



TARIFF OF UBB

**FOR PRIVATE INDIVIDUALS AND LEGAL ENTITIES, APPLICABLE TO CONTRACTS WITH CUSTOMERS
FOR THE PROVISION OF INVESTMENT AND/ OR ADDITIONAL SERVICES,
RELATED TO FINANCIAL INSTRUMENTS**

1 Investment services for financial instruments

1.1. Deals with shares, exchange-traded funds, and compensatory instruments on regulated domestic market	Commission in BGN	Commission in EUR
Value of the order or reached turnover:		
1.1.1. Up to 10 000 BGN	1.20%, min. BGN 15,65	1.20%, min. EUR 8
1.1.2. From 10 000 BGN to 50 000 BGN	0.80%, min. BGN 117,35	0.80%, min. EUR 60
1.1.3. From 50 000 BGN to 100 000 BGN	0.65%, min. BGN 391,17	0.65%, min. EUR 200
1.1.4. Over 100 000 BGN	Negotiable	Negotiable
1.2. Deals through "U-Broker" platform		
1.2.1. Deals with financial instruments traded on MTF BSE International	0,50%, min. BGN 15,65	0,50%, min. EUR 8
1.2.2. For other markets and segments	0.50%, min. BGN 9,78	0.50%, min. EUR 5
1.3. Deals with domestic shares and compensatory instruments on OTC market	Negotiable, min. BGN 29,34 per order	Negotiable, min. EUR 15,00 per order
1.4. Deals with Bulgarian government bonds issued on the domestic market and other bonds executed on domestic regulated market	Commission in BGN	Commission in EUR
Value of the order or reached turnover:		
1.4.1. Up to 100 000 BGN	0.10%, min. BGN 58,67	0.10%, min. EUR 30
1.4.2. From 100 000 BGN to 250 000 BGN	0.08%	0.08%
1.4.3. Over 250 000 BGN	Negotiable	Negotiable
1.5. Deals with Bulgarian government securities, issued on the domestic market, executed over the counter (OTC), via multilateral trading facility (MTF) or via organized trading facility (OTF)	Commission in BGN	Commission in EUR
1.5.1. Deals on a primary market		
1.5.1.1. For approved orders for short term securities - up to 1 year	0.04%, min. BGN 58,67	0.04%, min. EUR 30
1.5.1.2. For approved orders for mid and long term securities - above 1 year	0.06%, min. BGN 58,67	0.06%, min. EUR 30
1.5.1.3. For non-approved or non-admitted orders	BGN 9,78 per order	EUR 5 per order
1.5.2. Deals on a secondary market		
1.5.2.1. For deals with UBB	Free of charge	Free of charge
1.5.2.2. For deals, where UBB acts as intermediary	Negotiable, min BGN 58,67	Negotiable, min EUR 30
1.5.2.3. Payment of Bulgarian Government Securities at maturity	0.02% of the nominal value	0.02% of the nominal value
Note:		
<ul style="list-style-type: none"> ▪ the commission is percentage of the nominal value; ▪ for the transactions, minimum thresholds for one operation are applicable - nominal BGN 20,000 or EUR 10,000, depending on the currency of the securities, unless agreed otherwise 		

1.6. Deals with foreign Government bonds and other bonds on OTC market	Commission in BGN	Commission in EUR
1.6.1. For deals with UBB	Free of charge	Free of charge
1.6.2. For deals, where UBB acts as intermediary	Negotiable, min BGN 58,67	Negotiable, min EUR 30
Notes: <ul style="list-style-type: none"> ▪ the commission is percentage of the nominal value; ▪ for the transactions, minimum thresholds for one operation are applicable - nominal USD 10,000 or EUR 10,000 (or equivalent), depending on the currency of the securities, unless agreed otherwise 		
1.7. Deals with securities on foreign regulated markets	Commission in BGN	Commission in EUR
1.7.1. Market, for deals with equities, ETFs and etc.		
1.7.2. Austria	0.30%, min. BGN 19,56	0.30%, min. EUR 10
1.7.3. Germany – XETRA	0.30%, min. BGN 39,12	0.30%, min. EUR 20
1.7.4. Germany - Frankfurt, Stuttgart, Berlin, Dusseldorf, Hanover, Hamburg and Munich	0.60%, min. BGN 78,23	0.60%, min. EUR 40
1.7.5. France *, Italy *, Belgium, Denmark, Finland, Netherlands, Norway, Spain, Sweden, Portugal	0.40%, min. BGN 78,23	0.40%, min. EUR 40
1.7.6. Switzerland *	0.40%, min. BGN 78,23	0.40%, min. EUR 40
1.7.7. Great Britan *	0.40%, min. GBP 40 + the current „stamp duty“ tax on the deal value when buying	0.40%, min. GBP 40 + the current „stamp duty“ tax on the deal value when buying
1.7.8. Great Britan (IOB, GDR) *	0.40%, min. USD 40	0.40%, min. USD 40
1.7.9. Ireland *	0.60%, min. BGN 78,23	0.60%, min. EUR 40
1.7.10. US (through external channel „Bloomberg“)	8 cents per share (USD), min USD 10	8 cents per share (USD), min USD 10
1.7.11. US (through external channel „g.Brokerage“)	0,40%, min. USD 60	0,40%, min. USD 60
1.7.12. Canada (through external channel „Bloomberg“)	14 cents per share (CAD), min CAD 50	14 cents per share (CAD), min CAD 50
1.7.13. Canada (through external channel „g.Brokerage“)	0,90%, min. BGN 117,35	0,90%, min. EUR 60
1.7.14. Japan, Singapore	1.50%, min. BGN 117,35	1.50%, min. EUR 60
1.7.15. Australia, Hong Kong *	0.90%, min. BGN 117,35 (for Hong Kong - min. BGN 78,23)	0.90%, min. EUR 60 (for Hong Kong - min. EUR 40)
1.7.16. Russia	0.50%, min. USD 55	0.50%, min. USD 55
1.7.17. Greece	Buy – 0.60%, min. BGN 117,35 Sell – 0.90%, min. BGN 117,35	Buy – 0.60%, min. EUR 60 Sell – 0.90%, min. EUR 60
1.7.18. Croatia, Estonia, Latvia, Lithuania, Slovakia, Slovenia	0.90%, min. BGN 88,01	0.90%, min. EUR 45

1.7.19.	Poland	0.40%, min. BGN 88,01	0.40%, min. EUR 45
1.7.20.	Czech Republic	0.63%, min. BGN 88,01	0.63%, min. EUR 45
1.7.21.	Romania	1.26%, min. BGN 117,35	1.26%, min. EUR 60
1.7.22.	Turkey	0.70%, min. BGN 97,79	0.70%, min. EUR 50
1.7.23.	Other regulated markets	Negotiable	Negotiable
1.7.24.	Deals with foreign government and other bonds executed on foreign regulated markets, or via multilateral trading facility (MTF) or via organized trading facility (OTF)	Negotiable	Negotiable
1.7.25.	Deals with structured instruments and certificates	Negotiable, min. BGN 78,23	Negotiable, min. EUR 40
1.7.26.	Subscriptions and Redemptions of other mutual funds	Negotiable	Negotiable
1.7.27.	Initial Public offerings and capital increases abroad (within the scope of investment intermediary service contracts)	Negotiable, min. BGN 29,34 (incl. VAT, if applicable)	Negotiable, min. EUR 15 (incl. VAT, if applicable)
1.7.28.	Participation in tender offers for Bulgaria and abroad (within the scope of investment intermediary service contracts)	Negotiable	Negotiable
1.7.29.	Privatization deals where the payment is made in compensation vouchers (within the scope of investment intermediary service contracts)	Negotiable	Negotiable

Notes

- for the markets marked with "*", in certain cases, there are additional fees and commissions /e.g. stamp duty, as well as other government taxes and fees on financial transactions/ applicable at the time of the conclusion of the transactions. Such fees and commissions are covered by the client and are indicated in the confirmation for each specific transaction
- if there is a need for currency exchange, this exchange, covering the payment in foreign currency, is carried out at the official "buy" or "sell" rate of United Bulgaria Bank for the relevant currency; where applicable, a preferential exchange rate may be provided to the client in accordance with internal banking rules
- in the case of partial execution of an order, for a period exceeding one working day, the execution costs may increase due to the possibility that the minimum commission may be applied more than once depending on the days required to execute the entire order

2 Operations with Financial Instruments and Maintenance of securities accounts (incl. VAT)

2.1. Operations with Bulgarian Financial Instruments	Fee in BGN	Fee in EUR
2.1.1. Incoming transfer of Bulgarian financial instruments to an account at UBB	BGN 9,78 per transfer per item (inc. VAT)	EUR 5 per transfer per item (inc. VAT)
2.1.2. Outgoing transfer for Bulgarian financial instruments to an account at another investment intermediary	BGN 48,90 per transfer per item (inc. VAT)	EUR 25 per transfer per item (inc. VAT)
2.1.3. Deal-related transfers of Bulgarian financial instruments to a third-party custodian bank in Bulgaria	BGN 9,78 per transfer per item (inc. VAT)	EUR 5 per transfer per item (inc. VAT)

2.1.4.	Maintenance of accounts for Bulgarian financial instruments in Central Depository AD and BNB	0.07% p.a., charged monthly, min. BGN 9,78 monthly (for each different place of safekeeping), calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)	0.07% p.a., charged monthly, min. EUR 5 monthly (for each different place of safekeeping), calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
2.1.5.	Outgoing transfer of Bulgarian financial instruments to Central Depository AD (Register A)	BGN 9,78 per transfer per item (incl. VAT)	EUR 5 per transfer per item (incl. VAT)
2.1.6.	Issuing of Depository Receipt	9,78 BGN per receipt (incl. VAT)	EUR 5 per receipt (incl. VAT)
2.1.7.	Issuance of statement for securities portfolio and/or securities operations for a period other than the current year on client's request	BGN 29,34 (incl. VAT)	EUR 15 (incl. VAT)
2.2.	Operations with foreign financial instruments by country (place) of safekeeping	Fee in BGN	Fee in EUR
2.2.1.	Incoming delivery and receive-free-of payment transfers of foreign financial instruments	BGN 58,67 per transfer per item (incl. VAT)	EUR 30 per transfer per item (incl. VAT)
2.2.2.	Outgoing delivery and deliver-free-of payment transfers of foreign financial instruments	BGN 58,67 per transfer per item (incl. VAT)	EUR 30 per transfer per item (incl. VAT)
2.2.3.	Incoming and outgoing delivery and receive-versus-payment transfers of financial instruments abroad (incl. deal-related transfers)		
2.2.3.1.	Ukraine, Russia, Kazakhstan, India, Indonesia, South Korea, Philippines, Azerbaijan, Montenegro	BGN 195,58 per transfer per item (incl. VAT)	EUR 100 per transfer per item (incl. VAT)
2.2.3.2.	Australia, Brazil, Iceland, Israel, Malaysia, Mexico, New Zealand, Portugal, Singapore, Taiwan, Thailand	BGN 127,13 per transfer per item (incl. VAT)	EUR 65 per transfer per item (incl. VAT)
2.2.3.3.	Eurobonds, USA, Austria	BGN 78,23 per transfer per item (incl. VAT)	EUR 40 per transfer per item (incl. VAT)
2.2.3.4.	Czech Republic, Serbia, Slovakia, Slovenia	Negotiable	Negotiable
2.2.3.5.	Other Markets	BGN 97,79 per transfer per item (incl. VAT)	EUR 50 per transfer per item (incl. VAT)
2.2.4.	Maintenance of accounts for foreign financial Instruments, with one minimum		
2.2.4.1.	Bosnia & Herzegovina, Israel, Kazakhstan, Montenegro	0.45 % p.a., charged monthly, with min BGN 9,78 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)	0.45 % p.a., charged monthly, with min EUR 5 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
2.2.4.2.	Other markets	0.18 % p.a., charged monthly, with min BGN 9,78 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)	0.18 % p.a., charged monthly, with min EUR 5 monthly, calculated over average monthly value of the portfolio, revalued at market prices at the end of the current month (incl. VAT)
2.2.5.	Safekeeping of funds issued by Raiffeisen Capital Management (RCM)	Free of charge	Free of charge

Notes

- additional custody charges for certain foreign instruments, if any, e.g. for "American Depositary Receipts" (ADRs) and/or "Global American Receipts" (GDRs), are covered by the clients. The Bank charges the relevant fees to the client, without increasing their levels, after these are charged by the foreign depository of the instrument

3 Custody and depository services	Fee in BGN	Fee in EUR
3.1. Safekeeping fees, settlement/transfer fees, corporate action administration fees, tax relief/reclaim fees as per respective DTT in relation to foreign financial instruments (subject to VAT)	Negotiable	Negotiable
3.2. Safekeeping fees, settlement/transfer fees, corporate action administration fees in relation to local financial instruments (subject to VAT)	Negotiable	Negotiable
3.3. Pension funds custodian services fee in accordance with Social Insurance Code and BNB Ord.№36 (subject to VAT)	Negotiable	Negotiable
3.4. Depository bank fees for special purpose investment companies according to Special Purpose Investment Companies and Securitisation Companies Act (subject to VAT)	BGN 1248,60 (incl. VAT)	EUR 638,4 (incl. VAT)
3.5. Depository services fee for Collective Investment Schemes and Other Undertakings for Collective Investments according to the Law (subject to VAT)	Negotiable	Negotiable
3.6. Safekeeping of bearer securities and certificates of ownership fee (subject to VAT)	Negotiable	Negotiable
3.7. Other fees related to Custody and Depository services (subject to VAT)	Negotiable	Negotiable
4 Fees for safekeeping and insurance of investment gold in Raiffeisenbank International (subject to VAT)	Fee in BGN	Fee in EUR
4.1. Investment gold quantity up to 499 g	BGN 293,37 (incl. VAT)	EUR 150 (incl. VAT)
4.2. Investment gold quantity from 500 g to 999 g	BGN 528,07 (incl. VAT)	EUR 270 (incl. VAT)
4.3. Investment gold quantity from 1 kg to 3 kg	BGN 762,77 (incl. VAT)	EUR 390 (incl. VAT)
4.4. Investment gold quantity above 3 kg	0,3% of the deal value (incl. VAT)	0,3% of the deal value (incl. VAT)
Notes		
▪ Safekeeping and insurance fees are on an annual basis		
5 Transactions with mutual funds (also known as Collective Investment Schemes, abbreviated as CIS) of KBC Asset Management	Fee in BGN	Fee in EUR
5.1. Subscriptions of Collective Investment Schemes units		
5.1.1. up to 199 999.99 BGN	1.50%	1.50%
5.1.2. from 200 000 BGN to 399 999.99 BGN	1.00%	1.00%
5.1.3. from 400 000 BGN to 999 999.99 BGN	0.75%	0.75%
5.1.4. from 1 000 000 BGN to 1 499 999.99 BGN	0.50%	0.50%
5.1.5. from 1 500 000 BGN and over	0.15%	0.15%
5.2. Buy-back of Collective Investment Schemes units		
5.2.1. up to 30 days (incl.) from the initial unit subscription date	5.00%	5.00%
5.2.2. after 30 days from the initial unit subscription date	Free of charge	Free of charge

General notes

1. The current Tariff of "United Bulgarian Bank" AD, applicable to contracts with clients for the provision of investment and/or additional services related to financial instruments, was adopted on 30.01.2024 and comes into force from 01.03.2024.
2. Sample information on the expected usual costs and fees for each type of instrument can be found at: www.ubb.bg. The information attached in the specified documents is indicative, as the amount of expenses may vary according to on the size of the investment, the holding period and the specific market situation.
3. For all cases that are not explicitly stated in the current Tariff and/or other conditions have been agreed upon under an individual contract with the client, the agreed conditions under the individual contract between the client and the Bank shall apply.
4. Fees can be paid in BGN or EUR, as agreed with the client. If not explicitly agreed, fees and commissions are calculated and collected in BGN.
5. The granting of preferential commissions for achieved turnover is done only after an inquiry by the client and after signing an annex to an investment service contract. Commissions are calculated as a percentage of the total executed value of the order on each business day, but not less than the specified minimum.
- 6 If a currency exchange is necessary, related to para. 1 "Investment services financial instruments", the exchange is carried out at the official "buy" or "sell" rate of "United Bulgarian Bank" AD for the relevant currency on the relevant day. Where applicable, it is allowed the provision of a preferential exchange rate to the client, in accordance with the internal banking rules. In case of a need for currency exchange related to para.2 "Operations with Financial Instruments and Maintenance of securities accounts", fees and commissions are collected at the central exchange rate of BNB for the relevant currency on the day of the transaction/obligation.