

Dear clients,

We would like to inform you that on **January 06, 2014** changes in the Tariff, applied to individual customers, will take effect. The new values are as follows:

### 1. Section VIII. Cards

For credit cards for Individuals is introduced a new fee:

Name of the fee	Credit card type	Fee
Transfer of amounts through balance transfer operation per customer request	Visa Classic, Visa Classic Donna и MasterCard Standard	<b>BGN 20</b>
	Visa Gold и MasterCard Gold	<b>BGN 50</b>
	Visa Platinum и MasterCard Platinum	<b>BGN 80</b>

*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.*