



Dear customers,

We hereby inform you that from **05.01.2022** UniCredit Bulbank AD will introduce the following changes in the Tariff for individuals:

1. Change in the amount of the total accounting balance on current and savings accounts of individuals, above which a money storage fee is applied:
 - a. Money storage fee will be applied on the amount above BGN 200 000, instead BGN 400 000 of the total account balance of the current and saving accounts in BGN, and the BGN equivalent of the current and saving accounts balance in other currency, recalculated at the respective exchange rate of the Bulgarian National Bank for the days of the excess, payable monthly.
 - b. New: The fee is not applicable for current and saving accounts in GBP and USD which are not included in the calculation of the total account balance of the current and saving accounts of the client.
2. Increasing the fee for cash deposits In case of the depositor is account holder for amount up to EUR 1 500, incl.: from EUR 0.50 to EUR 1;
3. Increasing the fee for cash withdrawal for amounts:
 - a. up to BGN 2 000/EUR 1 000, incl. : from BGN 6/EUR 3 to 0.50%, min. BGN 6/0.50%, min. EUR 3;
 - b. from BGN 2 000/EUR 1 000 up to BGN 50 000/ EUR 25 000: from 0.60% to 0.70% (on the whole amount)
4. Increasing the fee applied for repayment of a loan to UniCredit Consumer Financing SMJSC with a deposit of funds at the cash desk, from BGN 1 to BGN 2, for each payment transaction.
5. Increasing the fees for internal outgoing transfers:
 - a. Transfers in BGN and EUR:
 - Transfers between own accounts in bank office: from BGN 5 to 6 BGN;
 - Transfers to other accounts: from BGN 5 to 6 BGN in the bank office and from BGN 0.50 to BGN 0.60 through el. channel
 - b. Transfers in non-EUR CCY to other accounts: from EUR 2 to EUR 2.30 through el. channel.
6. Increasing the fees for interbank outgoing transfers in BGN and EUR CCY in EEA:
 - a. for amounts up to BGN 100 000 (the equivalent in EUR): from BGN 5 to BGN 6 in bank office and from BGN 1 to BGN 1.20 through el. channel;
 - b. for amounts above BGN 100 000 (the equivalent in EUR): from BGN 20 to BGN 22;
7. Increasing the fees for interbank outgoing transfers outside EEA and non-EUR CCY in EEA, as the communication fee, applied for each for them will not change:
 - a. TOM value date:
 - from 0,22%, min. EUR 22, max. EUR 375 to 0,30%, min. EUR 30, max. EUR 450 - in bank office;
 - from 0,10%, min. EUR 10, max. EUR 200 to 0,22%, min. EUR 22, max. EUR 375 - through el. channel;
 - b. SAME DAY value date:
 - from 30%, min. EUR 30, max. EUR 450 to 0,40%, min. EUR 50, max. EUR 500 - in bank office;
 - from 0,22%, min. EUR 22, max. EUR 375 to 0,30%, min. EUR 30, max. EUR – through el. channel;
8. Increasing the minimum fees for transfers of cash deposited funds in BGN:
 - a. via BISERA: from 0,8%, min. BGN 8 to 0,8%, min. BGN 10;
 - b. via RINGS: from 0,8%, min. BGN 25 to 0,8%, min. BGN 28.



9. Increasing the fees for Direct Debit in BGN, in bank office:
 - a. Initiation/refusal:
 - against an account with another bank: from BGN 5 to BGN 6;
 - against an account with the Bank: from BGN 5 to BGN 6.
 - b. Direct debit payment:
 - Internal transfers: from BGN 2 to BGN 3;
 - via BISERA: from BGN 5 to BGN 6;
 - via RINGS: from BGN 20 to BGN 22.
10. Increasing the fees for MODULA PROGRAMME:
 - a. Cash withdrawals at ATMs of other banks in Bulgaria: from 3.94 BGN to 4.94 BGN;
 - b. Utility / periodic payments in BGN - 7 payments per month: from 2.5 BGN to 3.5 BGN;
 - c. SMS notificat
 - d. on through the Infodirect information system (taxable with VAT): from 1 BGN to 1.75 BGN;
 - e. Intrabank transfers in BGN, ordered via el. channel unlimited number: from 1.65 BGN to 2 BGN.
11. Change in the fees for card products:
 - a. Increasing of Cash withdrawal fee at Bank's and at UniCredit Group ATMs for debit cards V PAY/V PAY-Lukoil/V PAY Donna, Debit Mastercard, Debit Mastercard Youngsters, Mastercard World Elite, Visa Electron, Visa Classic, Visa Debit, Visa Gold Debit from BGN 0.30 to 0.16% from withdrawn amount, min. BGN 0.30;
 - b. Increasing of Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA for debit cards V PAY/V PAY- Lukoil/V PAY Donna, Debit Mastercard, Debit Mastercard Kids, Debit Mastercard Teens, Debit Mastercard Youngsters, Mastercard World Elite, Visa Electron, Visa Classic, Visa Debit, Visa Gold Debit from BGN 1.50 to 0.20% from withdrawn amount, min. BGN 1.50;
 - c. Increasing of fee for reissuing of a PIN code on paper for debit cards V PAY/V PAY- Lukoil/V PAY Donna, Debit Mastercard, Debit Mastercard Kids, Debit Mastercard Teens, Debit Mastercard Youngsters, Mastercard World Elite, Visa Electron, Visa Classic, Visa Debit, Visa Gold Debit from BGN 3 to BGN 5;
 - d. Introduction of fee for transactions at the systems ePay.bg/B-pay for debit cards Visa Classic и Visa Gold Debit – BGN 0.50;
 - e. Increasing of fee for transactions at the systems ePay.bg/B-pay for debit cards Debit Mastercard, Debit Mastercard Teens, Debit Mastercard Youngsters, Visa Electron from BGN 0.20 to BGN 0.50;
 - f. Increasing of fee for Transactions at the systems ePay.bg/B-pay for debit cards V PAY/V PAY- Lukoil/V PAY Donna и Visa Debit from BGN 0.30 to BGN 0.50;
 - g. Introduction of fee for Balance inquiry on ATM in Bulgaria for debit card Debit Mastercard Teens – BGN 1;
 - h. Increasing of fee for Balance inquiry on ATM in Bulgaria for debit cards V PAY/V PAY-Lukoil/V PAY Donna, Debit Mastercard, Debit Mastercard Youngsters, Mastercard World Elite, Visa Electron, Visa Classic, Visa Debit, Visa Gold Debit from BGN 0.50 to BGN 1;
 - i. Introduction of fee for Balance inquiry on ATM in Bulgaria for the last 5 transactions for debit card Mastercard World Elite – BGN 1;
 - j. Increasing of fee for Balance inquiry on ATM in Bulgaria for the last 5 transactions for debit cards V PAY/V PAY-Lukoil/V PAY Donna, Debit Mastercard, Debit Mastercard Youngsters, Visa Electron, Visa Classic, Visa Debit, Visa Gold Debit from BGN 0.50 to BGN 1.
 - k. Increasing of fee for Balance inquiry on ATM in Bulgaria for credit cards Mastercard Standard, Mastercard Gold, Mastercard Platinum, Visa Classic, Visa Classic Donna, Visa Gold, Visa Platinum, UniCredit Shopping Card from BGN 0.50 to BGN 1;



- l. Increasing of fee for Balance inquiry on ATM in Bulgaria for the last 5 transactions for credit cards Mastercard Standard, Mastercard Gold, Mastercard Platinum, Visa Classic, Visa Classic Donna, Visa Gold, Visa Platinum, UniCredit Shopping Card from BGN 0.20 to BGN 1;
- m. Increasing of fee for purchase on installments with credit card UniCredit Shopping Card:
 - Fee for purchase on installments for 6 months from 3% to 6%;
 - Fee for purchase on installments for 9 months from 6% to 9%;
 - Fee for purchase on installments for 10 months from от 6% to 10%;
 - Fee for purchase on installments for 12 months from от 6% to 12%;
 - Fee for purchase on installments for 18 months from 10% to 18%;
 - Fee for purchase on installments for 24 months from 10% to 24%;
 - Fee for purchase on installments for 36 months from 15% to 36%;
- n. Introducing a change of Domestic and International limits of debit card Mastercard Teens - an increase in the Cash withdrawals limits at ATM and in the Payment limits at Real and Virtual POS in Bulgaria and abroad for one transaction, for 24 hours and weekly limit.

By giving this notification the Bank fulfils its obligation as a payment service provider pursuant to art. 62 of the Payment Services and Payment Systems Act to notify its clients (payment service users) within two months of any changes in the framework agreement between them.

The Bank considers that payment service users have accepted the changes in the framework agreement unless they notify the Bank of their refusal to accept the changes before the date on which the changes come into force. If payment service users do not accept the changes, the Bank shall inform them about their right to terminate the framework agreement and the supporting agreements immediately before the date on which it is proposed that the changes take effect without their being liable for any costs and compensations.