

Dear clients,

We would like to inform you that on **January 01, 2014** changes in the Tariff, applied to individual customers, will take effect. The changes will affect all newly opened and existing bank accounts as well as the fees and commissions applied to several bank services. The new values are as follows:

1. In Section I. Accounts:

Art.	Product / Service	BGN	EUR
4	Opening of saving accounts	2	2
5	Maintenance of saving accounts:		
5.2	With balance under required minimum	3	1.5

2. In Section II Cash operations:

Art.	Product / Service	BGN	EUR
2.	Cash withdrawal:		
2.2.	over BGN 2 000/EUR 1 000 (for the part exceeding BGN 2 000/EUR 1 000)	0,50%, max. 600	0.50%, max. 600

3. In Section III. Transfers and Direct debit. Money Gram:

Art.	Product / Service	BGN	EUR
2.	Single outgoing local transfer in BGN		
2.1.	Internal transfers:		
2.1.1.	non-cash payment:		
2.1.1.a)	paper order	1.20	
2.1.1.b)	electronic order	0.55	
2.2.	via BISERA:		
2.2.1.	non-cash payment:		
2.2.1.a)	paper order	2.20	
2.2.1.b)	electronic order	1.20	

4. In Section VIII. Cards

For debit and credit cards for individual clients the following fees are changing:

Fee for unreasonable dispute of transaction made in Bulgaria	BGN 15
Fee for unreasonable dispute of transaction made abroad	EUR 15

For credit cards Visa Classic, Visa Classic Donna, MasterCard Standard, Visa Gold, MasterCard Gold, Visa Platinum, MasterCard Platinum for Individuals is introduced a new fee:

Payment of goods and services at merchant locations and in Internet abroad	BGN 0.50
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5. In Section X. Bank packages. Modula Programme

Art.	Product / Service	BGN	EUR
2.	Modula Programme		
2.4.	Outgoing domestic transfers (on-account and intrabank) in BGN ordered via an electronic channel unlimited number	1.65	

This notification is provided by the Bank in regards to its obligation as a payment service provider pursuant to Art. 43 of the Law on Payment Services and Payment Systems to communicate with its customers as payment service users any upcoming change in the terms of the concluded framework agreement with 2-month notice.

The Bank hereby informs the payment service users that it reckons they have accepted the changes in the conditions of the framework contract, unless otherwise notified before the date of entry into force of the changes. Provided that the payment service users did not accept the changes, they would have the right to terminate immediately the framework contract and any other related contracts without any cost and charge prior to the proposed date of entry into force of the changes.