

# STANDARD TARIFF FOR CHARGES AND COMMISSIONS FOR LEGAL ENTITIES

Valid from 15.03.2019

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<b>I. PAYMENT ACCOUNTS</b>			
<b>CURRENT ACCOUNTS</b>			
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/E UR 5.00		
Minimum balance	BGN 50.00/50.00 currency		
<b>DEPOSIT ACCOUNTS</b>			
Account opening	Free of charge		
Account closing	Free of charge		
Monthly Account Maintenance	Free of charge		
<b>CUMULATIVE/SPECIAL ACCOUNTS</b>			
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		
<b>ACCOUNTS OF PRIVATE ENFORCEMENT AGENTS (PEA)</b>			
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 Bank certificate	EUR 20.00 VAT not included		
<b>ACCOUNTS OF LAWYERS, NOTARIES, INSURANCE BROKERS AND ETC*</b>			
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 Bank certificate	EUR 20.00 VAT not included		
<b>TRUST/ESCROW ACCOUNTS</b>			
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 clients request.			
<b>OTHER SERVICES</b>			
Pre-approval review of the company documents for account opening of foreign legal entity, registered in offshore zones and countries out of European Union and EEA The fee collected is not subject to return by the Bank.	EUR 150.00		
Opening for employees bank accounts – one-time fee (in BGN)	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		
*The accounts of farmers are charged with fees and commissions according to the Tariff for charges and commissions for individuals.			
<b>II. BANK TRANSFERS</b>			
<b>PAYMENT OPERATIONS IN BGN</b>			
OUTGOING TRANSFERS	On paper	Through TBI24-Internet	Mass payment
Through BISERA	BGN 2.00	BGN 0.70	BGN 0.70
Through RINGS	BGN 15.00	BGN 9.00	BGN 9.00
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 0.80		
- Paper-based payment via BISERA to account with another bank	BGN 2.00		
Utility payments		Free of charge	
Direct Debit	BGN 2.00	BGN 0.70	

Acceptance for Direct Debit	Free of charge	Free of charge	Free of charge
INCOMING TRANSFERS	Free of charge	Free of charge	Free of charge
INTERNAL TRANSFERS			
Transfers between clients in the Bank	BGN 0.80	BGN 0.50	BGN 0.40
Transfers between accounts of one client in the Bank	Free of charge	Free of charge	Free of charge
Payroll transfers to card accounts in the Bank	BGN 0.80/EUR 0.40	Free of charge	
<b>PAYMENT OPERATIONS IN FOREIGN CURRENCY</b>			
<b>OUTGOING BANK TRANSFERS</b>			
Bank transfers up to EUR 100.00	EUR 10.00		
Bank transfers with SPOT 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		
SEPA transfers up to EUR 100.00	EUR 10.00		
SEPA transfers with SPOT value date above EUR 100.00	0.15% min. EUR 30.00 / max. EUR 210.00		
SEPA transfers with TOM value date above EUR 100.00	0.15% min. EUR 30.00 / max. EUR 210.00		
<ul style="list-style-type: none"> <li>* Outgoing transfers in EUR via e-banking to EU and EEA are executed with SAME and NEXT value date</li> <li>* Outgoing transfers on the territory of the EU and EEA are executed with shared (SHA) expenses.</li> <li>* Additional fees may be charged by intermediary or beneficiary banks for outgoing bank transfers.</li> <li>* For outgoing transfers with OUR commission fixed amount of EUR 50.00 will be blocked, until the actual fee of receiver bank is requested</li> </ul>			
<b>INCOMING BANK TRANSFERS **</b>			
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		
SEPA transfers up to EUR 100.00	EUR 2.00		
SEPA 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 order, in case that in the bank order a later date is pointed.			
<b>INTERNAL TRANSFERS</b>			
Transfers between accounts of one client in the Bank	Free of charge		
Transfers between clients in the Bank	On paper - EUR 1.00   Through TBI24-Internet- EUR 0.50		
<b>III. CASH OPERATIONS</b>			
<b>CASH DEPOSIT IN BGN *</b>			
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		
<b>CASH DEPOSIT IN FOREIGN CURRENCY *</b>			
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 time deposit accounts there is no commission			
<b>CASH WITHDRAWAL IN BGN</b>			
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 VAT not included		
without notice	For the amount above BGN 5 000.00- 0.30% from the amount, max. BGN 2 000.00 VAT not included		
<b>CASH WITHDRAWAL IN FOREIGN CURRENCY</b>			
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 VAT not included		
without notice	For the amount above EUR 2 500.00- 0.30% from the amount, max. EUR 1 000.00 VAT not included		
<b>CASH CURRENCY EXCHANGE</b>			
0.10% VAT not included			
<b>COINS OPERATIONS</b>			
Cash deposits above 20 BGN in coins	5% from the amount, min.3.00 BGN		
Coins exchange	5% from the amount, min.3.00 BGN		
*Amounts above BGN - 5 000.00 or the equivalence in foreign currency are subject to one day notice;			
** For ordered but not withdrawn amounts, 0.10 %, not less than EUR 25.00/BGN 50.00;			
*** 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			
With SMS code of confirmation	Free of charge		
With Qualified Electronic Signature	Free of charge		
Annual fee for performing transactions secured by password from Token device	EUR 20.00		
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 1 debit card Mastercard free of charge for the first twelve months	Business	Gold	Platinum
Free outgoing BISREA payments via e-banking per month	10 pieces	20 pieces	50 pieces
Outgoing RINGS payments via e-banking per month	BGN 9.00	BGN 7.00	BGN 5.00
Free transfers between clients of the Bank via e-banking	Unlimited	Unlimited	Unlimited
Outgoing Bank transfers up to 100 EUR	EUR 10.00	EUR 10.00	EUR 10.00
Outgoing Bank transfers above 100 EUR with spot and tom value date via E-banking	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	EUR 2.00	EUR 2.00	EUR 2.00
Incoming bank transfers in foreign currency above 100 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
Fee for performing transactions secured by password from Token	EUR 20.00	EUR 20.00	EUR 20.00
* 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	0.20% 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
<b>VIII. BANK GUARANTEES</b>	
<b>BANK GUARANTEES ISSUED</b>	
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
<b>BANK GUARANTEES RECEIVED</b>	
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
<b>IX. COLLECTIONS IN FOREIGN CURRENCY</b>	
<b>SENT</b>	
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
<b>RECEIVED</b>	
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
<b>X. LENDING</b>	
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.	
<b>XI. COLLATERAL EVALUATION</b>	
"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.	
<b>XII. MISCELLANEOUS</b>	
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 \*

Through BISERA and RINGS with same value date - until 15:00h in Banks office
Through BISERA and RINGS with same value date - until 15:00h through TBI 24 - Internet banking
payment orders with foreign exchange deposited at Bank's cash desks till 15.00 will be executed same day
payment orders deposited at Bank's cash desks till 17.30 will be executed same day with value date next working day
International payments with same value date for EUR and USD- until 12:00 o'clock (for all other currencies -10.00 h)
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 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 of Bulgaria – max per transaction	4000/2500/2500	1500/750/750	6000/3000/3000	2500/1250/1250	10000/5000/5000	4000/2000/2000
Inside Bulgaria - 24h hour limit	7000/3500/3500	1200/600/600	9000/4500/4500	2000/1000/1000	10000/5000/5000	2500/1250/1250
Outside of Bulgaria – 24h hour limit	5000/2500/2500	2000/1000/1000	7000/3500/3500	2500/1250/1250	10000/5000/5000	4000/2000/2000
<b>Total limit</b>	<b>12000/6000/6000</b>	<b>3200/1600/1600</b>	<b>16000/8000/8000</b>	<b>4500/2250/2250</b>	<b>20000/10000/10000</b>	<b>6500/3250/3250</b>
<b>Inside Bulgaria - 24h hour limit</b>	<b>8200/4100/4100</b>		<b>11000/5500/5500</b>		<b>12500/6250/6250</b>	
<b>Outside of Bulgaria – 24h hour limit</b>	<b>7000/3500/3500</b>		<b>9500/4750/4750</b>		<b>14000/7000/7000</b>	
<b>24 hour total limit</b>	<b>15200/7600/7600</b>		<b>20500/10250/10250</b>		<b>26500/13250/13250</b>	
Numbers of transactions per 24 hours – 20 pieces						
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
<b>Total limit</b>	<b>20000/10000/10000</b>	<b>6500/3250/3250</b>	<b>35000/17500/17500</b>	<b>8000/4000/4000</b>	<b>70000/35000/35000</b>	<b>10000/5000/5000</b>
<b>Inside Bulgaria – total 7 days limit</b>	<b>13500/6750/6750</b>		<b>19000/9500/9500</b>		<b>35000/17500/17500</b>	
<b>Outside Bulgaria – total 7 days limit</b>	<b>13000/6500/6500</b>		<b>24000/12000/12000</b>		<b>45000/22500/22500</b>	
<b>7 days total limit</b>	<b>26500/13250/13250</b>		<b>43000/21500/21500</b>		<b>80000/40000/40000</b>	

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	2000/1000/1000	400/200/200	2500/1250/1250	400/200/200	5000/2500/2500	400/200/200
Outside of Bulgaria – max per transaction	2500/1250/1250	1000/500/500	5000/2500/2500	1500/750/750	10000/5000/5000	2000/1000/1000
Inside Bulgaria - 24h hour limit	2000/1000/1000	400/200/200	2500/1250/1250	400/200/200	5000/2500/2500	400/200/200
Outside of Bulgaria – 24h hour limit	2500/1250/1250	1000/500/500	5000/2500/2500	1500/750/750	10000/5000/5000	2000/1000/1000
<b>Total limit</b>	<b>4500/2250/2250</b>	<b>1400/700/700</b>	<b>7500/3750/3750</b>	<b>1900/950/950</b>	<b>15000/7500/7500</b>	<b>2400/1200/1200</b>
<b>Inside Bulgaria - 24h hour limit</b>	<b>2400/1200/1200</b>		<b>2900/1450/1450</b>		<b>5400/2700/2700</b>	
<b>Outside of Bulgaria – 24h hour limit</b>	<b>3500/1750/1750</b>		<b>6500/3250/3250</b>		<b>12000/6000/6000</b>	
<b>24 hour total limit</b>	<b>5900/2950/2950</b>		<b>9400/4700/4700</b>		<b>17400/8700/8700</b>	

Numbers of transaction per 24 hours - 20 pieces..

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
<b>Total limit</b>	<b>15000/7500/7500</b>	<b>4800/2400/2400</b>	<b>30000/15000/15000</b>	<b>5800/2900/2900</b>	<b>60000/30000/30000</b>	<b>6800/3400/3400</b>
<b>Inside Bulgaria – total 7 days limit</b>	<b>7800/3900/3900</b>		<b>12800/6400/6400</b>		<b>22800/11400/11400</b>	
<b>Outside Bulgaria – total 7 days limit</b>	<b>3000/6000/6000</b>		<b>23000/11500/11500</b>		<b>44000/22000/22000</b>	
<b>7 days total limit</b>	<b>10800/9900/9900</b>		<b>35800/17900/17900</b>		<b>66800/33400/33400</b>	

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
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*	24 BGN/ 12.00 EUR *	36 BGN / 18 EUR *	48 BGN / 24 EUR *
Minimum balance	No	No	No
<b>Transaction fees</b>			
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% +3.00 BGN / 1.50 EUR/2 USD, min. 10.00 BGN/5.00 EUR/7 USD
Blocking	free of charge	free of charge	free of charge
De-blocking	5.00 BGN/ 2.50 EUR/3.30 USD	5.00 BGN/ 2.50 EUR/3.30 USD	5.00 BGN / 2.50 EUR/3.30 USD
Reissuing card before expiry date	10.00 BGN/5.00 EUR/7 USD	10.00 BGN/5.00 EUR/7 USD	10.00 BGN/5.00 EUR/7 USD
Balance inquiry on ATM	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
Change of PIN code at ATM in Bulgaria	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/1.02 EUR	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/7 USD	10.00 BGN/5.00 EUR/7 USD
Arbitration * or the equivalent in another currency.	in accordance with official Card Organization tariff		

- 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 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.