (15.34 EUR)	
• in English	50 BGN (25.56 EUR)	
11. Unseizing a bank account with a garnishment in order to dispose with non-sequestrable amounts	4 BGN (2.05 EUR)	
X. PAYMENT ACCOUNT FOR BASIC SERVICES		
Accounts group A - Accounts on which funds are received from salaries, pensions, benefits and compensations under social security and social assistance, scholarships		
Accounts group B – Accounts, different from the described in group A		
	Accounts group A	Accounts group B
1. Opening		
1.1. Current accounts with debit card	2 BGN (1.02 EUR)	2 BGN (1.02 EUR)
1.2. Current accounts without debit card	3 BGN (1.53 EUR)	3 BGN (1.53 EUR)
2. Monthly Maintenance		
2.1. Payment account for basic services with active debit card	Free of charge	2.30 BGN (1.18 EUR)
2.2. Payment account for basic services without active debit card	Free of charge	3.70 BGN (1.89 EUR)
3. Closure		

• Up to 6 months/ Later than 6 months after opening	Free of charge	Free of charge
4. Cash deposits:		
• Up to 3,300 BGN	0.80 BGN (0.41 EUR)	0.80 BGN (0.41 EUR)
• Over 3,300 BGN	0.18%	0.18%
5. Cash withdrawals		
5.1. At the cash desk:		
• Up to 2,000 BGN	Free of charge	3.50 BGN (1.79 EUR)
• Over 2,000 BGN	Free of charge	0.5%
5.2. By debit card of BACB:		
• from ATM of the Bank	Free of charge	0.28 BGN (0.14 EUR)
• from other bank's ATMs in the country	1.05 BGN (0.54 EUR)	1.05 BGN (0.54 EUR)
6. Payments in BGN		
6.1. Internal payment in BGN, incl. Standing order/transfer to the payment account of the budget at BACB:		
• Written order	Free of charge	1.60 BGN (0.82 EUR)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.40 BGN (0.20 EUR)
6.2. Outgoing payment in BGN - BISERA, incl. Standing order/transfer to the payment account of the budget in other banks:		
• Written order	Free of charge	3.10 BGN (1.59 EUR)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.90 BGN (0.46 EUR)
7. Payment of direct debit		
7.1. Internal payment	Free of charge	1.60 BGN (0.82 EUR)
7.2. Outgoing payment	Free of charge	3.10 BGN (1.59 EUR)
8. Payment by debit card of BACB		
8.1. at POS of the bank	Free of charge	Free of charge
8.2. at POS of other banks in the country	Free of charge	Free of charge
Notes: For any other services, not covered by this section, the terms and conditions as per other sections will be applied.		

XI. GENERAL PROVISIONS AND INFORMATION

1. General provisions and information

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 transactions.

2. The Customers pay all bank correspondents' charges and fees as well as all postal, communication and other expenses of the Bank arising in connection with their transactions.

3. 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.

4. In case the Customer has not specified who will cover the Bank's commissions, the Bank shall collect them from the ordering party. In case the Customer specified that the commissions and charges are for beneficiary's account but the Bank is unable to collect them, the Bank will charge the Customer.

5. Non – customers pay in advance the due Bank's commissions and fees.

6. For banking services not listed in the present Terms and Conditions as well as for special transactions, which require additional and specific work, the Bank commissions and fees shall be negotiated separately.

7. All prices of services liable for taxation under the law of VAT, are with VAT included.

8. The present List of Terms and Conditions is adopted by the Management Board of the Bank on 23.08.2012, supplemented on 05.10.2012, 08.11.2012, 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, 23.05.2024, 25.07.2024, 10.10.2024, 07.11.2024, 28.11.2024, 12.12.2024, 03.01.2025, 06.03.2025, 22.05.2025, 10.07.2025, 02.10.2025 and effective from October 06, 2025.

2. 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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