

Dear clients,

We would like to inform you that on **February 01, 2017** changes in the Tariff, applied to individual customers. The changes are as follows:

1. The amount of fees on "Payment account with basic features" and the relevant services is defined in a new "Appendix 1 in item 9 of Section I. "Accounts".
2. Decrease the fees for internal electronic ordered transfers in BGN – BGN 0,40. Also decrease the fees for internal electronic ordered transfers in foreign currency – EUR 2.
3. Decrease the fees for electronic ordered transfer via BISERA – BGN 0,80. Also decrease the fees for electronic ordered outgoing cross-border transfers and transfers in foreign currency - TOM value date (1 working day) to 0,10% min. EUR 10, max EUR 200.
4. Cancellation of the fee for account closure.
5. Termination of the service "Transfer with cash payment".
6. Change of the fee for opening of a savings account – BGN 2.50/EUR 2.50.
7. Change of the fee for maintenance and servicing of all savings – BGN 2/EUR 2.
8. Change of the fee for cash deposit made by a third person who is not account holder, as follows:
 - for amounts up to BGN 5 000 inclusive – 0.30%, min. BGN 3/EUR 15;
 - for the part exceeding BGN 5 000 – 0.50%, max. BGN/EUR 300.
9. Change of the fee for cash withdrawal of amounts from an account:
 - for amounts of up to BGN 1 000/EUR 500 inclusive – 0.30%, min. BGN/EUR3;
 - for the part exceeding BGN 1 000/EUR 500 – 0.50%, max. BGN/EUR 600.
10. The level of the fees for payment under Direct debit transactions shall be changed as follows:
 - In the system of the bank – BGN 1.50;
 - Via BISERA – BGN 3.
11. Change of the fee for a paper order via BISERA – BGN 2.50.
12. Change of the fee for opening a current (card) account to BGN 2.
13. The monthly fee for maintenance and servicing a current (card) account shall be changed as follows:
 - for clients with regular incomings to BGN 1;
 - for clients without regular incomings to BGN 2.
14. The changes in the fees and commissions for maintenance and servicing of current (card) account and the fees for bank transfers shall be reflected to monthly fee of the Modula Program.

Amount of fees on "Payment account with basic features" and the relevant services, under Law on Payment Services and Payment Systems

Product / Service	Price
Opening	
1. Opening of "Payment account with basic features"	BGN 1.90
Maintenance	
2. Maintenance of "Payment account with basic features for clients with regular incomings"*	BGN 0.99
3. Maintenance of "Payment account with basic features for clients without regular incomings"*	BGN 1.50
Closing	
4. Closing of "Payment account with basic features", which has been opened less than 12 months before the date of closure	free
5. Closing of "Payment account with basic features", which has been opened more than 12 months before the date of closure	free
Cash deposits***	
6. Cash deposits into "Payment account with basic features", in branch**	up to BGN 5 000 - free over BGN 5 000 - 0.09% (for the part exceeding BGN 5 000), max. BGN 195
Cash withdrawal	
7. Cash withdrawal in branch up to BGN 1 000 inclusive***	0.25%, min. BGN 2.50
8. Cash withdrawal in branch over BGN 1 000***	According to the Chapter II. Art. 2. of the Tariff
9. Cash withdrawal at Bank's ATMs	free
10. Cash withdrawal at ATMs of other banks in Bulgaria	BGN 0.88
11. Cash withdrawal abroad on ATMs of other banks (incl. European union), outside UniCredit Group	BGN 4.70 + 0.99 %
Direct debit transactions	
12. Internal transfers	BGN 1.20
13. via BISERA	BGN 2.10
Transactions through a debit card, including Internet payments	
14. Transactions with debit card on Bank's POS terminals	free
15. Transactions with debit card on POS terminals of other banks in Bulgaria	free
16. Transactions with debit card on POS terminals of other banks abroad (incl. European union)	free
Transfers in BGN	
17. Paper ordered internal transfer	BGN 0.95
18. Electronic ordered internal transfer	BGN 0.39
19. Paper ordered transfer via BISERA	BGN 2.10
20. Electronic ordered transfer via BISERA	BGN 0.79
21. Paper ordered internal transfer to State Budget	BGN 0.95
22. Electronic ordered internal transfer to State Budget	BGN 0.39
23. Paper ordered transfer via BISERA to State Budget	BGN 2.10

24. Electronic ordered transfer via BISERA to State Budget	BGN 0.79
Transfers in EUR	
25. Paper ordered internal transfer	EUR 2.10
26. Electronic ordered internal transfer	EUR 1.10
27. Paper ordered outgoing transfer TOM value date (1 working day)	0.17%, min. EUR 20, max. EUR 257
28. Electronic ordered outgoing transfer TOM value date (1 working day)	0.09%, min. EUR 9.90, max. EUR 199
29. Incoming transfer	0.06%, min. EUR 5.10, max. EUR 74.60

*Fees are collected on monthly basis and upon closing the account.

**Fees are collected for deposit of amounts by non-account holder.

*** The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day for cash deposits to and cash withdrawals from each account separately.

Note:

1. The fees from the other Tariff sections are applied in case of operations not specifically mentioned in this Appendix. Terms and conditions for issuing and servicing of a bank account to Payment account with basic features are as per Chapter VIII. Cards, Appendix 4.
2. Customer with regular incomings in the Bank are customers - private individuals receiving incoming transfers from other parties on one and the same current (card) account of the customer for at least 3 out of the last 4 months with minimum regular monthly incoming amount of BGN 10.

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.