

T A R I F F

for fees and commissions of UniCredit Bulbank AD

applicable to legal entities and sole traders

in force since May 7th, 2007
amended as of October 1th, 2023

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Art.	Product / service	BGN	EUR
I. Accounts			
1	Current, liquidation and insolvency accounts		
1.1	opening		
1.1.a)	electronically signed request	10	10
1.1.b)	paper request	20	20
1.1.1	opening an account with Golden IBAN	50	50
1.1.2	CBBM documents management fee	200	200
1.2	closing	30	30
1.3	maintenance and servicing, including regular electronic statements upon entries on the accounts		
1.3.1	monthly fee for maintenance	14	10
1.3.2	monthly fee for maintenance of an account with Golden IBAN	25	20
1.4	maintenance and servicing, including paperbased regular statements upon entries on the accounts		
1.4.1	monthly fee for maintenance	30	20
1.4.2	monthly fee for maintenance of an account with Golden IBAN	40	35
1.5	monthly fee for maintenance when the statements are distributed via more than one channel	in case of two, the higher is applicable	
1.6	with possibility for electronic access and account management via Multicash (<i>additionally to art. 1.3. /1.4./1.5.</i>)	EUR 35	35
1.7	with possibility for electronic access and account management via online banking and/or mobile banking (<i>additionally to art. 1.3. /1.4./1.5.</i>)	EUR 10	10
1.8	Balance keeping fee on bank accounts (current accounts, deposit accounts, liquidations accounts, special accounts, etc.)	Free of charge	
1.9	End of year balance keeping fee (current accounts, deposit accounts, liquidations accounts, special accounts, etc.)	Free of charge	

Art.	Product / service	BGN	EUR
1.10	Fee for providing of irregular account statement (taxable with VAT)		
1.10.a)	electronically signed request	20	10
1.10.b)	paper request	30	15
2	Opening, maintenance and closing of term deposit	free	free
3	Opening, maintenance and closing of donation accounts	free	free
4	Opening, maintenance and closing of accounts with special regime		
4.1	DVP /Delivery Versus Payment/ account		
4.1.1	opening	20	10
4.1.2	maintenance and servicing, including regular statements upon entries on the accounts sent by e-mail	40	20
4.1.3	maintenance and servicing, including paperbased regular statements upon entries on the accounts	60	30
4.1.4	closing	30	15
5	Monthly fee for maintenance of bank account in case of distraints (additional to 1.3.1., 1.3.2., 1.4.1, 1.4.2.) - Section I	10	5
6	Capital/donation raising account - Section I		
6.1	Opening	20	20
6.2	monthly fee for maintenance	20	20
6.3	Closing	30	30
7	Capital raising account - Section I		
7.1	Opening	20	20
7.2	Closing	30	30
Notes:			
1. Fees as per art. 1.3. – 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. 1.6/1.7 are charged one-off irrespective of the number and type of accounts serviced.			

Art.	Product / service	BGN	EUR
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. 1.3. – 1.5. are not collected for capital raising account.		
5.	Fee as per art. 1.2. is not due upon closing of bank accounts that have been opened for more than twelve months.		
6.	<p>“Balance keeping fee” and “End of year balance keeping fee”:</p> <ul style="list-style-type: none"> • Will not accrue on balances in: <ul style="list-style-type: none"> ○ All bank accounts of budget organizations; ○ The accounts of the Bulgarian Deposit Insurance Fund, the Restructuring fund with the Bulgarian Deposit Insurance Fund, the Investor Compensation Fund, the Guarantee Fund under Article 287 of the Insurance Code; ○ Special accounts of notaries, lawyers, private judicial enforcers, insurance brokers/agents, investment intermediaries where third party funds are kept; ○ Escrow accounts; ○ Cumulative accounts, special accounts for subscription of capital; ○ LC accounts; ○ Donation accounts; • “Balance keeping fee” is accrued only on the balances in BGN and EUR bank accounts; • “Balance keeping fee” is payable monthly and will be deducted from client’s current accounts with available balance starting from search in BGN accounts, if not available then in EUR accounts, if not available then accounts in other currencies; • “End of year balance keeping fee” is accrued on the balances in bank accounts in all currencies; • “End of year balance keeping fee” is charged annually, on the first working day of the year based on the client balances as of 31st of December of the previous year and is deducted from client’s current accounts with available balance starting from search in BGN accounts, if not available then in EUR accounts, if not available then accounts in other currencies. 		
7.	The fee under art 1.1.2 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 50% 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.		
II. Cash operations			
8	Cash deposits		
8.1	up to the equivalent of BGN 100 000/EUR 50 000	0,50 % min. 5	0,50 % min. 5

Art.	Product / service	BGN	EUR
8.2	for the amount or the equivalent above BGN 100 000/EUR 50 000		
8.3	Cash deposit of banknotes not sorted by denomination with same side up	0.4 % on the total amount in addition to the commission in p. 8.1. and 8.2	0.4 % on the total amount in addition to the commission in p. 8.1. and 8.2
9	Cash withdrawal		
9.1	up to the equivalent of BGN 100 000/EUR 50 000	0,60 % min. 10	0,70 % min. 3
9.2	for the amount or the equivalent above BGN 100 000/EUR 50 000	0.75%	0.75%
9.3	preadvised but not withdrawn	0,70 %	0,70 %
9.4.	Cash withdrawal of certain banknotes by denominations	0,4 % on the total amount in addition to the commission in p. 9.1. and 9.2	0,4 % on the total amount in addition to the commission in p. 9.1. and 9.2
10	Counting of coins in cash transactions (in BGN only)	5%, min. 5	
11	Other cash operations		
11.1	Handling of valuable shipment (parcel) <i>per piece</i> <i>(additionally to art. 8.)</i>	40	
12	Collection and transportation of cash	by arrangement	by arrangement
Notes:			
1. Transactions processed on holidays are booked with the next first working day value date as well as the recalculated commissions.			
2. Cash withdrawal applications are submitted to the Bank in writing until 3.00 p.m. of the previous working day.			
3. The fee under art. 9.3. is collected on the next day based on the not withdrawn part of amount.			
4. The commission under art. 10 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. 8.1., 8.2., respectively art. 9.1, 9.2., 9.3.			
5. The fee under art. 11.1. is collected in the case of receipt of client valuable shipments in Bank branches by transport companies			

Art.	Product / service	BGN	EUR
6. The commission under art. 8.1., 8.2.,9.1 and 9.2. and 9.3. 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.			
III. Transfers and Direct debit			
13	Incoming transfers in BGN	free	
14	Single outgoing transfer in BGN		
14.1	Internal transfers		
14.1.1	non-cash payment		
14.1.1.a)	paper order	4,50	
14.1.1.b)	electronic order	0,70	
14.1.1.c)	between different accounts of one and the same accountholder on paper order	4,50	
14.1.1.d)	between different accounts of one and the same accountholder on electronic order	free	
14.1.2	transfer of cash deposited funds	0,85%, min. 10	
14.2	via BISERA		
14.2.1	non-cash payment		
14.2.1.a)	paper order	7,00	
14.2.1.b)	electronic order	1,30	
14.2.2	transfer of cash deposited funds	1 %, min. 11	
14.3	via RINGS		
14.3.1	non-cash payment		
14.3.1.a)	paper order	40,00	
14.3.1.b)	electronic order	12,00	
14.3.2	transfer of cash deposited funds	1 %, min. 40	
14.4	Instant payment /Blink/ via electronic channel	1,30	
14.5	transfer UniCoRecT	0,30	

Art.	Product / service	BGN	EUR
15	Transfers to State Budget by multi-row payment order		
15.1	Internal transfers		
15.1.1	non-cash payment	5,00	
15.1.2	transfer of cash deposited funds	0,60%, min. 12	
15.2	via BISERA		
15.2.1	non-cash payment	12	
15.2.2	transfer of cash deposited funds	0,60%, min. 40	
15.3	via RINGS		
15.3.1	non-cash payment	60	
15.3.2	transfer of cash deposited funds	0,60%, min. 60	
16	Salary payments in BGN and intrabank salary payments in FCY		
16.1	Internal transfers		
16.1.1	data storage device/electronic channel (per order)	0,30	
16.2	via BISERA		
16.2.1	data storage device/electronic channel (per transfer)	1,20	
16.3	Processing of an electronic file (additionally to art. 16.1.1 and 16.2.1)	30	
17	Standing orders and utility payments		
17.1	Internal transfers		
17.1.1	Internal transfers in BGN and EUR	0,60	
17.1.2	Internal transfers non-EUR CCY		2,50
17.2	Intrabank payments		
17.2.1	Intrabank payments in BGN and EUR in EEA (only for standing orders)	1,20	
17.2.2	Intrabank payments outside EEA and non EUR CCY in EEA (only for standing orders)		0,10%, min. 10, max. 200+ 10 EUR Communication fee
17.3	Initiation/termination of the service		

Art.	Product / service	BGN	EUR
17.3.1	for initiation		
17.3.1.a)	in Bank branches	8	
17.3.1.b)	via e-channel Bulbank Online	free	
17.3.2	for termination		
17.3.2.a)	in Bank branches	15	
17.3.2.b)	via e-channel Bulbank Online	free	
17.4	Standing instruction for purposes different than utility payments (within the bank) <i>(monthly per account)</i>	10	10
17.5	Single utility payments		
17.5.1	transfer of cash deposited funds	0,30%, min. 5	
17.5.2	non-cash payment paper order	2,50	
17.5.3	electronic order	0,60	
18	Direct Debit		
18.1	Initiation		
18.1.1	paper order	6,00	
18.1.2	electronic order		
18.1.2.a)	against an account with another bank	1,20	
18.1.2.b)	against an account with the Bank	0,60	
18.2	Payment		
18.2.1	Internal transfers	0,70	
18.2.2	via BISERA	7,00	
18.2.3	via RINGS	40,00	
19	Outgoing cross-border transfers and transfers in foreign currency		
19.1	TOM value date <i>(1 working day)</i>		
19.1.1	paper order		

Art.	Product / service	BGN	EUR
19.1.1.1	customer credit transfer in EUR CCY in EEA		
19.1.1.1.1	up to the equivalent of BGN 100 000	7,00	
19.1.1.1.2	above to the equivalent of BGN 100 000	7,00	
19.1.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,25%, min. 30, max. 400 + 10 EUR communication fee
19.1.2	electronic order		
19.1.2.1	customer credit transfer and direct debit in EUR CCY in EEA		
19.1.2.1.1	up to the equivalent of BGN 100 000	1,30	
19.1.2.1.2	above to the equivalent of BGN 100 000	1,30	
19.1.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,12%, min. 10, max. 300 + 10 EUR communication fee
19.1.3	SEPA Direct Debit		
19.1.3.1	set-up fee		12
19.1.3.2	mandate maintenance monthly fee		2
19.1.3.3	mandate amendment/cancellation		2
19.1.3.4	mandate check		2
19.2	SAME DAY value date		
19.2.1	paper order		
19.2.1.1	customer credit transfer in EUR CCY in EEA	40,00	
19.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,30%, min. 50, max. 450 + 10 EUR communication fee
19.2.2	electronic order		
19.2.2.1	customer credit transfer in EUR CCY in EEA	12,00	

Art.	Product / service	BGN	EUR
19.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,22%, min. 30, max. 350 + 10 EUR communication fee
19.3	Urgent processing upon customer's request – additionally		
19.3.1	processing of a payment order with priority submitted within the cut off time for execution of transfers within the same business day		80
19.3.2	execution of a payment order submitted after the cut off time for execution of transfers within the same business day		300
19.4	Incorrect/ insufficient payment data - additionally		50
19.5	Inquiry/tracer for credit transfer		40
19.6	Amendment/ cancellation of a payment order		60
19.7	Customized processing of an outgoing cross-border transfer and transfer in FCY (additional fee)		
19.7.1	up to EUR 2 500 or its equivalent in other currency		30
19.7.2	from EUR 2 500 to EUR 12 500 or its equivalent in other currency		35
19.7.3	over EUR 12 500 or its equivalent in other currency		55
20	Incoming cross-border transfers and transfers in FCY		
20.1	executed with SAME DAY value date		
20.1.1	customer credit transfer in CCY EUR from EEA	Free of charge	
20.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA		0,10%, min. 10, max. 200
20.2	Monthly subscription to receiving a letter of advice via e-mail for incoming/outgoing transfers in FCY (<i>taxable with VAT</i>)		20
21	Internal transfers in FCY, executed with SAME DAY value date		
21.1	Internal transfers in EUR CCY		
21.1.1	non-cash payment		

Art.	Product / service	BGN	EUR
21.1.1.1	paper order	4,50	
21.1.1.2	electronic order	0,70	
21.1.1.3	between different accounts of one and the same accountholder on paper order	4,50	
21.1.1.4	between different accounts of one and the same accountholder on electronic order	Free	
21.1.2	transfer of cash deposited funds	0,15%, min. 3	
21.2	Internal transfers in non-EUR CCY		
21.2.1	non-cash payment		
21.2.1.1	paper order		4,00
21.2.1.2	electronic order		2,50
21.2.1.3	between different accounts of one and the same accountholder on paper order		4,00
21.2.1.4	between different accounts of one and the same accountholder on electronic order		free of charge
21.2.2	transfer of cash deposited funds		0,15%, min. 6
22	MT101 – incoming and outgoing		
22.1	MT101 incoming - initiation of the service		50
22.2	MT101 incoming - monthly servicing		25 per account
22.3	MT101 outgoing - initiation of the service		35
22.4	MT101 outgoing - monthly servicing		25 per account
22.5	Addition/ amendments/cancellation of SWIFT addresses/accounts		35
22.6	MT101 incoming and outgoing - service cancellation		20
23	Package payments through Bulbank Online via API-integration (taxable with VAT)		
23.1	Initiation of the service	200	100
23.2	Monthly maintenance	100	50
Notes:			

Art.	Product / service	BGN	EUR
1.	The execution of a payment order under Art. 19.2. and/or Art. 19.3.2. 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. 17.4. is not due in case the Standing instruction is placed for loan repayment.		
6.	SWIFT expenses under article 64 are collected in addition to Trade Finance services and investigations services under art.19.5 and 19.6.		
7.	Transfers under Art. 14.1.2., 14.2.2., 14.3.2., 15.1.2., 15.2.2., 15.3.2. и 21.2. 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. 19.7.1. 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. 16.1.1.		
11.	The payer does not pay other fees beyond the transfer fee and the additional transfer fee as per art 19.7.1., art.19.7.2., art.19.7.3., 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 16.3 is collected for processing of mass payment under art 16.1.1 and 16.2.1 of the data storage device.		
IV. Letters of Credit and Documentary collections			
24	Documents received for collection		
24.1	Documents against payment		0,35%, min. 75, max. 350
24.2	Documents against acceptance		0,35%, min. 75, max. 350
24.3	Documents free of payment		0,3%, min. 50, max. 300
24.3.1	with cash collateral (per quarter or part thereof)		0,3%, min. 75

Art.	Product / service	BGN	EUR
24.3.2	with other type of collateral (per quarter or part thereof)		by arrangement
24.4	Documents free of payment		0,25%, min. 50, max. 250
24.5	Amendment of collection instructions		40
24.6	Return of unpaid documents		40
24.7	Tracer		40
25	Documents sent for collection		
25.1	Documents against payment/acceptance		0,3%, min. 75, max. 350 – electronic order 0,35%, min. 75, max. 350 – paper order
25.2	Documents free of payment		0,25%, min. 50, max. 250, electronic order 0,3%, min. 50, max. 300 - paper order
25.3	Amendment of collection instructions		40
25.4	Tracer		40
26	Received Documentary Letters of Credit		
26.1	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
26.2	Advising	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order	0,12%, min. 50, max. 350 - electronic order 0,14%, min. 75, max. 350 – paper order
26.3	Confirmation (per quarter or part thereof)	by arrangement	by arrangement

Art.	Product / service	BGN	EUR
26.4	Transfer of a letter of credit without commitment	by arrangement	by arrangement
26.5	Advising of received notification for assignment of proceeds	50	50
26.6	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 300
26.7	Amendment (<i>excluding amount increase</i>)	50	50
26.8	Handling and payment	0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. By arrangement for letters of credit received by other countries	0,18%, min. EUR 50 for letters of credit received by the following countries: EU, Canada, USA, Turkey, Switzerland. By arrangement for letters of credit received by other countries
26.9	Deferred payment or acceptance under a letter of credit		
26.9.1	confirmed by the Bank (<i>per quarter or part thereof</i>)	by arrangement	by arrangement
26.9.2	non-confirmed by the Bank	50	50
26.10	Preliminary check-up of documents	300	150
26.11	Second examination of documents returned for correction	75	75
26.12	Cancellation prior to validity expiry	50	50
26.13	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
26.13.1	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50
26.13.2	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
26.14	Purchase Fee		75

Art.	Product / service	BGN	EUR
	<i>(taxable with VAT)</i>		
27	Issued Documentary Letters of Credit		
27.1	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
27.2	Issuance, handling and payment		
27.2.1	with cash collateral <i>(per quarter or a part thereof)</i>	0.35%, min. BGN 75	0.35%, min. EUR 75
27.2.2	with other type of collateral <i>(per quarter or a part thereof)</i>	By arrangement. Minimum levels: 0.5% per quarter or part thereof min BGN 100	By arrangement. Minimum levels: 0.5% per quarter or part thereof min EUR 100
27.2.3	Paper order processing fee	100	50
27.3	Deferred payment or acceptance <i>(per quarter or a part thereof)</i>	0,15%, min. 20	0,15%, min. 20
27.4	Amendment <i>(excluding amount increase)</i>	50	50
27.5	Change of collateral	50	50
27.6	Cancellation prior to validity expiry	50	50
27.7	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
27.7.1	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50
27.7.2	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
27.8	Discrepancy fee	100	100
28	For extra work due to unusual and complicated terms of Documentary Credits the commission under art. 26.4, art. 26.8 and art. 27.2 is increased	by arrangement	by arrangement
Notes:			

Art.	Product / service	BGN	EUR
	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. The commissions under art. art. 26.1, 26.2, 26.3, 26.4, 26.5, 26.6, 26.7, 26.13, 27.1, 27.2 и 27.4 are due even if the letter of credit expires unutilized. Fees and commissions collected are not subject to refund.		
	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. 26.8 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 fee under art. 27.2.3 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.		
V. Bank Guarantees			
29	Received guarantees and standby letters of credit		
29.1	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
29.2	Advising without commitment	0,1%, min. 50, max. 250 - electronic order	0,1%, min. 50, max. 250 - electronic order

Art.	Product / service	BGN	EUR
		0,12%, min. 50, max. 350 – paper order	0,12%, min. 50, max. 350 – paper order
29.3	Amendment (<i>excluding amount increase</i>)	50	50
29.4	Assignment of proceeds	0,15%, min. 30, max. 150	0,15%, min. 50, max. 250
29.5	Administration of a guarantee sent directly to the beneficiary	0,12%, min. 50, max. 250	0,12%, min. 50, max. 350
29.6	Processing of a claim	50	50
29.7	Issuance of a guarantee secured by a counter-guarantee (per quarter or part thereof)	by arrangement	by arrangement
30	Guarantees/counter-guarantees/standby letters of credit issued by the bank		
30.1	Consultation/Technical support	By arrangement, max. 1500	By arrangement, max. 1500
30.2	Issuance		
30.2.1	with cash collateral (<i>per quarter or a part thereof</i>)	0.35%, min. BGN 75	0.35%, min. EUR 75
30.2.2	with other type of collateral (<i>per quarter or part thereof</i>)	By arrangement. Minimum levels: 0.5% per quarter or part thereof min BGN 100 Issuance on the basis of a counter-guarantee – by arrangement	By arrangement. Minimum levels: 0.5% per quarter or part thereof min EUR 100 Issuance on the basis of a counter-guarantee – by arrangement

Art.	Product / service	BGN	EUR
30.2.3	Paper order processing fee	100	50
30.3	Amendment (<i>excluding amount increase</i>)	50	50
30.4	Amendment of the collateral	50	50
30.5	Cancellation of customer's application for issuance (<i>if already processed</i>)	150	150
30.6	Processing of a claim	0,1%, min. 100, max. 500	0,1%, min. 100, max. 500
30.7	Urgent processing upon customer's request and if feasible for the Bank - additional fee		
30.7.1	Urgent processing upon customer's request within 1 working day and if feasible for the Bank - additional fee	50	50
30.7.2	Urgent processing upon customer's request within 4 hours and if feasible for the Bank – additional fee	150	150
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 liable for processing claims according to art. 29.6 if these claims are presented at least - 5 working days before the stipulated latest date for presentation for claims which should be presented in the country - 7 working days before the stipulated latest date for presentation for claims which should be presented abroad.			

Art.	Product / service	BGN	EUR
5. The fee under art. 30.2.3 is due for orders for issuance of a new Guarantee/counterguarantee/standby letter of credit submitted on paper incl. signed with electronic signature; exempt are orders submitted via the electronic channel Bulbank Online.			
VI. Loans			
31	Preliminary review of a loan application	by arrangement	by arrangement
32	Loan application review		
32.1	Paper order	0,20%, min. 300, max 5000	0,20%, min. 150, max 2500
33	Commitment fee (per annum)	by arrangement	by arrangement
34	Management fee	by arrangement	by arrangement
35	Amendment of the structure of a credit transaction at client's request	by arrangement	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%	4%
36.2	with notice more than 30 days and term to the maturity of the loan less than a year	2%	2%
Notes:			
1. 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.			
2. 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.			
3. The commission under art. 34 is calculated on the available for utilization amount of the loan.			
4. 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.			
VII. Cards			
37	VISA Business Electron Debit Card (is closed for new sales)	<u>as per separate price list</u>	
38	Debit Cards		

Art.	Product / service	BGN	EUR
38.1	Visa Business		<u>as per separate price list</u>
38.2	MasterCard Bussiness		<u>as per separate price list</u>
38.3	VISA Business Leader		<u>as per separate price list</u>
39	METROPlus (is closed for new sales)		<u>as per separate price list</u>
40	VISA Business Revolving		<u>as per separate price list</u>
41	MasterCard Business Revolving		<u>as per separate price list</u>
42	VISA Business Deposit Card		<u>as per separate price list</u>
43	Fee for signing of documents for POS terminal device related to initiation, change or termination of an agreement (per document)		
43.1	on paper	10	5
43.2	on electronically signature	Free of charged	Free of charged
44	Payments through POS terminal device		
44.1	Servicing of payments through POS terminal device	by arrangement	<u>as per separate price list</u>
44.1.1	Merchant service fee for a payment through a real POS terminal device with debit, prepaid, credit and corporate cards with UnionPay brand	2.5% of the transaction value	
44.2	Monthly maintenance fee for GPRS card (<i>taxable with VAT</i>)	4,17	
44.3	Fee for use of a POS terminal device with a monthly turnover up to BGN 1,500 inclusive (<i>taxable with VAT</i>)	10	
44.4	Monthly maintenance fee per ePOS (up to 3 users) (<i>taxable with VAT</i>)	4,17	
44.5	Monthly maintenance fee per ePOS (above 3 users) (<i>taxable with VAT</i>)	by arrangement	
45	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	
46	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	2,50%, min. 0,65	

Art.	Product / service	BGN	EUR
Notes:			
1. The fee under art. 44.3 does not apply to budget organizations and clients who own the POS terminal device.			
VIII. Securities and Custody			
47	Securities transactions	by arrangement	by arrangement
47.1	Securities Settled through the Central Depository		
47.1.1	Execution of equity (shares and compensatory instruments) orders		
47.1.1.1	up to BGN 10000	1,50%, min. 15	
47.1.1.2	from BGN 10000,01 to BGN 100000	1,00%	
47.1.1.3	from BGN 100000,01 to BGN 200000	0,70%	
47.1.1.4	above BGN 200000	by arrangement	
47.1.2	Execution of fixed income (bonds) orders		
47.1.2.1	up to BGN 75000	15	
47.1.2.2	from BGN 75000,01 to BGN 200000,00	0,02%	
47.1.2.3	above BGN 200000	0,015%	
47.1.3	Checking the balance of an account with the Central Depository, if not connected with an order	5	
47.1.4	Request for transferring securities and compensatory instruments to another investment intermediary or to the register of the Central Depository AD.	10	
47.1.5	Request for issuing a depository receipt	5	
47.2	Government Securities settled through Bulgarian National Bank		
47.2.1	Participation at primary auctions		
47.2.1.1	for approved bids	0,10%, min. 10	
47.2.1.2	for not approved bids	10	
47.2.2	Secondary trading		
47.2.2.1	for trade with Government Securities where Unicredit Bulbank is party to the transaction	free	

Art.	Product / service	BGN	EUR
47.2.2.2	for trade with Government Securities with the intermediation of Unicredit Bulbank	0,05%, min.15	
47.2.3	For registration of:		
47.2.3.1	transfer of Government Securities to/from the register of the Bank to from/to the register of another ESROT member	10	
47.2.3.2	transfer of government securities into the account of the Ministry of Finance	10	
47.2.4	Transfer of Government Securities to another primary dealer	10	
47.2.5	Blocking and unblocking of governments securities in the bank's register	0,03%	
47.2.6	Collection of principal at maturity	0,03%	
47.2.7	Excerpt from the bank's register	10	
47.3	Subscription at Private Offerings through another Investment Intermediary	15	
47.4	Securities Settled through Foreign Depositories		
47.4.1	Acceptance of orders		2
47.4.2	Execution of equity orders, depending on the market, as follows:		
	Austria		0,50%, min. 55
	Belgium		0,50%, min. 50
	Denmark		0,50%, min. 50
	Finland		0,50%, min. 50
	France		0,50%, min. 40
	Germany		0,50%, min. 40
	Italy		0,50%, min. 50
	Luxembourg		0,50%, min. 45
	Netherlands		0,50%, min. 40
	Norway		0,50%, min. 65
	Portugal		0,50%, min. 55
	Spain		0,50%, min. 55
	Sweden		0,50%, min. 65
	Switzerland		0,50%, min. 40

Art.	Product / service	BGN	EUR
	United Kingdom (note: an additional stamp duty applies on all purchases done in GBP)		0,50%, min. GBP 50/USD 50
	United States of America		0,50%, min. USD 50
	Canada		0,50%, min. CAD 70
	Australia		0,75%, min. AUD 125
	Other regulated markets		by arrangement
47.4.3	Execution of orders for bonds , depending on the market, as follows:		
	Germany		0.50%, min. 40
	Italy		0.50%, min. 40
47.4.4	Execution of orders for bonds with the intermediation of UniCredit Bulbank	by arrangement	
47.4.5	Request for transferring securities to another investment intermediary through foreign depositories		10
47.5	Safekeeping fee for Non-professional clients (subject to VAT)	0,05%	
48	Registration Agent Services		
48.1	Request for issuing a certificate of portfolio status		
48.1.1	Fee for issuance of statement for the financial or compensatory instruments on personal account	140	
48.1.2	Fee for issuance of statement for the financial or compensatory instruments with data of the Central Depository member where kept /extended portfolio/	160	
48.2	Issuance of certificate for blocked in favor of the Ministry of Finance compensatory instruments in accordance with RNRPA (subject to VAT)	40	
48.3	Transfer of securities and compensatory instruments in case of pre-negotiated deals without cash flow movements (delivery free of payment):		
48.3.1	up to BGN 20000	0,80%, min. 50	
48.3.2	from BGN 20000,01 to BGN 100000	0,65%	
48.3.3	from BGN 100000,01 to BGN 200000	0,50%	
48.3.4	above BGN 200000	by arrangement	
48.4	Transfer of securities and compensatory instruments in case of pre-negotiated deals with cash flow movements (delivery versus payment):		
48.4.1	up to BGN 20000	1,00%, min. 50	

Art.	Product / service	BGN	EUR
48.4.2	from BGN 20000,01 to BGN 100000	0,85%	
48.4.3	from BGN 100000,01 to BGN 200000	0,60%	
48.4.4	above BGN 200000	by arrangement	
48.5	Transfer of securities and compensatory instruments in case of endowment	50	by arrangement
48.6	Request for changes in personal data	15	
48.7	Request for issuing a depository receipt duplicate	15	
49	Custody services (taxable with VAT)	by arrangement	by arrangement
49.1	Applicable charges as regards shareholders in companies which have their registered office in a Member State and the shares of which are admitted to trading on a regulated market situated or operating within a Member State		
49.1.1	Disclosure of information regarding shareholder identity (Shareholder identification)	by arrangement	by arrangement
49.1.2	Transmission of notices (Notifications) for general meetings	by arrangement	by arrangement
49.1.3	Facilitation of the exercise of shareholder rights to participate (Voting/Proxy Voting) in general meetings	by arrangement	by arrangement
49.1.4	Transmission of information (Notifications) for corporate events other than general meetings	by arrangement	by arrangement
49.1.5	Income collection, including dividends	by arrangement	by arrangement
49.1.6	Facilitation of the exercise of shareholder rights to participate in corporate events other than general meetings	by arrangement	by arrangement
1. The commission in art. 47.1. is percentage of the traded volume of securities and compensatory instruments.			
2. The commission in art. 47.1.2. is percentage of the nominal value of bonds.			
3. The currency of the minimum fee in art. 47.4.2. for United Kingdom is the same as the currency of the deal.			
4. For deals with bonds in which UCB does not act as a commission agent but is an involved party in the deal no commission is applied.			
5. The commissions in art. 48 are percentage of the transferred volumes.			

Art.	Product / service	BGN	EUR
6.	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.		
7.	The safekeeping fee in Article 47.5, 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 AD, calculated as of the last day of the month.		
8.	For the purposes of Art. 48.1 "Member State" is a State which is a Member of the European Union or another State which belongs to the European Economic Area.		
IX. Bank Packages			
50	Business Leader Package Programme		
50.1.	Business Leader Light Package Program		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.2.	Business Leader Gold Package Program		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.3.	Business Leader Premium Package Program		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.4.	Business Leader Online Package Program		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.5.	Business Leader Practice/ Donna Practice		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.6.	Account plus		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.7.	SWIFT plus		<u>As per separate attachment for the conditions and the fees and commissions for the service</u>
50.8.	Monthly fee for paperbased regular statements (additionally to art. 50.1/50.2/50.3/50.4/50.5)	10	
Notes:			

Art.	Product / service	BGN	EUR
1.	The annual fees under art. 50.1.1 and 50.1.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Light PP.		
2.	The annual fees under art. 50.2.1 and 50.2.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Gold PP.		
3.	The annual fees under art. 50.3.1 and 50.3.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Premium PP.		
4.	The annual fees under art. 50.4.1 and 50.4.2 are calculated with a 10% discount in the event of an advance payment on Business Leader Online PP.		
5.	The annual fee under art. 50.5. is calculated with a 5% discount in the event of an advance payment on Business Leader Practice / Donna Practice PP.		
6.	The fee under article 50.8 is payable only if stipulated in the agreement for PP Business Leader separately for each of the accounts included in the package programme.		
7.	Fees as per art. 50 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.		
8.	The preferences on the bank products and services included in the contract for the Package Program are valid from the 26 th of the current month to the 25 th of the next month.		
X. Miscellaneous			
51	Public vault service (taxable with VAT)		
51.1	Safes	as per Branch price list	as per Branch price list
51.2	Deposit boxes	as per Branch price list	as per Branch price list
52	24-hour vault service (taxable with VAT)	as per Branch price list	as per Branch price list
53	Additional consultancy and technical assistance for pc banking - Multicash (per hour or part thereof) (taxable with VAT)		30
53.1	Monthly fee for international access to bank account information in Multicash		30
54	Report for valuation of client derivatives (per request, taxable with VAT)	50	
55	Login2Pay – accept bank transfer payments from customers on the merchant’s website		

Art.	Product / service	BGN	EUR
55.1	Fee for initiation/termination (Taxable with VAT)	200	
55.2	Monthly maintenance fee (Taxable with VAT)	by arrangement, min 100	
56	Information about customers in compliance with the Bulgarian legislation <i>(taxable with VAT)</i>	60	
57	Information for audit purposes <i>(taxable with VAT)</i>		
57.1	in Bulgarian language		
57.1.a)	electronically signed request	150	
57.1.b)	paper request	200	
57.2	in English language		
57.2.a)	electronically signed request	250	
57.2.b)	paper request	300	
58	Bank letter of reference <i>(taxable with VAT)</i>		
58.1	In Bulgarian language, requested via branch	60	
58.2	In English language, requested via branch	120	
58.3	In Bulgarian language, requested via Bulbank Online	50	
58.4	In English language, requested via Bulbank Online	100	
59	Written certificate (account maintenance and/or available balance) or confirmation <i>(taxable with VAT)</i>		
59.1	In Bulgarian language		
59.1.a)	electronically signed request	30	

Art.	Product / service	BGN	EUR
59.1.b)	paper request	50	
59.2	In English language		
59.2.a)	electronically signed request	50	
59.2.b)	paper request	70	
60	Information on bank operations other than the daily statement <i>(taxable with VAT)</i>		
60.1	Up to 1 year from the date of request <i>(per request)</i>		
60.1.a)	electronically signed request	50	
60.1.b)	paper request	80	
60.2	Over 1 year from the date of request <i>(per request)</i>		
60.2.a)	electronically signed request	100	
60.2.b)	paper request	130	
61	Preparation of documents as follows:		
61.1	notary deed for a contractual mortgage/application for registration of a legal mortgage <i>(taxable with VAT)</i>		
61.1.1	for loans up to BGN 300 000/EUR 150 000 <i>(inclusive)</i>	30	BGN 30
61.1.2	for loans above BGN 300 000/EUR 150 000	75	BGN 75
61.2	application for entry of a pledge contract <i>(taxable with VAT)</i>	20	BGN 20
62	Written correspondence related to Trade finance deals <i>(per bank transaction) (taxable with VAT)</i>		
62.1	free format correspondence	50	50
62.2	processing of a claim against a guarantee not administrated in the bank	250	350
63	Consultancy/technical assistance related to bank operations <i>(per man hour) (taxable with VAT)</i>		50

Art.	Product / service	BGN	EUR
64	Checking the authenticity of bank documents and authorized signatures	50	
65	Postage related to bank operations <i>(taxable with VAT)</i>		
65.1	Cross-border		10
65.2	Domestic	5	
66	SWIFT fee per item		15
67	Photocopy services (per page)	1	
68	Electronic notification about account balance <i>(per item)</i> <i>(taxable with VAT)</i>	0,30	
69	Correction to a payment transaction which does not lead to other activities - upon customer's request	10	10
70	Account statements in MT940 format and camt.053 format		
70.1	Account statements (in MT940 format) via SWIFT		45
70.2	Account statements (in MT940 format) via e-mail		15
71	Standing orders and utility payments in BGN		
71.1	initiation of the service for the supplier <i>(taxable with VAT)</i>	100	
71.2	maintenance and servicing <i>(taxable with VAT)</i>	by arrangement	
72	Information on accounts subscribed to InfoBank		
72.1	Initiation of the service <i>(taxable with VAT)</i>	100	
72.2	Monthly servicing and maintenance (per account) <i>(taxable with VAT)</i>	12	
72.3	Termination of the service (per account) <i>(taxable with VAT)</i>	10	
73	UniCoRecT		
73.1	Initiation of the service	1000	
73.2	Monthly servicing and maintenance (per range)	1000	
73.3	Range extension	500	
73.4	Termination of the service (per range)	100	

Art.	Product / service	BGN	EUR
74	EU Gate		
74.1	Initiation of the service		100
74.2	Monthly maintenance fee per account in participating country		50
74.3	Adding/removing an account or user EU Gate		15
74.4	Termination of the service		100
75	Cash pooling		
75.1	Setup		by arrangement
75.2	Monthly fee per account		by arrangement
75.3	Adding/removing an account in the cash pooling scheme		by arrangement
75.4	Termination of the service		by arrangement
76	Information service InfoDirect (taxable with VAT)		
76.1	For notification via e-mail	15	
76.2	For Electronic notification	0,10	
77	Account statements in MT942 format and camt.052 format		
77.1	Account statements (in MT942 format) via SWIFT		45
77.2	Account statements (in MT942 format) via e-mail		15
78	Monthly fee for Interest list per account (taxable with VAT)	20	
79	Monthly fee for incoming MT940 per account		25
80	Monthly fee for outgoing MT900/910 per account		45
81	Advanced POS account statement (daily, weekly and monthly basis) (taxable with VAT)		
81.1	Daily statement	50	
81.2	Weekly statement	40	
81.3	Monthly statement	30	

Art.	Product / service	BGN	EUR
82	Photocopies of documents for payment operations, executed by the Bank/documents, issued/signed by the Bank, by request of a client (taxable with VAT)		
82.1	Photocopies of documents executed/issued/signed by the Bank up to 2 years before the date of request (per page)	2	
82.2	Photocopies of documents executed/issued/signed by the Bank over 2 years before the date of request (per page)	4	
83	Bank Service Billing (BSB) camt.086		
83.1	Bank Service Billing (BSB) camt.086 via SWIFT		45
83.2	Bank Service Billing (BSB) camt.086 via e-mail		30
84	Preliminary review of documents regarding establishment/ refusal of establishment of business relationship (taxable with VAT)		
84.1	with foreign legal persons or other foreign entities, or their branches/representative offices	900	450
84.2	with Bulgarian legal persons or other Bulgarian entities having one or more foreign entity/ies as intermediate owners	700	350
84.3	with Bulgarian legal persons or other Bulgarian entities, having one or more beneficial owner/s who is/are not Bulgarian citizen/s	150	150
Notes:			
1. The Bank is liable for processing claims according to art. 62.2 if these claims are presented at least 5 working days before stipulated latest date for presentation – for claims which should be presented in the country and 7 working days before stipulated latest date for presentation – for claims which should be presented abroad.			
2. The fees in articles 55, 70, 72.2, 73.2, 74.2, 75.2, 76.1, 77, 78, 79, 80, 81.1, 81.2, 81.3 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.			
3. Statement for POS transactions requested via BBO is charged with the fee for daily statements as per Art. 81.1.			
4. The fee 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.			
5. 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.			

Art.	Product / service	BGN	EUR
6.	"Beneficial owner" has the meaning given to that term in §2 of the Supplementary Provisions of the Measures Against Money Laundering Act. (MAMLA).		
7.	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 Article 13 of the Bulgarian Personal Documents Act.		
8.	VAT shall be charged on the fees referred to in Art. 84, 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.		
XI. Factoring			
85	Factoring	as per separate price list	

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 and Sole Traders.
- § 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.