

Information on costs and charges - Indicative Cost Overview (ICO)

MiFID II increases the transparency requirements of costs and charges of services and of financial instruments for the clients.

Investment firms shall provide both indicative ex-ante and ex-post information relating to all costs and associated charges charged by the investment firm for the investment services(s) and/or ancillary services.

In this regard, UniCredit Bulbank AD provides this “Indicative Cost Overview” (“ICO”), containing the information on the costs and charges applicable to:

A. Financial Markets and Services - Financial instruments traded outside a trading venue (OTC Derivatives) and FX Forward :

The ICO table below shows the aggregate value (expressed in percentage) of the components of costs and charges broken down by instrument type and currency. These are valid for all notional values and maturities. These must be added to the fair value of the financial instrument (the theoretical value of the mid-market resulting from the Bank's pricing models) in order to determine the price.

In particular, the aggregate costs and charges are related to:

- The component of hedging of market risk (Hedging Cost); and
- The component relating to the remuneration of the Bank (Mark-Ups/Mark-Downs embedded in the transaction price).

One-off Costs (entry = total costs ¹)					
Product Category	Product Sub-Category	Currency (Pair) / Underlying ²	Notional	Maturity	Cost Range
FX Derivatives	FX Forward	G10 Currencies ³	Any Notional	All Maturities	0 – 6.90 %
		EM Currencies ⁴	Any Notional	All Maturities	0 – 7.80 %
	FX Swap	G10 Currencies ³	Any Notional	All Maturities	0 – 5.50 %
		EM Currencies ⁴	Any Notional	All Maturities	0 - 6.40 %
	Options, Combination of FX Options	G10 Currencies ³	Any Notional FX	All Maturities	0 – 5.60 %
		EM Currencies ⁴	Any Notional	All Maturities	0 – 7.70 %
Commodity Derivatives	Options, Swaps, Combination of Options and Swaps	Base Metal	Any Notional	All maturities	0% - 5.00%
		Precious Metal	Any Notional	All maturities	0% - 5.00%
		Oil and Distillates	Any Notional	All maturities	0% - 5.00%
		Agriculture (Soft Commodities)	Any Notional	All maturities	0% - 5.00%
		Other Underlyings ⁵	Any Notional	All maturities	0% - 5.00%

One-off Costs (entry = total costs ¹)					
Product Category	Product Sub-Category	Currency (Pair) / Underlying ²	Notional	Maturity	Cost Range on Annual Basis ⁵
Interest Rate Derivatives ⁶	IR Swap	Any Notional	All Currencies	All Maturities	0% - 3,50%
	IR Option, Combination of Options	Any Notional	All Currencies and	All Maturities	0% - 3,50%
	Swaps				
	Cross Currency Swap	Any Notional	All Currencies	All Maturities	0% - 3,50%

1 These instruments are considered as held to maturity. The costs and charges, with the limits shown in the table, can also apply in case of possible early termination and/ or change of the transaction.

2 Not all products are available in all currency pairs, underlyings and tenors

3 The following are G10 Currencies, quoted by UniCredit Bulbank: Euro (EUR), US Dollar (USD), Canadian Dollar (CAD), British Pound (GBP), Japanese Yen (JPY), Swiss Franc (CHF), Swedish Krone (SEK), Norwegian Krone (NOK), Australian Dollar (AUD). Currencies pairs consisting of two of those currencies will also be treated as G10 Currencies

4 The following are EM Currencies, quoted by UniCredit Bulbank: Danish Krone (DKK), Russian Ruble (RUB), Romanian Leu (RON), Hungarian Forint (HUF), New Turkish Lira (TRY), Polish Zloty (PLN), Serbian Dinar (RSD), Czech Koruna (CZK), and Chinese Yuan/Renminbi (CNH). Currency pairs that contain at least one of those currencies will be treated as EM Currencies.

5 Including EU Emission Allowances

6 For Interest Rate Derivatives: Cost Range on Annual Basis represents the total costs per year, as a percent of the weighted average notional amount till maturity.

Finally, UniCredit Bulbank AD will provide an annual report indicating the costs and charges incurred in OTC derivatives business to its clients.

B. Investment Intermediation:

For all exchange and OTC financial instruments **in which the bank is an investment intermediary collecting a commission**, the preliminary indicative cost disclosure is specified in the Tariff for individual clients and in the Tariff for legal entities, published on the Bank's website or as set out in a separate bilateral agreement with the client, if any.

OTC instruments, in which the bank is a **party to the transaction**: the cost to the client will be included in the price as a mark-up over the market price and will vary indicatively, namely as follows:

- Bonds: 0 ÷ 3% of the nominal value or the total value of the deal.

This document is subject to annual review. Last update as of 26.02.2024.

UniCredit Bulbank reserves the right to supplement, modify and update the information published here in case of a change in the market conditions.