

STANDARD TARIFF FOR CHARGES AND COMMISSIONS FOR LEGAL ENTITIES

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I. PAYMENT ACCOUNTS			
CURRENT ACCOUNTS			
Account opening BGN account *	BGN 10.00		
Account opening currency account *	EUR 10.00		
Account closing BGN account	BGN 10.00		
Account closing currency account	EUR 10.00		
*When the opening and closing of account is within 1 (one) month the Bank takes fees amounting to BGN 20.00			
Monthly Account Maintenance**	BGN 10.00/EUR 5.00		
Monthly Account Maintenance with statements sent by post**	BGN 14.00/EUR 7.00		
Minimum balance	BGN 50.00/50.00 currency		
DEPOSIT ACCOUNTS			
Account opening	Free of charge		
Account closing	Free of charge		
Месечна такса обслужване на сметка	Free of charge		
CUMULATIVE/SPECIAL ACCOUNTS			
Account opening	BGN 20.00/EUR 10.00		
Account closing	BGN 10.00/EUR 5.00		
Monthly Account Maintenance for cumulative accounts	Free of charge		
Monthly Account Maintenance for special accounts	Upon agreement		
ACCOUNTS OF PRIVATE ENFORCEMENT AGENTS (PEA)			
Account opening	BGN 10.00/EUR 5.00		
Account closing	BGN 20.00/EUR 10.00		
Minimum balance	BGN 250.00/125.00 currency		
Maintenance with statement (monthly)	BGN 20.00/EUR 10.00		
Issuing of certificate	EUR 10.00		
ACCOUNTS OF LAWYERS, NOTARIES, INSURANCE BROKERS AND ETC.			
Account opening	BGN 10.00/EUR 5.00		
Account closing	BGN 20.00/EUR 10.00		
Minimum balance	BGN 250.00/125.00 currency		
Maintenance with statement (monthly)	BGN 20.00/EUR 10.00		
Issuing of certificate	EUR 10.00		
TRUST/ ESCROW ACCOUNTS			
Account opening	Upon agreement		
Monthly Account Maintenance	Upon agreement		
** Monthly maintenance fee will be deducted as of the first month of account opening	on the last calendar day of the month.		
OTHER SERVICES			
Pre-approval review of the company documents for account opening of foreign legal entity, registered in offshore zones.	EUR 75.00 (fee not refundable upon cancellation of the Bank for account opening)		
Opening of employees' bank accounts – one-time fee (in BGN)	30.00 – employees to 200, BGN 50.00 – employees from 201 to 500, BGN 100.00 – employees from 501 to 1000, BGN 150.00 – employees over 1001		
Distraintment notice processing	BGN 25.00		
Distraintment notice closing	BGN 25.00		
II. BANK TRANSFERS			
PAYMENT OPERATIONS IN BGN			
OUTGOING EXTERNAL TRANSFERS*	On paper		Via e-banking
Through BISERA	BGN 2.00		BGN 0.70
Through RINGS	BGN 15.00		BGN 9.00
Direct Debit	BGN 2.00		BGN 0.70
INCOMING TRANSFERS THROUGH BISERA AND RINGS			
TRANSFERS BETWEEN ACCOUNTS OF ONE CLIENT IN THE BANK	Free of charge		
TRANSFERS BETWEEN CLIENTS IN THE BANK	BGN 0.80		BGN 0.50
PAYROLL TRANSFERS TO CARD ACCOUNTS IN THE BANK	BGN 0.80/EUR 0.40		Free of charge
PERIODICAL TRANSFERS			
Between accounts of one client	Free of charge		
Between clients in the Bank	BGN 0.50		
To other banks	BGN 2.00		
* For outgoing transfers from time deposit accounts on maturity day (or on the first working date after the maturity non-working day) there is no commission;			
PAYMENT OPERATIONS IN FOREIGN CURRENCY			
OUTGOING BANK TRANSFERS*			
Bank transfers up to EUR 100.00	EUR 10.00 SWIFT charges		
Bank transfers with spot and tom value date above EUR 100.00	0.15% min EUR 20.00 / max EUR 200.00 + EUR 10.00 SWIFT charges		
Bank transfers with same value date above EUR 100.00	0.30% min EUR 25.00 / max EUR 350.00 + EUR 10.00 SWIFT charges		
* Transfers in EUR via e-banking to EEA are executed with SAME and NEXT value date			
* For outgoing transfers from time deposit accounts on maturity day (or on the first working date after the maturity non-working day) there is no commission; *Additional fees may be charged by intermediary or beneficiary banks for outgoing bank transfers.			
INCOMING BANK TRANSFERS*			
Bank transfers up to EUR 100.00	EUR 2.00		
Bank transfers above EUR 100.00	0.10 % min EUR 10.00 / max EUR 75.00		
*The beneficiary account will be credited when the amount entered into TBI Bank account or on the value date pointed in the bank order, in case that in the bank order a later date is pointed; * For incoming transfers into time deposit accounts there is no commission;			
For outgoing transfers with OUR commission fixed amount will be used as an interlock, until the actual fee of receiver bank is charged	EUR 50.00		
TRANSFERS BETWEEN ACCOUNTS OF ONE CLIENT IN THE BANK			
TRANSFERS BETWEEN CLIENTS IN THE BANK	Free of charge		
	On paper - EUR 1.00		Via e-banking - EUR 0.50
III. CASH OPERATIONS			
CASH DEPOSIT IN BGN			
Cash deposit up to BGN 5 000.00	Free of charge		
Cash deposit above BGN 5 000.00	For the amount above BGN 5 000.00 -0.20 % from the amount max BGN 2 000.00		
CASH DEPOSIT IN FOREIGN CURRENCY			
Cash deposit up to EUR 2 500.00	Free of charge		
Cash deposit above EUR 2 500.00	For the amount above EUR 2 500.00- 0.20 % from the amount, max EUR 1 000.00		
*For cash deposits into time deposit accounts there is no commission			
CASH WITHDRAWAL IN BGN			
Cash withdrawal*	Up to BGN 5 000.00 - Free of charge		
with notice	For the amount above BGN 5 000.00 - 0.20% from the amount max BGN 2 000.00		
without notice	For the amount above BGN 5 000.00 - 0.30% from the amount. max BGN 2 000.00		
CASH WITHDRAWAL IN FOREIGN CURRENCY			
Cash withdrawal*	Up to EUR 2 500.00 - Free of charge		
with notice	For the amount above EUR 2 500.00- 0.20% from the amount, max EUR 1 000.00		
without notice	For the amount above EUR 2 500.00- 0.30% from the amount, max EUR 1 000.00		
* Amounts above BGN 10 000.00 or the equivalence in foreign currency are subject to one day notice;			
* For ordered but not withdrawn amounts, 0.1 %, not less than EUR 25/BGN 50			
* For cash withdrawals from time deposit accounts on maturity day (or on the first working date after the maturity non-working day) there is no commission			
IV. MONEY REMITTANCE			
MONEY REMITTANCE THROUGH BISERA	0.75% of the amount min BGN 5.00		
MONEY REMITTANCE THROUGH RINGS	0.75% of the amount, min BGN 20.00		
V. TBI 24- INTERNET BANKING			
With SMS code of confirmation	Free of charge		
With Universal Electronic Signature	Free of charge		
Annual fee for performing transactions secured by password from token device	EUR 20		
Reissuing of username and password for the Online banking, initiated from the client	EUR 5.00		
VI. BUSINESS PACKAGES			
	Business Package L	Business Package XL	Business Package XXL
Account opening	Free of charge	Free of charge	Free of charge
Monthly Account Maintenance*	BGN 14.00	BGN 20.00	BGN 35.00
Issuing of Debit Card – Master Card	Business	Gold	Platinum

Free outgoing BISREA payments via e-	10 pieces	20 pieces	50 pieces
Outgoing RINGS payments via e-	BGN 9.00	BGN 7.00	BGN 5.00
Free transfers between clients of the	Unlimited	Unlimited	Unlimited
Outgoing Bank transfers up to EUR	EUR 10.00	EUR 10.00	EUR 10.00
Outgoing Bank transfers with spot and tom value date via E-banking above	0.15%minEUR20.00/MaxEUR200.00	0.12% min EUR 20.00 Max EUR 200.00	0.10% min EUR 20.00/maxEUR200.00
Bank transfers up to EUR 100.00	EUR 2.00	EUR 2.00	EUR 2.00
Incoming bank transfers in foreign	0.07% min EUR 10.00/ maxEUR75.00	0.05% min EUR 10.00/Max EUR 75.00	0.03% min EUR 10.00/maxEUR75.00
Minimum balance	BGN 50.00		
Cash withdrawal in BGN per day	BGN 5 000.00	BGN 6 000.00	BGN 7 000.00
Cash deposit in BGN per day without	BGN 5 000.00	BGN 15 000.00	Unlimited
Fee for performing transactions secured by password from token	EUR 20	EUR 20	EUR 20

* Monthly maintenance fee will be deducted as of the first month of account opening on the last calendar day of the month.

** Cash operations for amounts exceeding the daily free of charge limits will be charged according to the commissions on the standard current accounts

VII. LETTER OF CREDITS

IMPORT LETTERS OF CREDIT

Pre-advice	EUR 25.00
Issuance	0.30% per quarter and part thereof min EUR 75.00
Deferred payment/acceptance	0.2% per month or part thereof min EUR 50.00
Amendment without amount	EUR 50.00 + EUR 30.00 SWIFT charges
Amendment with amount	0.3% (on the amended amount only) min EUR 75.00
Extension of validity	0.30% (per quarter or part thereof)min EUR 75.00
Handling and payment	0.15% of the amount + EUR 20 SWIFT charges
Revolving Letter of Credit	0.30% per quarter or part thereof min EUR 75.00
Cancellation	EUR 50.00 + EUR 30.00 SWIFT charges

EXPORT LETTERS OF CREDIT

Advising without confirmation	0.10%min EUR 50.00 max EUR 1 000.00
Advising with confirmation	0.50% per quarter min EUR 75.00 max EUR 1 000.00
Advising third bank	EUR 30.00 + EUR 30.00 SWIFT charges
Receiving, Verifying and handling	0.10%min EUR 75.00 max EUR 500.00
Examination of discrepant documents	EUR 50.00
Amendment	EUR 50.00 + EUR 30.00 SWIFT charges
Handling and forwarding Documents	EUR 50.00 + EUR 30.00 SWIFT charges
Revolving	EUR 50.00 + EUR 30.00 SWIFT charges
Deferred payment/Acceptance	0.20% per month min EUR 50.00
Transfer of Letter of Credit	0.20%min EUR 50.00
Assignment of proceeds	0.20%min EUR 50.00
Cancellation	EUR 50.00 + EUR 30.00 SWIFT charges

VIII. BANK GUARANTEES

BANK GUARANTEES ISSUED

Pre-advice	0.20% per quarter min EUR 50.00
For issuance and extension of the	Upon agreement
For issuance and extension of the	EUR 50.00 + EUR 30.00 SWIFT charges
For amendments (without an amount)	0.20% on the increased amount
For increase of the amount	Upon agreement
Counter - guarantee	EUR 50.00 + EUR 30.00 SWIFT charges
Cancellation	0.20% per quarter min EUR 50.00

BANK GUARANTEES RECEIVED

Pre-advice	EUR 25.00
Advising without engagement	0.20% min EUR 50.00
Assignment of proceeds	0.20% min EUR 50.00
Amendment	EUR 50.00 + EUR 30.00 SWIFT charges
Confirmation	Upon agreement
Cancellation	EUR 50.00 + EUR 30.00 SWIFT charges

IX. COLLECTIONS IN FOREIGN CURRENCY

SENT

Documentary collections against	0.25% min EUR 50.00
Amendment	EUR 50.00
Documentary collections free of	EUR 50.00
Tracer	EUR 50.00

RECEIVED

Documentary collections against	0.25% min EUR 50.00
Documentary collections free of	EUR 50.00
Amendment	EUR 50.00
Returned non-paid documents	EUR 50.00
Tracer	EUR 50.00

X. LENDING

* Investigation Fee	Free of charge
* Re -negotiation Fee and conditions	0.50% over the agreed credit limit min BGN 100
* Disbursement/ approve/ utilization	1.50% on the agreed credit limit
* Maintenance Fee	0.30% over the outstanding loan amount, payable quarterly
* Commitment Fee	1.50% over the undrawn amount of the agreed credit limit

* The amount of the fees in section X is subject to additional agreement

* Fees under section X are collected from the client either separately

XI. COLLATERAL EVALUATION

"TBI Bank" EAD is using the services of independent evaluation companies. The cost of the evaluation is determined in accordance with the type and location of the object. The Bank has the right to calculate an extra to the market evaluation's costs when invoicing to the client.

XII. MISCELLANEOUS

Additional customer inquiries	current year: EUR 5.00, VAT not included	previous year: EUR 15.00, VAT not included	other period: EUR 25.00, VAT not included
Additional statement	BGN 10.00/EUR 5.00, VAT not included		
Bank certificate	EUR 20.00, VAT not included		
Bank reference	EUR 40.00, VAT not included		

Audit confirmation for companies	EUR 50.00, VAT not included
Audit confirmation for Banks	EUR 90.00, VAT not included
Urgent processing following client's request for bank transfer with incorrect/incomplete date (overcharge)	0.25 % min EUR 25.00, max EUR 250.00
Fee for returned outgoing payment,	According to fees for incoming bank transfers
Cancellation or change in conditions of transfer in foreign currency	EUR 40.00
Inquiry of an executed transfer in foreign currency (from and to other Banks)	0 to 3 months from entry date - EUR 45.00 per item 3 months to 1 year from entry date - EUR 60.00 per item Over 1 year from entry date - EUR 170.00 per item

XIII. FEES TO BE PAID TO THE BANK OR TO AN EXTERNAL COMPANY /UPON AGREEMENT/ FOR EXECUTION OF THE FOLLOWING SERVICES:

Courier services for sending documents abroad with weight up to 1 kg	BGN 100.00 VAT not included
Notary verification of a copy	BGN 25.00, VAT not included + charges
Notary verification of signature	BGN 25.00, VAT not included + charges
Translation of documents	BGN 75.00, VAT not included + charges
Legalization of documents	BGN 100.00, VAT not included + charges
Preparing of contract	BGN 200.00, VAT not included + charges
Preparing minutes or other company documents as required by the Law	BGN 200.00, VAT not included + charges
Preparing notary deed for mortgage	BGN 200.00, VAT not included + charges
Deed for pledge	BGN 10.00, VAT not included + charges

XIV. SCHEDULE FOR COLLECTING AND EXECUTION OF PAYMENT ORDERS*

through BISERA and RINGS with same value date - until 14:00h in Banks office	
through BISERA and RINGS with same value date - until 15:00h through TBI 24 - Internet banking	
international payments with same value date - until 12:00 o'clock (for transfers in CHF -10.30)	
international payments with spot and next value date	
acceptance of an order till 16:30h - execution spot value date	
acceptance of an order after 16:30h - execution next day value date	
after 16:00 PM all currency exchanges different from EUR has to be approved by Financial markets Dept.	
cash and all other operations - until 18:00 PM	

The terms of **Payment** and cash transactions apply in office hours from Monday to Friday. Requested operation on Saturday and Sunday are executed on the next working day.

XV. BANK CARDS

LIMITS FOR USING OF DEBIT CARDS – LOCAL ENTITIES

Type card MasterCard	MASTERCARD BUSINESS		MASTERCARD GOLD		MASTERCARD PLATINUM	
	POS	ATM	POS	ATM	POS	ATM
Currency	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD
Inside Bulgaria - max per transaction	5000/2500/2500	400/200/200	7000/3500/3500	400/200/200	10000/5000/5000	400/200/200
Outside Bulgaria - max per transaction	4000/2500/2500	1500/750/750	6000/3000/3000	2500/1250/1250	10000/5000/5000	4000/2000/2000
Inside Bulgaria - 24 hour limit	7000/3500/3500	1200/600/600	9000/4500/4500	2000/1000/1000	10000/5000/5000	2500/1250/1250
Outside Bulgaria - 24 hour limit	5000/2500/2500	2000/1000/1000	7000/3500/3500	2500/1250/1250	10000/5000/5000	4000/2000/2000
Total limit	12000/6000/6000	3200/1600/1600	16000/8000/8000	4500/2250/2250	20000/10000/10000	6500/3250/3250
Inside Bulgaria -total 24 hour limit	8200/4100/4100		11000/5500/5500		12500/6250/6250	
Outside Bulgaria -total 24 hour limit	7000/3500/3500		9500/4750/4750		14000/7000/7000	
24 hour total limit	15200/7600/7600		20500/10250/10250		26500/13250/13250	
Numbers of transactions per 24 hours - 20						
Inside Bulgaria - 7 days limit	10000/5000/5000	3500/1750/1750	15000/7500/7500	4000/2000/2000	30000/15000/15000	5000/2500/2500
Outside Bulgaria - 7 days limit	10000/5000/5000	3000/1500/1500	20000/10000/10000	4000/2000/2000	40000/20000/20000	5000/2500/2500
Total limit	20000/10000/10000	6500/3250/3250	35000/17500/17500	8000/4000/4000	70000/35000/35000	10000/5000/5000
Inside Bulgaria - total 7 days limit	13500/6750/6750		19000/9500/9500		35000/17500/17500	
Outside Bulgaria - total 7 days limit	13000/6500/6500		24000/12000/12000		45000/22500/22500	
7 days total limit	26500/13250/13250		43000/21500/21500		80000/40000/40000	

LIMITS FOR USING OF DEBIT CARDS – FOREIGN ENTITIES

Type card MasterCard	MASTERCARD BUSINESS		MASTERCARD GOLD		MASTERCARD PLATINUM	
	POS	ATM	POS	ATM	POS	ATM
Currency	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD	BGN/EUR/USD
Inside Bulgaria - max per transaction	2000/1000/1000	400/200/200	2500/1250/1250	400/200/200	5000/2500/2500	400/200/200
Outside Bulgaria - max per transaction	2500/1250/1250	1000/500/500	5000/2500/2500	1500/750/750	10000/5000/5000	2000/1000/1000
Inside Bulgaria - 24 hour limit	2000/1000/1000	400/200/200	2500/1250/1250	400/200/200	5000/2500/2500	400/200/200
Outside Bulgaria - 24 hour limit	2500/1250/1250	1000/500/500	5000/2500/2500	1500/750/750	10000/5000/5000	2000/1000/1000
Total limit	4500/2250/2250	1400/700/700	7500/3750/3750	1900/950/950	15000/7500/7500	2400/1200/1200
Inside Bulgaria -total 24 hour limit	2400/1200/1200		2900/1450/1450		5400/2700/2700	
Outside Bulgaria -total 24 hour limit	3500/1750/1750		6000/3250/3250		12000/6000/6000	
24 hour total limit	5900/2950/2950		9400/4700/4700		17400/8700/8700	
Numbers of transactions per 24 hours - 20						
Inside Bulgaria - 7 days limit	5000/2500/2500	2800/1400/1400	10000/5000/5000	2800/1400/1400	20000/10000/10000	2800/1400/1400
Outside Bulgaria - 7 days limit	10000/5000/5000	2000/1000/1000	20000/10000/10000	3000/1500/1500	40000/20000/20000	4000/2000/2000
Total limit	15000/7500/7500	4800/2400/2400	30000/15000/15000	5800/2900/2900	60000/30000/30000	6800/3400/3400
Inside Bulgaria - total 7 days limit	7800/3900/3900		12800/6400/6400		22800/11400/11400	
Outside Bulgaria - total 7 days limit	3000/6000/6000		23000/11500/11500		44000/22000/22000	
7 days total limit	10800/9900/9900		35800/17900/17900		66800/33400/33400	

DEBIT CARDS

Type card MasterCard	Business	Gold	Platinum
Currency	BGN / EUR/USD	BGN/EUR/ USD	BGN / EUR/USD
Issuing	free of charge	free of charge	free of charge
Issuing supplementary card	free of charge	free of charge	free of charge
Express issuing	20.00 BGN / 10.00 EUR/14 USD	20.00 BGN /10.00 EUR/14 USD	20.00 BGN / 10.00 EUR/14 USD
Validity	3 years	3 years	3 years
Annual maintenance fee	9.90 BGN/ 5.00 EUR/7 USD	19.90 BGN / 10.00 EUR/14 USD	39.90 BGN / 20.00 EUR/28 USD
Minimum balance	No	no	No
Transaction fees			
Payment on POS in Bulgaria	free of charge	free of charge	free of charge
Payment on POS abroad	free of charge	free of charge	free of charge
Payment on ATM in Bulgaria	0.20 BGN	0.20 BGN	0.20 BGN
Cash withdrawal fee at ATMs of other banks in Bulgaria	1.20 BGN / 0.60 EUR/0.80 USD	1.20 BGN / 0.60 EUR/0.80 USD	1.20 BGN / 0.60 EUR/0.80 USD
Cash withdrawal fee at ATMs abroad	1.50% + 3.00 BGN / 1.50 EUR/2 USD	1.50% + 3.00BGN/1.50EUR/2USD	1.50%+ 3.00 BGN / 1.50 EUR/2 USD
Cash withdrawal fee on POS terminal at other banks in Bulgaria	3.00 BGN / 1.50EUR/2 USD	3.00 BGN/1.50 EUR/2 USD	3.00 BGN /1.50 EUR/2 USD
Cash withdrawal fee on POS terminal abroad	1.50% + 3.00 BGN / 1.50 EUR/2 USD, min. 10.00 BGN/5.00 EUR/7 USD	1.50%+3.00BGN/1.50EUR/2USD, min. 10.00 BGN/5.00 EUR/7 USD	1.50%+3.00BGN/1.50EUR/2USD, min. 10.00 BGN/5.00 EUR/7 USD

Change of PIN code at ATM	free of charge	free of charge	free of charge
Change of limits	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR
SMS notification to Bulgarian mobile operator (20 SMS)	2.00 BGN/1.02 EUR	2.00 BGN/1.02EUR	2.00 BGN/1.02 EUR
SMS notification to foreign mobile operator (5 SMS)	2.00 BGN/1.02 EUR	2.00 BGN/1.02 EUR	2.00 BGN/1.02 EUR
Unjustified disputed transaction	30.00 BGN / 15.00 EUR/20 USD	30.00 BGN / 15.00 EUR/20 USD	30.00 BGN / 15.00 EUR/20 USD
Receiving a card in other branch	10.00 BGN/ 5.00 EUR/7 USD	10.00 BGN/5.00 EUR/7USD	10.00 BGN/5.00 EUR/7 USD
Arbitration	in accordance with official Card Organization tariff		
CREDIT CARDS			
Type card MasterCard	Business	Gold	Platinum
Currency	BGN/EUR	BGN/EUR	BGN / EUR
Limit	individually defined		
Validity	3 years	3 years	3 years
Issuing	free of charge	free of charge	free of charge
Express issuing	50.00 BGN/ 25.00 EUR	50.00 BGN/ 25.00 EUR	50.00 BGN/ 25.00 EUR
Grace period	45 days	45 days	45 days
Annual maintenance fee			
- main card	29.90 BGN/ 15.00 EUR	49.90 BGN/ 25.00 EUR	99.90 BGN/ 50.00EUR
- supplementary card	14.90 BGN/ 7.50 EUR	24.90 BGN/ 12.50 EUR	49.90 BGN/ 25.00 EUR
Annual interest rate			
- for payments	18.00%	18.00%	18.00%
-for withdrawal	20.00%	20.00%	20.00%
Transactional fee			
Payment on POS in Bulgaria	free of charge	free of charge	free of charge
Payment on POS abroad	free of charge	free of charge	free of charge
Payment on ATM in Bulgaria	0.20 BGN	0.20 BGN	0.20 BGN
Cash withdrawal fee at ATMs of other banks in Bulgaria	1.50% +3.00 BGN/ 1.50EUR	1.50% + 3.00 BGN/ 1.50 EUR	1.50% + 3.00 BGN/ 1.50 EUR
Cash withdrawal fee at ATMs abroad	3.00%, min. 10.00 BGN/ 5.00EUR	3.00%, min. 10.00 BGN/ 5.00 EUR	3.00%, min. 10.00 BGN/ 5.00 EUR
Cash withdrawal fee on POS terminal at other banks in Bulgaria	3.00%+10.00 BGN/5EUR	3.00%+10.00BGN/ 5EUR	3.00%+10.00BGN / 5EUR
Cash withdrawal fee on POS terminal abroad	3.00% +10.00BGN/ 5 EUR	3.00%+10.00BGN/ 5 EUR	3.00%+10.00BGN / 5 EUR
Monthly installment	5%, min 10 BGN/ 5 EUR from utilized limit + interest and commissions		
Blocking	free of charge	free of charge	free of charge
De-blocking	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR
Reissuing card before expiry date	20.00 BGN/10.00 EUR	20.00 BGN/10.00 EUR	20.00 BGN/10.00 EUR
Balance inquiry	0.20 BGN	0.20 BGN	0.20 BGN
Balance inquiry on ATM in Bulgaria for the last 5 transactions	0.20 BGN	0.20 BGN	0.20 BGN
New PIN	free of charge	free of charge	free of charge
Change of limits	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR
Monthly fee for statement delivered via e-mail	free of charge	free of charge	free of charge
Monthly fee for statement delivered via post	5.00 BGN/2.50 EUR	5.00 BGN/2.50 EUR	5.00 BGN/2.50 EUR
Extra statement fora period different from standard one defined by cardholder	5.00 BGN / 2.50 EUR	5.00 BGN / 2.50 EUR	5.00 BGN / 2.50 EUR
Overdue payments	agreed interest+ 10%		
Changes in account or limits	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR
SMS notification to Bulgarian mobile operator (20 SMS)	2.00 BGN/1.02 EUR	2.00 BGN/1.02EUR	2.00 BGN/1.02 EUR
SMS notification to foreign mobile operator (5 SMS)	2.00 BGN / 1.02 EUR	2.00 BGN/1.02 EUR	2.00 BGN/1.02 EUR
Receiving a card in other branch	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR	10.00 BGN/5.00 EUR
Unjustified disputed transaction	30.00 BGN/15.00 EUR	30.00 BGN/15.00 EUR	30.00 BGN/15.00 EUR
Arbitration	in accordance with official Card Organization tariff		

*All charges and commissions in different currency from the currency of due amount are converted by the fix rate of BNB for the day



0700 17 571
* 8242



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