



**Name of the account provider: TBI Bank**

**Account name: Saving account „Free money”**

**Date: 15.12.2019**

- This document informs you about the fee for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in Standart Tariff for charges and commissions of TBI Bank for individuals and General Terms and conditions.
- A glossary of the terms used in this document is available free of charge

<b>Service</b>	<b>Fee</b>
<b>General account services</b>	
Opening	BGN 0.00
Maintaining	BGN 0.00
Closing	BGN 0.00
<b>Payments ( excluding cards)</b>	
Paper-based credit transfer through BISERA to a payment account with another payment service provider	BGN 2.00
Credit transfer through BISERA to a payment account with another payment service provider by online banking	BGN 0.50
Paper-based credit transfer through RINGS to a payment account with another payment service provider	BGN 16.00
Credit transfer through RINGS to a payment account with another payment service provider by online banking	BGN 8.00
Paper-based credit transfer to a payment account with the same payment service provider between clients of the payment service provider	BGN 1.00
Credit transfer to a payment account with the same payment service provider between clients of the payment service provider by online banking	BGN 0.00

Paper-based credit transfer to a payment account with the same payment service provider between client accounts	BGN 0.00
Credit transfer to a payment account with the same payment service provider between client accounts by online banking	BGN 0.00
Paper-based credit transfer through BISERA to a payment account of the state budget with another payment service provider	BGN 2.00
Credit transfer through BISERA to a payment account of the state budget with another payment service provider by online banking	BGN 0.50
Paper-based credit transfer through RINGS to a payment account of the state budget with another payment service provider	BGN 16.00
Credit transfer through RINGS to a payment account of the state budget with another payment service provider by online banking	BGN 8.00
Utilities payment by online banking	BGN 0.00
Paper-based credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, with SAME DAY value date, below 100 000,00 BGN	8.00 EUR
Credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, with SAME DAY value date by online banking, below 100 000,00 BGN	EUR 4.00
Paper-based credit transfer in foreign (in euro) currency to a payment account with another payment service provider to EEA, with TOM value date, below 100 000,00 BGN	EUR 1.00
Credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, with TOM value date by online banking, below 100 000,00 BGN	EUR 0.25
Paper-based credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, with SPOT value date, below 100 000,00 BGN	EUR 1.00
Paper-based credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, for amount equal to or exceeding, all type value date	8.00 EUR
Credit transfer in foreign currency (in euro) to a payment account with another payment service provider to EEA, by online banking, for amount equal to or exceeding, all type value date	EUR 4.00

Paper-based credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with SAME DAY value date		0.30 % min. EUR 30.00 / max. EUR 300.00
Credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with SAME DAY value date by online banking		0.30 % min. EUR 30.00 / max. EUR 300.00
Paper-based credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with TOM value date		0.15 % min. EUR 25.00/ max. EUR 250.00
Credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with TOM value date by online banking		0.15 % min. EUR 25.00/ max. EUR 250.00
Paper-based credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with SPOT value date		0.15 % min. EUR 20.00/ max. EUR 200.00
Credit transfer in foreign currency, excluding euro to a payment account with another payment service provider to EEA , with SPOT value date by online banking		0.15 % min. EUR 20.00/ max. EUR 200.00
Paper-based credit transfer in foreign currency to a payment account with the same payment service provider between client accounts		EUR 0.00
Credit transfer in foreign currency to a payment account with the same payment service provider between client accounts by online banking		EUR 0.00
Paper-based credit transfer in foreign currency to a payment account with the same payment service provider between clients of the bank		EUR 0.51
Credit transfer in foreign currency to a payment account with the same payment service provider between clients of the bank by online banking		EUR 0.00
Incoming bank transfers in foreign currency up to 100 euro		EUR 0.00
Incoming bank transfers in foreign currency above 100 euro		0.10 % min. EUR 5.00, max. EUR 200.00
Incoming bank transfers in foreign currency (euro) in EEA		EUR 0.00
<b>Cards and cash</b>		
Maintanance fee for debit card MasterCard Maestro in BGN		BGN 0.00
Maintanance fee for debit card MasterCard Gold in BGN	per quarter	BGN 9.99

Total amount of fees		BGN 39.96
Maintenance fee for debit card MasterCard Platinum in BGN	per quarter	BGN 12.99
Total amount of fees		BGN 51.96
Cash withdrawal in the Bank office in BGN without notice for the amount up to BGN 5000.00		BGN 0.00
Cash withdrawal in the Bank office in BGN without notice for the amount above to BGN 5000.00		0.40 % from the amount, max. BGN 2000 VAT not included
Cash withdrawal in the Bank office in BGN with notice for the amount up to BGN 5000.00		BGN 0.00
Cash withdrawal in the Bank office in BGN with notice for the amount above to BGN 5000.00		0.30 % from the amount, max. BGN 1500 VAT not included
Cash withdrawal in the Bank office in foreign currency without notice for the amount up to EUR 2500.00		EUR 0.00
Cash withdrawal in the Bank office in foreign currency without notice for the amount above to EUR 2500.00		0.40 % from the amount, max. EUR 1000 VAT not included
Cash withdrawal in the Bank office in foreign currency with notice for the amount up to EUR 2500.00		EUR 0.00
Cash withdrawal in the Bank office in foreign currency with notice for the amount above to EUR 2500.00		0.30 % from the amount, max. EUR 750 VAT not included
Cash withdrawal fee on POS terminal at other banks in Bulgaria with debit card MasterCard Maestro		BGN 3.00
Cash withdrawal fee on POS terminal at other banks in Bulgaria with debit card MasterCard Gold		BGN 3.00
Cash withdrawal fee on POS terminal at other banks in Bulgaria with debit card MasterCard Platinum		BGN 3.00
Cash withdrawal fee on ATM at other banks in Bulgaria with debit card MasterCard Maestro		BGN 0.69

Cash withdrawal fee on ATM at other banks in Bulgaria with debit card MasterCard Gold for the first 20 ATM's transactions for the year	BGN 0.00
Cash withdrawal fee on ATM at other banks in Bulgaria with debit card MasterCard Gold over the first 20 ATM's transactions for the year	BGN 0.99
Cash withdrawal fee on ATM at other banks in Bulgaria with debit card MasterCard Platinum for the first 20 ATM's transactions for the year	BGN 0.00
Cash withdrawal fee on ATM at other banks in Bulgaria with debit card MasterCard Platinum over the first 20 ATM's transactions for the year	BGN 0.99
Cash withdrawal fee at ATMs abroad with debit card MasterCard Maestro	BGN 3.00 + 1.50 %
Cash withdrawal fee at ATMs abroad with debit card MasterCard Gold	BGN 3.00 + 1.50 %
Cash withdrawal fee at ATMs abroad with debit card MasterCard Platinum	BGN 3.00 + 1.50 %
Payment with debit card MasterCard Maestro in Bulgaria at POS	BGN 0.00
Payment with debit card MasterCard Gold in Bulgaria at POS	BGN 0.00
Payment with debit card MasterCard Platinum in Bulgaria at POS	BGN 0.00
Payment with debit card MasterCard Maestro at POS abroad	BGN 0.00
Payment with debit card MasterCard Gold at POS abroad	BGN 0.00
Payment with debit card MasterCard Platinum at POS abroad	BGN 0.00
Balance inquiry on ATM at other banks in Bulgaria with debit card MasterCard Maestro	BGN 0.20
Balance inquiry on ATM at other banks in Bulgaria with debit card MasterCard Gold	BGN 0.20
Balance inquiry on ATM at other banks in Bulgaria with debit card MasterCard Platinum	BGN 0.20
<b>Overdrafts and related services</b>	

Overdraft up to 90% from the deposit amount	The interest rate on the deposit + 3.00 %
Application fee	BGN 0.00
Renewal fee	BGN 0.00
Renegotiation fee	BGN 0.00