



## Fee Information Document

Name of the account provider:	UniCredit Bulbank AD
Account Name:	Programe Modula
Date:	11.12.2024

\* This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.

\* Fees may also apply for using of services linked to the account which are not listed here. Full information is available in the Tariff for individuals as well as in the General Terms and Conditions for opening, servicing and closing of bank accounts of individuals and for providing payment services and instruments

\* A Glossary of the terms used in this document is available free of charge

Service	Fee
<b>General account services</b>	
<p><b>Program Modula</b>  <b>Basic Package program Modula including:</b>            - <b>Current (card account)</b>            - <b>Bulbank Online;</b>            - <b>Bulbank Mobile</b></p>	<p>1. Opening - free of charge;            2. Maintenance - BGN 3 (for regular incomings)/ BGN 5 (for non-regular incomings);            3. Closing - free of charge</p> <p>* Clients with regular incomings in the Bank are individuals who receive transfers on the same client's current (card) account from other persons at least 3 of the last 4 months with a minimum amount of regular monthly income of BGN 10.</p> <p>* All services except those listed in the "Service Pack" are not included in the Basic Module Package and are subject to additional charges as outlined in the "Payments," "Cards and Cash"</p> <p>* Additional services can be added to the basic package according to the customer's needs.</p>
<b>Payments (excluding cards)</b>	
<b>1 Internal Transfers in BGN</b>	
1.1 paper ordered	BGN 7
1.2. electronic ordered	BGN 0.70
1.3 between own accounts on paper	BGN 7
1.4 between own accounts through electronic channel	free of charge
1.5 to a phone payment in BGN via Bulbank Mobile	BGN 0.70
<b>2. Interbank transfers via BISERA</b>	
2.1 paper ordered	BGN 7
2.2. electronic ordered	BGN 1.20
<b>3. Interbank transfers via RINGS</b>	
3.1 paper ordered	BGN 22
3.2 electronic ordered	BGN 14
<b>4 Utility payments / Standing orders</b>	
4.1. Registration/cancellation fee	
4.1.1. In bank office	BGN 3
4.1.2. through electronic channel	free of charge
4.2. Transactional fee	
4.2.1 Cash payments	BGN 3
4.2.2. From account in bank branch	BGN 2
4.2.3 From account through channel	BGN 0.25
<b>5. Outgoing cross-border transfers and transfers in foreign currency</b>	
<b>5.1 TOM value date (1 working day)</b>	
5.1.1 paper ordered	
5.1.1.1 customer credit transfer in EUR CCY in EEA (SEPA)	BGN 7
5.1.1.2 customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 communication fee
5.1.2 electronic ordered	
5.1.2.1 customer credit transfer in EUR CCY in EEA (SEPA)	BGN 1.20
5.1.2.2 customer credit transfer outside EEA and non-EUR CCY in EEA	0,22%, min. EUR 22, max. EUR 375 + EUR 9 commun. fee

<b>5.2</b>	<b>SAME DAY value date</b>	
5.2.1	paper ordered	
5.2.1.1	customer credit transfer in EUR CCY in EEA (TARGET)	BGN 22
5.2.1.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,40%, min.EUR50, max. EUR 500 + EUR 9 commun. fee
5.2.2	electronic ordered	
5.2.2.1	customer credit transfer in EUR CCY in EEA (TARGET)	BGN 14
5.2.2.2	customer credit transfer outside EEA and non-EUR CCY in EEA	0,30%, min. EUR 30, max. EUR 450 + EUR 9 commun. fee
6.	Communication service fee	EUR 9
<b>7.</b>	<b>Incoming transfers in FCY</b>	
7.1	From payment service provider in EEA in EUR CCY	free of charge
7.2.	From payment service provider outside EEA and non-EUR CCY in EEA	
7.2.1	up to EUR 100 inclusive	free of charge
7.2.2	over EUR 100	0,1%, мин. EUR 7, макс. 200 EUR
<b>8.</b>	<b>Internal transfers in FCY</b>	
<b>8.1</b>	<b>Non-cash payment in EUR in UCB system</b>	
8.1.1	paper ordered	BGN 7
8.1.2	electronic ordered	BGN 0.70
8.1.3	between own accounts on paper	BGN 7
8.1.4	between own accounts through electronic channel	free of charge
<b>8.2.</b>	<b>Non-cash payment in non-EUR CCY in UCB system</b>	
8.2.1	paper ordered	BGN 7
8.2.2	electronic ordered	BGN 0.70
8.2.3	between own accounts on paper	BGN 7
8.2.4	between own accounts through electronic channel	free of charge
<b>Cards and cash</b>		
<b>Cash transaction</b>		
<b>1</b>	<b>Cash withdrawal</b>	
1.1.	on the whole amount	0.80%, min.10
1.2.	previously ordered, but not withdrawn amount (on the non-withdrawn part)	0.90%, min.20
<b>Cards</b>		
<b>1.1.</b>	<b>Debit cards Visa Debit/Debit MasterCard</b>	
1.1	Monthly fee for maintenance and servicing	free of charge
1.2	Cash withdrawal fee at Bank's and at UniCredit Group ATMs	0.16%, min.BGN 0.30
1.3	Cash withdrawal fee at ATMs of other banks in Bulgaria and EEA	0.20%, min.BGN 1.50
1.4	Cash withdrawal on ATMs of other banks outside EEA	EUR 3 + 1%
1.5	Cash withdrawal on POS terminal at other bank's branch counters in Bulgaria and EEA	BGN 4 + 1%
1.6	Cash withdrawal on ATMs of other banks outside EEA	EUR 3 + 1%
1.7	Cash deposits at ATM	BGN 0.30
1.8	Cash deposits at ATM over BGN 4000 (for the amount exceeding BGN 4 000)	0.15 %, min 1 BGN
<b>Overdraft and related services</b>		
1.	Fee for an overdraft application review/prolongation of an overdraft's term review	BGN 20
<b>Package of services</b>		
1.	<b>Package Modula - basic program Modula</b>	BGN 3 / BGN 5
1.1	Cash withdrawal fee at ATMs of other banks in Bulgaria	BGN 4.94
1.2	Utility payments / Standing orders - 7 per month	BGN 3.50
1.3	SMS-notification via information system Infodirect	BGN 1.75
1.4	Outgoing internal transfers in BGN electronic ordered - unlimited	BGN 2
Services beyond these quantities will be charged separately.		
<b>Information on additional services</b>		
1.	Utility payments / Standing orders - over 7 per month	BGN 0.25
2.	SMS-notification via information system Infodirect (VAT taxable)	BGN 0.15