

Dear clients,

We would like to inform you that on **February 20, 2014** changes in the Tariff, applied to individual customers, will take effect. The changes will affect the fees and commissions applicable to collection of cheques and the service "collection of cheques paid in cash" will be canceled. The new values are as follows:

In Section IV. Cheques:

IV. Cheques			
Art.	Products/Service	BGN	EUR
1.	Collection of cheques		
1.1.	Cheques, drawn on UniCredit Bulbank, (collected immediately) for credit to a customer's account		0.25% min.15, max.350
1.2.	Cheques, drawn on other Banks, for credit to a customer's account		0.35% min.20, max.350
1.3.	Immediate payment of commercial cheques "Under reserve"upon agreement of the Bank - additional fee on face value		0.4%
2.	Collection of traveller's cheques		1,5%, min. EUR 3
2.1.	Upon return of unpaid cheques not by fault of the Bank, irrespective of their number in one consignment		15
2.2.	Sending a cheque for collection by courier upon customer's request		10
3.	Issue of bank cheques		
3.1.	Cash		1%, min. 12 max. 150
3.2.	Non-cash		0.5%, min. 10 max. 150
3.3.	Cancellation of cheques upon customer's request		15
3.4.	Cancellation and reissuance		20
3.5.	Stop payment of issued bank check		15
3.6.	Sending of an issued bank cheque by courier from the Bank upon customer's request		10
Notes:	1. Expenses of the foreign correspondent bank are collected additionally.		
	2. The commission for collection/issuance of cheques is per transaction and currency.		
	3. In case of cheque cancellation the original cheque should be returned to the Bank.		

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.