

Dear clients,

We would like to inform you that on July 01, 2017 changes in the Tariff, applied to individual customers are coming into force. The changes are in Appendix 1 Section I. ACCOUNTS and Section III. TRANSFERS AND DIRECT DEBIT. MONEY GRAM.

✓ Appendix 1 Section I. ACCOUNTS:

STANDING ORDERS IN BGN	
Internal standing orders in BGN	BGN 0.55
Interbank transfer (outgoing) in BGN	BGN 1.20

✓ Section III. TRANSFERS AND DIRECT DEBIT. MONEY GRAM.

III. TRANSFERS AND DIRECT DEBIT. MONEY GRAM.			
	Product / Service	BGN	EUR
6.	Outgoing cross-border transfers and transfers in foreign currency		
6.1.	TOM value date (1 working day)		
6.1.1.	paper order		
6.1.1.1	customer credit transfer in EUR CCY in EEA		0,22%, min. 22, max. 375 + 9 EUR communication fee
6.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,22%, min. 22, max. 375 + 9 EUR communication fee
6.1.2.	electronic order		
6.1.2.1	customer credit transfer in EUR CCY in EEA		0,10%, min. 10, max. 200 + 9 EUR communication fee
6.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min. 10, max. 200 + 9 EUR communication fee
6.2	SAME DAY value date		
6.2.1	paper order		
6.2.1.1	customer credit transfer in EUR CCY in EEA		0,30%, min.30, max. 450 + 9 EUR communication fee
6.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,30%, min.30, max. 450 + 9 EUR communication fee
6.2.2	electronic order		
6.2.2.1	customer credit transfer in EUR CCY in EEA		0,22%, min.22, max. 375 + 9 EUR communication fee
6.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,22%, min.22, max. 375 + 9 EUR communication fee
6.6	Inquiry/tracer		30
6.7	Amendment/ cancellation of a transfer order		45
7.	Communication service fee		9
Notes :	5. In addition to the fees under Art. 6.6. and 6.7. communication service fee according Art 7. is also collected.		

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.