LIST OF TERMS AND CONDITIONS OF BACB

APPLICABLE FOR INSTITUTIONAL CUSTOMERS

VALID AS OF JANUARY 1, 2027

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I. CURRENT ACCOUNTS, TIME DEPOSITS AND SPECIAL ACCOUNTS		
	EUR	FOREIGN CURRENCY
1. Opening		
1.1. Current account:		
• Local legal entities (LLE)	10 EUR (19.56 BGN)	
• Foreign legal entities (FLE)	50 EUR (97.79 BGN)	
1.2. Review of documents for registration of foreign legal entities (FLE) and/or local legal entities (LLE) owned 100% by FLE:		
• Registered in the EEA	200 EUR (391.17 BGN)	
• Registered outside the EEA	500 EUR (977.92 BGN)	
1.3. Review of documents for registration of LLE with 25% or more ownership of FLE or foreign individuals, registered in the EEA	45 EUR (88.01 BGN)	
1.4. Review of documents for registration of LLE with 25% or more ownership of FLE or foreign individuals, registered outside the EEA	260 EUR (508.52 BGN)	
1.5. Online current account:		
• Online account	Free of charge	-
• Online account "First 2"	see section XIII. PRODUCT PACKAGES FOR SME, BACB START PROMO	
Note: *Online account "First 2" includes an online account, online banking and BACB Start Promo package program.*		
1.6. Time deposit	Free of charge	
1.7. Escrow account for new company registration	10 EUR (19.56 BGN)	
1.8. Special accounts	0.25%, min 100 EUR (195.58 BGN)	
1.9. Special accounts for donation	Free of charge	
1.10. Mass opening of employee accounts by an employer – one-time differentiated fee based on the number of accounts opened:		
• up to 200 employees	15.34 EUR (30 BGN)	-
• from 201 to 500 employees	25.56 EUR (49.99 BGN)	-
• from 501 to 1000 employees	51.13 EUR (100 BGN)	-
• over 1000 employees	76.69 EUR (149.99 BGN)	-
Notes to p.1.10: *When a card is closed due to incorrectly submitted data for its issuance, a card closure fee of 4 EUR is due from the employer.*		
Notes to p.1.2, 1.3 u 1.4: ***1)*** *The bank reviews the submitted documents within 10 business days after receiving all required documents for registration of customer and opening the account.* ***2)*** *The fee is not refundable if the Bank refuses to register the customer.* ***3)*** *The fee does not apply upon opening of time deposits, except in case of initial identification and registration of the customer.* ***4)*** *The documents review fee is in addition to the account opening fee.*		
2. Monthly maintenance		
2.1. Account maintenance with daily statements via Remote banking:		
• Local legal entities (LLE)	10 EUR (19.56 BGN)	12.50 USD
• Foreign legal entities (FLE)	20 EUR (39.12 BGN)	22 USD
2.1.1. Maintenance of the Online Account "First 2"	see section XIII. PRODUCT PACKAGES FOR SME, BACB START PROMO	
2.2. Account maintenance with daily statements via email:		
• Local legal entities (LLE)	10 EUR (19.56 BGN)	12.50 USD
• Foreign legal entities (FLE)	20 EUR (39.12 BGN)	22 USD
2.3. Account maintenance with monthly statements via email:		
• Local legal entities (LLE)	10 EUR (19.56 BGN)	12.50 USD
• Foreign legal entities (FLE)	20 EUR (39.12 BGN)	22 USD
2.4. Account maintenance with daily statements on paper (at bank office):		
• Local legal entities (LLE)	15 EUR (29.34 BGN)	17 USD
• Foreign legal entities (FLE)	33 EUR (64.54 BGN)	39 USD
2.5. Account maintenance with monthly statements on paper (at bank office) or upon request:		
• Local legal entities (LLE)	12 EUR (23.47 BGN)	14 USD
• Foreign legal entities (FLE)	30 EUR (58.67 BGN)	36 USD
2.6. Additional fee for an account with garnishment	4.50 EUR (8.80 BGN)	
2.7. Maintenance of Escrow account for new company registration (applied from the month following the month in which expires 6 months from the account opening)	10 EUR (19.56 BGN)	

Note to p.2.7: *The monthly maintenance fee depends on the frequency and method of receiving the statements. If the client wishes to receive statements through more than one channel, the higher monthly maintenance fee applies.*		
3. SMS/ Email notification		
3.1. Registration/Deregistration	1.53 EUR (2.99 BGN)	
3.2. Package "Account notification"	***Bulgarian mobile operators***	***Foreign mobile operators***
• 50 pcs SMS	3.58 EUR (7 BGN)	10.22 EUR (19.99 BGN)
• 100 pcs SMS	7.67 EUR (15 BGN)	23.01 EUR (45 BGN)
• 150 pcs SMS	10.22 EUR (19.99 BGN)	30.68 EUR (60 BGN)
4. Closing		
4.1. Current account	15 EUR (29.34 BGN)	
5. Safekeeping fee for balances over current, deposit and special accounts in EUR and USD		
• Up to 100,000,000 EUR *(equivalent) - total daily balance on all customer's accounts*		Free of charge
• Over 100,000,000 EUR *(equivalent) - total daily balance on all customer's accounts*		0.3% *annual fee for amounts over the limit*
Notes to p.5: 1) *Daily availability is based on total client exposure, calculated from the sum of the balance on the client's current, deposit and assessed accounts in EUR and USD (converted into EUR equivalent at the BNB fixing) at the end of the day.* ***2)*** *The annual fee is applied for the real number of days in the year divided by 360.* ***3)*** *The fee does not apply for accounts of budget organizations.* ***4)*** *The fee is due daily and is collected from any of the client's account with available balance, starting from the current account in EUR with the largest available balance, and in case of insufficient funds on this account, the fee is collected from the client's other account in the following sequence: current account in EUR, USD and other currencies, if any; assessed accounts.* ***5)*** *The fee for non-working days is calculated and charged on the first working day.*		
II. CASH TRANSACTIONS		
	EUR	**FOREIGN CURRENCY**
1. Cash deposits		
1.1. Current account, Escrow account, Special account, Time deposit (except in p.1.2)	0.8%, min 5 EUR (9.78 BGN)	
1.2. Time deposits (on maturity or if the deposit parameters allow cash deposit transactions without commission)	Free of charge	
2. Cash withdrawals		
2.1. Current account, Escrow account, Special account, Time deposit (except in p.2.2)	0.8%, min 5 EUR (9.78 BGN)	
2.2. Time deposits (on maturity or if the deposit parameters allow cash withdrawal transactions without commission)	Free of charge	
2.3. Cash withdrawal without prenotice (only with bank's consent)	0.9% for the amount over 5,000 EUR/USD	
2.4. Declared to be withdrawn but not withdrawn amount	0.8%	
3. Cash transactions with eurocoins *(over 50 coins, regardless of the amount)*		
3.1. Cash deposit of eurocoins into account	5%, min 5 EUR (9.78 BGN)	-
3.2. Cash withdrawal of eurocoins (prenotice required)	5%, min 5 EUR (9.78 BGN)	-
3.3. Ttransactions with eurocoins (without cash deposit/withdrawal into/from account)	5%, min 5 EUR (9.78 BGN)	-
4. Cash collection and secured transport	as per agreement	
5. Check of banknotes		
5.1. Fee per banknote	0.50 EUR (0.98 BGN)	
6. Other fees related to bank cards		
6.1. Cash withdrawal at POS in BACB Bank`s office with a card issued by another bank	4%	
7. Exchange of banknotes into different denominations, subject to the Bank's availability	3%, min 3 EUR (5.87 BGN)	3%, min 3 EUR (5.87 BGN)
Notes: 1) *For cash withdrawal of amounts over 5,000 EUR/USD a prenotice is required, as follows: up to 50,000 EUR/USD - 2 (two) working days, above 50,000 EUR/USD - 3 (three) working days.* ***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)*** *Until 31.12.2026, no fee is charged for cash deposit of amounts in leva to euro accounts, as well as for exchanging banknotes and coins from leva into euro.* ***7)*** *As of 1 January 2027, cash payments in Bulgarian leva (banknotes and coins) will no longer be accepted.*		

III. PAYMENTS		
	Written order	Remote banking channels *(incl. mass payment format)*
1. Incoming payments		
1.1. Transfers in EUR from banks within the country and EEA	Free of charge	
1.2. Transfers other than those specified inp.1.1 above	Up to 100 EUR – free of charge; over 100 EUR - 0.1%, min 10 EUR (19.56 BGN), max 200 EUR (391.17 BGN)	
2. Outgoing payments		
2.1. Transfers in EUR towards banks within the country and EEA:		
• Standard transfer SEPA (Batch payment)	4 EUR (7.82 BGN)	0.80 EUR (1.56 BGN)
• Instant payment – BLINK (country) / SEPA (EEA)	4 EUR (7.82 BGN)	0.80 EUR (1.56 BGN)
• Express transfer TARGET	23 EUR (44.98 BGN)	7 EUR (13.69 BGN)
2.2. Transfers other than those specified in p.2.1 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 25 EUR (48.90 BGN), max 300 EUR (586.75 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 350 EUR (684.54 BGN) + 10 EUR (19.56 BGN)
2.3. 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 – 10,000,000 EUR. Batch payment over the limit of p.1) is broadcast and processed through the real time payment system (TARGET).* ***2)*** *Limits of Instant payment trough a remote channel: a) 5,000 EUR per transfer and b) 15,000 EUR daily limit.* ***3)*** *Instant payments BLINK/Instant, Express transfer TARGET and outgoing payments outside the country are not accepted in mass payment format.****4)*** *SEPA transfer is executed with a value date no later than the end of the next working day.* ***5)*** *Transfer via TARGET is executed on the same working day.*		
3. Internal payments		
• In EUR	3 EUR (5.87 BGN)	0.30 EUR (0.59 BGN)
• In foreign currency, different than EUR	3 EUR (5.87 BGN)	0.30 EUR (0.59 BGN)
• In mass payment format	-	0.15 EUR (0.29 BGN)
4. Conditional payments	*treated as Letters of Credit*	
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 payments of utility bills and other services - made in a bank office		
5.2.1. Registration for subscription	0.50 EUR (0.98 BGN)	
5.2.2. Execution of payment	0.13 EUR (0.25 BGN)	
5.2.3. Change of subscription's details, including cancellation	0.50 EUR (0.98 BGN)	
5.2.4. Notification by phone	0.06 EUR (0.12 BGN) – *for sent SMS*	
5.2.5. Notification by email	0.03 EUR (0.06 BGN) – *for sent email*	
5.3. Cash transfer:		
5.3.1. In EUR – Standard transfer SEPA (Batch payment)	1.5%, min 8 EUR (15.65 BGN)	-
5.3.2. In EUR – Express transfer TARGET	1.5%, min 23 EUR (44.98 BGN)	-
5.3.3. Transfers different than in p.5.3.1 and p.5.3.2 – with value date next working day	0.35%, min 50 EUR (97.79 BGN) + 9 EUR (17.60 BGN)	-
5.4. Cancellation of transfer:		
• In EUR	16 EUR (31.29 BGN)	
• In foreign currency, different than EUR	40 EUR (78.23 BGN)	
5.5. Inquiries, claims, amendments:		
• In EUR	16 EUR (31.29 BGN)	
• In foreign currency, different than EUR	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)*	250,000 EUR
6.2. Daily limit for signing **with Signer** *(from 0h to 24h)*	2,500,000 EUR
Note: *The limits are in EUR 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
6.5. One-time change of daily limit in the online banking platform BACB Online	26 EUR (50.85 BGN)

Notes to Section III: 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 outgoing payments in euro to a bank in Russia and Belarus, the following additional fee will be deducted from the amount of the transfer by the correspondent bank:* ***A.*** *For transfer from 200 EUR to 300 EUR – fee 50 EUR;* ***B.*** *For transfer over 300 EUR – fee 200 EUR. BACB will not execute outgoing payments to Russia/Belarus with charges option OUR.* ***5)*** *For all payments with same day value there is an additional charge of 10 EUR/USD.* ***6)*** *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.* ***7)*** ***Deadline for execution of payments orders deposited on paper at the Bank's office****:* ***A.*** *Credit Transfer in EUR (a) Euro transfer within Bulgaria: (i) for a bank participating in the BISERA payment system - payment orders deposited by 4:30 p.m. on a business day are executed with same-day value date; (ii) for a bank not participating in the BISERA payment system - the transfer is executed through the STEP2 payment system with same-day value date if submitted by 4:00 p.m. (b) Euro transfer to a beneficiary within the EEA and transfers through TARGET – executed with same-day value date if submitted by 4:00 p.m.* ***B.*** *Euro transfer to a third country and transfers in other currencies (SWIFT transfers) - payment orders submitted by 4:00 p.m. on a business day are executed on the same business day with the value date specified by the customer. Transfers with same-day value date may be instructed until 3:00 p.m. Transfers received after 3:00 p.m. will be executed with same-day value date subject to the Bank's approval or otherwise with next-business-day value date. Transfers in GBP may be executed with same-day value date if submitted by 12:00 p.m.* ***8) Deadline for execution of payment orders initiated through remote banking applications:*** ***A.*** *Standard euro credit transfer within Bulgaria: (i) to a bank participating in the BISERA payment system – payment orders received by 6:00 p.m. on a business day are executed with same-day value date; (ii) to a bank not participating in the BISERA payment system – the transfer is processed through the STEP2 payment system with same-day value date if received by 4:40 p.m.* ***B.*** *Standard euro credit transfer to beneficiaries within the EEA and transfers through TARGET: executed with same-day value date if received by 4:00 p.m.* ***C.*** *Instant payment in euro: subject to the availability of the beneficiary bank, payment orders are executed immediately on a 24*7*365 basis within the legally defined deadline.* ***D.*** *Euro transfer to a third country and transfers in other currencies (SWIFT transfers) - payment orders received by 4:00 p.m. on a business day are executed on the same business day with the value date specified by the customer. Transfers with same-day value date may be instructed until 3:00 p.m. Orders received after 3:00 p.m. will be executed with same-day value date subject to the Bank's approval or otherwise with next-business-day value date. Transfers in GBP may be executed with same-day value date if received by 12:00 p.m.* ***9)*** *Payment orders submitted/received after the above-mentioned cut-off times in p.7) and p.8) shall be processed on the next business day.*

IV. DOCUMENTARY OPERATIONS

1. Letters of credit	
1.1. Letters of credit (L/C) opened by the bank	
1.1.1. Pre-advice	50 EUR (97.79 BGN)
1.1.2. Review of credit limit documents for opening documentary letters of credit:	
• For small and medium enterprises	*as per p.1.2. to V. LOANS*
• For corporate customers	*as per p.2.2. to V. LOANS*
1.1.3. Issuing a letter of credit, processing and payment:	
• With blocked cash collateral	0.4%, but not less than 100 EUR (195.58 BGN) *(per quarter or part of it)*
• Without blocked cash collateral	as per agreement, but not less than 100 EUR (195.58 BGN)
1.1.4. Express issuance	150 EUR (293.37 BGN)
1.1.5. Deferred payment/ Accept	0.15%, but not less than 50 EUR (97.79 BGN) *(per month or part of it)*
1.1.6. Amendment (excluding increase of amount/ extend of validity)	60 EUR (117.35 BGN)
1.1.7. Increase of amount/ extend of validity	*as per p.1.1.3. (on the increased amount/ for the extended period)*

1.1.8. Cancellation prior maturity	60 EUR (117.35 BGN)
1.1.9. Irregular documents	50 EUR (97.79 BGN)
1.1.10. Preparation of a draft of L/C *(collected only if the L/C will not be opened by the Bank)*	70 EUR (136.91 BGN)
1.1.11. Additional commitment and complicated terms for handling of letters of credit	0.05%, min 50 EUR (97.79 BGN)
1.1.12. Correspondence upon customer's request	60 EUR (117.35 BGN)
1.2. Letters of credit advised by the bank	
1.2.1. Pre-advice	40 EUR (78.23 BGN)
1.2.2. Advising without commitment:	0.15%, but not less than 50 EUR (97.79 BGN), max 500 EUR (977.92 BGN)
1.2.3. Confirmation	as per agreement
1.2.4. Transfer	0.3%, but not less than 70 EUR (136.91 BGN), max 600 EUR (1,173.50 BGN) *(per quarter or part of it)*
1.2.5. Acknowledgement of receipt of notification of assignment	50 EUR (97.79 BGN)
1.2.6. Issuance of assignment (transfer of receivable)	0.15%, but not less than 50 EUR (97.79 BGN), max 250 EUR (488.96 BGN)
1.2.7. Amendment/ Cancellation	60 EUR (117.35 BGN)
1.2.8. Preliminary check of documents	100 EUR (195.58 BGN)
1.2.9. Secondary check of returned for correction documents	75 EUR (146.69 BGN)
1.2.10. Irregular documents	50 EUR (97.79 BGN)
1.2.11. Processing and payment of documents	0.2%, but not less than 50 EUR (97.79 BGN)
1.2.12. Deferred payment/ Accept	0.1%, but not less than 50 EUR (97.79 BGN)
1.2.13. Preparation of a draft of L/C *(collected only if the L/C will not be advised by the Bank)*	70 EUR (136.91 BGN)
1.2.14. Photocopies of documents for the bank file *(if not provided by the beneficiary)*	30 EUR (58.67 BGN)
1.2.15. Correspondence upon customer's request	30 EUR (58.67 BGN)
2. Letters of guarantee, counter-guarantee, standby letters	
2.1. Issuance of guarantees, counter-guarantees, standby letters of credit	
2.1.1. Review of credit limit documents for issue of bank guarantees:	
• For small and medium enterprises	*as per p.1.2 to V. LOANS*
• For corporate customers	*as per p.2.2 to V. LOANS*
2.1.2. Issuing:	
• With blocked cash collateral	0.3%, but not less than 60 EUR (117.35 BGN) *(per quarter or part of it)*
• Without blocked cash collateral	as per agreement, but not less than 60 EUR (117.35 BGN)
• Secured by a counter-guarantee	as per agreement, but not less than 60 EUR (117.35 BGN)
• Issuing a counter-guarantee	as per agreement, but not less than 60 EUR (117.35 BGN)
2.1.3. Express issuance	100 EUR (195.58 BGN)
2.1.4. Payment	0.15%, but not less than 30 EUR (58.67 BGN), max 500 EUR (977.92 BGN)
2.1.5. Amendment (excluding increase of amount/ extend of validity)	60 EUR (117.35 BGN)
2.1.6. Increase of amount/ extend of validity	*as per p.2.1.2* *(on the increased amount/extended period)*
2.1.7. Cancellation of a submitted issuance request	60 EUR (117.35 BGN)
2.1.8. Consultation (including preparation of a draft bank guarantee, other than the standard ones)	60 EUR (117.35 BGN)
2.2. Letters of guarantee, counter-guarantee, standby letters of credit, advised by the bank	

2.2.1. Pre-advice	40 EUR (78.23 BGN)
2.2.2. Advice without commitment	0.15%, but not less than 50 EUR (97.79 BGN), max 350 EUR (684.54 BGN)
2.2.3. Payment	0.1%, but not less than 50 EUR (97.79 BGN), max 200 EUR (391.17 BGN)
2.2.4. Amendment/ Cancellation	60 EUR (117.35 BGN)
2.2.5. Correspondence upon customer's request	50 EUR (97.79 BGN)
3. Collections	
3.1. Documents sent for collection to other banks	
3.1.1. Collection of documents/ Accept	0.25%, but not less than 60 EUR (117.35 BGN)
3.1.2. Release documents "Free of payment"	0.25%, but not less than 60 EUR (117.35 BGN)
3.1.3. Amendment	60 EUR (117.35 BGN)
3.1.4. Claims and tracers	30 EUR (58.67 BGN)
3.2. Documents for collection received by other banks	
3.2.1. Collection of documents/ Accept	0.25%, but not less than 60 EUR (117.35 BGN)
3.2.2. Release documents "Free of payment"	0.25%, but not less than 60 EUR (117.35 BGN)
3.2.3. Return of unpaid documents	60 EUR (117.35 BGN)
3.2.4. Amendment	60 EUR (117.35 BGN)
3.2.5. Claims and Tracers	30 EUR (58.67 BGN)
Notes to p.1: 1) *The commission for a letter of credit issued with option "about" will be calculated on the base of the L/C amount increased with the percentage stated.* ***2)*** *If the L/C 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. 3) The Commission for Opening, processing and payment under item 1.1.3. is collected upon issuance of the letter of credit for the entire period of validity, and the amount collected is not subject to return or reduction of the Bank's commitment.*	
Notes to p.1.1.4: *Additional fee for issuing of letter of credit within 2 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.*	
Notes to p.2.1.3: *Additional fee for opening of letter of guarantee within 2 working day only after all required documents are presented by the client, the loan agreement is signed and the collateral is properly executed.*	
V. LOANS	
1. Micro and SME loans	
1.1. Interest for micro and SME loans	
1.1.1. On standard credit products	
1.1.1.1. For standardized loan products	5%
1.1.1.2. For loan under direct payments	5.5%
1.1.1.3. For loan supported by guarantee from COSME	up to 5.5%
1.1.1.4. For loan supported by guarantee from National Guarantee Fund:	
• for loan in EUR	3M EURIBOR + allowance up to 3.75%
1.1.1.5. For unsecured loan supported by guarantee from National Guarantee Fund:	
• for loan in EUR	3M EURIBOR + allowance up to 5%
1.1.2. Working capital loan	as per agreement
1.1.3. Investment loan	as per agreement
1.1.4. Partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED":	
• for loan in BGN and EUR	as per agreement, but not more than 3M EURIBOR + annual allowance to 4.2% (incl. the management commission)
1.2. Application for loans	
1.2.1. Loan, different from p.1.2.2, 1.2.3 and 1.2.4. below	0.15%, min 80 EUR (156.47 BGN)
1.2.2. Loan secured by direct payments	0.15%, min 80 EUR (156.47 BGN)
1.2.3. Loan by partnership program of the BDB AD for indirect financing of micro, small and medium business "NAPRED"	Free of charge
1.2.4. Loan supported by guarantee from COSME	Free of charge

1.3. Loan management and administration	
1.3.1. For the first year of the loan	as per agreement, min 1% on the approved amount
1.3.2. For the second and each subsequent year of the loan	as per agreement, min 1% on the PBO (principal balance outstanding)
1.3.3. Credit line	as per agreement, min 1% on the committed exposure
1.3.4. Overdraft	as per agreement, min 1% on the committed exposure
1.3.5. Loan secured by direct payments	according to the standard product
1.3.6. Loan supported by guarantee from COSME for the first year	as per agreement, up to 1% on the approved amount
1.4. Commitment	
1.4.1. Credit line	1.5% per year, on the unused amount
1.4.2. Overdraft	1.5% per year, on the unused amount
1.5. Early prepayment	
1.5.1. Repayment of loan with own funds from operations	1.5% on the prepaid amount
1.5.2. In all other cases	4% on the prepaid amount
1.5.3. Credit line/ Overdraft:	
• repayment with own funds from the activity and loan agreement termination	1.5% on the committed exposure
• repayment and loan agreement termination in all other cases	4% on the committed exposure
1.5.4. Loan secured by direct payments	5% on the prepaid amount
1.6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one-year period of overdrafts and credit lines	
1.6.1. All loan, different from p. 1.6.2. below	0.2%, min 80 EUR (156.47 BGN)
1.6.2. Revolving credit line secured by direct payments	0.15% on the committed exposure, min 50 EUR (97.79 BGN), max 150 EUR (293.37 BGN)
1.7. Early termination of loans	
1.7.1. Loan secured by direct payments	5% on the initially approved amount
1.8. Annual risk assessment fee	
1.8.1. All loan, different from p. 1.8.2. below	from 0.5% to 0.75% on the PBO (principal balance outstanding)
1.8.2. Loan supported by guarantee from COSME	Free of charge
2. Corporate loans	
2.1. Interest for corporate loans	as per agreement
2.2. Application for loans	0.15%, min 80 EUR (156.47 BGN)
2.3. Loan management and administration	
2.3.1. For the first year of the loan	as per agreement, min 0.5% on the approved amount
2.3.2. For the second and each subsequent year of the loan	as per agreement, min 1% on the PBO (principal balance outstanding)
2.3.3. Credit line	as per agreement, min 1% on the committed exposure
2.3.4. Overdraft	as per agreement, min 1% on the committed exposure
2.4. Commitment	
2.4.1. Credit line	1.5% per year, on the unused amount
2.4.2. Overdraft	1.5% per year, on the unused amount
2.5. Early prepayment	
2.5.1. Repayment of loan with own funds from operations	1% on the prepaid amount
2.5.2. In all other cases	4% on the prepaid amount
2.5.3. Credit line/ Overdraft:	
• repayment with own funds from the activity and loan agreement termination	1% on the committed exposure

• repayment and loan agreement termination in all other cases	4% on the committed exposure	
2.6. Change of the terms and the conditions of the loan (excl. price changes), renewal for another one-year period of overdrafts and credit lines	0.15%, min 80 EUR (156.47 BGN)	
Note: *Micro clients are companies with an annual turnover up to EUR 1,000,000, SME clients are companies with an annual turnover from EUR 1,000,000 up to EUR 12,500,000. Corporate clients are companies with an annual turnover over EUR 12,500,000.*		
VI. DEBIT AND CREDIT CARDS		
	VISA BUSINESS DEBIT	**VISA BUSINESS CREDIT**
1. Limits per card *(in the currency of the card)*		
1.1. Limits per transaction		
1.1.1. Cash withdrawal from ATM/POS terminal	1,000 EUR/USD	1,500 EUR/USD
1.1.2. Payment of goods and services at POS	5,000 EUR/USD	5,500 EUR/USD
1.1.3. Cash withdrawal at merchant location	25 EUR/USD	25 EUR/USD
1.2. Limits within 24 hours		
1.2.1. Cash withdrawal from ATM/POS terminal	2,000 EUR/USD	2,000 EUR/USD
1.2.2. Payment of goods and services at POS	5,000 EUR/USD	5,500 EUR/USD
1.2.3. Cash withdrawal at merchant location	1,000 EUR/USD	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	3,500 EUR/USD	3,500 EUR/USD
1.3.2. Payment of goods and services at POS	10,000 EUR/USD	10,000 EUR/USD
1.3.3. Cash withdrawal at merchant location	1,500 EUR/USD	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	
2.2. Issuing of each following debit card of the same type	3 EUR (5.87 BGN)	-
2.3. Express card issuance/ reissuance	25.50 EUR (49.87 BGN)	
2.4. Card reissuance:		
• due to expiration of validity	Free of charge	
• on customer's request (lost, stolen, damaged, forgotten PIN code and etc.)	8 EUR (15.65 BGN)	12.50 EUR (24.45 BGN)
2.5. Annual service fee:		
• main card	12.50 EUR (24.45 BGN) *(free of charge for the 1st year)*	30 EUR (58.67 BGN)
• additional card	10 EUR (19.56 BGN)	23 EUR (44.98 BGN)
3. Transaction fees		
3.1. Cash withdrawal from ATM:		
• of the Bank	0.15%, min 0.50 EUR (0.98 BGN)	5 EUR (9.78 BGN) + 1%, min 8 EUR (15.65 BGN)
• other banks' ATMs in the country and EEA countries	0.15%, min 1 EUR (1.96 BGN)	5 EUR (9.78 BGN) + 2%, min 10 EUR (19.56 BGN)
• other banks' ATMs outside EEA countries	2.50 EUR (4.89 BGN) + 1.50%	5 EUR (9.78 BGN) + 2%, min 10 EUR (19.56 BGN)
3.2. Cash withdrawal at POS terminal:		
• in the country and in EEA countries	5 EUR (9.78 BGN) + 1.5%	4.10 EUR (8.02 BGN) + 2%
• in a country outside the EEA	5 EUR (9.78 BGN) + 1.5%	4.10 EUR (8.02 BGN) + 2%
3.3. Payment of goods and services:		
• at merchant location (POS terminal) in the country and abroad	Free of charge	
• at Internet (online)	Free of charge	
• betting and other specific services	2%	
3.4. Cash withdrawal with a purchase at merchant location	0.15 EUR (0.29 BGN)	
3.5. Transactions through ePay.bg/B-pay	Free of charge	
3.6. Money transfer card to card through ATM (B-Pay)/ Payment on micro account via ePay	0.50 EUR (0.98 BGN)	-
3.7. Depositing cash at the Bank's ATM	0.50 EUR (0.98 BGN)	

4. Fees for additional operations		
4.1. Refund/receiving of amounts in card account by card transaction	1%	
4.2. Blocking a card on cardholder request	Free of charge	
4.3. Unblocking a card (when blocking is at the customer's request)	0.50 EUR (0.98 BGN)	
4.4. PIN change at ATM in the country	Free of charge	
4.5. Report for:		
• balance check at ATM in the country	0.50 EUR (0.98 BGN)	
• balance check at ATM abroad	1 EUR (1.96 BGN)	
• balance check trough ePay.bg/ B-pay	Free of charge	
• last 5 transactions at ATM in the country	0.15 EUR (0.29 BGN)	
4.6. Change of card parameters	3 EUR (5.87 BGN)	8 EUR (15.65 BGN)
4.7. Ungrounded dispute of:		
• transaction/s made in the country	20 EUR (39.12 BGN)	
• transaction/s made abroad	20 EUR (39.12 BGN)	
4.8. Service „Secure online payments“:		
• registration	Free of charge	
• second registration	2.55 EUR (4.99 BGN)	
4.9. Annual subscription for “SMS notifications”	Free of charge	
4.10. SMS message for authorized card transaction	0.06 EUR (0.12 BGN)	
4.11. Monthly statement sent by email	-	Free of charge
4.12. Extraordinary statement:		
• for current year	-	2.55 EUR (4.99 BGN)
• for previous years	-	5.10 EUR (9.97 BGN)
4.13. Credit over limit fee	-	10 EUR (19.56 BGN)
4.14. Receiving a card/PIN at another bank office or at customer`s address in the country	5 EUR (9.78 BGN)	
4.15. Sending a card/PIN abroad via courier (upon request of the account/ card holder)	100 EUR (195.58 BGN)	
4.16. Non-returned card (excluding cases of loss, theft and retention at ATM)	2.55 EUR (4.99 BGN)	
4.17. Generation of a new PIN (sent in a letter)	2.50 EUR (4.89 BGN)	
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. Payments of goods and services:		
• with a card without collateral	-	16%
• with a card with collateral	-	13%
5.5. Cash withdrawals:		
• with a card without collateral	-	19%
• with a card with collateral	-	16%
5.6. Unauthorized overdraft or unauthorized credit limit exceeded or overdue payment	*the legitimate interest on overdue liabilities for the respective currency + 10%*	*contractual interest rate + late payment allowance in the amount of* 10%

***Notes: 1) VISA BUSINESS DEBIT** are debit cards for business clients. **2) VISA BUSINESS CREDIT** are revolving credit cards for business clients. **3)** No minimum balance required for debit card account. **4)** The fee under p.3.3. Payments for goods and services in betting and other specific services - applies to: transactions related to gambling, betting, purchase of gambling chips, currency, shares and other monetary and financial instruments.*

VII. MERCHANTS WITH POS TERMINALS

1. Merchants with a real (physical) POS terminal installed	
1.1. Initial installation of a real POS terminal	Free of charge
1.2. Express installation of a real POS terminal	50 EUR (97.79 BGN)
1.3. Deactivation and removal of real POS terminal	18 EUR (35.20 BGN)
1.4. Monthly communication fee for GPRS card (for data transfer)	3 EUR (5.87 BGN)
1.5. Merchant commissions for accepting bank cards via POS terminal	as per agreement

1.6. Replacement of a real POS terminal model at the merchant's request	15 EUR (29.34 BGN)
1.7. Amendment of data at a real POS terminal	3 EUR (5.87 BGN) *of a position*
2. Merchants with a virtual POS terminal for accepting payments via Internet	
2.1. Initial definition of a virtual POS terminal	Free of charge
2.2. Merchant commissions for accepting bank cards via Internet	as per agreement
2.3. Annual maintenance fee for merchant with a virtual POS terminal	80 EUR (156.47 BGN)
VIII. PRODUCT PACKAGES FOR SME	
1. Types of Package programs	
1.1. BACB START PROMO	
1.2. BACB START	
1.3. BACB STANDARD	
1.4. BACB POTENTIAL	
1.5. BACB TRANSACT	
Note: *Detailed information about the package programs – see Appendix 1 to the Tariff (page 15).*	
IX. 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)	2.50 EUR (4.89 BGN)
1.2. Trading with securities on Bulgarian Stock Exchange	
1.2.1. Trades with shares, compensatory instruments and rights, etc.:	
• Order size up to 10,000 EUR	1.5%, min 7.50 EUR (14.67 BGN)
• Order size 10,000.01 – 50,000 EUR	1%
• Order size above 50,000 EUR	upon agreement
1.2.2. Trades with corporate bonds:	
• Order size up to 10,000 EUR	0.2%, min 7.50 EUR (14.67 BGN)
• Order size 10,000.01 – 50,000 EUR	0.15%
• Order size above 50,000 EUR	upon agreement
1.2.3. Order not executed or cancelled	2.50 EUR (4.89 BGN)
1.2.4. Trades with Government securities:	
• Nominal up to 250,000 EUR	1%
• Nominal over 250,000 EUR	upon agreement
1.3. Participation in Public Auction	
1.3.1. Trades paid in compensatory instruments	upon agreement, min 10 EUR (19.56 BGN)
1.3.2. Trades paid in BGN:	
• Order size up to 10,000 EUR	0.6%, min 2.50 EUR (4.89 BGN)
• Order size 10,000.01 – 50,000 EUR	0.4%
• Order size above 50,000 EUR	upon agreement
1.4. Participation in IPOs or SPOs	upon agreement
1.5. Participation in capital increase procedures of a public company	2.50 EUR (4.89 BGN)
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 1.50 EUR (2.93 BGN) *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 acc. with CD to client acc. with BACB	2.50 EUR (4.89 BGN)
4.2. Transfer of securities held in client acc. with another Broker to client acc. with BACB	Free of charge
4.3. Transfer of securities held in client acc. with BACB to client acc. with another Broker	10 EUR (19.56 BGN)
4.4. Transfer of securities held in client acc. with BACB to client's own acc. with CD	2.50 EUR (4.89 BGN)

5. Other services	
5.1. Issuing of certificates and/ or reports of the held financial instruments and/ or executed trades on hard copies	7.50 EUR (14.67 BGN) *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. The fee is due at the end of each calendar quarter. The Clients 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.*	
X. REGISTRATION AGENT SERVICES /RA/	
1. Depository receipt (e-certificate) of financial instruments, held in client account with BACB	2.50 EUR (4.89 BGN)
2. Duplicate of a Depository Receipt	7.50 EUR (14.67 BGN)
3. Personal data change at CD register	7.50 EUR (14.67 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	25 EUR (48.90 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	35 EUR (68.45 BGN)
5. Transfer of securities and compensatory instruments in case of donation	25 EUR (48.90 BGN)
6. Transfer of securities and compensatory instruments in a court decision execution	25 EUR (48.90 BGN)
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 25 EUR (48.90 BGN) *for each party*
8. Portfolio certificate of a Physical person	20 EUR (39.12 BGN)
9. Extended portfolio certificate of a Physical person	25 EUR (48.90 BGN)
10. Portfolio certificate of a Physical person as of a past period	25 EUR (48.90 BGN)
11. Portfolio certificate of a Legal entity	75 EUR (146.69 BGN)
XI. OTHERS	
1. Confirmations to auditors:	
• in Bulgarian	80 EUR (156.47 BGN)
• in English	100 EUR (195.58 BGN)
2. Bank certificate:	
• in Bulgarian	20 EUR (39.12 BGN)
• in English	25 EUR (48.90 BGN)
• Certificate of residual debt on credit, engagement letter	45 EUR (88.01 BGN)
• Express issuance in the same day (not applicable for Certificate of residual debt on credit, engagement letter) – additional fee	15 EUR (29.34 BGN)
3. Bank reference:	
• in Bulgarian	30 EUR (58.67 BGN)
• in English	40 EUR (78.23 BGN)
• Express issuance in the same day – additional fee	15 EUR (29.34 BGN)
4. SWIFT:	
• SWIFT message	10 EUR (19.56 BGN)
• For Letter of credit/Letter of guarantee	15 EUR (29.34 BGN) *for page*
5. Sending a statement of account in format MT940	45 EUR (88.01 BGN) *per month per account*
6. Additional statement/report of account:	
• Current year	5 EUR (9.78 BGN)
• Previous year	10 EUR (19.56 BGN)
7. Post charges, fax, email:	
• inside the country	5 EUR (9.78 BGN)

• outside the country	8 EUR (15.65 BGN)
8. Sending of documents with courier	50 EUR (97.79 BGN)
9. Consultation under documentary operations	50 EUR (97.79 BGN)
10. Confirmation of authentication	50 EUR (97.79 BGN)
11. Proving account information requested by third party, different from the account holder (incl. private enforcement agents or public enforcement agents) following the requirements of the effective legislation:	
• in Bulgarian	15.30 EUR (29.92 BGN)
• in English	25.50 EUR (49.87 BGN)
12. Processing of a garnishment	15.30 EUR (29.92 BGN)
13. Unseizing a bank account with a garnishment in order to fulfil the conditions under an Authorization for urgent payments or the disposition with non-sequestrable amounts	6 EUR (11.73 BGN)
Notes: 1) *The fee as per p.1 will not be applied for customers having a loan from the Bank.* ***2)*** *The fee under p.6 is not due for a single statement generation within a calendar month for clients who have requested to receive statements "on demand".*	

XII. 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, 20.12.2012, 14.02.2013, 28.02.2013, 21.03.2013, 28.03.2013, 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, 07.04.2016, 14.07.2016, 24.11.2016, 29.12.2016, 26.01.2017, 10.02.2017, 20.04.2017, 25.05.2017, 15.06.2017, 29.06.2017, 13.07.2017, 24.08.2017, 12.10.2017, 01.03.2018, 07.06.2018, 11.10.2018, 30.05.2019, 03.10.2019, 12.12.2019, 06.02.2020, 28.05.2020, 11.06.2020, 08.10.2020, 29.10.2020, 20.05.2021, 29.07.2021, 05.08.2021, 02.09.2021, 16.09.2021, 09.12.2021, 27.01.2022, 24.03.2022, 23.06.2022, 28.07.2022, 04.08.2022, 01.09.2022, 01.12.2022, 16.02.2023, 04.05.2023, 11.05.2023, 01.06.2023, 29.06.2023, 17.08.2023, 21.09.2023, 28.09.2023, 23.11.2023, 29.02.2024, 23.05.2024, 25.07.2024, 16.08.2024, 07.11.2024, 28.11.2024, 13.02.2025, 22.05.2025, 10.07.2025, 27.11.25, 11.12.2025, 18.12.2025, 26.03.2026, 28.05.2026, 25.06.2026, 16.07.2026, 30.10.2026, in force from January 1, 2027.*

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

BIC: BGUSBGSF, email bacb@bacb.bg

phone +359-2-9058377, fax +359-2-9444413, www.bacb.bg

XIII. APPENDIX 1 - PRODUCT PACKAGES FOR SME	*BACB START PROMO ** Online account "First 2"	*BACB START*	*BACB STANDARD*	*BACB POTENTIAL*	*BACB TRANSACT*
1. Monthly service fee	Free of charge	9.50 EUR (18.58 BGN)	15 EUR (29.34 BGN)	28 EUR (54.76 BGN)	51 EUR (99.75 BGN)
2. Accounts					
2.1. Opening of a current account (CA)	Free of charge for one Online account "First 2"	Free of charge – 1 CA	Free of charge – 1 CA	Free of charge – 1 CA	Free of charge – 1 CA
2.2. Minimum balance on current account	-	50 EUR (97.79 BGN)	60 EUR (117.35 BGN) *(4 monthly subscription fee)*	112 EUR (219.05 BGN) *(4 monthly subscription fee)*	204 EUR (398.99 BGN) *(4 monthly subscription fee)*
2.3 Average daily balance on current account	1,500 EUR (2,933.75 BGN)	-	-	-	-
2.4. Monthly maintenance *with daily statements via online banking*	Free of charge for one Online account "First 2"	Free of charge – 1 CA	Free of charge – 2 CA	Free of charge – 2 CA	Free of charge – 2 CA
2.5. Mass opening of employee accounts	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
3. Interest	as per the Interest Rate Bulletin	*A current account with increasing interest rates as per the Interest Rate Bulletin is offered.*			
4. Cash transactions					
4.1. Cash deposits	up to 2,000 EUR – 1.50 EUR (2.93 BGN) over 2,000 EUR – 0.4%	up to 2,000 EUR – 1.50 EUR (2.93 BGN) over 2,000 EUR – 0.4% (incl. for other currency)	up to 2,500 EUR – 1.50 EUR (2.93 BGN) over 2,500 EUR – 0.4% (incl. for other currency)	up to 3,000 EUR – Free of charge over 3,000 EUR – 0.4% (incl. for other currency)	up to 3,500 EUR – Free of charge over 3,500 EUR – 0.4% (incl. for other currency)
4.2. Cash withdrawals *(prenotice required)*	up to 1,500 EUR – 2 EUR (3.91 BGN) over 1,500 EUR – 0.7%	up to 1,500 EUR – 2 EUR (3.91 BGN) over 1,500 EUR – 0.7% (incl. for other currency)	up to 2,000 EUR – 2 EUR (3.91 BGN) over 2,000 EUR – 0.7% (incl. for other currency)	up to 2,500 EUR – Free of charge over 2,500 EUR – 0.7% (incl. for other currency)	up to 2,500 EUR – Free of charge over 2,500 EUR – 0.7% (incl. for other currency)
5. Payments					
5.1. Incoming payments					
In EUR - from banks within the country and EEA, Switzerland, San Marino and Monaco	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
In foreign currency – differ. than in EUR within EEA, Switzerland, San Marino and Monaco	Free of charge	up to 100 EUR – Free of charge; over 100 EUR – 0.1%, min 10 EUR (19.56 BGN), max 190 EUR (371.61 BGN)	up to 100 EUR – Free of charge; over 100 EUR – 0.1%, min 10 EUR (19.56 BGN), max 180 EUR (352.05 BGN)	up to 100 EUR – Free of charge; over 100 EUR – 0.1%, min 10 EUR (19.56 BGN), max 170 EUR (332.49 BGN)	up to 100 EUR – Free of charge; over 100 EUR – 0.1%, min 10 EUR (19.56 BGN), max 160 EUR (312.93 BGN)
5.2. Outgoing Payments - through Online banking BACB Online/ Mobile banking BACB Mobile					
Internal payments – *in EUR or other currency*	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge

PRODUCT PACKAGES FOR SME	*BACB START PROMO **	*BACB START*	*BACB STANDARD*	*BACB POTENTIAL*	*BACB TRANSACT*
In EUR towards banks within the country - Standard transfer SEPA and Instant payment BLINK	Free of charge – the first 5 items per month	Free of charge – the first 5 items per month	Free of charge – the first 10 items per month	Free of charge – the first 20 items per month	Free of charge – the first 30 items per month
In EUR – *Express transfer TARGET*	*as per section III of the Tariff*		6.15 EUR (12.03 BGN)	5.62 EUR (10.99 BGN)	5.11 EUR (9.99 BGN)
In foreign currency – with value day next working day *(differ. than in EUR within EEA, Switzerland, San Marino and Monaco)*	*as per section III of the Tariff*		0.15%, min 25 EUR (48.90 BGN), max 280 EUR (547.63 BGN) + 10 EUR (19.56 BGN)	0.15%, min 25 EUR (48.90 BGN), max 260 EUR (508.52 BGN) + 10 EUR (19.56 BGN)	0.15%, min 25 EUR (48.90 BGN), max 240 EUR (469.40 BGN) + 10 EUR (19.56 BGN)
5.3. File for mass payment					
Internal transfer	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
Interbank transfer	*as per section III of the Tariff*	*as per section III of the Tariff*	*as per section III of the Tariff*	0.50 EUR (0.98 BGN) – *per row*	Free of charge – 1 file per month via remote channels, for internal bank transfers and BLINK *(for TARGET – as per the Tariff)*
6. Registration for banking via Remote channel *BACB Online/BACB Mobile*	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
7. International Debit Card – *VISA BUSINESS Debit*					
7.1. Card issuance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
7.2. Reissuance of a card due to expiration of validity	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
7.3. Annual service fee					
main card *(free of charge for the 1st year)*	10.50 EUR (20.54 BGN)	10.50 EUR (20.54 BGN)	10.50 EUR (20.54 BGN)	10.50 EUR (20.54 BGN)	Free of charge
additional card	5.10 EUR (9.97 BGN)	5.10 EUR (9.97 BGN)	5.10 EUR (9.97 BGN)	5.10 EUR (9.97 BGN)	Free of charge
7.4. Cash withdraw from ATM					
of the Bank	*as per section IV of the Tariff*	*as per section IV of the Tariff*	0.15 EUR (0.29 BGN)	0.15 EUR (0.29 BGN)	0.15 EUR (0.29 BGN)
other banks' ATMs in the country and EEA countries	*as per section IV of the Tariff*	*as per section IV of the Tariff*	0.61 EUR (1.19 BGN)	0.56 EUR (1.10 BGN)	0.51 EUR (1 BGN)
other banks' ATMs outside EEA countries	*as per section IV of the Tariff*	*as per section IV of the Tariff*	2.56 EUR (5.01 BGN) +1.5%	2.56 EUR (5.01 BGN) +1.5%	2.56 EUR (5.01 BGN) +1.5%
7.5. Payment at POS in the country and abroad	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*

PRODUCT PACKAGES FOR SME	*BACB START PROMO **	*BACB START*	*BACB STANDARD*	*BACB POTENTIAL*	*BACB TRANSACT*
8. International Credit Card – *VISA BUSINESS Credit*					
8.1. Examination of document	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8.2. Card issuance	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8.3. Reissuance of a card due to expiration of validity	Free of charge	Free of charge	Free of charge	Free of charge	Free of charge
8.4. Annual service fee					
main card *(free of charge for the 1st year)*	25.50 EUR (49.87 BGN)	25.50 EUR (49.87 BGN)	25.50 EUR (49.87 BGN)	25.50 EUR (49.87 BGN)	25.50 EUR (49.87 BGN)
additional card	18 EUR (35.21 BGN)	18 EUR (35.21 BGN)	18 EUR (35.21 BGN)	18 EUR (35.21 BGN)	18 EUR (35.21 BGN)
8.5. Payment at POS in the country and abroad	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*	*as per section IV of the Tariff*
9. Loans – *SME loans*					
9.1. Examination of document	*Discount of up to 20% off the standard price, but no more than 25.56 EUR (49.99 BGN)*	*Discount of up to 20% off the standard price, but no more than 25.56 EUR (49.99 BGN)*	*Discount of up to 20% off the standard price, but no more than* 51.13 EUR (100 BGN)	*Discount of up to 20% off the standard price, but no more than* 102.26 EUR (200 BGN)	*Discount of up to 20% off the standard price, but no more than* 102.26 EUR (200 BGN)
10. Annual fee for the package program (pay for 11 months)	-	104.50 EUR (204.38 BGN)	165 EUR (322.71 BGN)	308 EUR (602.40 BGN)	561 EUR (1,097.22 BGN)
11. Maximum package duration	24 months	12 months	12 months	12 months	12 months

**** Notes for package BACB Start Promo:***

A) Mandatory conditions for concluding a contract for the package:

1. Only for new customers Legal entities, without active bank accounts in BACB AD or those with closed bank accounts in the last 3 months, and with representatives and beneficial owners of the capital who are Bulgarian citizens, with valid Bulgarian personal documents.
2. Opening a new Online account "First 2" and concluding contracts for a new SME package "Start Promo" and new Online banking.

B) Maximum term of the package - 24 MONTHS. According the contract for the SME package Start Promo after the maximum term of 4 periods of 6 months or a total of 2 years, has expired, it is extended under the current conditions of the List of terms and conditions for the SME package Start.

C) Average daily balance on current account regarding p.2.3 for package “BACB Start Promo” is checked every 6 months for the first 18 months.