

Information Leaflet on a Payment Account with Basic Features

TBIBank

TBI Bank

Next
Gen
Digital
Lender

Payment Account with Basic Features

Intended use

The payment account with basic features is offered in Bulgarian levs and intended to resident and non-resident natural persons residing legally in the European Union for execution of payment transactions on the territory of Bulgaria free of charge or for reasonable fees.

An unlimited number of payment transactions may be executed on a payment account with basic features.

The access to a payment account with basic features is not bound by the purchase of additional services.

The bank may refuse to open a bank account with basic features where the customer already holds another payment account with basic features or holds more than one payment account allowing the execution of payment transactions with the same or another bank on the territory of Bulgaria.

The payment account with basic features is opened within ten days of receipt of all documents required by the bank for its opening and the conclusion of the contract.

Fees

TBI Bank charges fees for the services on a payment account with basic features, as follows:

Services on a payment account with basic features	Fees
Opening of an account	
Opening of an account at a bank office	No commission
Opening of an account at a bank office and issuance of a debit card to the account	No commission
Servicing of an account	
Servicing of an account at a bank office, monthly	No commission
Servicing of an account at a bank office with an issued debit card to the account, monthly	No commission
Closing of an account	

Closing of an account at a bank office, opened within six months prior to the date of closing	No commission
Placing of funds into an account	
Placing of funds into an account at a bank office	Up to BGN 5 000.00 - No commission For the amount above BGN 5 000.00 – 0.09% max. BGN 195.00 VAT not included
Withdrawing of cash from an account	
At a teller desk in a bank office: up to BGN 5 000.00	No fee
With a debit card at an ATM serviced by another bank in Bulgaria	BGN 0.68
Payment by direct debit	
To an account with the same bank	BGN 1.06
To an account with another bank	BGN 1.99
Payment transactions with a payment card, including via Internet	
Payment with a debit card at a POS terminal serviced by another bank	No fee
Credit transfer	
Paper-based transfer to a payment account with the same bank	BGN 0.96
By on-line banking to a payment account with the same bank	No fee
Paper-based transfer through BISERA to a payment account with another bank	BGN 1.99
By on-line banking through BISERA to a payment account with another bank	BGN 0.49
Paper-based transfer to a payment account of the state budget with the same bank	BGN 0.96
By on-line banking to a payment account of the state budget with the same bank	No fee
Paper-based transfer through BISERA to a payment account of the state budget with another bank	BGN 1.99
By on-line banking through BISERA to a payment account of the state budget with another bank	BGN 0.49
Standing order	
Execution of a paper-based standing order to a payment account with the same bank	BGN 0.74

Execution of an on-line banking standing order to a payment account with the same bank
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BGN 1.63

All other services are charged according to the Standard Tariff for Charges and Commissions for Individuals of TBI Bank.

