LIST OF TERMS AND CONDITIONS OF BACB

APPLICABLE FOR CUSTOMERS - INDIVIDUALS

VALID AS OF JANUARY 1, 2027

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I. CURRENT ACCOUNT, TIME DEPOSITS AND SPECIAL ACCOUNTS		
	EUR	FOREIGN CURRENCY
1. Opening		
1.1. Current account with debit card	1.50 EUR (2.93 BGN)	
1.2. Current account without debit card	2.30 EUR (4.50 BGN)	
1.3. Review of documents for registration of foreign individuals from countries within the EEA	20 EUR (39.12 BGN)	
1.4. Review of documents for registration of foreign individuals from countries outside the EEA	100 EUR (195.58 BGN) 30 EUR (58.67 BGN) – for accounts receiving salary payments	
1.5. Review of documents for registration of a proxy - a foreign individual from countries outside the EEA	50 EUR (97.79 BGN)	
1.6. Time deposit	Free of charge	
1.7. Special account	0.25%, min 100 EUR (195.58 BGN)	
1.8. Special account for donation	Free of charge	
Notes to p.1.3, 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 registration of customer and opening the account. 2) The fee is not refundable if the Bank refuses to register the person as a customer/ a proxy. 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. 5) The fee as p.1.5 is in addition to the fee as p.1.3 and p.1.4.		
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	1.28 EUR (2.50 BGN)	
2.2. Current account without debit card	2.40 EUR (4.69 BGN)	
2.3. Savings account	Free of charge	
2.4. Additional fee for maintenance of an account with a garnishment	1 EUR (1.96 BGN)	
3. SMS/ Email notification		
3.1. Registration/ Deregistration	1.53 EUR (2.99 BGN)	
3.2. Package “Account notifications”:	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. Closure		
4.1. Current account	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 – 500 EUR (977.92 BGN); 2) Amount of Cashback – 0.1% of the monthly turnover on the card, but not more than 26 EUR (50.85 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 5th 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 250 EUR (488.96 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. 3) Only one active debit card can be issued to a Clean Account.	
6. Payment packages for youth	
6.1. Package “Youth 14-18” in 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	110 EUR (215.14 BGN)
• Payment of goods and services at POS/VPOS	160 EUR (312.93 BGN)
• Total daily transactions – 20 pcs	260 EUR (508.52 BGN)
6.1.4.2. Weekly limit on number of transactions and amounts:	
• Cash withdrawal from ATM/POS	110 EUR (215.14 BGN)
• Payment of goods and services at POS/VPOS	160 EUR (312.93 BGN)
• Total weekly transactions – 40 pcs	260 EUR (508.52 BGN)
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 EUR is a product for clients aged 14 to 18, which includes a current account in 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 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 125 EUR (244.48 BGN) 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 EUR towards banks within the country (different than SEPA Instant and TARGET)	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 EUR is a product for clients aged 18 to 25, which includes a current account in 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		
	EUR	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 1,500 EUR – 1 EUR (1.96 BGN); 1,500.01 to 20,000 EUR – 0.2%; Over 20,000 EUR – 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	
2. Cash withdrawals		
2.1. Current, Escrow, Special account, Savings account, Children's Saving account, Time deposits (except in p.2.2)	Up to 30,000 EUR – 0.65%, min 3 EUR (5.87 BGN); Over 30,000 EUR– 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 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 eurocoins (over 50 pcs of coins, no matter the amount)		
3.1. Cash deposit of eurocoins on account	5%, min 5 EUR (9.78 BGN)	-
3.2. Cash withdrawal of eurocoins from account (prenotice required)	5%, min 5 EUR (9.78 BGN)	-
3.3. Other transactions with eurocoins, except Cash deposit/withdrawal to/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. Replacement of damaged eurobanknotes and eurocoins	Free of charge	-
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)
8. Other fees related to bank cards		
8.1. Cash withdrawal at POS in BACB Bank`s office with a card issued by another bank	4%	

Notes: 1) For cash withdrawal of amounts 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) The tariff under p.6 is in accordance with the requirements of Ordinance 18 of the BNB. 7) 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. 8) 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 in p.1.1 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)	
1.3. Replenishment of Online deposits/ Deposits attracted from platforms abroad	Free of charge	

2. Outgoing payments		
2.1. Transfers in EUR towards banks within the country and EEA:		
• Standard transfer SEPA (Batch payment)	3 EUR (5.87 BGN)	0.50 EUR (0.98 BGN)
• Instant payment – BLINK (country) / SEPA Instant (EEA)	3 EUR (5.87 BGN)	0.50 EUR (0.98 BGN)
• Express transfer TARGET	11.25 EUR (22 BGN)	6.65 EUR (13.01 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 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)
2.3. Commission of the beneficiary's bank for outgoing foreign currency transfers with option "OUR"	the requested amount, max 50 EUR (97.79 BGN)	
2.4. Transfer, related to the targeted loan utilization – in the country and EEA	Free of charge	
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) 5,000 EUR daily limit. 3) SEPA transfer is executed with a value date no later than the end of the next working day. 2) Transfer via TARGET is executed on the same working day. Notes to p.2.4: 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.		
3. Internal payments:		
• In EUR	2 EUR (3.91 BGN)	0.30 EUR (0.59 BGN)
• In foreign currency, different than EUR	2 EUR (3.91 BGN)	0.25 EUR (0.49 BGN)
4. Other fees and commissions related to payments		
4.1. Utility payments - initiated by a customer through the "Utility bills" module in remote channels	-	Free of charge
4.2. Subscription for automatic payment of utility bills and other services - made in a bank office		
4.2.1. Registration for subscription	0.50 EUR (0.98 BGN)	
4.2.2. Execution of payment	0.13 EUR (0.25 BGN)	
4.2.3. Change of subscription’s details, including cancellation	0.50 EUR (0.98 BGN)	
4.2.4. Notification by phone	0.06 EUR (0.12 BGN) – for sent SMS	
4.2.5. Notification by email	0.03 EUR (0.06 BGN) – for sent email	
4.3. Cash transfer:		
4.3.1. In EUR – SEPA Standard transfer (Batch payment)	1.5%, min 7.50 EUR (14.67 BGN)	-
4.3.2. In EUR – TARGET (Express transfer)	1.5%, min 20.45 EUR (40 BGN)	-

4.3.3. Transfers different than in p.4.3.1 and p.4.3.2 – value date next working day	0.35%, min 50 EUR (97.79 BGN) + 9 EUR (17.60 BGN)	-
4.4. Cancellation of transfer:		
• In EUR	15.34 EUR (30 BGN)	
• In foreign currency, different than EUR	40 EUR (78.23 BGN)	
4.5. Inquiries, claims, amendments:		
• In EUR	15.34 EUR (30 BGN)	
• In foreign currency, different than EUR	20 EUR (39.12 BGN)	
5. Remote banking channels (Online banking BACB Online/ Mobile banking BACB Mobile)		
5.1. Daily limit for signing with e-TAN (from 0h to 24h)	10,000 EUR	
5.2. Daily limit for signing with Signer (from 0h to 24h)	50,000 EUR	
Note: The limits are in EUR equivalent regardless the currency of the customer's account.		
5.3. Registration in the platform for remote banking BACB Online	Free of charge	
5.4. Re-registration in the platform for remote banking BACB Online	Free of charge	

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 payment 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. 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 50 EUR (97.79 BGN)
1.1.2. Changing the date of payment of monthly instalment	5 EUR (9.78 BGN)
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 75 EUR (146.69 BGN)
1.3.3. Changing the date of payment of monthly instalment	5 EUR (9.78 BGN)
1.4. Mortgage loan	
1.4.1. Annual fee for administration of the loan	0.5%
1.4.2. Renegotiation fee	50 EUR (97.79 BGN)
1.4.3. Commitment fee	0.5%
1.4.4. Changing the date of payment of monthly instalment	5 EUR (9.78 BGN)
1.4.5. Fee for deregistering mortgage	15 EUR (29.34 BGN)
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	50 EUR (97.79 BGN)
1.5.3. Changing the date of payment of monthly instalment	5 EUR (9.78 BGN)
1.5.4. Fee for deregistering mortgage	15 EUR (29.34 BGN)
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. 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
2.1.2. Fee for preparation of a deed of mortgage	50 EUR (97.79 BGN)
2.1.3. Fee for deregistering mortgage	15 EUR (29.34 BGN)
2.2. Mortgage loan (for the purpose of acquiring or retaining ownership)	
2.2.1. Preliminary estimate of income	25 EUR (48.90 BGN)
2.2.2. 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
2.2.3. Fee for preparation of a deed of mortgage	50 EUR (97.79 BGN)
2.2.4. Fee for deregistering mortgage	15 EUR (29.34 BGN)
2.3. Preferential mortgage loan for the purchase of property, financed or owned by BACB (or its subsidiary)	

2.3.1. 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
2.3.2. Fee for preparation of a deed of mortgage	50 EUR (97.79 BGN)
2.3.3. Fee for deregistering mortgage	15 EUR (29.34 BGN)
Notes: 1) The fee for preliminary estimate of income is due upon application for mortgage loan pre-approval. 2) 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. 4) 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 - due only on loans disbursed prior to 23.07.2014. 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. 5) The fee for drawing up a deed for mortgage is payable upon signing the Loan Agreement. 6) The fee for preparation of the application for deregistering mortgage is due upon application for deregistering mortgage. 7) The fee for prepayment is charged on the prepaid principle. 8) 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. 9) 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	1,000 EUR/USD	1,500 EUR/USD
1.1.2. Payment of goods and services at POS	4,500 EUR/USD	6,500 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	1,500 EUR/USD	2,500 EUR/USD
1.2.2. Payment of goods and services at POS	5,500 EUR/USD	8,000 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	2,500 EUR/USD	5,000 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	
1.4. Offline limits for contactless transactions		
1.4.1. Lower limit of:		
• Cumulative offline transaction amount	10.20 EUR (19.95 BGN)	
• Consecutive offline transactions number	2 transactions	
1.4.2. Upper limit of:		
• Cumulative offline transaction amount	25 EUR (48.90 BGN)	
• Consecutive offline transactions number	5 transactions	
2. Issuance and service		
2.1. Card issuance	Free of charge	
2.2. Issuing of each following debit card of the same type	2.50 EUR (4.89 BGN)	
2.3. Express card issuance/reissuance	12.50 EUR (24.45 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.)	5 EUR (9.78 BGN)	7.50 EUR (14.67 BGN)

2.5. Annual service fee:		
• Main card	Free of charge	7.65 EUR (14.96 BGN) *free for the 1st year
• Additional card	Free of charge	5 EUR (9.78 BGN)
3. Transaction fees		
3.1. Cash withdrawal from ATM:		
• of the Bank	0.15 EUR (0.29 BGN)	
• other banks' ATMs in the country and EEA countries	0.15%, min 0.60 EUR (1.17 BGN)	
• other banks' ATMs outside EEA countries	2.55 EUR (4.99 BGN) + 1.5%	
3.2. Cash withdrawal at POS terminal:		
• in the country and in EEA countries	2.55 EUR (4.99 BGN) + 1.5%	
• in a country outside the EEA	2.55 EUR (4.99 BGN) + 1.5%	
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.bg	0.50 EUR (0.98 BGN)	
3.7. Cash deposit at ATM of the Bank	0.15 EUR (0.29 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 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	0.25 EUR (0.49 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 (operating limits, identification keyword)	2.50 EUR (4.89 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. Receiving a bank card/ PIN at another bank office or customer`s address in the country	5 EUR (9.78 BGN)	
4.12. Sending a bank card/ PIN by courier to an address abroad (upon request of the account/card holder)	66 EUR (129.08 BGN)	

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)	2.55 EUR (4.99 BGN)	
4.14. 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. Unauthorized overdraft	the legitimate interest on overdue liabilities for the respective currency + 10%	
6. Minimum required balance		
• Minimum required balance	2.55 EUR/USD	
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
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	2,500 EUR/USD
1.1.2. Payment of goods and services at POS	5,000 EUR/USD	6,500 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	3,500 EUR/USD
1.2.2. Payment of goods and services at POS	5,000 EUR/USD	8,000 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	5,000 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. Express card issuance/reissuance	25.50 EUR (49.87 BGN)	30.60 EUR (59.85 BGN)
2.3. Card reissuance:		
• due to expiration of validity	Free of charge	
• on customer's request (lost, stolen, damaged, forgotten PIN code and etc.)	12.70 EUR (24.84 BGN)	15.30 EUR (29.92 BGN)
2.4. Annual service fee:		
• Main card	20.45 EUR (40 BGN)	51 EUR (99.75 BGN)
• Additional card	12.70 EUR (24.84 BGN)	30.60 EUR (59.85 BGN)
3. Transaction fees		
3.1. Cash withdrawal from ATM:		
• of the Bank	1.53 EUR (2.99 BGN) + 1%, min 5.10 EUR (9.97 BGN)	
• other banks' ATMs in the country and EEA countries	1.53 EUR (2.99 BGN) + 1%, min 5.10 EUR (9.97 BGN)	

• other banks' ATMs outside EEA countries	4.60 EUR (9 BGN) + 3%	
3.2. Cash withdrawal at POS terminal:		
• in the country and other EEA countries	3 EUR (5.87 BGN) + 1.5%	
• in the countries outside the EEA	4 EUR (7.82 BGN) + 3%	
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	1% from the amount	
3.5. Transactions through ePay.bg/B-pay	Free of charge	
3.6. Cash deposit at ATM of the Bank	0.15 EUR (0.29 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 at the customer's request)	Free of charge	
4.4. PIN change at ATM in the country	Free of charge	
4.5. Report for:		
• balance check at ATM in the country	0.25 EUR (0.49 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 (operating limits, identification keyword)	7.60 EUR (14.86 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 mail	Free of charge	
4.12. Extraordinary statement:		
• for current year	2.50 EUR (4.89 BGN)	
• for previous years	5 EUR (9.78 BGN)	
4.13. Credit over-limit fee	5 EUR (9.78 BGN)	
4.14. Receiving a bank card/ PIN at another bank office or customer`s address in the country	5 EUR (9.78 BGN)	
4.15. Sending a bank card/ PIN by courier to an address abroad (upon request of the account/card holder)	66 EUR (129.08 BGN)	
4.16. Generation of a new PIN (sent in a letter)	2.50 EUR (4.89 BGN)	
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)	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:		
• Order size up to 250,000 EUR	1%	
• Order size above 250,000 EUR	Upon agreement	
1.3. Participation in Public Auctions		
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 account with CD to client account with BACB	2.50 EUR (4.89 BGN)	
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	10 EUR (19.56 BGN)	

4.4. Transfer of securities held in client account with BACB to client's own account 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 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	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)
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	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)
2. 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)
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	2.55 EUR (4.99 BGN)
8. Issuing of certificate from the Register of property relations of the spouses	6.10 EUR (11.93 BGN)
9. Processing of a garnishment	15.30 EUR (29.92 BGN)
10. Providing account information, requested by third party, different from account holder (including private enforcement agents or public enforcement agents) following the requirements of the effective legislation	
• in Bulgarian	15.30 EUR (29.92 BGN)
• in English	25.50 EUR (49.87 BGN)
11. Unseizing a bank account with a garnishment in order to dispose with non-sequestrable amounts	2 EUR (3.91 BGN)

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	1.02 EUR (1.99 BGN)	1.02 EUR (1.99 BGN)
1.2. Current accounts without debit card	1.53 EUR (2.99 BGN)	1.53 EUR (2.99 BGN)
2. Monthly Maintenance		
2.1. Payment account for basic services with active debit card	Free of charge	1.17 EUR (2.29 BGN)
2.2. Payment account for basic services without active debit card	Free of charge	1.89 EUR (3.70 BGN)
3. Closure		
• Up to 6 months/ Later than 6 months after opening	Free of charge	Free of charge
4. Cash deposits:		
• Up to 2,000 EUR	0.40 EUR (0.78 BGN)	0.40 EUR (0.78 BGN)
• Over 2,000 EUR	0.18%	0.18%
5. Cash withdrawals		
5.1. At the cash desk:		
• Up to 2,000 BGN	Free of charge	1.79 EUR (3.50 BGN)
• Over 2,000 BGN	Free of charge	0.5%
5.2. By debit card of BACB:		
• from ATM of the Bank	Free of charge	0.13 EUR (0.25 BGN)
• from other bank's ATMs in the country	0.52 EUR (1.02 BGN)	0.52 EUR (1.02 BGN)
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	0.82 EUR (1.60 BGN)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.20 EUR (0.39 BGN)
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	1.58 EUR (3.09 BGN)
• Remote banking (BACB Online/ BACB Mobile)	Free of charge	0.46 EUR (0.90 BGN)
7. Payment by debit card of BACB		
7.1. at POS of the bank	Free of charge	Free of charge
7.2. 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, 27.11.2025, 04.11.2025, 18.12.2025, 28.05.2026, 25.06.2026, 16.07.2026, 30.10.2026 and effective 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