


# TARIFF

LEGAL ENTITIES  
& SOLE TRADERS

as of 06.01.2025



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## SECTION



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## I. ACCOUNTS

|  | ELECTRONIC CHANNEL                              | ON PAPER/ IN BANK OFFICE  |
|--|---|---------------------------|
| <b>1. CURRENT, LIQUIDATION AND INSOLVENCY ACCOUNT</b>  |   |                           |
| 1.1. Opening   | <b>25 BGN/ 12.78 EUR</b>                        | <b>45 BGN/ 23 EUR</b>     |
| 1.2. Monthly fee for maintenance with regular statements   | <b>25 BGN/ 12.78 EUR</b>                        | <b>45 BGN/ 23 EUR</b>     |
| 1.3. Account with Golden IBAN  |   |                           |
| 1.3.1. Opening   | <b>70 BGN/ 35.79 EUR</b>                        | <b>140 BGN/ 71.58 EUR</b> |
| 1.3.2. Monthly fee for maintenance with regular statements   | <b>30 BGN/ 15.34 EUR</b>                        | <b>60 BGN/ 30.68 EUR</b>  |
| 1.4. Fee for maintenance when the statements are distributed via more than one channel ( <i>additionally to Art. 1.2 and Art. 1.3.2</i> )                  | <b>In case of two, the higher is applicable</b> |                           |
| 1.5. Opening an account (CBBM)(Cross-Border Business Management)   | <b>300 BGN/ 153.39 EUR</b>                      |                           |
| 1.6. Closing   | <b>30 BGN/ 15.34 EUR</b>                        |                           |
| 1.7. With possibility for electronic access and account management via online banking and/or mobile banking ( <i>additionally to Art. 1.2 /1.3.2/1.4</i> ) | <b>30 BGN/ 15.34 EUR</b>                        |                           |
| <b>2. OPENING, MAINTENANCE AND CLOSING OF TERM DEPOSIT AND DONATION ACCOUNTS</b>   |   |                           |
|  | <b>Free of charged</b>                          |                           |

|   | ELECTRONIC CHANNEL       | ON PAPER/ IN BANK OFFICE |
|---|--------------------------|--------------------------|
| <b>3. OPENING, MAINTENANCE AND CLOSING OF ACCOUNTS WITH SPECIAL REGIME</b>  |                          |                          |
|   | <b>By arrangement</b>    |                          |
| 3.1. DVP/ DELIVERY VERSUS PAYMENT/ account  |                          |                          |
| 3.1.1. Opening  | <b>20 BGN/ 10.23 EUR</b> |                          |
| 3.1.2. Monthly fee for maintenance with regular statements  | <b>40 BGN/ 20.45 EUR</b> | <b>60 BGN/ 30.68 EUR</b> |
| 3.1.3. Closing  | <b>30 BGN/ 15.34 EUR</b> |                          |
| <b>4. CAPITAL/ DONATION RAISING ACCOUNT</b>   |                          |                          |
| 4.1. Opening/ Monthly fee for maintenance   | <b>20 BGN/ 10.23 EUR</b> |                          |
| 4.2. Closing  | <b>30 BGN/ 15.34 EUR</b> |                          |
| <b>5. CAPITAL RAISING ACCOUNT</b>   |                          |                          |
| 5.1. Opening  | <b>30 BGN/ 15.34 EUR</b> |                          |
| 5.2. Closing  | <b>30 BGN/ 15.34 EUR</b> |                          |
| <b>6. MONTHLY FEE FOR MAINTENANCE OF BANK ACCOUNT IN CASE OF DISTRRAINTS (ADDITIONAL TO ART 1.2 AND ART. 1.3.2)</b> |                          |                          |
|   | <b>10 BGN/ 5.11 EUR</b>  |                          |



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## I. ACCOUNTS

### ! NOTES

1. Fees as per Art. 1.2, 1.3.2, 1.4 and 1.7 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing the account.
2. Customers using the additional options as per Art. 1.7 are charged one-off irrespective of the number and type of accounts serviced.
3. In case a new current account is opened on closing an existing cumulative, capital or donation account, both fees - for closing the accumulation, the capital or donation account and opening the current account - are not due by the customer.
4. Fees as per Art. 1.2, 1.3.2 and 1.4 are not collected for capital raising account.
5. Fee as per Art. 1.6 is not due upon closing of bank accounts that have been opened for more than twelve months.
6. The minimum average monthly balance per Art. 1.2 and Art. 1.3.2 is established in the Interest Bulletin of UniCredit Bulbank AD for legal entities and sole traders.
7. The fee under Art 1.5 is collected upon opening of account through the Cross Border Account Opening process both for international clients in UniCredit Bulbank and when Bulgarian legal entity is advised on opening account with foreign bank of UniCredit Group. In cases where the account is opened with UniCredit Bulbank the fee is collected in addition to the fee as per 1.1.
8. Light version of the online banking with basic functionalities (Payments, Accounts and Cards, Loans, Corporate Services, Consents management) with 20% discount of the price in Art. 1.7. It should be precisely requested in branches. Applicable only in case of explicit customer request otherwise the conditions in Art.1.7 will be applied.



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## II. CASH OPERATIONS

|  | ELECTRONIC CHANNEL                   | ON PAPER/ IN BANK OFFICE |
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| <b>7. CASH DEPOSITS</b>  | <b>0.90 %, min. 10 BGN/ 5.11 EUR</b> |                          |
| 7.1. Cash deposits by private individuals in favour of Bank's legal entities         | <b>0.90 %, min. 10 BGN/ 5.11 EUR</b> |                          |
| <b>8. CASH WITHDRAWAL</b>  | <b>0.90 %, min. 10 BGN/ 5.11 EUR</b> |                          |
| 8.1. Preadvised but not withdrawn  | <b>1%</b>                            |                          |
| <b>9. COUNTING OF COINS IN CASH TRANSACTIONS (IN BGN ONLY)</b>                       | <b>5 %, min. 6 BGN/ 3.07 EUR</b>     |                          |
| 9.1. Exchange of damaged Bulgarian banknotes and coins                               | <b>Free of charge</b>                |                          |
| <b>10. HANDLING OF VALUABLE SHIPMENT (PARCEL) PER PIECE (ADDITIONALLY TO ART. 7)</b> | <b>50 BGN/ 25.56 EUR</b>             |                          |

### NOTES

- Transactions processed on holidays are booked with the next first working day value date as well as the recalculated commissions.
- Cash withdrawal applications are submitted to the Bank in writing until 3.00 p.m. of the previous working day.
- The fee under Art. 8 is not collected when closing an account, in case the remaining amount is less than the applicable commission minimum.
- The fee under Art. 8.1 is collected on the next day based on the not withdrawn part of amount.
- The commission under Art. 9 is due for deposit and withdrawal of more than 10 coins irrespective of their amount and is collected additionally to the commission as per Art. 7, 7.1, respectively Art. 8 and 8.1.
- The fee under Art. 10 is collected in the case of receipt of client valuable shipments in Bank branches by transport companies.
- The commission under Art. 7, 7.1 and 8 for deposit and cash withdrawal shall not be collected when the currency of the deposit or withdrawal is different from the currency of the account, to which the deposit/withdrawal was made.
- The commission under art. 7.1 is not applicable for cash depositing into donation accounts.



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## III. TRANSFERS AND DIRECT DEBIT

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

| 11. INCOMING TRANSFERS IN EUR IN EEA AND IN BGN FROM THE COUNTRY  |                    | Free of charge    |  |
|---|--------------------|-------------------|--|
| 12. OUTGOING TRANSFERS IN EUR IN EEA AND IN BGN IN THE COUNTRY  |                    |                   |  |
| 12.1. Internal transfers  |                    |                   |  |
| 12.1.1. Non-cash payment  | 0.80 BGN/ 0.41 EUR | 8 BGN/ 4.09 EUR   |  |
| 12.1.2. Between different accounts of one and the same accountholder  | Free of charge     | 8 BGN/ 4.09 EUR   |  |
| 12.2. Transfer in EUR in EEA (next working day) or BGN transfer via BISERA  | 1.70 BGN/ 0.87 EUR | 8 BGN/ 4.09 EUR   |  |
| 12.3. Transfer in EUR in EEA (same and next working day) or BGN transfer via RINGS  | 13 BGN/ 6.65 EUR   | 50 BGN/ 25.56 EUR |  |
| 12.4. Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer | 20 BGN/ 10.23 EUR  |                   |  |
| 13. INSTANT PAYMENT /BLINK/ VIA ELECTRONIC CHANNEL  | 1.70 BGN/ 0.87 EUR | -                 |  |

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ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

| 14. SALARY PAYMENTS  |  |                  |
|--|--|------------------|
| 14.1. Internal payments in BGN and in foreign currency ( <i>per order</i> )          | 0.30 BGN/ 0.15 EUR   | -                |
| 14.2. Via BISERA/ Blink ( <i>per order</i> )   | 1.70 BGN/ 0.87 EUR   | -                |
| 14.3. Processing of an electronic file ( <i>additionally to Art. 14.1 And 14.2</i> ) | 30 BGN/ 15.34 EUR  |                  |
| 15. STANDING ORDERS AND UTILITY PAYMENTS   |  |                  |
| 15.1. Internal transfers in BGN and in EUR   | 0.70 BGN/ 0.36 EUR   |                  |
| 15.2. Transfers in other currency  | 2.50 EUR   |                  |
| 15.3. Intrabank payments ( <i>only for standing orders</i> )                         |  |                  |
| 15.3.1. In EUR in EEA and in BGN   | 1.30 BGN/ 0.67 EUR   |                  |
| 15.3.2. Outside EEA and non EUR currency in EEA                                      | 0.10 %, min. 10 EUR, max. 200 EUR + 10 EUR Communication fee |                  |
| 15.4. Service initiation   | Free of charge   | 8 BGN/ 4.09 EUR  |
| 15.5. Termination of service   | Free of charge   | 15 BGN/ 7.67 EUR |



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## III. TRANSFERS AND DIRECT DEBIT

|  | ELECTRONIC CHANNEL        | ON PAPER/ IN BANK OFFICE |
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| 15.6. Standing instruction for purposes different than utility payments (within the bank) (monthly/ per account) | <b>20 BGN/ 10.23 EUR</b>  |                          |
| 15.7. Single utility payments  | <b>0.70 BGN/ 0.36 EUR</b> | <b>7 BGN/ 3.58 EUR</b>   |
| 15.8. Municipality Taxes and Fees payments   | <b>1 BGN/ 0.51 EUR</b>    | -                        |

### 16. INTERNAL TRANSFERS IN NON-EUR CURRENCY

|  |                       |              |
|--|-----------------------|--------------|
| 16.1. Non-cash payment   | <b>2.50 EUR</b>       | <b>4 EUR</b> |
| 16.2. Between different accounts of one and the same accountholder | <b>Free of charge</b> | <b>4 EUR</b> |

### 17. DIRECT DEBIT

|  |                           |                        |
|--|---------------------------|------------------------|
| 17.1. Initiation                             |                           |                        |
| 17.1.1. Against an account with another bank | <b>1.60 BGN/ 0.82 EUR</b> | <b>7 BGN/ 3.58 EUR</b> |
| 17.1.2. Against an account within the Bank   | <b>0.70 BGN/ 0.36 EUR</b> | <b>7 BGN/ 3.58 EUR</b> |
| 17.2. Payment                                |                           |                        |
| 17.2.1. Internal transfers                   | <b>0.70 BGN/ 0.36 EUR</b> |                        |
| 17.2.2. Via BISERA                           | <b>7 BGN/ 3.58 EUR</b>    |                        |
| 17.2.3. Via RINGS                            | <b>50 BGN/ 25.56 EUR</b>  |                        |

|  | ELECTRONIC CHANNEL                       | ON PAPER/ IN BANK OFFICE |
|--|--|--------------------------|
| 18. INCOMING CROSS-BORDER TRANSFERS OUTSIDE EEA AND TRANSFERS IN NON-EUR CURRENCY IN EEA | <b>0.10 %, min. 10 EUR, max. 200 EUR</b> |                          |

### 19. OUTGOING CROSS-BORDER TRANSFERS AND TRANSFERS IN FOREIGN CURRENCY

|   |   |   |
|---|---|---|
| 19.1. Credit transfer outside EEA and in non-EUR currency in - TOM value date (1 working day) | <b>0.12 %, min. 10 EUR, max. 300 EUR + 10 EUR</b><br><b>Communication fee</b> | <b>0.25 %, min. 30 EUR, max. 400 EUR + 10 EUR</b><br><b>Communication fee</b> |
| 19.2. Credit transfer outside EEA and in non-EUR currency in - SAME DAY value date            | <b>0.22 %, min. 30 EUR, max. 350 EUR + 10 EUR</b><br><b>Communication fee</b> | <b>0.30 %, min. 50 EUR, max. 450 EUR + 10 EUR</b><br><b>Communication fee</b> |



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## III. TRANSFERS AND DIRECT DEBIT

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### 19.3. Customized processing of an outgoing cross-border transfer and transfer in FCY (*additional fee*)

19.3.1. Up to EUR 15 000 or its equivalent in other currency **35 EUR**

19.3.2. Over EUR 15 000 or its equivalent in other currency **55 EUR**

### 19.4. Processing upon customer's request (*additional fee*)

19.4.1. Urgent processing of a payment order submitted within the cut off time for execution of transfers within the same business day **80 EUR**

19.4.2. Urgent execution of a payment order submitted after the cut off time for execution of transfers within the same business day **300 EUR**

19.4.3. Incorrect/ insufficient payment data (*additional fee*) **50 EUR**

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19.5. Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified foreign currency transfer **60 EUR**

19.6. Correspondence and inquiry/request for return/change/cancellation of already processed and uncertified/certified transfer in BGN **10 EUR**

## 20. TRANSFER OF CASH DEPOSITED FUNDS

20.1. Outgoing transfers in EUR in EEA and in BGN in the country

20.1.1. Internal transfers **0.85 %, min. 10 BGN/ 5.11 EUR**

20.1.2. Via BISERA **1 %, min. 11 BGN/ 5.62 EUR**

20.1.1. Via RINGS **1 %, min. 50 BGN/ 25.56 EUR**

20.2. Single utility payments **0.30 %, min. 5 BGN/ 2.56 EUR**

20.3. Internal transfers in non-EUR currency **0.15 %, min. 6 EUR**

## 21. TRANSFER UNICORECT

**0.30 BGN/ 0.15 EUR**



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## III. TRANSFERS AND DIRECT DEBIT

### ! NOTES

1. The execution of a payment order under Art. 19.2. and/or Art. 19.4.2. is subject to the Bank's consent.
2. The return of an incoming customer transfer in FCY as per beneficiary's request is considered to be an outgoing customer transfer.
3. Outgoing transfer in FCY which has been returned not at the fault of the Bank is considered to be an incoming customer transfer.
4. Conditional payment orders are considered to be documentary letters of credit. Incoming credit transfers MT103 should not be used for conditional payments. If used, such payments shall be executed as clean payments without responsibility on the part of the Bank.
5. The fee under Art. 15.6 is not due in case the Standing instruction is placed for loan repayment.
6. SWIFT expenses under are collected in addition to Trade Finance services and investigations services under Art.19.5 and 19.6.
7. Transfers under Art. 20.1.1, 20.1.2, 20.1.3 and 20.2 are executed only by order of clients with at least one account opened with the Bank except for payments in favour of municipal/ state budget or municipal/ state organizations.
8. Due to the specific banking practices of US and Canadian banks, UniCredit Bulbank guarantees that the intermediary bank will execute a payment in USD or CAD under Art. 19.3.1 without any deduction but the beneficiary's bank domiciled in the US or Canada may deduct some charges from the amount of the transfer.
9. Transfers in BGN from/to abroad are charged as cross-border transfers.
10. Intrabank FCY payroll payments, ordered via payroll functionality in Bulbank Online and e-Cash are charged as bulk internal payments in BGN – Art. 12.1.
11. The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per Art. 19.3 regardless of the amount of fees that will actually be paid in order to credit the payee's account with the amount indicated by the payer in the payment order.
12. The fee under art 14.3 is collected for processing of mass payment under Art 14.1 and/ or 14.2 of the data storage device.
13. When closing an account and transferring the remaining amount to another account of the holder in the bank, when the remaining amount is less than the amount of the fee, no fee is collected for an intrabank transfer under Art. 12.1.



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## IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

| 22. DOCUMENTS RECEIVED FOR COLLECTION  |   |   |
|--|---|---|
| 22.1. Documents against payment/ acceptance / free of payment                | <b>0.35 %,<br/>min. 75 EUR,<br/>max. 600 EUR</b>  | <b>0.40 %,<br/>min. 100 EUR,<br/>max. 700 EUR</b> |
| 22.2. Aval of promicery notes  |   |   |
| 22.2.1. With cash collateral ( <i>per quarter or part thereof</i> )          | <b>0.35 % , min. 75 EUR</b>                       |   |
| 22.2.2. With other type of collateral ( <i>per quarter or part thereof</i> ) | <b>By arrangement</b>                             |   |
| 22.3. Amendment of collection instructions/Tracer                            | <b>40 EUR</b>                                     | <b>50 EUR</b>                                     |
| 22.4. Return of unpaid documents   | <b>40 EUR</b>                                     |   |
| 23. DOCUMENTS SENT FOR COLLECTION  |   |   |
| 23.1. Documents against payment/acceptance/free of payment                   | <b>0.40 %,<br/>min. 100 EUR,<br/>max. 600 EUR</b> | <b>0.50 %,<br/>min. 150 EUR,<br/>max. 750 EUR</b> |
| 23.2. Amendment of collection instructions/Tracer                            | <b>40 EUR</b>                                     |   |

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

| 24. RECEIVED DOCUMENTARY LETTERS OF CREDIT  |  |  |
|---|--|--|
| 24.1. Consultation/Technical support  | <b>By arrangement</b>                            |  |
| 24.2. LC Draft preparing  | <b>60 EUR</b>                                    |  |
| 24.3. Advising  | <b>0.12 %,<br/>min. 50 EUR,<br/>max. 400 EUR</b> | <b>0.14 %,<br/>min. 75 EUR,<br/>max. 450 EUR</b> |
| 24.4. Confirmation ( <i>per quarter or part thereof</i> )   | <b>By arrangement</b>                            |  |
| 24.5. Transfer of a letter of credit without commitment   | <b>By arrangement</b>                            |  |
| 24.6. Advising of received notification for assignment of procee  | <b>50 EUR</b>                                    | <b>60 EUR</b>                                    |
| 24.7. Assignment of proceeds  | <b>0.15 %,<br/>min. 50 EUR, max. 300 EUR</b>     |  |
| 24.8. Advising of amendment (excluding amount increase) / Cancellation prior to validity expiry   | <b>50 EUR</b>                                    | <b>70 EUR</b>                                    |
| 24.9. Handling and payment for letter received by the following countries: EU, Canada, USA, Turkey, Switzerland; By arrangement for letters of credit received by other countries | <b>0.18 % , min. 50 EUR</b>                      |  |



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## IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

|   | ELECTRONIC CHANNEL                        | ON PAPER/ IN BANK OFFICE |
|---|---|--------------------------|
| 24.10. Deferred payment or acceptance under a letter of credit        |   |                          |
| 24.10.1. Confirmed by the Bank ( <i>per quarter or part thereof</i> ) | <b>By arrangement</b>                     |                          |
| 24.10.2. Non-confirmed by the Bank                                    | <b>50 EUR</b>                             |                          |
| 24.11. Preliminary check-up of documents                              | <b>0.10 %, min. 150 EUR, max. 500 EUR</b> |                          |
| 24.12. Second examination of documents returned for correction        | <b>100 EUR</b>                            |                          |
| 24.13. Purchase Fee ( <i>taxable with VAT</i> )                       | <b>75 EUR</b>                             |                          |

### 25. ISSUED DOCUMENTARY LETTERS OF CREDIT

|  |   |   |
|--|---|---|
| 25.1. Consultation/Technical support   | <b>By arrangement</b>   |   |
| 25.2. LC Draft preparing   | <b>60 EUR</b>   |   |
| 25.3. Issuance, handling and payment   |   |   |
| 25.3.1. With cash collateral   | <b>0.35 %, min. 40 EUR</b>  | <b>0.45 %, min. 100 EUR</b>   |
| 25.3.2. With other type of collateral ( <i>per quarter or a part thereof</i> ) | <b>Minimum levels: 0.50 % per quarter or part thereof (min. 100 BGN/ 51.13 EUR; 50 EUR)</b> | <b>Minimum levels: 0.60 % per quarter or part thereof (min. 150 BGN/ 76.60 EUR; 75 EUR)</b> |

|   | ELECTRONIC CHANNEL  | ON PAPER/ IN BANK OFFICE  |
|---|---|---|
| 25.4. Deferred payment or acceptance ( <i>per quarter or a part thereof</i> ) | <b>Local transactions: 0.15 %, мин. 20 BGN/ 10.23 EUR</b>                 | <b>Foreign transactions: 0.15 %, мин. 20 EUR</b>                          |
| 25.5. Amendment ( <i>excluding amount increase</i> )                          | <b>Local transactions: 50 BGN/ 25.56 EUR Foreign transactions: 50 EUR</b> | <b>Local transactions: 70 BGN/ 35.79 EUR Foreign transactions: 70 EUR</b> |
| 25.6. Change of collateral/ Cancellation prior to validity expiry             | <b>Local transactions: 50 BGN/ 25.56 EUR Foreign transactions: 50 EUR</b> |   |
| 25.7. Discrepancy fee   | <b>Local transactions: 100 BGN/ 51.13 EUR</b>                             |   |

FOR EXTRA WORK DUE TO UNUSUAL AND COMPLICATED TERMS OF DOCUMENTARY CREDITS (*TRANSFER, PROCESSING, PAYMENT AND ISSUANCE*), THE COMMISSION UNDER IS INCREASED

26. **By arrangement**



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## IV. LETTERS OF CREDIT AND DOCUMENTARY COLLECTIONS

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

| 27. URGENT PROCESSING UPON CUSTOMER'S REQUEST AND IF FEASIBLE FOR THE BANK (additional fee)       |  |
|---|--|
| 27.1. Urgent processing upon customer's request within 1 working day and if feasible for the Bank | <b>Local transactions: 60 BGN/ 30.68 EUR</b><br><b>Foreign transactions: 60 EUR</b>    |
| 27.2. Urgent processing upon customer's request within 4 hours and if feasible for the Bank       | <b>Local transactions: 200 BGN/ 102.26 EUR</b><br><b>Foreign transactions: 200 EUR</b> |

### NOTES

1. The issuance, confirmation, deferred payment/acceptance, assignment of proceeds and transfer of a letter of credit commissions are collected one-off upon issuance, confirmation, undertaking for deferred payment/acceptance, assignment of proceeds and transfer of a letter of credit, respectively.
2. Under revolving letters of credit the respective commission is charged on the revolving amount as if on a new letter of credit.
3. Upon increase of the letter of credit amount a commission as if on a new letter of credit is charged on the amount of the increase.
4. If the letter of credit amount allowance is expressed as "about", the commission is calculated on the respective amount increased by 10 %, unless otherwise stated.
5. In case of validity extension of a letter of credit an Amendment fee is due, as well as commission as if on a new letter of credit in case the extension refers to another quarter or part thereof. If the letter of credit amount allowance is expressed as "about", the relevant balance is increased by 10 %, unless otherwise stated.

6. Issuance, Receipt Notification/Confirmation and Express Processing fees are payable regardless of whether the Documentary Credits is processed or not. Commissions collected are non-refundable.

7. For documents presented for handling under a letter of credit (a documentary bank guarantee), but settled via free transfer, the respective commissions for a letter of credit (a documentary bank guarantee) are collected (or additionally collected to the ones already paid) on the amount of documents.

8. The fee for Advising an Amendment is for beneficiary's account.

9. When both the applicant and the beneficiary under a letter of credit are customers of the Bank, the commission under Art.23.9 is not collected from the beneficiary. It is considered as paid by the applicant according to art. 27.2. If for any reason the applicant has not paid the commission under art. 27.2, it is paid by the beneficiary under art 26.8.

10. The Paper ordered processing fee for Issuance, handling and payment, is due for orders for issuance of a new letter of credit, submitted on paper incl. signed with electronic signature; exempt are orders submitted via the electronic channel Bulbank Online.



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## 28. RECEIVED GUARANTEES AND STANDBY LETTERS OF CREDIT

|   | By arrangement   |   |
|---|--|---|
|   | Local transaction:   | Local transaction:  |
| 28.1. Consultation/Technical support        | 0.10 %, min. 50 BGN/ 25.56 EUR, max. 250 BGN/ 127.82 EUR   | 0.12 %, min. 50 BGN/ 25.56 EUR, max. 350 BGN/ 178.95 EUR            |
| 28.2. Advising without commitment           | Foreign transaction: 0.10 %, min. 50 EUR, max. 250 EUR   | Foreign transaction: 0.12 %, min. 50 EUR, max. 350 EUR              |
| 28.3. Amendment (excluding amount increase) | Local transaction: 50 BGN/ 25.56 EUR<br>Foreign transaction: 50 EUR  | Local transaction: 70 BGN/ 35.79 EUR<br>Foreign transaction: 75 EUR |
| 28.4. Assignment of proceeds                | Local transaction: 0.15 %, min. 30 BGN/ 15.34 EUR, max. 150 BGN/ 76.69 EUR<br>Foreign transaction: 0.15 %, min. 50 EUR, max. 250 EUR |   |

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| 28.5. Administration of a guarantee sent directly to the beneficiary                  | Local transaction: 0.12 %, min. 50 BGN/ 25.56 EUR, max. 250 BGN/ 127.82 EUR<br>Foreign transaction: 0.12 %, min. 50 BGN/ 25.56 EUR  |
|---|---|
| 28.6. Processing of a claim   | Local transaction: 50 BGN/ 25.56 EUR<br>Foreign transaction: 50 EUR   |
| 28.7. Issuance of a guarantee secured by a counterparty (per quarter or part thereof) | By arrangement  |
| 29. GUARANTEES/COUNTERGUARANTEES/STANDBY LETTERS OF CREDIT ISSUED BY THE BANK         |   |
| 29.1. Consultation/Technical support  | By arrangement  |
| 29.2. Issuance  | Collected upon issuance for the whole period of validity and is not subject to refund upon decrease of the Bank's commitment. In case of unlimited U/gs the commission is collected on an annual basis. |
| 29.2.1. With cash collateral (per quarter or a part thereof)                          | Local: 0.35 %, min. 75 BGN/ 38.35 EUR<br>Foreign: 0.40 %, min. 75 EUR   |
|   | Local: 0.40 %, min. 100 BGN/ 51.13 EUR<br>Foreign: 0.45 %, min. 100 EUR   |



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## V. BANK GUARANTEES

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|---|--|--|
|   | By arrangement<br>Minimum levels:<br>0.50 % per quarter or part thereof (min. 100 BGN/ 51.13 EUR) - in the country | By arrangement<br>Minimum levels:<br>0.60 % per quarter or part thereof (min. 150 BGN/ 76.69 EUR) - in the country |
| 29.2.2. With other type of collateral ( <i>per quarter or part thereof</i> )              | 0.50 % per quarter or part thereof (min. 100 EUR) - abroad   | 0.60 % per quarter or part thereof (min. 150 EUR) - abroad   |
| 29.3. Amendment ( <i>excluding amount increase</i> )                                      | Local transaction: 50 BGN/ 25.56 EUR/ Foreign transactions: 50 EUR   | Local transaction: 70 BGN/ 35.79 EUR/ Foreign transactions: 75 EUR   |
| 29.4. Amendment of the collateral   | Local transaction: 50 BGN/ 25.56 EUR<br>Foreign transactions: 50 EUR   |  |
| 29.5. Cancellation of customer's application for issuance ( <i>if already processed</i> ) | 150 BGN/ 76.69 EUR;<br>150 EUR   |  |

|   | ELECTRONIC CHANNEL   | ON PAPER/ IN BANK OFFICE |
|---|--|--------------------------|
| 29.6. Processing of a claim   | Local transaction: 0.10 %, min. 100 BGN/ 51.13 EUR, max. 500 BGN/ 255.65 EUR<br>Foreign transactions: 0.10 %, min. 100 EUR, max. 500 EUR |                          |
| 29.7. Urgent processing upon customer's request and if feasible for the Bank ( <i>additional fee</i> )                |  |                          |
| Urgent processing upon customer's request<br>29.7.1. within 1 working day and if feasible for the Bank                | Local transaction: 60 BGN/ 30.68 EUR<br>Foreign transactions: 60 EUR   |                          |
| Urgent processing upon customer's request<br>29.7.2. within 4 hours and if feasible for the Bank                      | Local transaction: 200 BGN/ 102.26 EUR<br>Foreign transactions: 200 EUR  |                          |
| 30. WRITTEN CORRESPONDENCE RELATED TO TRADE FINANCE DEALS ( <i>per bank transaction</i> ) ( <i>taxable with VAT</i> ) |  |                          |
| 30.1. Free format correspondence  | Local transaction: 50 BGN/ 25.56 EUR<br>Foreign transactions: 50 EUR   |                          |
| 30.2. Processing of a claim against a guarantee not administrated in the bank   | Local transaction: 800 BGN/ 409.03 EUR<br>Foreign transactions: 400 EUR  |                          |



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# V. BANK GUARANTEES

## NOTES

- 1.1. The issuance commission is collected upon issuance of a bank guarantee for the whole period of validity. Commissions collected are not subject to refund upon amount decrease of the amount of the bank guarantee.
  
- 1.2. In case of mixed collateral the relevant issuance commission is applied on the amount of the guarantee, proportional to the respective collateral. The minimum commission is defined as the highest from the applicable minimum commissions.
  
2. Upon increase of the amount of a bank guarantee or extension of the validity, a commission as if on a new one is charged on the amount of the increase and extended validity.
  
3. Documentary bank guarantees, having the characteristics of letters of credit, are treated as letters of credit.
  
4. The Bank is responsible for processing claims for payment if they are submitted at least 5 working days before the specified deadline for submission - for claims to be submitted domestically and 7 working days for claims to be submitted abroad.
  
5. The fee for orders to issue new guarantees/counter-guarantees/standby letters of credit presented on paper, incl. signed with an electronic signature, does not apply only to orders submitted through the Bulbank Online electronic channel.



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## VI. LOANS

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|--|--------------------|--------------------------|
|--|--------------------|--------------------------|

31. PRELIMINARY REVIEW OF A LOAN APPLICATION

By arrangement

32. LOAN APPLICATION REVIEW

|  | ELECTRONIC CHANNEL  | ON PAPER/ IN BANK OFFICE                                      |
|--|---|---|
|  | 0.20 %, min. 200 BGN/ 102.26 EUR, max. 5000 BGN/ 2 556.46 EUR | 0.20 %, min. 400 BGN/ 204.52 EUR, max. 5000 BGN/ 2 556.46 EUR |

33. COMMITMENT FEE (per annum)

By arrangement

34. MANAGEMENT FEE

By arrangement

35. AMENDMENT OF THE STRUCTURE OF A CREDIT TRANSACTION AT CLIENT'S REQUEST

By arrangement

36. PENALTY FEE IN CASE OF PREPAYMENT AND/OR CANCELLATION OF A CREDIT CONTRACT PRIOR TO MATURITY

36.1. With notice less than 30 days and/or term to the maturity of the loan more than a year

4 %

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36.2. With notice more than 30 days and term to the maturity of the loan less than a year

2 %

37. PROCESSING OF A REQUEST FOR UTILIZATION OF REVOLVING LOAN (excluding credit lines)

Free of charge

45 BGN/ 23 EUR

**NOTES**

- The loan application fee is calculated on the requested amount and is collected upon submission of the application and initial approval of the loan, as well as upon subsequent extension (renewal), respectively annual analysis of the financial standing.
- The commitment fee is calculated on the difference between the approved for utilization loan amount and the actual daily used amount of the loan for the whole credit lifetime. The fee is collected monthly on the date of repayment of the interest due for the regular principal.
- The commission under Art. 34 is calculated on the available for utilization amount of the loan.
- The commission according to Art. 36 is calculated for loans with repayment instalments - on the current debt, for overdraft loans and revolving loans - on the amount of the credit limit at the repayment date.
- The commission under Art. 37 is not charged for the first utilization request of a revolving credit loan.



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## VII. CARDS

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38. VISA Business Electron

As per separate price list

## 39. DEBIT CARDS

39.1. Debit card Visa Business

As per separate price list

39.2. Debit card Mastecard World Business

As per separate price list

39.3. Debit card Visa Business Leader

As per separate price list

39.4. Debit card Mastercard Business Leader

As per separate price list

40. METROPlus

As per separate price list

41. CREDIT CARD Visa Business Revolving

As per separate price list

42. CREDIT CARD Mastercard Business Revolving

As per separate price list

## 43. DEPOSIT CARDS

43.1. Mastercard Business Deposit

As per separate price list

43.2. Visa Business Deposit

As per separate price list

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44. FEE FOR NEGOTIATING/RENEGOTIATING A POS TERMINAL DEVICE WITH A DOCUMENT (*per document*)

44.1. On paper

10 BGN/ 5.11 EUR

44.2. On electronically signature

Free of charge

## 45. PAYMENTS THROUGH POS TERMINAL DEVICE

45.1. Servicing of payments through POS terminal device

As per separate price list

45.1.1. Merchant service fee for a payment through a real POS terminal device with debit, prepaid, credit and corporate cards with UnionPay brand

2.50 % of the transaction value

45.1.2. Merchant Service Fee for payment at a POS terminal device with electronic food vouchers branded:

45.1.2.1. bCard, issued by the Bank

0.99%

45.1.2.2. bCard, issued by other payment service providers

1.20%

45.1.2.3. Visa or Mastercard, issued by the Bank

0.99%

45.1.2.4. Visa or Mastercard, issued by other payment service providers

2.60%



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## VII. CARDS

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|       |  |                           |
|-------|--|---------------------------|
| 45.2. | Monthly maintenance fee for GPRS card ( <i>taxable with VAT</i> )  | <b>4.17 BGN/ 2.13 EUR</b> |
| 45.3. | Fee for use of a POS terminal device with a monthly turnover up to BGN 1,500 inclusive ( <i>taxable with VAT</i> ) | <b>15 BGN/ 7.67 EUR</b>   |
| 45.4. | Monthly maintenance fee per ePOS (up to 3 users) ( <i>taxable with VAT</i> )                                       | <b>4.17 BGN/ 2.13 EUR</b> |
| 45.5. | Monthly maintenance fee per ePOS (above 3 users) ( <i>taxable with VAT</i> )                                       | <b>By arrangement</b>     |

46. PAYMENT WITH A CARD ISSUED BY OTHER BANK DOMICILED IN THE EUROPEAN ECONOMIC AREA VIA THE SYSTEM FOR UTILITY AND PERIODIC PAYMENTS OF THE BANK **1.50 %, min. 0.35 BGN/ 0.18 EUR**

47. PAYMENT WITH A CARD ISSUED BY OTHER BANK LOCATED OUTSIDE THE EUROPEAN ECONOMIC AREA VIA THE SYSTEM FOR UTILITY AND PERIODIC PAYMENTS OF THE BANK **2.5 %, min. BGN 0.65/ 0.33 EUR**

**NOTES**

1. The fee under art. 45.3 does not apply to budget organizations and clients who own the POS terminal device.
2. The fee under Art. 45.1.2 is calculated of the transaction value.



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## 48. TRADES AND OPERATIONS WITH SECURITIES

|             |  |   |
|-------------|--|---|
| 48.1.       | Trades with securities registered in Central Depository at market: regulated market BSE-Sofia (BSE and BaSE); SME Growth Market BEAM; and over-the-counter |   |
| 48.1.1.     | Execution of shares /rights/compensatory instruments orders  |   |
| 48.1.1.1.   | Acceptance of orders fee   | <b>3 BGN/ 1.53 EUR</b> <b>6 BGN/ 3.07 EUR</b>               |
| 48.1.1.2.   | Commission for execution of trades for traded value:   |   |
|             |  | <b>1.50%,</b> <b>1.80%,</b>                                 |
| 48.1.1.2.1. | Up to 10 000 BGN   | <b>min. 20 BGN/ 10.23 EUR</b> <b>min. 25 BGN/ 12.78 EUR</b> |
| 48.1.1.2.2. | From 10 000.01 BGN to 100 000 BGN  | <b>1 %</b> <b>1.40 %</b>                                    |
| 48.1.1.2.3. | From 100 000.01 BGN to 200 000 BGN   | <b>0.70%</b> <b>0.90%</b>                                   |
| 48.1.1.2.4. | Above 200 000.01 BGN   | <b>By arrangement</b>                                       |
| 48.1.2.     | Execution of bonds orders on regulated market BSE:   |   |
| 48.1.2.1.   | Acceptance of orders fee   | <b>3 BGN/ 1.53 EUR</b> <b>6 BGN/ 3.07 EUR</b>               |
| 48.1.2.2.   | Commission for execution of trades for traded value:   |   |
| 48.1.2.2.1. | Up to 75 000 BGN   | <b>15 BGN/ 7.67 EUR</b> <b>20 BGN/ 10.23 EUR</b>            |
| 48.1.2.2.2. | From 75 000.01 BGN to 200 000 BGN  | <b>0.15 %</b> <b>0.20 %</b>                                 |
| 48.1.2.2.3. | Above 200 000.01 BGN   | <b>0.10 %</b> <b>0.15 %</b>                                 |
| 48.1.3.     | Checking the balance of an account with the Central Depository   | <b>10 BGN/ 5.11 EUR</b>                                     |

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|             |   |   |
|-------------|---|---|
| 48.1.4.     | Request for transferring res/rights/compensatory instruments to another investment intermediary or to the register of the Central Depository AD | <b>20 BGN/ 10.23 EUR</b>                      |
| 48.1.5.     | Request for issuing a depository receipt  | <b>10 BGN/ 5.11 EUR</b>                       |
| 48.2.       | Trades with Government bonds registered at Bulgarian National Bank  |   |
| 48.2.1.     | Participation at primary auctions   |   |
| 48.2.1.1.   | Acceptance of orders fee  | <b>3 BGN/ 1.53 EUR</b> <b>6 BGN/ 3.07 EUR</b> |
| 48.2.1.2.   | Commission for execution of trades:   |   |
|             | For approved bids ( <i>Commission is percentage of the notional value of the bonds</i> )  | <b>0.10 %, min. 15 BGN/ 7.67 EUR</b>          |
| 48.2.1.2.1. |   |   |
| 48.2.1.2.2. | For not approved bids   | <b>15 BGN/ 7.67 EUR</b>                       |
| 48.2.2.     | Secondary trading   |   |
| 48.2.2.1.   | Acceptance of orders fee  | <b>3 BGN/ 1.53 EUR</b> <b>6 BGN/ 3.07 EUR</b> |
| 48.2.2.2.   | Commission for trade with Government bonds where UCB is party to the transaction, not commissioner  | <b>Free of charge</b>                         |
| 48.2.2.3.   | Commission for trade with Government bonds with the intermediation of the Bank (commissioner) as percentage of the traded volume                | <b>0.10 %, min. 20 BGN/ 10.23 EUR</b>         |



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|   |                            |                            |
|---|----------------------------|----------------------------|
| 48.3. For registration of bonds in case of:   |                            |                            |
| Transfer of Government bonds to/from the register   |                            |                            |
| 48.3.1. of the Bank to from/to the retister of another ESROT member   | <b>20 BGN/ 10.23 EUR</b>   |                            |
| 48.3.2. Ttransfer of Government bonds into the account of the Ministry of Finance for privatisation deals   | <b>20 BGN/ 10.23 EUR</b>   |                            |
| 48.3.3. Transfer of Government bonds to another primary dealer  | <b>20 BGN/ 10.23 EUR</b>   |                            |
| 48.3.4. Blocking and unblocking of Governments bonds in the bank's register ( <i>percentage of the notional value of the bonds</i> )                          |                            | <b>0.03 %</b>              |
| 48.4. Collection of principal for Bulgarian Government bonds at Bulgarian National Bank at maturity ( <i>percentage of the notional value of the bonds</i> )  |                            | <b>0.03 %</b>              |
| 48.5. Excerpt from the bank's register  | <b>20 BGN/ 10.23 EUR</b>   |                            |
| 48.6. Trades with securities registered at FOREIGN DEPOSITORIES   |                            |                            |
| 48.6.1. Acceptance of orders fee  | <b>2 EUR</b>               | <b>3 EUR</b>               |
| 48.6.2. Commission for execution of trades with shares at the corresponding regulated market ( <i>Commissions are percentage of the value of the trade</i> ): |                            |                            |
| Austria   | <b>0.40 %, min. 55 EUR</b> | <b>0.50 %, min. 55 EUR</b> |
| Belgium   | <b>0.40 %, min. 50 EUR</b> | <b>0.50 %, min. 50 EUR</b> |

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|             |                            |                               |
|-------------|----------------------------|-------------------------------|
| Denmark     | <b>0.40 %, min. 50 EUR</b> | <b>0.50 %, min. 50.00 EUR</b> |
| Finland     | <b>0.40 %, min. 50 EUR</b> | <b>0.50 %, min. 50 EUR</b>    |
| France      | <b>0.40 %, min. 40 EUR</b> | <b>0.50 %, min. 40 EUR</b>    |
| Germany     | <b>0.40 %, min. 40 EUR</b> | <b>0.50 %, min. 40 EUR</b>    |
| Italy       | <b>0.40 %, min. 50 EUR</b> | <b>0.50 %, min. 50 EUR</b>    |
| Luxembourg  | <b>0.40 %, min. 45 EUR</b> | <b>0.50 %, min. 45 EUR</b>    |
| Netherlands | <b>0.40 %, min. 40 EUR</b> | <b>0.50 %, min. 40 EUR</b>    |
| Norway      | <b>0.40 %, min. 65 EUR</b> | <b>0.50 %, min. 65 EUR</b>    |
| Portugal    | <b>0.40 %, min. 55 EUR</b> | <b>0.50 %, min. 55 EUR</b>    |
| Spain       | <b>0.40 %, min. 55 EUR</b> | <b>0.50 %, min. 55 EUR</b>    |
| Sweden      | <b>0.40 %, min. 65 EUR</b> | <b>0.50 %, min. 65 EUR</b>    |



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| Switzerland  | <b>0.40 %,</b><br><b>min. 40 EUR</b>                   | <b>0.50 %,</b><br><b>min. 40 EUR</b>                   |
| United Kingdom <i>(note: an additional stamp duty applies on all purchases done in GBP)</i>  | <b>0.40 %,</b><br><b>min. 50 GBP/</b><br><b>50 USD</b> | <b>0.50 %,</b><br><b>min. 50 GBP/</b><br><b>50 USD</b> |
| USA  | <b>0.40 %,</b><br><b>min. 50 USD</b>                   | <b>0.50 %,</b><br><b>min. 50 USD</b>                   |
| Canada   | <b>0.40 %,</b><br><b>min. 70 CAD</b>                   | <b>0.50 %,</b><br><b>min. 70 CAD</b>                   |
| Australia  | <b>0.70 %,</b><br><b>min. 125 AUD</b>                  | <b>0.75 %,</b><br><b>min. 125 AUD</b>                  |
| Other regulated markets  | <b>By arrangement</b>                                  |  |
| 48.6.3. Execution of orders for bonds, on regulated market, as follows <i>(Commissions are percentage of the value of the trade)</i>                     |  |  |
| Germany, Italy   | <b>0.50 %, min. 40 EUR</b>                             |  |
| 48.6.4. Commission for over-the-counter trades with bonds where UniCredit Bulbank does not act in capacity of commissioner, but it is party to the trade | <b>Free of charged</b>                                 |  |
| 48.6.5. Request for transferring securities to another investment intermediary through foreign depositories  | <b>10 EUR</b>  |  |

|   | ELECTRONIC CHANNEL                  | ON PAPER/ IN BANK OFFICE |
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| 48.7. Other Fees And Commissions  |                                     |                          |
| 48.7.1. Subscription at Private Offerings through another Investment Intermediary   | <b>20 BGN/ 10.23 EUR</b>            |                          |
| 48.7.2. 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 financial instruments, which are kept with UniCredit Bulbank AD, calculated as of the last day of the month. The minimum regards the monthly commission. In case of lack of market value and (or it is 0 the percentage rate is applied on the face value) |                                     |                          |
| 48.7.2.1. * Maintenance of securities account for securities registered at Central Depository AD and BNB <i>(for non-professional investor)</i>   | <b>0.05 %, min. 3 BGN/ 1.53 EUR</b> |                          |
| 48.7.2.2. * Maintenance of securities account for securities registered at Central Depository AD and BNB <i>(for professional investor)</i>   | <b>0.05 %, min. 3 BGN/ 1.53 EUR</b> |                          |
| 48.7.2.3. * Maintenance of securities account for securities registered at an international depository <i>(for non-professional investor)</i>   | <b>0.15 %, min. 3 BGN/ 1.53 EUR</b> |                          |



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| * Maintenance of securities account for securities registered at an international depository (for professional investor)                          |                    |                             |
|   | <b>0.10 %</b>      | <b>min. 3 BGN/ 1.53 EUR</b> |
| <b>49. REGISTRATION AGENT SERVICES</b>  |                    |                             |
| 49.1. Request for issuing a certificate of portfolio status   |                    |                             |
| 49.1.1. Fee for the financial or compensatory instruments on personal account   |                    | <b>140 BGN/ 71.58 EUR</b>   |
| 49.1.2. Fee for the financial or compensatory instruments with data of the Central Depository member where kept (extended portfolio)              |                    | <b>160 BGN/ 81.81 EUR</b>   |
| 49.2. Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)  |                    | <b>40 BGN/ 20.45 EUR</b>    |
| 49.3. Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment): |                    |                             |

|   | ELECTRONIC CHANNEL | ON PAPER/ IN BANK OFFICE      |
|---|--------------------|-------------------------------|
| 49.3.1. Acceptance of orders fee  |                    | <b>6 BGN/ 3.07 EUR</b>        |
| 49.3.2. Commission for execution of trades for traded value:  |                    |                               |
| 49.3.2.1. Up to 30 000 BGN  | <b>0.80 %</b>      | <b>min. 60 BGN/ 30.68 EUR</b> |
| 49.3.2.2. From 30 000.01 BGN to 100 000 BGN   | <b>0.65 %</b>      |                               |
| 49.3.2.3 From 100 000.01 BGN to 200 000 BGN   | <b>0.50 %</b>      |                               |
| 49.3.2.4. Above 200 000.01 BGN  |                    | <b>By arrangement</b>         |
| 49.4. Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment): |                    |                               |
| 49.4.1. Acceptance of orders fee  |                    | <b>6 BGN/ 3.07 EUR</b>        |
| 49.4.2. Commission for execution of trades for traded value:  |                    |                               |
| 49.4.2.1. Up to 30 000 BGN  | <b>1 %</b>         | <b>min. 60 BGN/ 30.68 EUR</b> |
| 49.4.2.2. From 30 000.01 BGN to 100 000 BGN   | <b>0.85 %</b>      |                               |
| 49.4.2.3. From 100 000.01 BGN to 200 000 BGN  | <b>0.60 %</b>      |                               |
| 49.4.2.4. Above 200 000.01 BGN  |                    | <b>By arrangement</b>         |
| 49.5. Transfer of securities and compensatory instruments in case of endowment  |                    | <b>60 BGN/ 30.68 EUR</b>      |
| 49.6. Request for changes in personal data  |                    | <b>20 BGN/ 10.23 EUR</b>      |
| 49.7. Request for issuing a depository receipt duplicate  |                    | <b>15 BGN/ 7.67 EUR</b>       |



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## VIII. SECURITIES AND CUSTODY

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

### 50. CUSTODIAL AND DEPOSITORY SERVICES (VAT taxable)

Applicable charges as regards shareholders in companies which have their registered office in a

50.1. Member State and the shares of which are admitted to trading on a regulated market situated or operating within a Member State

50.1.1. Disclosure of information regarding shareholder identity (Shareholder identification) **By arrangement**

50.1.2. Transmission of notices (Notifications) for general meetings **By arrangement**

50.1.3. Facilitation of the exercise of shareholder rights to participate (Voting/Proxy Voting) in general meetings **By arrangement**

50.1.4. Transmission of information (Notifications) for corporate events other than general meetings **By arrangement**

50.1.5. Income collection, including dividends **By arrangement**

50.1.6. Facilitation of the exercise of shareholder rights to participate in corporate events other than general meetings **By arrangement**

ELECTRONIC CHANNEL      ON PAPER/ IN BANK OFFICE

### ! NOTES

1. The currency of the minimum fee in Art. 48.3.2. for United Kingdom is the same as the currency of the deal.

2. The account holders of UCB are exempt from fees and commissions in the following cases: when carrying out transfers with shares from the capital of the bank; buying/selling, inheritance, inheritance with donation; change of personal data; issuing a copy of a deposit receipt; opening, maintenance and closing of a current account, which is going to be used for receiving money from selling of their shares of the Bank. Deadline for closure: 30 days from the date of receipt of the money from the sales of the shares. In case the account was not closed, the fees of the currently valid tariff of the Bank will apply.

3. For the purposes of Art. 50.1 "Member State" is a State which is a Member of the European Union or another State which belongs to the European Economic Area.



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## IX. BANK PACKAGES

| 51. BUSINESS LEADER PACKAGE PROGRAMME   | MONTHLY                     | ANNUAL |
|---|-----------------------------|--------|
| 51.1. Business Leader Light   |                             |        |
| 51.2. Business Leader Gold  |                             |        |
| 51.3. Business Leader Premium   |                             |        |
| 51.4. Business Leader Online  | <b>According to Annex 9</b> |        |
| 51.5. Business Leader Practice/Donna Practice   |                             |        |
| 51.6. Account Plus  |                             |        |
| 51.7. SWIFT Plus  |                             |        |
| 51.8. Monthly fee for paperbased regular statements<br>( <i>additionally to Art. 51.1./51.2./51.3./51.4./51.5</i> ) | <b>10 BGN/ 5.11 EUR</b>     |        |

### ! NOTES

1. The fee under Art. 51.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.
2. Fees as per art. 51 are collected for month or a part of month, on monthly basis, at the end of the month for which they are collected and upon closing.
3. The preferences on the bank products and services included in the contract for the Package Program are valid from the 26<sup>th</sup> of the current month to the 25<sup>th</sup> of the next month.



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## OTHER BANK SERVICES

|       |  |                                 |
|-------|--|---------------------------------|
| 52.   | PRELIMINARY REVIEW OF DOCUMENTS REGARDING ESTABLISHMENT/ REFUSAL OF ESTABLISHMENT OF BUSINESS RELATIONSHIP <i>(taxable with VAT)</i>   |                                 |
| 52.1. | With foreign legal persons or other foreign entities, or their branches/representative offices   | <b>900 BGN/ 460.16 EUR</b>      |
| 52.2. | With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more foreign entity/ies as intermediate owners             | <b>700 BGN/ 357.90 EUR</b>      |
| 52.3. | With Bulgarian legal persons or other Bulgarian entities, and companies in the process of incorporation having one or more beneficial owner/s who is/are not Bulgarian citizen/s | <b>150 BGN/ 76.70 EUR</b>       |
| 53.   | CHECKING THE AUTHENTICITY OF BANK DOCUMENTS AND AUTHORIZED SIGNATURES <i>(taxable with VAT)</i>  | <b>50 BGN/ 25.56 EUR</b>        |
| 54.   | PUBLIC VAULT SERVICE (SAFES AND DEPOSIT BOXES) <i>(taxable with VAT)</i>   | <b>As per Branch price list</b> |

TARIFF LEGAL ENTITIES

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

55. POSTAGE RELATED TO BANK OPERATIONS *(taxable with VAT)*55.1. Cross-border **10 EUR**55.2. Domestic **5 BGN/ 2.57 EUR**56. STANDING ORDERS AND UTILITY PAYMENTS *(taxable with VAT)*56.1. Initiation of the service for the supplier **100 BGN/ 51.13 EUR**56.2. Maintenance and servicing **By arrangement**57. SWIFT fee *(per item)***15 EUR**58. MONTHLY FEE FOR INTEREST LIST PER ACCOUNT *(taxable with VAT)***20 BGN/ 10.23 EUR**59. INFORMATION ABOUT CUSTOMERS IN COMPLIANCE WITH THE BULGARIAN LEGISLATION *(taxable with VAT)***75 BGN/ 38.35 EUR**

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## OTHER BANK SERVICES

| 60. INFORMATION FOR AUDIT PURPOSES (taxable with VAT) |                            |                                      |
|---|----------------------------|--------------------------------------|
| 60.1. In Bulgarian language                           | <b>150 BGN/ 76.69 EUR</b>  | <b>250 BGN/ 127.82</b>               |
| 60.2. In English language                             | <b>250 BGN/ 127.82 EUR</b> | <b>350 BGN/ 178.95</b><br><b>EUR</b> |

| 61. BANK LETTER OF REFERENCE (taxable with VAT) |                           |                           |
|---|---------------------------|---------------------------|
| 61.1. In Bulgarian language                     | <b>50 BGN/ 25.56 EUR</b>  | <b>100 BGN/ 51.13 EUR</b> |
| 61.2. In English language                       | <b>100 BGN/ 51.13 EUR</b> | <b>160 BGN/ 81.81 EUR</b> |

| 62. WRITTEN CERTIFICATE (ACCOUNT MAINTENANCE AND/OR VAILABLE BALANCE) OR confirmation (taxable with VAT) |                          |                          |
|--|--------------------------|--------------------------|
| 62.1. In Bulgarian language  | <b>25 BGN/ 12.78 EUR</b> | <b>50 BGN/ 25.56 EUR</b> |
| 62.2. In English language  | <b>50 BGN/ 25.56 EUR</b> | <b>75 BGN/ 38.35 EUR</b> |

| 63. PHOTOCOPIES OF DOCUMENTS FOR PAYMENT OPERATIONS, EXECUTED BY THE BANK/DOCUMENTS, ISSUED/SIGNED BY THE BANK, BY REQUEST OF A CLIENT (per page) (taxable with VAT) |                        |  |
|--|------------------------|--|
| 63.1. Photocopies of documents executed/issued/signed by the Bank up to 2 years before the date of request   | <b>2 BGN/ 1.02 EUR</b> |  |
| 63.2. Photocopies of documents executed/issued/signed by the Bank over 2 years before the date of request  | <b>4 BGN/ 2.05 EUR</b> |  |

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

| 64. INFORMATION ON ACCOUNTS SUBSCRIBED TO INFOBANK (taxable with VAT) |                           |  |
|---|---------------------------|--|
| 64.1. Initiation of the service                                       | <b>100 BGN/ 51.13 EUR</b> |  |
| 64.2. Monthly servicing and maintenance (per account)                 | <b>12 BGN/ 6.14 EUR</b>   |  |
| 64.3. Termination of the service (per account)                        | <b>10 BGN/ 5.11 EUR</b>   |  |

| 65. INFORMATION SERVICE INFODIRECT (taxable with VAT) |                           |  |
|---|---------------------------|--|
| 65.1. For notification via e-mail (per month)         | <b>15 BGN/ 7.67 EUR</b>   |  |
| 65.2. For Electronic notification (per notification)  | <b>0.15 BGN/ 0.08 EUR</b> |  |

| 66. ADVANCED POS ACCOUNT STATEMENT (DAILY, WEEKLY AND MONTHLY BASIS) (taxable with VAT) |                          |  |
|---|--------------------------|--|
| 66.1. Daily statement   | <b>50 BGN/ 25.56 EUR</b> |  |
| 66.2. Weekly statement  | <b>40 BGN/ 20.45 EUR</b> |  |
| 66.3. Monthly statement   | <b>30 BGN/ 15.34 EUR</b> |  |

| 67. FEE FOR PROVIDING A STATEMENT OR INFORMATION ON BANK TRANSACTIONS FOR A PERIOD UPON REQUEST BY A CUSTOMER (PER STATEMENT/ REFERENCE) (taxable with VAT) |                           |                           |
|---|---------------------------|---------------------------|
| 67.1. Up to 1 year from the date of request   | <b>50 BGN/ 25.56 EUR</b>  | <b>75 BGN/ 38.35 EUR</b>  |
| 67.2. Over 1 year from the date of request  | <b>100 BGN/ 51.13 EUR</b> | <b>125 BGN/ 63.91 EUR</b> |



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## OTHER BANK SERVICES

68. MONTHLY SUBSCRIPTION TO RECEIVING A LETTER OF ADVICE VIA E-MAIL FOR INCOMING/OUTGOING TRANSFERS IN FOREIGN CURRENCY (*taxable with VAT*) **20 EUR**

69. REPORT FOR VALUATION OF CLIENT DERIVATIVES (PER REQUEST) (*taxable with VAT*) **50 BGN/ 25.56 EUR**

70. PREPARATION OF DOCUMENTS (*taxable with VAT*)

70.1. Notary deed for a contractual mortgage/application for registration of a legal mortgage

70.1.1. For loans up to 150 000 EUR/ 293 374.50 BGN (inclusive) **30 BGN/ 15.34 EUR**

70.1.2. For loans above 150 000 EUR or the equivalent in other currency **75 BGN/ 38.35 EUR**

70.2. Application for entry of a pledge contract **20 BGN/ 10.23 EUR**

71. ACCEPTANCE AND PROCESSING OF AN INSURANCE POLICY FOR LOAN COLLATERAL **10 BGN/ 5.11 EUR**

ELECTRONIC CHANNEL ON PAPER/ IN BANK OFFICE

**NOTES**

1. The fees in Art. 58, 64.2, 65.1 and Art. 66 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.

2. Statement for POS transactions requested via BBO is charged with the fee for daily statements as per Art. 66.1.

3. The fee under Art. 52 is collected when submitting documents for entering into business relations. In case of refusal to establish a business relations, the collected fee is not refundable.

4. An "intermediate owner" is an entity in the ownership structure that owns or controls, directly or indirectly, 25 % or more of the equity of the foreign legal persons or other foreign entities or their branches/representative offices.

5. "Beneficial owner" has the meaning given to that term in §2 of the Supplementary Provisions of the Measures Against Money Laundering Act. (MAMLA).

6. A "Bulgarian citizen" is a person who owns an identity card, passport, diplomatic passport, service passport, seafarer's passport, military identity card or temporary identity card replacing the identity card, as per Art. 13 of the Bulgarian Personal Documents Act.

7. VAT shall be charged on the fees referred to in Art. 52, except in the case of a preliminary review of documents regarding the acceptance/ refusal of establish a business relationship with foreign companies registered outside the EEA and for companies registered in the EEA with a valid tax number.



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|  | ELECTRONIC CHANNEL         | ON PAPER/ IN BANK OFFICE |
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| <b>SPECIALIZED CASH MANAGEMENT SERVICES</b>  |                            |                          |
| <b>72. LOGIN2PAY – ACCEPT BANK TRANSFER PAYMENTS FROM STOMERS ON THE MERCHANT’S WEBSITE (taxable with VAT)</b> |                            |                          |
| 72.1. Fee for initiation/ termination  | <b>200 BGN/ 102.25 EUR</b> |                          |
| 72.2. Monthly maintenance fee  | <b>100 BGN/ 51.13 EUR</b>  |                          |
| <b>73. SEPA BULBANK</b>  |                            |                          |
| 73.1. Set-up fee   | <b>12 EUR</b>              |                          |
| 73.2. Mandate maintenance monthly fee/ mandate   | <b>2 EUR</b>               |                          |
| <b>74. MT101 – INCOMING AND OUTGOING</b>   |                            |                          |
| 74.1. Initiation of the service  | <b>50 EUR</b>              |                          |
| 74.2. Monthly service fee (per account)  | <b>25 EUR</b>              |                          |
| 74.3. Addition/ amendments/ cancellation of SWIFT addresses/ accounts  | <b>35 EUR</b>              |                          |
| 74.4. MT101 – incoming and outgoing – termination of the service   | <b>20 EUR</b>              |                          |
| <b>75. PACKAGE PAYMENTS THROUGH BULBANK ONLINE VIA API-INTEGRATION (Host2Host) (taxable with VAT)</b>          |                            |                          |
| 75.1. Initiation of the service  | <b>200 BGN/ 102.25 EUR</b> |                          |
| 75.2. Monthly maintenance  | <b>100 BGN/ 51.13 EUR</b>  |                          |

|   | ELECTRONIC CHANNEL           | ON PAPER/ IN BANK OFFICE |
|---|------------------------------|--------------------------|
| <b>76. UniCoRecT</b>  |                              |                          |
| 76.1. Initiation of the service   | <b>1 000 BGN/ 511.29 EUR</b> |                          |
| 76.2. Monthly servicing and maintenance (per range)                                       | <b>1 000 BGN/ 511.29 EUR</b> |                          |
| 76.3. Range extension   | <b>500 BGN/ 255.65 EUR</b>   |                          |
| 76.4. Termination of the service (per range)  | <b>100 BGN/ 51.13 EUR</b>    |                          |
| <b>77. OUTGOING ACCOUNT STATEMENTS IN MT940, MT942, CAMT.053 AND CAMT.052 FORMAT</b>      |                              |                          |
| 77.1. Initiation, change or cancellation  | <b>30 EUR</b>                |                          |
| 77.2. Monthly fee for account statements via SWIFT/ European Gate (per account)           | <b>45 EUR</b>                |                          |
| 77.3. Monthly fee for account statements via e-mail (per account)                         | <b>15 EUR</b>                |                          |
| 77.4. Monthly fee for customer-initiated statements at Bulbank Online (BBO) (per account) | <b>5 EUR</b>                 |                          |
| <b>78. INCOMING STATEMENTS MT940 (per account)</b>  |                              |                          |
| 78.1. Initiation, change or cancellation  | <b>30 EUR</b>                |                          |
| 78.2. Monthly fee   | <b>25 EUR</b>                |                          |



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| SPECIALIZED CASH MANAGEMENT SERVICES | ELECTRONIC | ON PAPER/ IN BANK |
|--------------------------------------|------------|-------------------|
|                                      | CHANNEL    | OFFICE            |

## 79. OUTGOING MT900/910 (per account)

|  |  |               |
|--|--|---------------|
| 79.1. Initiation, change or cancellation |  | <b>30 EUR</b> |
| 79.2. Monthly fee                        |  | <b>45 EUR</b> |

## 80. OUTGOING MESSAGES BANK SERVICE BILLING (BSB) CAMT.086 (per account)

|   |  |               |
|---|--|---------------|
| 80.1. Initiation, change or cancellation                              |  | <b>30 EUR</b> |
| 80.2. Bank Service Billing (BSB) camt.086 via SWIFT/<br>European Gate |  | <b>45 EUR</b> |
| 80.3. Bank Service Billing (BSB) camt.086 via e-mail                  |  | <b>30 EUR</b> |

## 81. EU GATE

|   |  |                |
|---|--|----------------|
| 81.1. Initiation of the service                                       |  | <b>100 EUR</b> |
| 81.2. Monthly maintenance fee per account in participating<br>country |  | <b>50 EUR</b>  |
| 81.3. Adding/ removing an account or user                             |  | <b>15 EUR</b>  |
| 81.4. Termination of the service                                      |  | <b>100 EUR</b> |

|   |                       |
|---|-----------------------|
| CASH POOLING - SETUP, MONTHLY FEE PER ACCOUNT,<br>82. ADDING/REMOVING AN ACCOUNT IN THE CASH POOLING<br>SCHEM, TERMINATION OF THE SERVICE | <b>By arrangement</b> |
|---|-----------------------|

**NOTES**

1. The fees in articles 72, 77, 78, 79 и чл. 81.2 are collected for a month or a part of a month, on monthly basis, at the end of the month for which they are collected and upon termination of the services.



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# XI. FACTORING

**ELECTRONIC CHANNEL**      **ON PAPER/ IN BANK OFFICE**

83. FACTORING

As per separate price list



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## GENERAL PROVISIONS

§ 1. The fees and commissions stipulated in the present Tariff are valid unless otherwise arranged. Specific services not included are subject to additional arrangement.

§ 2. The fees, commissions and other charges specified in the present Tariff apply to the various banking products and services in foreign currency and Bulgarian Leva. Those items denominated in EUR are also converted in other basic currencies, including the BGN, at the exchange rate quoted by the Bulgarian National Bank of foreign currencies towards BGN valid at the day of execution.

§ 3. All out-of-pocket and other expenses in Bulgaria and abroad related to the execution of the orders, including those of foreign correspondents, are collected in addition to the items specified in the present Tariff.

§ 4. Budget organizations and holders of donation accounts bear only the out-of-pocket expenses incurred in Bulgaria and abroad.

§ 5. The Bank reserves the right to apply additional charges for specific instructions or requirements, leading to extra work, unusual complexity and/or liability.

§ 6. The fees and commissions for the services taxable under the Value Added Tax Act are stated in the Tariff without Value Added Tax (VAT).

§ 7. This Tariff shall be applied for clients of the Bank - Bulgarian and Foreign Legal Entities including their branches, divisions and representative offices; Sole Traders; private individuals practicing a free profession or craft activity; unincorporated companies; budget organizations and their divisions.

§ 8. The Bank shall collect all due fees and commissions at the moment of performing of the service, at the end of the last working day of the month or as per a subscription under an agreement.

§ 9. Regardless of any changes in numbering, the articles in the present Tariff are a substitute for the respective previous ones referred to in outstanding agreements.

§ 10. The fees "through an electronic channel" under Art. 1.1, 32, 59.1, 59.2, 61.1, 66.1 and 66.2 are applicable to documents in the form of an electronic statement, signed with the QES, in the sense of EDE TSA or via Online Banking when applicable.



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