

Dear customers,

We inform you that as of **16.12.2023** UniCredit Bulbank AD introduces the following changes in the Tariff for fees and commissions for individuals:

1. Changes in Section I. ACCOUNTS:

PRODUCTS / SERVICES	FEES / COMMISSIONS	
	AS - IS	TO - BE
I. ACCOUNTS		
MAINTANANCE AND SERVICING OF ACCOUNT:		
Current/ saving account without debit card		
with average monthly balance up to BGN 200 000/ EUR 100 000, incl.	BGN 4/ EUR 3	BGN 5
with average monthly balance above BGN 200 000/ EUR 100 000, incl.	BGN 10/ EUR 6	
Current account with debit card:		
without regular incomings	BGN 2.55	BGN 3
with regular incomings	BGN 3	BGN 5
Joint account	BGN 12/ EUR 6	BGN 20
CLOSING, BLOCKING, INFORMATION OF ACCOUNTS		
Blocking of accounts	BGN 3/ EUR 2	BGN 4
Monthly fee for receiving a paper account statement at the address	BGN 2/ EUR 1	BGN 6

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

PRODUCTS / SERVICES	FEES / COMMISSIONS	
	AS -IS	TO - BE
PAYMENT ACCOUNT WITH BASIC FEATURES - APPENDIX № 1		
Opening		
Opening of "Payment account with basic features"	BGN 1.55	BGN 2.10
Cash deposits		
Cash deposits in branch	up to BGN 3 120 - BGN 0.85	0.22%, min. BGN 2.45
Cash withdrawal		
Cash withdrawal in branch up to BGN 1 000 inclusive***	BGN 3.50	0.55%, min. BGN 6.45
Cash withdrawal at Bank's ATMs	BGN 0.25	0.12%, min. BGN 0.28
Cash withdrawal at ATMs of other banks in Bulgaria	BGN 1.13	0.17%, min. BGN 1.35
Direct debit transactions		
Internal payments	BGN 1.95	BGN 2.45
Payments via BISERA	BGN 3.90	BGN 4.60
Transfers in BGN		
Paper ordered internal transfer	BGN 2.32	BGN 3
Electronic ordered internal transfer	BGN 0.44	BGN 0.45
Paper ordered transfer via BISERA	BGN 4.10	BGN 4.70
Paper ordered internal transfer to State Budget	BGN 2.32	BGN 3
Electronic ordered internal transfer to State Budget	BGN 0.44	BGN 0.45
Paper ordered transfer via BISERA to State Budget	BGN 3.95	BGN 4.70

2. Changes in Section II. CASH OPERATIONS:

PRODUCTS/SERVICES	FEES/COMMISSIONS	
	AS -IS	TO - BE
II. CASH OPERATIONS		
CASH DEPOSITS:		
In case of the depositor is not account holder :	0.45%, min. BGN 4.50/ EUR 2.30	0.50%, min. BGN 5
In case of repayment of loan, credit card inclusive, provided by the Bank or UNICREDIT CONSUMER FINANCING SMJSC, or repayment to UniCredit Leasing SMJSC	BGN 1	BGN 2
CASH WITHDRAWAL:		
on the whole amount)	0.70%, min. BGN 10/ EUR 5	0.80%, min. BGN 10
previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.80%, min. BGN 20/ EUR10	0.90%, min. BGN 20
OTHER CASH OPERATIONS:		
Counting coins (in BGN only)	5%, min. BGN 1	5%, min. BGN 5
Currency exchange in cash	BGN 10	BGN 15

3. Changes in Section III. TRANSFERS AND DIRECT DEBIT:

PRODUCTS / SERVICES	FEES / COMMISSIONS	
	AS - IS	TO - BE
III. TRANSFERS AND DIRECT DEBIT		
TRANSFERS IN BGN AND EUR IN UCB SYSTEM		
Transfers between own accounts (ordered in bank office)	BGN 6	BGN 7
Transfers to other accounts (ordered in bank office)	BGN 6	BGN 7
TRANSFERS IN NON-EUR CCY IN UCB SYSTEM		
Transfers between own accounts (ordered in bank office)	EUR 6	BGN 7
Transfers to other accounts (ordered in bank office)	EUR 6	BGN 7
Transfers to other accounts (ordered through electronic channel)	EUR 2.30	BGN 0.70
TRANSFERS IN LOCAL CURRENCY AND EUR IN EEA		
Transfers to other banks		
Standard transfer /BISERA, SEPA/	BGN 6	BGN 7
Transfer of cash deposited funds via BISERA	0,8%, min. BGN 10	1%, min. BGN 11
Transfer of cash deposited funds via RINGS	0,8%, min. BGN 28	1%, min. BGN 30
DIRECT DEBIT IN BGN		
Initiation/refusal		
against an account with another bank	BGN 6	BGN 7
against an account with the Bank	BGN 6	BGN 7
Direct debit payment via BISERA	BGN 6	BGN 7
ADDITIONAL FEES FOR TRANSFERS		
Outgoing cross-border transfers outside the EEA, with the option "Charges at the payer's expense (OUR)":		
up to EUR 2 500 or its equivalent in other currency	EUR 30	up to EUR 15 000 (equivalent in other currency) - EUR 35
from EUR 2 500 to EUR 12 500 or its equivalent in other currency	EUR 35	
over EUR 12 500 or its equivalent in other currency	EUR 55	above EUR 15 000 (equivalent in other currency) - EUR 55
Correspondence, inquiry for transfer order/amendment/request for return of an ordered transfer in local currency	new fee	BGN 10

4. Changes in Section VI. LOANS:

PRODUCTS/SERVICES	FEES/ COMMISSIONS	
VI. LOANS		
FEES AND COMMISSIONS FOR LOANS WITH CONTRACTS SIGNED BEFORE 23/07/2014		
AS - IS		
Renegotiation of the price:		
for loans with current debt up to BGN 20 000	BGN 350	EUR 175
for loans with current debt up to BGN 50 000	BGN 700	EUR 350
for loans with current debt up to BGN 100 000	BGN 1400	EUR 700
for loans with current debt above BGN 100 000	BGN 2100	EUR 1050
TO - BE		
Fee for changing conditions upon borrower`s request:		
Change of price parameters:	1% on outstanding debt	
Change of non-price parameters:	BGN 60	
Modification of pricing and non-pricing parameters of a cash-secured loan agreement:	BGN 30	
FEES FOR LOANS WITH CONTRACTS SIGNED AFTER 23.07.2014		
Fee for a collateral documentation reconciliation:		
for a credit up to BGN 50 000, or the equivalent in EUR	AS - IS BGN 150 /EUR 75	TO - BE for a credit up to BGN 100 000, or the equivalent in EUR -BGN 300
for a credit above BGN 50 000 up to 100 000, or the equivalent in EUR	BGN 250/ EUR 125	
Fee for a loan application		
Digitally signed	new text	Free of charge
Signed on paper	new fee	BGN 80
Issuing of a Bank Certificate for a concluded loan agreement for the purchase of property (taxable with VAT)	new fee	BGN 20

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

As of **01.02.2024**, the fees specified in the Tariff for the "UNICO"/"EXPAT" package programs will not be applicable in connection with the termination of the maintenance of these package programs.

The monthly fee for the "Modula" Program shall be changed in accordance with the maintenance and service fee for a current account with debit card.

6. Changes in Section X. ORDER EXECUTION AND TRANSACTION SERVICES:

Applicable fees and commissions are regulated in a new **Appendix No.10**, which can be found [HERE](#).

7. Changes in Section XI. REGISTRATION AGENT SERVICES:

Applicable fees and commissions are regulated in a new **Appendix No.11**, which can be found [HERE](#).

The full version of the new Tariff can be found [HERE](#).

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. Payment service users are hereby notified as follows:

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.