

STANDARD TARIFF FOR CHARGES AND COMMISSIONS FOR LEGAL ENTITIES

Valid from 13.06.2020

I. PAYMENT ACCOUNTS	2
CURRENT ACCOUNTS.....	2
DEPOSIT ACCOUNTS	2
CUMULATIVE/SPECIAL ACCOUNTS.....	2
ACCOUNTS OF LAWYERS, LAW COMPANIES, NOTARIES, INSURANCE BROKERS, PRIVATE ENFORCEMENT AGENTS (PEA) ETC.*	2
TRUST/ESCROW ACCOUNTS.....	2
OTHER SERVICES.....	2
II. BANK TRANSFERS	2
PAYMENT OPERATIONS IN BGN	2
PAYMENT OPERATIONS IN FOREIGN CURRENCY.....	3
INTERNAL TRANSFERS.....	3
III. CASH OPERATIONS	3
CASH DEPOSIT IN BGN *	3
CASH DEPOSIT IN FOREIGN CURRENCY *	3
CASH WITHDRAWAL IN BGN.....	3
CASH WITHDRAWAL IN FOREIGN CURRENCY.....	3
COINS OPERATIONS.....	3
IV. MONEY REMITTANCE	4
V. TBI 24 - INTERNET BANKING/TPP CHANNEL	4
VI. BUSINESS PACKAGES	4
VII. LETTER OF CREDITS	4
IMPORT LETTERS OF CREDIT.....	4
EXPORT LETTERS OF CREDIT	5
VIII. BANK GUARANTEES	5
BANK GUARANTEES ISSUED.....	5
BANK GUARANTEES RECEIVED	5
IX. COLLECTIONS IN FOREIGN CURRENCY	5
SENT.....	5
RECEIVED	5
X. LENDING	6
XI. COLLATERAL EVALUATION	6
XII. MISCELLANEOUS	6
XIII. FEES TO BE PAID TO THE BANK OR TO AN EXTERNAL COMPANY /UPON AGREEMENT/ FOR EXECUTION OF THE FOLLOWING SERVICES:	6
XIV. SCHEDULE FOR COLLECTING AND EXECUTION OF PAYMENT ORDERS *	6
XV. BANK CARDS	7
LIMITS FOR USING OF DEBIT CARDS – LOCAL ENTITIES.....	7
LIMITS FOR USING OF DEBIT CARDS – FOREIGN ENTITIES	7
DEBIT CARDS.....	8

*As of 15.10.2019 enters into force the changes related to transfers through TPP channel and discontinue use of token device (section II, V, VI).

I. PAYMENT ACCOUNTS				
CURRENT ACCOUNTS				
Account opening BGN account *	BGN 10.00			
Account opening currency account *	EUR 10.00			
Account closing BGN account	BGN 30.00			
Account closing currency account	EUR 15.00			
* When the opening and closing of account is within 1 (one) month the Bank takes fees amounting to BGN 30.00.				
Monthly Account Maintenance**	BGN 15.00/EUR 15.00			
Minimum balance	BGN 50.00/50.00 currency units			
DEPOSIT ACCOUNTS				
Account opening	Free of charge			
Account closing	Free of charge			
Monthly Account Maintenance	Free of charge			
CUMULATIVE/SPECIAL ACCOUNTS				
Account opening	BGN 20.00/EUR 10.00			
Account closing	BGN 30.00/EUR 15.00			
Monthly Account Maintenance for cumulative accounts	Free of charge			
Monthly Account Maintenance for special accounts	Upon agreement			
ACCOUNTS OF LAWYERS, LAW COMPANIES, NOTARIES, INSURANCE BROKERS, PRIVATE ENFORCEMENT AGENTS (PEA) ETC.*				
Account opening	BGN 20.00/EUR 10.00			
Account closing	BGN 30.00/EUR 15.00			
Monthly Account Maintenance	BGN 20.00/EUR 10.00			
Issuing of Bank certificate	EUR 20.00 VAT not included			
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. ***The Bank provides free of charge statements of fees once a year, at client's request.				
OTHER SERVICES				
Review of the company documents for account opening of foreign legal entity, registered in offshore zones and countries out of European Union (EU) and European Economic Area (EEA). The fee collected is not subject to return by the Bank.	EUR 150.00			
Opening bank accounts of Company's employees – one-time fee (in BGN)	BGN 30.00 - up to 200 employees BGN 50.00 - from 201 to 500 employees BGN 100.00 - from 501 to 1000 employees BGN 150.00 - over 1001 employees			
*The accounts of farmers are charged with fees and commissions according to the Tariff for charges and commissions for individuals.				
II. BANK TRANSFERS				
PAYMENT OPERATIONS IN BGN				
OUTGOING TRANSFERS	On paper	Through Internet banking	Mass payment	TPP channel
Through BISERA	BGN 3.00	BGN 1.20	BGN 1.20	BGN 1.20
Through RINGS	BGN 20.00	BGN 10.00	BGN 9.00	BGN 10.00
Standing payment order				
- Paper-based payment to account with the same bank to the same client	Free of charge			
- Paper-based payment to account with the same bank	BGN 1.00			
- Paper-based payment via BISERA to account with another bank	BGN 3.00			
Utility payments		Free of charge		
Direct Debit	BGN 3.00	BGN 1.20		
Acceptance for Direct Debit	Free of charge	Free of charge		
INCOMING TRANSFERS	Free of charge			
INTERNAL TRANSFERS				
Transfers between clients in the Bank	BGN 1.00	BGN 0.50	BGN 0.40	BGN 0.50

Transfers between accounts of one and the same client in the Bank	Free of charge	Free of charge	Free of charge	Free of charge
Payroll transfers to card accounts in the Bank	BGN 1.00/EUR 0.50	Free of charge		
PAYMENT OPERATIONS IN FOREIGN CURRENCY				
OUTGOING BANK TRANSFERS IN EUR TO EU AND EEA				
Outgoing transfers up to BGN 100 000.00* SPOT and TOM value date (SEPA, BISERA 7 and SWIFT)	EUR 1.50	EUR 0.60		EUR 0.60
Outgoing transfers SAME day value date (SEPA, BISERA 7, SWIFT)	EUR 10.00	EUR 5.00		EUR 5.00
Outgoing transfers equal to or above BGN 100 000.00* all type value date (SEPA, SWIFT)	EUR 10.00	EUR 5.00		EUR 5.00
Outgoing TARGET 2 transfers, irrespective of the amount and value date	EUR 10.00	EUR 5.00		EUR 5.00
OUTGOING BANK TRANSFERS OUTSIDE EU AND EEA OR TO EU AND EEA IN CURRENCY OTHER THAN EUR				
Bank transfers up to EUR 100.00	EUR 10.00			
Bank transfers with SPOT value date above EUR 100.00	0.15% min. EUR 30.00 / max. EUR 210.00			
Bank transfers with TOM value date above EUR 100.00	0.15% min. EUR 30.00 / max. EUR 210.00			
Bank transfers with SAME day value date above EUR 100.00	0.30% min. EUR 35.00 / max. EUR 360.00			
* Or converted currency by the fix rate of BNB for the day. **Outgoing transfers in EUR via internet banking/TPP channel to EU and EEA are executed with SAME day and TOM value date ***Outgoing transfers on the territory of the EU and EEA are executed with shared (SHA) expenses. ****Additional fees may be charged by intermediary or beneficiary banks for outgoing bank transfers. *****For outgoing transfers with OUR commission fixed amount of EUR 50.00 will be blocked, until the actual fee of receiver bank is requested				
INCOMING BANK TRANSFERS IN EUR FROM EU AND EEA **				
Free of charge				
INCOMING BANK TRANSFERS OUTSIDE EU AND EEA OR IN EU AND EEA IN CURRENCY OTHER THAN EUR **				
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			
For incoming transfers into time deposit accounts	Free of charge			
* The amount of the transfer to be equal or equivalent to EUR 100.00 in another currency. ** The beneficiary account will be credited when the amount entered into TBI Bank account or on the value date pointed in the bank message, in case that in the bank message a later date is pointed. ***Additional fees may be charged by intermediary or ordering banks for incoming bank transfers.				
INTERNAL TRANSFERS				
Transfers between accounts of one and the same client in the Bank	Free of charge			
Transfers between clients in the Bank	On paper - EUR 1.50	Through Internet banking- EUR 1.00	Through TPP channel - EUR 1.00	
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 VAT not included			
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 VAT not included			
* For cash deposits into term 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 - 0.75% from the amount, max. BGN 2 000.00 VAT not included			
without notice	For the amount above BGN 5 000.00 - 0.75% from the amount, max. BGN 2 000.00 VAT not included			
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 - 0.75% from the amount, max. EUR 1 000.00 VAT not included			
without notice	For the amount above EUR 2 500.00 - 0.75% from the amount, max. EUR 1 000.00 VAT not included			
CASH CURRENCY EXCHANGE	0.10% VAT not included			
COINS OPERATIONS				

Cash deposits above BGN 20.00 in coins	5% from the amount, min. BGN 3.00		
Coins exchange	5% from the amount, min. BGN 3.00		
* Requests to withdraw above BGN - 5 000.00 or the equivalence in foreign currency are accepted until 15:00 on the current day as requiring to one day notice; ** For ordered but not withdrawn amounts, 0.10 %, not less than BGN 50.00 / EUR 25.00 at difference up to BGN 1 000.00 / EUR 500.00; *** 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. **** When withdrawing and depositing currency other than the currency in which the account is collected commission under section. III of the Tariff			
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/TPP CHANNEL			
With SMS code of confirmation	Free of charge		
With Qualified Electronic Signature	Free of charge		
Reissuing of username and password for the internet 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 18.00	BGN 25.00	BGN 40.00
Issuing of 1 debit card Mastercard Contactless free of charge for the first twelve months	Mastercard Business	Mastercard Business	Mastercard Business
Free outgoing BISREA payments via internet banking per month	10 pieces	20 pieces	50 pieces
Outgoing RINGS payments on paper / via internet banking / TPP channel	BGN 18.00 / BGN 9.00/ BGN 9.00	BGN 18.00 / BGN 9.00/ BGN 9.00	BGN 18.00 / BGN 9.00 / BGN 9.00
Free transfers between clients of the Bank via internet banking/ TPP channel	Unlimited	Unlimited	Unlimited
Outgoing transfers in EUR up to BGN 100 000.00** to EU and EEA SPOT and TOM value date (SEPA, BISERA 7 and SWIFT) on paper / via internet banking / TPP channel	EUR 1.50 / EUR 0.60/ EUR 0.60	EUR 1.50 / EUR 0.60/ EUR 0.60	EUR 1.50 / EUR 0.60/ EUR 0.60
Outgoing transfers in EUR to EU and EEA SAME day value date (SEPA, BISERA 7, SWIFT) on paper / via internet banking / TPP channel	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50
Outgoing transfers in EUR above BGN 100 000.00** to EU and EEA all type value date (SEPA, BISERA 7 and SWIFT) on paper / via internet banking/ TPP channel	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50
Outgoing transfers in EUR TARGET 2 to EU and EEA transfers on paper / via internet banking/ TPP channel	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50	EUR 9.00 / EUR 4.50/ EUR 4.50
Outgoing Bank transfers up to EUR 100.00 outside EU and EEA or in EU and EEA in currency other than EUR	EUR 10.00	EUR 10.00	EUR 10.00
Outgoing Bank transfers above EUR 100.00 outside EU and EEA or in EU and EEA in currency other than EUR with SPOT and TOM value date via internet banking / TPP channel	0.15 %, min. EUR 20.00, max. EUR 200.00	0.12 %, min. EUR 20.00, max. EUR 200.00	0.10 %, min. EUR 20.00, max. EUR 200.00
Incoming bank transfers in foreign currency up to EUR 100.00 outside EU and EEA or in EU and EEA in currency other than EUR	EUR 2.00	EUR 2.00	EUR 2.00
Incoming bank transfers in foreign currency above EUR 100.00 outside EU and EEA or in EU and EEA in currency other than EUR	0.07 %, min. EUR 10.00, max. EUR 75.00	0.05 %, min. EUR 10.00, max. EUR 75.00	0.03 %, min. EUR 10.00, max. EUR 75.00
Minimum balance	BGN 50.00		
Cash withdrawal in BGN per day free of charge***	BGN 5 000.00	BGN 6 000.00	BGN 7 000.00
Cash deposit in BGN per day free of charge ***	BGN 5 000.00	BGN 15 000.00	Unlimited
* Monthly maintenance fee will be deducted as of the first month of account opening on the last calendar day of the month. ** Or converted currency by the fix rate of BNB for the day. ***Cash operations for amounts exceeding the daily 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	0.20% per month or part thereof min. EUR 50.00
Amendment without amount	EUR 50.00 + EUR 30.00 SWIFT charges
Amendment with amount	0.30% (on the amended amount only)
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 and confirmation of payment	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	EUR 25.00
Issuance and extension of validity with blocking	0.20 % per quarter min. EUR 50.00
Issuance and extension of validity with other	Upon agreement
Amendments (without an amount)	EUR 50.00 + EUR 30.00 SWIFT charges
Increase the amount of the guarantee	0.20 % of the increase amount, min. EUR 50.00
Counter - guarantee	Upon agreement
Cancellation	EUR 50.00 + EUR 30.00 SWIFT charges
BANK GUARANTEES RECEIVED	
Pre-advice	EUR 25.00
Advising without engagement for the Bank	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 payment/ Acceptance	0.25 %, min. EUR 50.00
Amendment	EUR 50.00
Documents without payment	EUR 50.00
Request	EUR 50.00
RECEIVED	
Documentary collections against payment/ Acceptance	0.25 %, min. EUR 50.00
Documents without payment	EUR 50.00

Amendment	EUR 50.00
Returned non-paid documents	EUR 50.00
Request	EUR 50.00
X. LENDING	
Investigation Fee*	
Re-negotiation Fee and conditions *	Upon agreement
Disbursement/ approve/ utilization *	Upon agreement
Maintenance Fee *	Upon agreement
Commitment Fee *	Upon agreement
Preterm repayment fee*	Upon agreement
*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	EUR 25.00, VAT not included
Issuing of document copy	BGN 1.20 incl. VAT per page
Issuing of Bank certificate	EUR 20.00 VAT not included
Issuing of 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
Fee for returned outgoing payment	According to fees for incoming bank transfers
Urgent processing following client's request for bank transfer with incorrect/incomplete date (overcharge)	0.25 % min. EUR 25.00, max. EUR 250.00
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 25.00 per page, VAT not included
Legalization of documents	BGN 150.00 , VAT not included
Preparing of contract	BGN 200.00 VAT not included + charges
Preparing minutes or the 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 *	
BISERA, RINGS and internal transfers	
- Through BISERA and RINGS with same day value date - until 15:00h in bank office/, via Internet banking/TPP channel	
payment orders with foreign exchange deposited at Bank until 15:00h will be executed same day	
payment orders deposited at Bank until 17:30h in working days will be executed same day with value date next working day	
Foreign currency payments	
Foreign currency payments with same day value date for EUR and USD are executed until 12:00 h (for all other currencies until 10:00 h)	
SEPA payments with same day value date for EUR are executed until 14:00h	
Foreign currency payments with SPOT and TOM value date:	
- acceptance of an order until 16:30h - execution spot value date	
- acceptance of an order after 16:30h - execution next day value date	

all currency exchanges different from EUR ordered after 16:00h. has to approved by Treasury and Financial Markets Department

Other bank operations

-Cash and all other operations - until 18:00h

The terms of payment and cash transactions apply in working time from Monday to Friday. Requested payment operations on Saturday and Sunday or in official non-working days 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	5 000 / 2 500 / 2 500	400 / 200 / 200	7 000 / 3 500 / 3 500	400 / 200 / 200	10 000 / 5 000 / 5 000	400 / 200 / 200
Outside of Bulgaria – max per transaction	4 000 / 2 500 / 2 500	1 500 / 750 / 750	6 000 / 3 000 / 3 000	2 500 / 1 250 / 1 250	10 000 / 5 000 / 5 000	4 000 / 2 000 / 2 000
Inside Bulgaria - 24 hour limit	7 000 / 3 500 / 3 500	1 200 / 600 / 600	9 000 / 4 500 / 4 500	2 000 / 1 000 / 1 000	10 000 / 5 000 / 5 000	2 500 / 1 250 / 1 250
Outside of Bulgaria – 24 hour limit	5 000 / 2 500 / 2 500	2 000 / 1 000 / 1 000	7 000 / 3 500 / 3 500	2 500 / 1 250 / 1 250	10 000 / 5 000 / 5 000	4 000 / 2 000 / 2 000
Total limit	12 000 / 6 000 / 6 000	3 200 / 1 600 / 1 600	16 000 / 8 000 / 8 000	4 500 / 2 250 / 2 250	20 000 / 10 000 / 10 000	6 500 / 3 250 / 3 250
Inside Bulgaria - 24 hour limit	8 200 / 4 100 / 4 100		11 000 / 5 500 / 5 500		12 500 / 6 250 / 6 250	
Outside of Bulgaria – 24 hour limit	7 000 / 3 500 / 3 500		9 500 / 4 750 / 4 750		14 000 / 7 000 / 7 000	
24 hour total limit	15 200 / 7 600 / 7 600		20 500 / 10 250 / 10 250		26 500 / 13 250 / 13 250	
Numbers of transactions per 24 hours – 20 pieces						
Inside Bulgaria – 7 days limit	10 000 / 5 000 / 5 000	3 500 / 1 750 / 1 750	15 000 / 7 500 / 7 500	4 000 / 2 000 / 2 000	30 000 / 15 000 / 15 000	5 000 / 2 500 / 2 500
Outside Bulgaria – 7 days limit	10 000 / 5 000 / 5 000	3 000 / 1 500 / 1 500	20 000 / 10 000 / 10 000	4 000 / 2 000 / 2 000	40 000 / 20 000 / 20 000	5 000 / 2 500 / 2 500
Total limit	20 000 / 10 000 / 10 000	6 500 / 3 250 / 3 250	35 000 / 17 500 / 17 500	8 000 / 4 000 / 4 000	70 000 / 35 000 / 35 000	10 000 / 5 000 / 5 000
Inside Bulgaria – total 7 days limit	13 500 / 6 750 / 6 750		19 000 / 9 500 / 9 500		35 000 / 17 500 / 17 500	
Outside Bulgaria – total 7 days limit	13 000 / 6 500 / 6 500		24 000 / 12 000 / 12 000		45 000 / 22 500 / 22 500	
7 days total limit	26 500 / 13 250 / 13 250		43 000 / 21 500 / 21 500		80 000 / 40 000 / 40 000	

Numbers of transactions per week – 50 pieces

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	2 000 / 1 000 / 1 000	400 / 200 / 200	2 500 / 1 250 / 1 250	400 / 200 / 200	5 000 / 2 500 / 2 500	400 / 200 / 200
Outside of Bulgaria – max per transaction	2 500 / 1 250 / 1 250	1 000 / 500 / 500	5 000 / 2 500 / 2 500	1 500 / 750 / 750	10 000 / 5 000 / 5 000	2 000 / 1 000 / 1 000
Inside Bulgaria - 24 hour limit	2 000 / 1 000 / 1 000	400 / 200 / 200	2 500 / 1 250 / 1 250	400 / 200 / 200	5 000 / 2 500 / 2 500	400 / 200 / 200
Outside of Bulgaria – 24 hour limit	2 500 / 1 250 / 1 250	1 000 / 500 / 500	5 000 / 2 500 / 2 500	1 500 / 750 / 750	10 000 / 5 000 / 5 000	2 000 / 1 000 / 1 000
Total limit	4 500 / 2 250 / 2 250	1 400 / 700 / 700	7 500 / 3 750 / 3 750	1 900 / 950 / 950	15 000 / 7 500 / 7 500	2 400 / 1 200 / 1 200
Inside Bulgaria - 24 hour limit	2 400 / 1 200 / 1 200		2 900 / 1 450 / 1 450		5 400 / 2 700 / 2 700	
Outside of Bulgaria – 24 hour limit	3 500 / 1 750 / 1 750		6 500 / 3 250 / 3 250		12 000 / 6 000 / 6 000	
24 hour total limit	5 900 / 2 950 / 2 950		9 400 / 4 700 / 4 700		17 400 / 8 700 / 8 700	
Numbers of transaction per 24 hours - 20 pieces.						
Inside Bulgaria – 7 days limit	5 000 / 2 500 / 2 500	2 800 / 1 400 / 1 400	10 000 / 5 000 / 5 000	2 800 / 1 400 / 1 400	20 000 / 10 000 / 10 000	2 800 / 1 400 / 1 400
Outside Bulgaria – 7 days limit	10 000 / 5 000 / 5 000	2 000 / 1 000 / 1 000	20 000 / 10 000 / 10 000	3 000 / 1 500 / 1 500	40 000 / 20 000 / 20 000	4 000 / 2 000 / 2 000
Total limit	15 000 / 7 500 / 7 500	4 800 / 2 400 / 2 400	30 000 / 15 000 / 15 000	5 800 / 2 900 / 2 900	60 000 / 30 000 / 30 000	6 800 / 3 400 / 3 400
Inside Bulgaria – total 7 days limit	7 800 / 3 900 / 3 900		12 800 / 6 400 / 6 400		22 800 / 11 400 / 11 400	
Outside Bulgaria – total 7 days limit	12 000 / 6 000 / 6 000		23 000 / 11 500 / 11 500		44 000 / 22 000 / 22 000	

7 days total limit	19 800 / 9 900 / 9 900	35 800 / 17 900 / 17 900	66 800 / 33 400 / 33 400	
Numbers of transactions per week – 50 pieces.				
DEBIT CARDS				
Type card	Mastercard	Business**	Gold**	Platinum**
Currency	BGN / EUR / USD	BGN / EUR / USD	BGN / EUR / USD	BGN / EUR / USD
Issuing	free of charge	free of charge	free of charge	free of charge
Issuing supplementary card	free of charge	free of charge	free of charge	free of charge
Express issuing	BGN 20.00 / EUR 10.00 / USD 14.00	BGN 20.00 / EUR 10.00 / USD 14.00	BGN 20.00 / EUR 10.00 / USD 14.00	BGN 20.00 / EUR 10.00 / USD 14.00
Validity	3 years	3 years	3 years	3 years
Annual maintenance fee*	BGN 24.00 / EUR 12.00 *	BGN 36.00 / EUR 18.00 *	BGN 48.00 / EUR 24.00 *	BGN 48.00 / EUR 24.00 *
Minimum balance	No	No	No	No
Transaction fees				
Payment on POS in Bulgaria, in EU and in EEA	free of charge	free of charge	free of charge	free of charge
Payment on POS outside EU and EEA	free of charge	free of charge	free of charge	free of charge
Payment on ATM in Bulgaria	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
Cash withdrawal fee at ATMs of other banks in Bulgaria, in EU and in EEA	BGN 1.20 / EUR 0.60 / USD 0.80	BGN 1.20 / EUR 0.60 / USD 0.80	BGN 1.20 / EUR 0.60 / USD 0.80	BGN 1.20 / EUR 0.60 / USD 0.80
Cash withdrawal fee at ATMs outside EU and EEA	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00
Cash withdrawal fee on POS terminal at other banks in Bulgaria, in EU and EEA	BGN 3.00 / EUR 1.50 / USD 2.00	BGN 3.00 / EUR 1.50 / USD 2.00	BGN 3.00 / EUR 1.50 / USD 2.00	BGN 3.00 / EUR 1.50 / USD 2.00
Cash withdrawal fee on POS terminal outside EU and EEA	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00, min. BGN 10.00 / EUR 5.00 / USD 7.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00, min. BGN 10.00 / EUR 5.00 / USD 7.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00, min. BGN 10.00 / EUR 5.00 / USD 7.00	1.50% + BGN 3.00 / 1.50% + EUR 1.50 / 1.50% + USD 2.00, min. BGN 10.00 / EUR 5.00 / USD 7.00
Blocking	free of charge	free of charge	free of charge	free of charge
De-blocking	BGN 5.00 / EUR 2.50 / USD 3.30	BGN 5.00 / EUR 2.50 / USD 3.30	BGN 5.00 / EUR 2.50 / USD 3.30	BGN 5.00 / EUR 2.50 / USD 3.30
Reissuing card before expiry date	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00
Balance inquiry on ATM	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
Balance inquiry on ATM in Bulgaria for the last 5 transactions	BGN 0.20	BGN 0.20	BGN 0.20	BGN 0.20
Change of PIN code at ATM in Bulgaria	free of charge	free of charge	free of charge	free of charge
Change of limits	BGN 10.00 / EUR 5.00	BGN 10.00 / EUR 5.00	BGN 10.00 / EUR 5.00	BGN 10.00 / EUR 5.00
SMS notification to Bulgarian mobile operator (20 SMS)	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02
SMS notification to foreign mobile operator (5 SMS)	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02	BGN 2.00 / EUR 1.02
Unjustified disputed transaction	BGN 30.00 / EUR 15.00 / USD 20.00	BGN 30.00 / EUR 15.00 / USD 20.00	BGN 30.00 / EUR 15.00 / USD 20.00	BGN 30.00 / EUR 15.00 / USD 20.00
Receiving a card in another branch	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00	BGN 10.00 / EUR 5.00 / USD 7.00
Arbitration	in accordance with official Card Organization tariff			
* or the equivalent in another currency. ** As of December 15 th 2019, TBI Bank EAD will stop issuing products Mastercard Gold and Mastercard Platinum Debit Cards. Upon renewal or reissue, they will be replaced by a Mastercard Business Card.				

- 1 All charges and commissions in different currency from the currency of due amount are converted by the fix rate of BNB for the day.
2. After termination of business relations with a client due to expiration of the term of Payment service agreement or after expiration of the unilateral written notice from the Bank for transfer to other account / withdrawal of the funds available in opened client's account, the legal entity which falls into delay to transfer / withdraw funds. In this case, the legal entity owners to the Bank a double commission compensation for the period of the delay according to the current Tariff for charges and commissions of the Bank. The Bank has right to deduct the compensation from the available amount of the client's account.
3. Bank services not included in this Tariff are charged by negotiation.