

Dear customers,

We inform you that as of **18.10.2022** UniCredit Bulbank AD introduces the following changes in the Tariff for fees and commissions for individuals:

**1. Changes in Section I. ACCOUNTS:**

Art.	PRODUCT / SERVICE	AS IS		TO BE	
		BGN	EUR	BGN	EUR
<b>I. ACCOUNTS</b>					
1.	OPENING OF ACCOUNT				
1.1.	Current accounts:				
1.1.1.	Current account without debit card	8	4	BGN 8	EUR 4
1.1.2.	Current account with debit card	BGN 2			
1.1.3.	Joint current account	15	8	Is closed for new sales from 15.08.2022	
2.	Maintenance and servicing of account:				
2.1.2.	Current account with debit card				
2.1.2.2.	with regular incomings*	BGN 1.80		BGN 2.55	

\* The changes will affect Modula programme, according art.2.1.2.

**2. Changes in Appendix № 1, Section I. Accounts – for fees on "Payment account with basic features":**

Product / Service	as-is prices	to-be prices
<b>Opening</b>		
1. Opening of "Payment account with basic features"	BGN 1.50	BGN 1.55
<b>Maintenance</b>		
2. Maintenance of "Payment account with basic features for clients with regular incomings"*	BGN 1.45	BGN 2.44
3. Maintenance of "Payment account with basic features for clients without regular incomings"*	BGN 2.40	
<b>Cash deposits***</b>		
6. Cash deposits into "Payment account with basic features", in branch**	up to BGN 4 000 – free	up to BGN 3 120 – BGN 0.85
	for the amount over BGN 4 000 – 0.20%, min. BGN 3	over BGN 3 120 – 0.30%, min. BGN 3
<b>Cash withdrawal</b>		
7. Cash withdrawal in branch up to BGN 1 000 inclusive***	BGN 2.80	BGN 3.68
9. Cash withdrawal at Bank's ATMs	BGN 0.24	BGN 0.25
10. Cash withdrawal at ATMs of other banks in Bulgaria	BGN 1.14	BGN 1.13
<b>Transfers in BGN</b>		
15. Paper ordered internal transfer	BGN 1.70	BGN 2.32
16. Electronic ordered internal transfer	BGN 0.40	BGN 0.44
17. Paper ordered transfer via BISERA	BGN 3.75	BGN 4.10
18. Electronic ordered transfer via BISERA	BGN 0.95	BGN 1.00
19. Paper ordered internal transfer to State Budget	BGN 1.75	BGN 2.32
20. Electronic ordered internal transfer to State Budget	BGN 0.40	BGN 0.44
21. Paper ordered transfer via BISERA to State Budget	BGN 3.75	BGN 3.95
22. Electronic ordered transfer via BISERA to State Budget	BGN 0.95	BGN 1.00

Standing orders in BGN		
23. Internal standing orders in BGN	BGN 0.45	BGN 0.60
24. Interbank transfer (outgoing) in BGN	BGN 0.95	BGN 1.00

### 3. Changes in Section II. CASH OPERATIONS:

Art.	PRODUCT / SERVICE	AS IS		TO BE	
		BGN	EUR	BGN	EUR
<b>II. CASH OPERATIONS</b>					
1	<b>CASH DEPOSITS:</b>				
1.1.	In case of the depositor is account holder:				
1.1.1.	up to BGN 3 000/ EUR 1 500, incl.	2	1	0.30%, min. 3	0.30%, min. 1.50
1.1.2.	for the amounts over BGN 3 000 / EUR 1 500	0.20%, min. 3	0.30%, min. 3		
1.2.	In case of the depositor is non-account holder:	0.45% min. 4.5	0.45% min. 2.30	0.45% min. 4.5	0.45% min. 2.30
2	<b>CASH WITHDRAWAL:</b>				
		<b>2. CASH WITHDRAWAL:</b>			
2.1.	up to BGN 2 000/ EUR 1 000, incl.	0.50%, min.6	0.50%, min.3	0.70%, min. BGN 10 on the whole withdrawn amount	0.70%, min. EUR 5 on the whole withdrawn amount
2.2.	over BGN 2 000/EUR 1 000 (on the whole amount)	0.70%	0.70%		
2.3.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.60%, min.15	0.60%, min.10	0.80%, min. BGN 20	0.80%, min. EUR 10
Additional notes:	1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day - cash deposits and cash withdrawals from each account separately.			1. The amount of the commission on cash transactions is calculated on the total amount of the cash transactions within the working day—cash deposits and cash withdrawals from each account separately. <b>The commission on cash transactions at weekends/holidays are accounted on the first following working day.</b>	
	2. The commission under art. 1 is not collected: (a) for cash depositing into children accounts and charity accounts; (b) for repayment of UCB loans, credit card repayment account, UCF loans and UniCredit Leasing in BGN and foreign currency.			2. The commission under art. 1 is not applicable for cash depositing into children accounts and charity accounts. In case of repayment of loan, credit card inclusive, provided by the Bank or UNICREDIT CONSUMER FINANCING SMJSC, or repayment to UniCredit Leasing SMJSC, the commission under art. 1 is BGN 1 per transaction, with the exception of repaying a loan obligation to UNICREDIT CONSUMER FINANCING SMJSC by cash depositing on the company's account—the fee is BGN 2 per transaction.	
	4. The commission under art. 1. and art. 2. is not collectable when the currency of the deposit or withdrawal is different from the currency of the account			3. The commission under art. 1.1 and art. 2.1 is not collectable when the currency of the deposit or withdrawal	

		is different from the currency of the account.
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#### 4. Changes in Section III. TRANSFERS AND DIRECT DEBIT

AS IS				TO BE	
III. TRANSFERS AND DIRECT DEBIT					
Art.	PRODUCT / SERVICE	in bank office	through electronic channel	in bank office	through electronic channel
2.	INTERNAL OUTGOING TRANSFERS				
2.1.	Transfers in BGN and EUR in the Bank's system				
2.1.2.	transfers to other accounts	BGN 6	BGN 0.60	BGN 6	BGN 0.70
2.1.3.	Phone number transfers in BGN via Bulbank Mobile		BGN 0.60		BGN 0.70

#### 5. Changes in Section VII. PACKAGE PROGRAMMES AND PLANS

Art.	PRODUCT / SERVICE	AS IS		TO BE	
		BGN	EUR	BGN	EUR
VIII. PACKAGE PROGRAMS AND PLANS					
1.	PACKAGE PROGRAMMES AND PLANS:				
1.9.	EXPAT		5 monthly/ 50 yearly	Is closed for new sales from 15.08.2022	

#### 1. Changes in Appendix № 7 Plans

AS IS			
Products/services	Fees		
	START plan	PLUS plan	MAX plan
Opening			
1. Opening a plan	Free of charge	Free of charge	Free of charge
Service			
2. Service and maintenance for a plan <sup>1</sup>	2.99 BGN	3.99 / 4.99 <sup>2</sup> BGN	9.99 BGN

TO BE			
Products/services	Fees		
	START plan	PLUS plan	MAX plan
Opening			
1. Opening a plan on paper	10 BGN	10 BGN	10 BGN
2. Opening a plan with electronic signature	Free of charge	Free of charge	Free of charge
Service			
2. Service and maintenance for a plan <sup>1</sup>	3.33 BGN	4.44 / 5.55 <sup>2</sup> BGN	12.95* BGN

\*The change of maintenance fee for Max plan will take effect from 03.01.2023

#### 6. Changes in Section VIII. CARDS

## 1. Changes in Appendixes for debit and credit cards:

	VIII. Cards	
Fees for additional operations	AS IS	TO BE
Cash deposits at ATM	Free of charge	BGN 0.30
Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000)	0.15% min. BGN 1	0.15% min. BGN 1

\* For each deposit made, a commission is due according to the Bank's tariff. Bank operations accepted on weekends and holidays are posted with the value of the first business day.

AS IS			TO BE		
Art.	PRODUCT/ SERVICE	FEE	Art.	PRODUCT/ SERVICE	FEE
<b>VIII.CARDS</b>					
<b>Appropriate Appendixes for DEBIT and CREDIT CARDS</b>					
Appendix № 8.1.2, 8.1.6, 8.1.10	A fee for opening a current (card) account	BGN 2	Appendix № 8.1.2, 8.1.6, 8.1.10	A fee for opening a current (card) account	BGN 8
Appendix № 8.1.1, 8.1.2, 8.1.6, 8.1.7, 8.1.8, 8.1.9, 8.1.10, 8.1.11, 8.2.1, 8.2.2, 8.2.3, 8.2.4, 8.2.5, 8.2.6, 8.2.7, 8.2.8	Balance inquiry via ePay.bg/B-pay	BGN 0.50	Appendix № 8.1.1, 8.1.2, 8.1.6, 8.1.7, 8.1.8, 8.1.9, 8.1.10, 8.1.11, 8.2.1, 8.2.2, 8.2.3, 8.2.4, 8.2.5, 8.2.6, 8.2.7, 8.2.8	Balance inquiry via ePay.bg/B-pay	BGN 1
Appendix № 8.1.1, 8.1.2, 8.1.0	Cash back at POS at merchant outlet	BGN 0.20	Appendix № 8.1.1, 8.1.2, 8.1.3, 8.1.0	Cash back at POS at merchant outlet	BGN 0.30
Appendix: For all debit and credit cards	Cash withdrawal on POS terminal at Bank's branch counters	BGN 3	Appendix: For all debit and credit cards	Cash withdrawal on POS terminal at Bank's branch counters	Suspend the services
Appendix № 8.1.2, 8.1.4, 8.1.5, 8.1.6, 8.1.7, 8.1.10, 8.1.11, 8.2.8	Fee for card issuing/re-issuing with delivery to the branch	BGN 2	Appendix № 8.1.2, 8.1.3, 8.1.4, 8.1.5, 8.1.6, 8.1.7, 8.1.10, 8.1.11, 8.2.8	Fee for card issuing/re-issuing with delivery to the branch	BGN 6

Art.	AS IS		TO BE		
<b>VIII. CARDS</b>					
	PRODUCT / SERVICE	BGN	EUR	BGN	EUR
3	<b>PAYMENT WITH CARDS ISSUED BY OTHER BANK</b>				
3.1.	Cash withdrawal at bank's counter with cards issued by other banks				
3.1.1.	VISA, MasterCard	4%		Suspend the services	
3.1.2.	VISA Electron, Maestro	1%, min 2			
3.1.3.	Diners Club	6%			
3.2.	Payment with cards via the system for utility and periodic payments				
3.2.1.	with cards issued by other bank in Bulgaria	1.50%, min 0.35		Suspend the services	
	with card issued by other bank abroad	2.50%, min 0.65			

6.3 A change of Cash withdrawals limits at ATM and payment at POS terminals in:

6.3.1 Visa Gold Debit: Increase of limits of single cash withdrawal and POS terminal; 24-hours-cash withdrawals and POS terminal; 7-days-cash withdrawals and POS terminal for debit cards Visa Gold Debit (8.1.11).

AS IS

SPENDING LIMITS		Limit for one transaction			Daily limit			Weekly limit		
		USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal	In Bulgaria	2 000	2 000	4 000	3 000	3 000	6 000	7 500	7 500	15 000
	Abroad	1 000	1 000	2 000	2 000	2 000	4 000	5 000	5 000	10 000
Cash M transfer <sup>1</sup> in Bulgaria	In Bulgaria	200	200	400	2 000	2 000	4 000	3 500	3 500	7 000
Amount of Cash Back at POS when a purchase is made (limit of cash received) <sup>2</sup>		25	25	50	1 000	1 000	2 000	1 500	1 500	3 000
Payment at merchant locations on POS terminal		5 500	5 500	11 000	5 500	5 500	11 000	15 000	15 000	30 000
Total number of payments for the period		-	-	-	40	40	40	100	100	100

TO BE

SPENDING LIMITS		Limit for one transaction			Daily limit			Weekly limit		
		USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM and POS terminal	In Bulgaria	3 000	3 000	6 000	4 000	4 000	8 000	10 000	10 000	20 000
	Abroad	1 000	1 000	2 000	2 000	2 000	4 000	6 000	6 000	12 000
Cash M transfer <sup>1</sup> in Bulgaria	In Bulgaria	200	200	400	2 000	2 000	4 000	3 500	3 500	7 000
Amount of Cash Back at POS when a purchase is made (limit of cash received) <sup>2</sup>		25	25	50	1 000	1 000	2 000	1 500	1 500	3 000
Payment at merchant locations on POS terminal		7 500	7 500	15 000	10 000	10 000	20 000	25 000	25 000	50 000
Total number of payments for the period		-	-	-	40	40	40	100	100	100

6.3.2 Debit Mastercard Kids: Increase of limits of single cash withdrawal and POS terminal; 24-hours-cash withdrawals and POS terminal; 7-days-cash withdrawals and POS terminal for debit cards Debit Mastercard Kids (8.1.4)

AS IS

SPENDING LIMITS		Limit for one transaction			Daily limit			Weekly limit		
		USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM		10	10	20	20	20	40	50	50	100

Payment at merchant locations on POS terminal	10	10	20	20	20	40	50	50	100
Total number of payments for the period	-	-	-	20	20	20	50	50	50

**TO BE**

SPENDING LIMITS	Limit for one transaction			Daily limit			Weekly limit		
	USD	EUR	BGN	USD	EUR	BGN	USD	EUR	BGN
Cash withdrawals on ATM	25	25	50	25	25	50	100	100	200
Payment at merchant locations on POS terminal	25	25	50	25	25	50	100	100	200
Total number of payments for the period	-	-	-	20	20	20	50	50	50

## 7. Changes in Section X. ORDER EXECUTION AND TRANSACTION SERVICES:

Art.	AS IS	TO BE
<b>X. ORDER EXECUTION AND TRANSACTION SERVICES</b>		
4.	<b>OTHER FEES AND COMMISSIONS</b>	
Additional notes:	The safekeeping fee in Article 4.2, is quoted on an annual basis, while the payment liability will be calculated and collected on a monthly basis on the grounds of the market value of the securities, which are kept with UniCredit Bulbank JSC, calculated as of the last day of the month.	The safekeeping fee in Article 4.2, is quoted on an annual basis, while the payment liability will be calculated and collected on a monthly basis on the grounds of the market value of the <b>financial instruments</b> , which are kept with UniCredit Bulbank JSC, calculated as of the last day of the month.

## 8. Changes in Section XII. MISCELLANEOUS

Art.	AS IS		TO BE	
<b>XII. MISCELLANEOUS</b>				
	PRODUCT / SERVICE	BGN	EUR	
1.	<b>BANK VAULTS</b>			
1.2	24-hour vault service (taxable with VAT)	as per Branch price list		
3.	<b>COMMUNICATION SERVICES RELATED TO BANK OPERATIONS</b>			
3.1.	Fax services upon customer's request related to bank operations (taxable with VAT)			The services have been terminated.
3.1.1.	Cross-border (per page)		10	
3.1.2.	Domestic (per page)	10		
3.2.	Telex message (taxable with VAT)			

3.2.1.	Cross-border		15		
3.2.2.	Domestic	5			
6.	<b>OTHER SERVICES</b>				
6.1.	Photocopy services (per page), (taxable with VAT)	1			
6.2.	Consultancy/technical assistance related to bank operations (per man hour), (taxable with VAT)	50	50		
3.4.	SMS-notification (per message), (VAT applicable)			Electronic notification (per item), (VAT applicable)	
3.4.2.	SMS-notification via the system for Internet banking Bulbank Online (SMS-notification)	0.10		Electronic notification via the system for Internet banking Bulbank Online	0.10
3.4.3.	SMS-notification via the information system Infodirect	0.10		Electronic notification via the information system Infodirect	0.10